



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 (Street and Number)			Howell, MI, US 48843-1070 (City or Town, State, Country and Zip Code)		
Main Administrative Office	440 Lincoln Street (Street and Number)			508-853-7200 (Area Code) (Telephone Number)		
	Worcester, MA, US 01653-0002 (City or Town, State, Country and Zip Code)					
Mail Address	440 Lincoln Street (Street and Number or P.O. Box)			Worcester, MA, US 01653-0002 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	440 Lincoln Street (Street and Number)			508-853-7200-8557928 (Area Code) (Telephone Number)		
	Worcester, MA, US 01653-0002 (City or Town, State, Country and Zip Code)					
Internet Website Address	WWW.HANOVER.COM					
Statutory Statement Contact	Dennis M. Hazelwood (Name)			508-853-7200-8557928 (Area Code) (Telephone Number)		
	DHAZELWOOD@HANOVER.COM (E-mail Address)			508-853-6332 (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

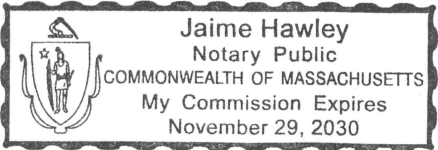
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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 President	Charles Frederick Cronin Senior Vice President & Secretary	Nathaniel William Clarkin Vice President & Treasurer

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

Jaime L. Hawley
Notary
November 29, 2030

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



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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,137,553,028	0	1,137,553,028	1,163,620,498
2. Stocks (Schedule D):				
2.1 Preferred stocks	2,149,140	0	2,149,140	0
2.2 Common stocks	39,984,510	0	39,984,510	36,229,387
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	4,883,508	0	4,883,508	3,902,898
4.2 Properties held for the production of income (less \$ 0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ 0 encumbrances)	0	0	0	0
5. Cash (\$(17,034,301), Schedule E - Part 1), cash equivalents (\$ 65,674,260, Schedule E - Part 2) and short-term investments (\$ 144,806, Schedule DA)	48,784,765	0	48,784,765	6,141,435
6. Contract loans (including \$ 0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	80,667,732	0	80,667,732	89,071,472
9. Receivable for securities	149,842	0	149,842	69,370
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,314,172,524	0	1,314,172,524	1,299,035,060
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	7,570,454	0	7,570,454	7,719,412
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	12,709,004	301,888	12,407,116	12,781,541
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	266,703,462	0	266,703,462	261,877,351
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	39,595,152	0	39,595,152	73,315,796
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	31,499,500	0	31,499,500	30,657,419
19. Guaranty funds receivable or on deposit	6,363	0	6,363	0
20. Electronic data processing equipment and software	39,625,883	39,625,883	0	0
21. Furniture and equipment, including health care delivery assets (\$ 0)	55,866	55,866	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	36,354,438	0	36,354,438	32,496,079
24. Health care (\$ 0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	89,135,243	223,552	88,911,691	100,876,456
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,837,427,889	40,207,189	1,797,220,700	1,818,759,114
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	1,837,427,889	40,207,189	1,797,220,700	1,818,759,114
DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous Accounts Receivable	89,135,243	223,552	88,911,691	100,876,456
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	89,135,243	223,552	88,911,691	100,876,456

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

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	486,913,505	539,749,554
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	81,466,184	81,490,044
4. Commissions payable, contingent commissions and other similar charges	22,552,270	16,658,252
5. Other expenses (excluding taxes, licenses and fees)	850,051	904,960
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	30,873,501	28,159,575
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	1,239,548	23,433,498
7.2 Net deferred tax liability	0	0
8. Borrowed money \$ 0 and interest thereon \$ 0	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 230,430,006 and including warranty reserves of \$ 0 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	522,431,823	512,186,736
10. Advance premium	8,978,216	10,577,725
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	15,000	15,000
12. Ceded reinsurance premiums payable (net of ceding commissions)	(529,422)	(1,922,804)
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	0
14. Amounts withheld or retained by company for account of others	4,521	9,067
15. Remittances and items not allocated	5,687,870	3,858,033
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3, Column 78)	3,400	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	0
20. Derivatives	0	0
21. Payable for securities	1,472,992	2,161,514
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	2,543,309	2,747,275
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	1,164,502,768	1,220,028,429
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	1,164,502,768	1,220,028,429
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	3,400,000	3,400,000
31. Preferred capital stock	0	0
32. Aggregate write-ins for other-than-special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	150,844,600	150,844,600
35. Unassigned funds (surplus)	478,473,332	444,486,085
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 31 \$ 0)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	632,717,932	598,730,685
38. TOTALS (Page 2, Line 28, Col. 3)	1,797,220,700	1,818,759,114
DETAILS OF WRITE-INS		
2501. Miscellaneous Liabilities	2,543,309	2,747,275
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,543,309	2,747,275
2901.	0	0
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	1,024,954,776	1,014,298,303
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	652,995,214	862,474,589
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	68,191,197	71,277,130
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	241,864,397	233,997,103
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	963,050,808	1,167,748,822
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	61,903,968	(153,450,519)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	63,838,882	52,184,023
10. Net realized capital gains (losses) less capital gains tax of \$ (2,820,273) (Exhibit of Capital Gains (Losses))	(8,205,467)	(3,128,916)
11. Net investment gain (loss) (Lines 9 + 10)	55,633,415	49,055,107
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 465,258 amount charged off \$ 2,804,137)	(2,338,879)	(2,049,290)
13. Finance and service charges not included in premiums	5,063,526	5,511,365
14. Aggregate write-ins for miscellaneous income	54,787	390,162
15. Total other income (Lines 12 through 14)	2,779,434	3,852,237
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	120,316,817	(100,543,175)
17. Dividends to policyholders	3,906	252
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	120,312,911	(100,543,427)
19. Federal and foreign income taxes incurred	28,986,322	(15,755,760)
20. Net income (Line 18 minus Line 19)(to Line 22)	91,326,589	(84,787,667)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	598,730,685	688,608,191
22. Net income (from Line 20)	91,326,589	(84,787,667)
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (114,248)	(429,788)	(3,388,319)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	710,920	5,240,621
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	1,446,540	1,181,192
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(3,400)	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	(59,000,000)	(10,000,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	(63,614)	1,876,667
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	33,987,247	(89,877,506)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	632,717,932	598,730,685
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0
1401. Miscellaneous Income	54,787	390,162
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	54,787	390,162
3701. Pensions, Net of Tax	(63,614)	1,876,667
3702.	0	0
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	(63,614)	1,876,667

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

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,032,348,229	1,014,800,582
2. Net investment income	62,418,460	51,527,047
3. Miscellaneous income	2,381,754	3,990,492
4. Total (Lines 1 through 3)	1,097,148,442	1,070,318,121
5. Benefit and loss related payments	672,110,620	837,715,629
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	301,526,419	316,404,797
8. Dividends paid to policyholders	3,906	252
9. Federal and foreign income taxes paid (recovered) net of \$ (2,820,773) tax on capital gains (losses)	48,360,002	(37,943,979)
10. Total (Lines 5 through 9)	1,022,000,947	1,116,176,699
11. Net cash from operations (Line 4 minus Line 10)	75,147,495	(45,858,579)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	328,956,164	115,585,144
12.2 Stocks	396,515	26,597,862
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	14,668,183	7,150,932
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(2,985)	17
12.7 Miscellaneous proceeds	0	1,361,019
12.8 Total investment proceeds (Lines 12.1 to 12.7)	344,017,877	150,694,974
13. Cost of investments acquired (long-term only):		
13.1 Bonds	319,988,466	136,630,635
13.2 Stocks	2,663,038	340,711
13.3 Mortgage loans	0	0
13.4 Real estate	1,544,092	382,211
13.5 Other invested assets	10,556,913	12,910,275
13.6 Miscellaneous applications	768,994	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	335,521,503	150,263,833
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	8,496,374	431,141
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	50,679,426	29,231
16.6 Other cash provided (applied)	9,678,887	(29,783,987)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(41,000,539)	(29,813,218)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	42,643,331	(75,240,656)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	6,141,435	81,382,090
19.2 End of period (Line 18 plus Line 19.1)	48,784,765	6,141,435
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Bonds sold in settlement of intercompany dividend	(8,261,853)	(9,883,036)
20.0002. Accrued interest on bonds sold in settlement of intercompany dividend	(58,721)	(87,733)

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	1,761,779	1,469,182	1,404,407	1,826,554
2.1 Allied lines	4,888,163	2,838,142	2,659,498	5,066,808
2.2 Multiple peril crop	0	0	0	0
2.3 Federal flood	0	0	0	0
2.4 Private crop	0	0	0	0
2.5 Private flood	(2,552)	32,348	4,774	25,021
3. Farmowners multiple peril	0	0	0	0
4. Homeowners multiple peril	350,690,301	183,603,342	184,303,155	349,990,489
5.1 Commercial multiple peril (non-liability portion)	15,969,012	9,446,902	9,323,634	16,092,280
5.2 Commercial multiple peril (liability portion)	11,886,695	5,333,589	5,227,127	11,993,157
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9.1 Inland marine	10,447,897	5,941,726	5,268,181	11,121,443
9.2 Pet insurance plans	0	0	0	0
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	599,896	342,463	312,578	629,781
13.1 Comprehensive (hospital and medical) individual	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0	0	0	0
15.2 Dental only	0	0	0	0
15.3 Disability income	0	0	0	0
15.4 Medicare supplement	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0
15.7 Long-term care	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0
15.9 Other health	0	0	0	0
16. Workers' compensation	4,760,998	1,687,968	1,670,719	4,778,248
17.1 Other liability - occurrence	26,641,620	13,660,722	14,817,292	25,485,051
17.2 Other liability - claims-made	265,403	81,283	94,589	252,097
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	118,412	80,054	58,711	139,755
18.2 Products liability - claims-made	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	121,559,276	61,138,405	58,649,518	124,048,163
19.2 Other private passenger auto liability.....	119,358,359	60,750,600	58,055,960	122,053,000
19.3 Commercial auto no-fault (personal injury protection)	65,141	344,564	335,199	74,506
19.4 Other commercial auto liability.....	388,427	(64,109)	(62,635)	386,953
21.1 Private passenger auto physical damage	365,603,663	165,400,757	180,237,204	350,767,216
21.2 Commercial auto physical damage	194,859	98,458	71,693	221,624
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
24. Surety	0	0	0	0
26. Burglary and theft	2,514	339	221	2,632
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	1,035,199,864	512,186,736	522,431,823	1,024,954,776
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	1,404,407	0	0	0	1,404,407
2.1 Allied lines	2,659,498	0	0	0	2,659,498
2.2 Multiple peril crop	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0
2.4 Private crop	0	0	0	0	0
2.5 Private flood	4,774	0	0	0	4,774
3. Farmowners multiple peril	0	0	0	0	0
4. Homeowners multiple peril	184,303,155	0	0	0	184,303,155
5.1 Commercial multiple peril (non-liability portion)	9,323,634	0	0	0	9,323,634
5.2 Commercial multiple peril (liability portion)	5,227,127	0	0	0	5,227,127
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9.1 Inland marine	5,268,181	0	0	0	5,268,181
9.2 Pet insurance plans	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0
12. Earthquake	312,578	0	0	0	312,578
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15.1 Vision only	0	0	0	0	0
15.2 Dental only	0	0	0	0	0
15.3 Disability income	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0
15.9 Other health	0	0	0	0	0
16. Workers' compensation	1,670,719	0	0	0	1,670,719
17.1 Other liability - occurrence	14,817,292	0	0	0	14,817,292
17.2 Other liability - claims-made	94,589	0	0	0	94,589
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	58,711	0	0	0	58,711
18.2 Products liability - claims-made	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	58,649,518	0	0	0	58,649,518
19.2 Other private passenger auto liability.....	58,055,960	0	0	0	58,055,960
19.3 Commercial auto no-fault (personal injury protection)	335,199	0	0	0	335,199
19.4 Other commercial auto liability.....	(62,635)	0	0	0	(62,635)
21.1 Private passenger auto physical damage	180,237,204	0	0	0	180,237,204
21.2 Commercial auto physical damage	71,693	0	0	0	71,693
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	0	0	0	0	0
24. Surety	0	0	0	0	0
26. Burglary and theft	221	0	0	0	221
27. Boiler and machinery	0	0	0	0	0
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Warranty	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	522,431,823	0	0	0	522,431,823
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					522,431,823
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	3,408,425	2,159,292	14,183	2,873,192	946,929	1,761,779
2.1 Allied lines	4,347,128	4,194,976	5,175	3,592,804	66,312	4,888,163
2.2 Multiple peril crop	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0
2.5 Private flood	89,844	0	0	92,399	(3)	(2,552)
3. Farmowners multiple peril	0	0	0	0	0	0
4. Homeowners multiple peril	89,760,759	339,444,552	0	70,034,480	8,480,530	350,690,301
5.1 Commercial multiple peril (non-liability portion)	187,724,710	278,318	0	167,726,663	4,307,352	15,969,012
5.2 Commercial multiple peril (liability portion)	144,089,497	106,182	0	132,255,691	53,293	11,886,695
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9.1 Inland marine	2,326,952	9,918,058	0	1,809,856	(12,744)	10,447,897
9.2 Pet insurance plans	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims- made	0	0	0	0	0	0
12. Earthquake	2,370,016	378,757	0	2,143,444	5,432	599,896
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0
15.2 Dental only	0	0	0	0	0	0
15.3 Disability income	0	0	0	0	0	0
15.4 Medicare supplement	0	0	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0	0	0
15.7 Long-term care	0	0	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0
15.9 Other health	0	0	0	0	0	0
16. Workers' compensation	61,983,310	802,559	671,511	59,358,418	(662,036)	4,760,998
17.1 Other liability - occurrence	23,173,045	18,294,055	0	9,347,863	5,477,616	26,641,620
17.2 Other liability - claims-made	1,045,814	0	0	780,411	0	265,403
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	3,401,231	0	0	3,282,819	0	118,412
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	(1,318)	155,569,495	0	(1,318)	34,010,219	121,559,276
19.2 Other private passenger auto liability.....	9,641,388	119,358,433	0	9,641,462	0	119,358,359
19.3 Commercial auto no-fault (personal injury protection)	194,835	0	5,811	112,325	23,180	65,141
19.4 Other commercial auto liability.....	4,560,097	32,685	276,125	4,471,803	8,677	388,427
21.1 Private passenger auto physical damage	10,822,654	366,381,303	0	10,822,654	777,640	365,603,663
21.2 Commercial auto physical damage	1,527,575	7,883	129,012	1,469,092	519	194,859
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	6,711	0	0	6,711	0	0
24. Surety	236,248	0	0	236,248	0	0
26. Burglary and theft	16,040	0	60	13,389	197	2,514
27. Boiler and machinery	478,988	0	0	408,801	70,187	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	551,203,949	1,016,926,547	1,101,877	480,479,208	53,553,301	1,035,199,864
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]
If yes: 1. The amount of such installment premiums \$ 0
 2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ 0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	2,144,206	4,534,911	1,920,771	4,758,346	87,811	770,722	4,075,435	223.1
2.1	Allied lines	1,624,109	207,902	1,446,216	385,795	122,071	258,216	249,650	4.9
2.2	Multiple peril crop	0	0	0	0	0	0	0	0.0
2.3	Federal flood	0	0	0	0	0	0	0	0.0
2.4	Private crop	0	0	0	0	0	0	0	0.0
2.5	Private flood	0	0	0	0	(235)	1,422	(1,658)	(6.6)
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril	44,626,053	263,902,325	20,649,182	287,879,196	115,663,231	156,351,554	247,190,873	70.6
5.1	Commercial multiple peril (non-liability portion)	113,661,557	4,800	99,893,743	13,772,614	7,281,728	9,016,675	12,037,667	74.8
5.2	Commercial multiple peril (liability portion)	88,353,194	0	83,007,051	5,346,143	20,233,672	22,238,520	3,341,294	27.9
6.	Mortgage guaranty	0	0	0	0	0	0	0	0.0
8.	Ocean marine	0	0	0	0	0	0	0	0.0
9.1	Inland marine	318,181	2,798,360	212,354	2,904,186	811,205	147,168	3,568,223	32.1
9.2	Pet insurance plans	0	0	0	0	0	0	0	0.0
10.	Financial guaranty	0	0	0	0	0	0	0	0.0
11.1	Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2	Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12.	Earthquake	0	0	0	0	7,568	25,441	(17,873)	(2.8)
13.1	Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	0.0
13.2	Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	0.0
14.	Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.1	Vision only	0	0	0	0	0	0	0	0.0
15.2	Dental only	0	0	0	0	0	0	0	0.0
15.3	Disability income	0	0	0	0	0	0	0	0.0
15.4	Medicare supplement	0	0	0	0	0	0	0	0.0
15.5	Medicaid Title XIX	0	0	0	0	0	0	0	0.0
15.6	Medicare Title XVIII	0	0	0	0	0	0	0	0.0
15.7	Long-term care	0	0	0	0	0	0	0	0.0
15.8	Federal employees health benefits plan	0	0	0	0	0	0	0	0.0
15.9	Other health	0	0	0	0	0	0	0	0.0
16.	Workers' compensation	26,903,894	1,238,038	25,813,728	2,328,204	12,315,600	23,989,574	(9,345,770)	(195.6)
17.1	Other liability - occurrence	6,768,980	7,742,850	4,496,421	10,015,409	50,387,975	35,152,154	25,251,230	99.1
17.2	Other liability - claims-made	46,453	0	46,453	402,134	402,134	217,455	217,455	86.3
17.3	Excess workers' compensation	149,023	0	53,052	95,971	1,899,152	2,465,123	(470,000)	0.0
18.1	Products liability - occurrence	163,319	0	161,325	1,994	136,253	296,719	(158,472)	(113.4)
18.2	Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1	Private passenger auto no-fault (personal injury protection)	42,573,808	89,013,564	64,130,772	67,456,600	97,981,732	101,025,598	64,412,734	51.9
19.2	Other private passenger auto liability.....	19,098,433	94,703,134	18,297,224	95,504,343	152,604,060	150,214,808	97,893,595	80.2
19.3	Commercial auto no-fault (personal injury protection)	912,921	(43,288)	873,592	(3,959)	722,011	562,534	155,518	208.7
19.4	Other commercial auto liability.....	1,961,136	187,981	2,083,437	65,680	385,478	287,538	163,620	42.3
21.1	Private passenger auto physical damage	8,254,382	215,218,178	8,277,989	215,194,570	25,816,202	36,649,605	204,361,167	58.3
21.2	Commercial auto physical damage	869,294	63,372	852,948	79,718	55,686	64,426	70,978	32.0
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23.	Fidelity	(7,950)	0	(7,950)	0	0	0	0	0.0
24.	Surety	0	0	0	0	0	0	0	0.0
26.	Burglary and theft	0	0	0	0	175	626	(451)	(17.1)
27.	Boiler and machinery	68,773	0	68,773	0	0	0	0	0.0
28.	Credit	0	0	0	0	0	0	0	0.0
29.	International	0	0	0	0	0	0	0	0.0
30.	Warranty	0	0	0	0	0	0	0	0.0
31.	Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0	0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	358,489,766	679,572,126	332,230,629	705,831,264	486,913,505	539,749,554	652,995,214	63.7
DETAILS OF WRITE-INS									
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	333,645	203,642	333,801	203,486	539,979	38,200	693,853	87,811	36,198
2.1 Allied lines	1,986,141	13,049	1,987,128	12,062	101,822	75,375	67,187	122,071	56,379
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	246	0	481	(235)	124
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	11,862,436	51,240,120	6,268,273	56,834,283	13,680,480	51,377,596	6,229,128	115,663,231	6,991,908
5.1 Commercial multiple peril (non-liability portion)	68,596,890	8,000	62,397,146	6,207,744	19,155,146	36,978	18,118,140	7,281,728	306,623
5.2 Commercial multiple peril (liability portion)	192,479,793	42,000	180,921,426	11,600,367	162,992,814	142,379	154,501,889	20,233,672	9,662,559
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9.1 Inland marine	8,100	616,453	8,294	616,259	46,447	182,953	34,454	811,205	61,780
9.2 Pet insurance plans	0	0	0	0	0	0	0	0	0
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	(3,586)	7,109	(4,044)	7,568	2,810
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	(a)	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	(a)	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15.1 Vision only	0	0	0	0	0	0	0	(a)	0
15.2 Dental only	0	0	0	0	0	0	0	(a)	0
15.3 Disability income	0	0	0	0	0	0	0	(a)	0
15.4 Medicare supplement	0	0	0	0	0	0	0	(a)	0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	(a)	0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	(a)	0
15.7 Long-term care	0	0	0	0	0	0	0	(a)	0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	(a)	0
15.9 Other health	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation	75,436,989	5,784,445	75,028,248	6,193,186	43,114,175	3,082,959	40,074,720	12,315,600	759,616
17.1 Other liability - occurrence	26,335,260	10,632,079	17,451,362	19,515,977	36,948,034	20,328,799	26,404,836	50,387,975	2,260,701
17.2 Other liability - claims-made	586,133	0	356,033	230,100	492,131	0	320,097	402,134	244,186
17.3 Excess workers' compensation	1,830,931	0	594,332	1,236,599	9,835,528	0	9,172,975	1,899,152	1,212,176
18.1 Products liability - occurrence	4,105,155	0	4,101,044	4,111	4,210,999	8	4,078,865	136,253	134,768
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	114,164,376	116,239,542	163,085,247	67,318,671	242,110,291	440,678,240	652,125,471	97,981,732	36,023,878
19.2 Other private passenger auto liability	14,597,441	80,336,749	14,722,599	80,211,592	7,391,059	72,510,474	7,509,065	152,604,060	21,579,719
19.3 Commercial auto no-fault (personal injury protection)	1,864,822	9,695	2,010,233	(135,716)	823,307	80,840	46,420	722,011	21,408
19.4 Other commercial auto liability	5,551,944	444,388	5,653,031	343,301	5,578,228	122,036	5,658,087	385,478	51,528
21.1 Private passenger auto physical damage	420,069	6,541,634	383,168	6,578,534	15,380	19,237,670	15,382	25,816,202	2,057,826
21.2 Commercial auto physical damage	9,922	0	(29,841)	39,763	108,556	12,284	104,917	55,686	1,847
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	985	0	985	0	0
24. Surety	250,001	0	250,001	0	579,843	0	579,843	0	0
26. Burglary and theft	0	0	0	0	4,340	0	4,165	175	151
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	520,420,049	272,111,795	535,521,525	257,010,320	547,726,204	607,913,899	925,736,917	486,913,505	81,466,184
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	52,640,994	0	0	52,640,994
1.2 Reinsurance assumed	20,479,614	0	0	20,479,614
1.3 Reinsurance ceded	48,189,992	0	0	48,189,992
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	24,930,616	0	0	24,930,616
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	80,154,713	0	80,154,713
2.2 Reinsurance assumed, excluding contingent	0	112,820,611	0	112,820,611
2.3 Reinsurance ceded, excluding contingent	0	73,501,181	0	73,501,181
2.4 Contingent - direct	0	10,738,563	0	10,738,563
2.5 Contingent - reinsurance assumed	0	17,052,238	0	17,052,238
2.6 Contingent - reinsurance ceded	0	13,278,573	0	13,278,573
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	133,986,372	0	133,986,372
3. Allowances to managers and agents	91,390	491,176	12	582,578
4. Advertising	24,610	140,886	221	165,718
5. Boards, bureaus and associations	0	3,057,791	0	3,057,791
6. Surveys and underwriting reports	0	3,821,604	0	3,821,604
7. Audit of assureds' records	0	15	0	15
8. Salary and related items:				
8.1 Salaries	25,686,838	46,143,403	714,594	72,544,835
8.2 Payroll taxes	2,237,455	4,019,326	62,245	6,319,025
9. Employee relations and welfare	3,963,591	6,678,235	79,839	10,721,665
10. Insurance	214,341	486,016	0	700,357
11. Directors' fees	0	0	0	0
12. Travel and travel items	833,369	826,672	7,704	1,667,745
13. Rent and rent items	1,097,205	1,157,191	259,044	2,513,440
14. Equipment	3,015,372	8,298,683	167,549	11,481,604
15. Cost or depreciation of EDP equipment and software	1,567,803	9,445,746	1,584	11,015,133
16. Printing and stationery	94,125	394,607	1,101	489,832
17. Postage, telephone and telegraph, exchange and express	441,725	2,233,262	1,475	2,676,463
18. Legal and auditing	249,246	537,481	11,928	798,655
19. Totals (Lines 3 to 18)	39,517,070	87,732,094	1,307,295	128,556,458
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 0	0	13,121,275	0	13,121,275
20.2 Insurance department licenses and fees	0	240,997	0	240,997
20.3 Gross guaranty association assessments	0	(84,793)	0	(84,793)
20.4 All other (excluding federal and foreign income and real estate)	0	35,192	0	35,192
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	13,312,671	0	13,312,671
21. Real estate expenses	0	0	21	21
22. Real estate taxes	0	0	403,850	403,850
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	3,743,512	6,833,260	867,345	11,444,117
25. Total expenses incurred	68,191,197	241,864,397	2,578,512	(a) 312,634,106
26. Less unpaid expenses - current year	81,466,184	54,275,821	0	135,742,005
27. Add unpaid expenses - prior year	81,490,044	45,722,787	0	127,212,831
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	68,215,058	233,311,363	2,578,512	304,104,932
DETAILS OF WRITE-INS				
2401. Outside Consulting Fees	1,147,356	1,785,907	259	2,933,522
2402. SOP 98-1 Capitalization Software	(1,672,706)	(7,705,676)	0	(9,378,382)
2403. Temporary Help	831,615	995,362	1,847	1,828,824
2498. Summary of remaining write-ins for Line 24 from overflow page	3,437,246	11,757,667	865,240	16,060,153
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	3,743,512	6,833,260	867,345	11,444,117

(a) Includes management fees of \$ 900,679 to affiliates and \$ 518,320 to non-affiliates.

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 968,060	968,999
1.1	Bonds exempt from U.S. tax	(a) 151,675	123,331
1.2	Other bonds (unaffiliated)	(a) 42,252,059	41,971,760
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 0	0
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	1,056,968	1,036,796
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 1,665,107	1,665,107
5	Contract loans	0	0
6	Cash, cash equivalents and short-term investments	(e) 2,559,730	2,738,648
7	Derivative instruments	(f) 0	0
8.	Other invested assets	8,484,364	8,484,364
9.	Aggregate write-ins for investment income	9,991,871	9,991,871
10.	Total gross investment income	67,129,834	66,980,876
11.	Investment expenses		(g) 2,578,512
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 563,482
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		3,141,994
17.	Net investment income (Line 10 minus Line 16)		63,838,882
DETAILS OF WRITE-INS			
0901.	Miscellaneous Investment Income	9,991,871	9,991,871
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	9,991,871	9,991,871
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 3,087,948 accrual of discount less \$ 1,013,807 amortization of premium and less \$ 2,082,290 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 14,836 accrual of discount less \$ 15 amortization of premium and less \$ 1,833 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 563,482 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(152,821)	0	(152,821)	0	0
1.1	Bonds exempt from U.S. tax	22,984	0	22,984	0	0
1.2	Other bonds (unaffiliated)	(10,323,020)	(569,899)	(10,892,918)	110,694	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	(117,344)	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	3,755,085	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	(2,610)	(375)	(2,985)	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	0	0	0	(4,292,471)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	(10,455,466)	(570,274)	(11,025,740)	(544,037)	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

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

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	301,888	278,229	(23,659)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	39,625,883	41,102,072	1,476,189
21. Furniture and equipment, including health care delivery assets	55,866	68,779	12,913
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	223,552	204,649	(18,903)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	40,207,189	41,653,729	1,446,540
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	40,207,189	41,653,729	1,446,540
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Miscellaneous Accounts Receivable	223,552	204,649	(18,903)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	223,552	204,649	(18,903)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Citizens Insurance Company of America ("the Company") are presented on the basis of accounting practices prescribed or permitted by the State of Michigan Department of Insurance and Financial Services.

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

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

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 91,326,589	\$ (84,787,667)
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				-	-
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 91,326,589</u>	<u>\$ (84,787,667)</u>
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 632,717,932	\$ 598,730,685
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 632,717,932</u>	<u>\$ 598,730,685</u>

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

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

C. Accounting Policy

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by loans are stated at either amortized cost or fair value, using the scientific interest method, in accordance with the NAIC Purposes and Procedures of the Securities Valuation Office ("SVO").
- (3,4) Common stocks are carried at fair value. The Company does not own any preferred stock.
- (5) The Company does not own any mortgage loans.
- (6) Loan-backed securities are stated at either amortized cost or fair value, in accordance with the NAIC Purposes and Procedures of the SVO.
- (7) The Company does not own any stocks of, or have any interest in, any subsidiaries.
- (8) Other invested assets, including investments in trusts, are recorded using the equity method in accordance with the Statement of Statutory Accounting Principles ("SSAP") No. 48, "Joint Ventures, Partnerships and Limited Liability Companies".
- (9) The Company has not entered into derivative contracts.
- (10) The Company does utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported ("IBNR"). Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not write major medical insurance with prescription drug coverage.

D. Going Concern

Not applicable

NOTE 2 Accounting Changes and Corrections of Errors

Not applicable

NOTE 3 Business Combinations and Goodwill

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 4 Discontinued Operations

Not applicable

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not own any mortgage loans.

B. Debt Restructuring

The Company did not have any restructured debt as of the end of the reporting period.

C. Reverse Mortgages

The Company did not have any reverse mortgages as of the end of the reporting period.

D. Loan-Backed Securities

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

(2) Not applicable

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

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

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 4,015,733
2. 12 Months or Longer	\$ 25,774,757

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

1. Less than 12 Months	\$ 203,552,174
2. 12 Months or Longer	\$ 192,601,913

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

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

Not applicable

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c. Subject to repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subject to dollar repurchase agreements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
g. Placed under option contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
i. FHLB capital stock	\$ 941,000	\$ -	\$ -	\$ -	\$ 941,000	\$ 941,000	\$ -
j. On deposit with states	\$ 5,745,905	\$ -	\$ -	\$ -	\$ 5,745,905	\$ 5,688,888	\$ 57,017
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$ 28,215,209	\$ -	\$ -	\$ -	\$ 28,215,209	\$ 32,126,530	\$ (3,911,321)
m. Pledged as collateral not captured in other categories	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
n. Other restricted assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
o. Total Restricted Assets (Sum of a through n)	\$ 34,902,114	\$ -	\$ -	\$ -	\$ 34,902,114	\$ 38,756,418	\$ (3,854,304)

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	0.000%	0.000%
b. Collateral held under security lending agreements	\$ -	\$ -	0.000%	0.000%
c. Subject to repurchase agreements	\$ -	\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements	\$ -	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	\$ -	0.000%	0.000%
f. Placed under option contracts	\$ -	\$ -	0.000%	0.000%
g. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	\$ -	0.000%	0.000%
h. FHLB capital stock	\$ -	\$ 941,000	0.051%	0.052%
i. On deposit with states	\$ -	\$ 5,745,905	0.313%	0.320%
j. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%
k. Pledged collateral to FHLB (including assets backing funding agreements)	\$ -	\$ 28,215,209	1.536%	1.570%
l. Pledged as collateral not captured in other categories	\$ -	\$ -	0.000%	0.000%
m. Other restricted assets	\$ -	\$ -	0.000%	0.000%
n. Total Restricted Assets (Sum of a through n)	\$ -	\$ 34,902,114	1.900%	1.942%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable

M., N.

Not applicable

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	0	0	\$ -	\$ -	\$ -	\$ -
(2) Bonds - FV	0	2	\$ -	\$ 344,065	\$ -	\$ 346,848
(3) LB&SS - AC	0	0	\$ -	\$ -	\$ -	\$ -
(4) LB&SS - FV	0	0	\$ -	\$ -	\$ -	\$ -
(5) Preferred Stock - AC	0	0	\$ -	\$ -	\$ -	\$ -
(6) Preferred Stock - FV	0	0	\$ -	\$ -	\$ -	\$ -
(7) Total (1+2+3+4+5+6)	0	2	\$ -	\$ 344,065	\$ -	\$ 346,848

AC - Amortized Cost FV - Fair Value

P. Short Sales

Not applicable

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	30	\$ -
2. Aggregate Amount of Investment Income	\$ 74,208	\$ -

R., S.

Not applicable

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 7 Investment Income

A., B.

Not applicable

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 7,570,454
2. Nonadmitted	\$ -
3. Admitted	\$ 7,570,454

D., E.

Not applicable

NOTE 8 Derivative Instruments

Not applicable

NOTE 9 Income Taxes

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

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 39,180,470	\$ -	\$ 39,180,470	\$ 39,710,911	\$ -	\$ 39,710,911	\$ (530,441)	\$ -	\$ (530,441)
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 39,180,470	\$ -	\$ 39,180,470	\$ 39,710,911	\$ -	\$ 39,710,911	\$ (530,441)	\$ -	\$ (530,441)
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 39,180,470	\$ -	\$ 39,180,470	\$ 39,710,911	\$ -	\$ 39,710,911	\$ (530,441)	\$ -	\$ (530,441)
(f) Deferred Tax Liabilities	\$ 2,718,059	\$ 4,962,911	\$ 7,680,970	\$ 4,079,041	\$ 4,974,451	\$ 9,053,492	\$ (1,360,982)	\$ (11,540)	\$ (1,372,522)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 36,462,411	\$ (4,962,911)	\$ 31,499,500	\$ 35,631,870	\$ (4,974,451)	\$ 30,657,419	\$ 830,541	\$ 11,540	\$ 842,081

	As of End of Current Period			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101 (a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 26,603,011	\$ -	\$ 26,603,011	\$ 21,276,907	\$ -	\$ 21,276,907	\$ 5,326,104	\$ -	\$ 5,326,104
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 7,876,510	\$ -	\$ 7,876,510	\$ 12,953,771	\$ -	\$ 12,953,771	\$ (5,077,261)	\$ -	\$ (5,077,261)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 7,876,510	\$ -	\$ 7,876,510	\$ 12,953,771	\$ -	\$ 12,953,771	\$ (5,077,261)	\$ -	\$ (5,077,261)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 90,182,765	XXX	XXX	\$ 85,210,990	XXX	XXX	\$ 4,971,775
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 2,718,059	\$ 1,982,890	\$ 4,700,949	\$ 4,079,041	\$ 1,401,192	\$ 5,480,233	\$ (1,360,982)	\$ 581,698	\$ (779,284)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 37,197,580	\$ 1,982,890	\$ 39,180,470	\$ 38,309,719	\$ 1,401,192	\$ 39,710,911	\$ (1,112,139)	\$ 581,698	\$ (530,441)

	2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1155%	1106%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 601,218,432	\$ 568,073,266

NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2023		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 39,180,470	\$ -	\$ 39,710,911	\$ -	\$ (530,441)	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 39,180,470	\$ -	\$ 39,710,911	\$ -	\$ (530,441)	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes ☐ No ☒

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

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

	(1) As of End of Current Period	(2) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 28,986,322	\$ (15,754,781)	\$ 44,741,103
(b) Foreign	\$ -	\$ (979)	\$ 979
(c) Subtotal (1a+1b)	\$ 28,986,322	\$ (15,755,760)	\$ 44,742,082
(d) Federal income tax on net capital gains	\$ (2,820,273)	\$ 131,676	\$ (2,951,949)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ -	\$ -	\$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 26,166,049	\$ (15,624,084)	\$ 41,790,133
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 6,277,950	\$ 6,876,870	\$ (598,920)
(2) Unearned premium reserve	\$ 22,319,222	\$ 21,956,108	\$ 363,114
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ 8,809,147	\$ 9,107,745	\$ (298,598)
(8) Compensation and benefits accrual	\$ 1,226,616	\$ 1,160,192	\$ 66,424
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ 143,927	\$ 131,825	\$ 12,102
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 403,608	\$ 478,171	\$ (74,563)
(99) Subtotal (sum of 2a1 through 2a13)	\$ 39,180,470	\$ 39,710,911	\$ (530,441)
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 39,180,470	\$ 39,710,911	\$ (530,441)
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ -	\$ -	\$ -
(4) Other	\$ -	\$ -	\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ -	\$ -	\$ -
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 39,180,470	\$ 39,710,911	\$ (530,441)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 1,231,528	\$ 332,573	\$ 898,955
(2) Fixed assets	\$ 1,142,846	\$ 3,203,067	\$ (2,060,221)
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -
(4) Policyholder reserves	\$ 119,910	\$ 240,240	\$ (120,330)
(5) Other	\$ 223,775	\$ 303,161	\$ (79,386)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 2,718,059	\$ 4,079,041	\$ (1,360,982)
(b) Capital:			
(1) Investments	\$ 4,962,911	\$ 4,974,451	\$ (11,540)
(2) Real estate	\$ -	\$ -	\$ -
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 4,962,911	\$ 4,974,451	\$ (11,540)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 7,680,970	\$ 9,053,492	\$ (1,372,522)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 31,499,500	\$ 30,657,419	\$ 842,081

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2023	(3) (Col. 1 - 2) Change
Adjusted gross deferred tax assets	\$ 39,180,470	\$ 39,710,911	\$ (530,411)
Total deferred tax liabilities	\$ 7,680,970	\$ 9,053,492	\$ (1,372,522)
Net deferred tax assets (liabilities)	\$ 31,499,500	\$ 30,657,419	\$ 842,081
Tax effect of the change in unrealized gains (losses)			\$ (114,248)
Tax effect of the change in pension liability			\$ (16,911)
Change in net deferred income tax			\$ 710,922

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

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

	As of End of Current Period	
	Tax	Rate
Tax provision at statutory rate	\$ 24,673,454	21.0%
Dividend received deductions and tax exempt interest income	\$ (99,229)	-0.1%
Non-deductible expenses	\$ 391,955	0.3%
Non-admitted assets	\$ 303,059	0.3%
Return to provision and other	\$ 185,888	0.2%
Total	\$ 25,455,127	21.7%

	As of End of Current Period	
	Tax	Rate
Federal income taxes incurred	\$ 28,986,322	24.7%
Realized capital gains tax	\$ (2,820,273)	-2.4%
Change in net deferred income taxes	\$ (710,922)	-0.6%
Total statutory income taxes	\$ 25,455,127	21.7%

E. Operating Loss and Tax Credit Carryforwards

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

For the tax year 2023:

\$ -

For the tax year 2024:

\$ 26,603,011
3. At the end of the current reporting period, the Company has no deposits under section 6603 of the Internal Revenue Service Code.

F. Consolidated Federal Income Tax Return

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

440 Lincoln Street Holding Company LLC

AlX, Inc.

AlX Specialty Insurance Company

Allmerica Financial Alliance Insurance Company

Allmerica Financial Benefit Insurance Company

Allmerica Plus Insurance Agency, Inc.

Campania Holding Company, Inc.

Campmed Casualty & Indemnity Company, Inc.

Citizens Insurance Company of Illinois

Citizens Insurance Company of Ohio

Citizens Insurance Company of the Midwest

Educators Insurance Agency, Inc.

Hanover Specialty Insurance Brokers, Inc.

Massachusetts Bay Insurance Company

NOVA Casualty Company

Opus Investment Management, Inc.

Professionals Direct, Inc.

The Hanover American Insurance Company

The Hanover Atlantic Insurance Company Ltd.

The Hanover Casualty Company

The Hanover Insurance Company

The Hanover Insurance Group, Inc.

The Hanover National Insurance Company

VeraVest Investments, Inc.

Verlan Fire Insurance Company

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

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

H., I.

Not applicable

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

A. Nature of Relationships

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

NOTES TO FINANCIAL STATEMENTS

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

The Company declared an ordinary dividend of \$59,000,000 to Hanover on November 7, 2024, which was settled on November 21, 2024 by transferring bonds at fair value of \$8,261,853, accrued interest of \$58,721, and cash in the amount of \$50,679,426. There were net realized losses in the amount of \$165,032 as a result of this transaction.

The Company has an intercompany line of credit agreement between itself, THG, and Hanover. Interest is calculated at the 3-month SOFR rate plus 12.5 basis points. Principal and interest are due within 90 days of the date of the loan. The following transactions occurred in 2024:

Origination Date	Affiliate	Cash Received/(Paid) Origination	Cash Received/(Paid) Repayment	O/S Balance
October 10, 2024	THG	\$ (10,500,000)	\$ 10,500,000	\$ -

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

Not applicable

D. Amounts Due to or from Related Parties

At the end of the reporting period, the Company reported \$0 due to affiliated companies and \$36,354,438 due from affiliated companies. Intercompany servicing arrangements require that intercompany balances be settled within 30 days.

E. Management, Service Contracts, Cost Sharing Arrangements

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

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

F. Guarantees or Contingencies for Related Parties

Not applicable

G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by Hanover.

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

Not applicable

NOTE 11 Debt

A. See disclosure below related to Federal Home Loan Bank of Boston (FHLBB) Agreements.

B. FHLB (Federal Home Loan Bank) Agreements

(1) In 2016, the Company acquired FHLBB membership stock to enable short-term advances through its membership in FHLBB.

As collateral to FHLBB, the Company has pledged government agency securities with a fair value of \$23,588,168 as of the end of the reporting period. The fair value of the collateral pledged must be maintained at certain specified levels (equal to 100% ro 112% of loan) of the borrowed amount, which can vary depending on the type of assets pledged. If the fair value of this collateral declines below these specified level, the Company would be required to pledge additional collateral or repay outstanding borrowings. As a requirement of membership in the FHLBB, the Company maintains a certain level of investment in FHLBB stock. Total holdings of FHLBB stock were \$941,000 at the end of the reporting period.

The Company calculates the maximum borrowing capacity amount based on the 4.0% requirement rate on short-term advances, maturing within 90 days.

There are no reserves related to the FHLBB funding agreements at the end of the reporting period.

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -	\$ -	\$ -
(b) Membership Stock - Class B	\$ 941,000	\$ 941,000	\$ -
(c) Activity Stock	\$ -	\$ -	\$ -
(d) Excess Stock	\$ -	\$ -	\$ -
(e) Aggregate Total (a+b+c+d)	\$ 941,000	\$ 941,000	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 790,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -	\$ -	\$ -
(b) Membership Stock - Class B	\$ 941,000	\$ 941,000	\$ -
(c) Activity Stock	\$ -	\$ -	\$ -
(d) Excess Stock	\$ -	\$ -	\$ -
(e) Aggregate Total (a+b+c+d)	\$ 941,000	\$ 941,000	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 687,500	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)

11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

NOTES TO FINANCIAL STATEMENTS

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	Eligible for Redemption					
	1	2	3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Class B	\$ 941,000	\$ 941,000	\$ -	\$ -	\$ -	\$ -

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)

11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Protected Cell Account Total Collateral Pledged (Lines 2+3)	\$ 23,588,168	\$ 28,215,209	\$ -
2. Current Year General Account Total Collateral Pledged	\$ 23,588,168	\$ 28,215,209	\$ -
3. Current Year Protected Cell Account Total Collateral Pledged	\$ -	\$ -	\$ -
4. Prior Year-end Total General and Protected Cell Account Total Collateral Pledged	\$ 27,869,001	\$ 32,126,530	\$ -

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Protected Cell Account Maximum Collateral Pledged (Lines 2+3)	\$ 27,869,001	\$ 32,126,530	\$ -
2. Current Year General Account Maximum Collateral Pledged	\$ 27,869,001	\$ 32,126,530	\$ -
3. Current Year Protected Cell Account Maximum Collateral Pledged	\$ -	\$ -	\$ -
4. Prior Year-end Total General and Protected Cell Account Maximum Collateral Pledged	\$ 27,869,001	\$ 32,126,530	\$ 5,500,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Protected Cell Account	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -	\$ -	\$ -	XXX
(b) Funding Agreements	\$ -	\$ -	\$ -	\$ -
(c) Other	\$ -	\$ -	\$ -	XXX
(d) Aggregate Total (a+b+c)	\$ -	\$ -	\$ -	\$ -
2. Prior Year end				
(a) Debt	\$ -	\$ -	\$ -	XXX
(b) Funding Agreements	\$ -	\$ -	\$ -	\$ -
(c) Other	\$ -	\$ -	\$ -	XXX
(d) Aggregate Total (a+b+c)	\$ -	\$ -	\$ -	\$ -

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Protected Cell Account
1. Debt	\$ -	\$ -	\$ -
2. Funding Agreements	\$ -	\$ -	\$ -
3. Other	\$ -	\$ -	\$ -
4. Aggregate Total (1+2+3)	\$ -	\$ -	\$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

NOTES TO FINANCIAL STATEMENTS

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

The labor for the Company is provided and paid for by Hanover. As such, the Company is included in the benefit plans in force for Hanover. The Company is charged for actual salary and benefit costs for services provided to the Company by Hanover employees.

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

Not applicable

G. Consolidated/Holding Company Plans

The Company has legal obligation for benefits under these plans. Employees of subsidiary companies participate in the plans sponsored by Hanover.

During 2024, the Company recorded a decrease in surplus in the amount of \$1,370,050 related to its allocation of the minimum pension liability. This is reflected as an adjustment to surplus, net of tax, in accordance with SSAP No. 102, "Accounting for Pensions, A Replacement of SSAP No. 89." The increase in the additional minimum pension liability is primarily a result of lower returns on plan assets.

In addition to pension benefits, the Company participates in other benefit plans sponsored by Hanover for Hanover retired employees and other dependents. The expenses of these plans are charged to affiliates in accordance with a cost allocation policy. In 2024, the Company's share of these expenses was approximately \$688,886.

H., I.

Not applicable

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

A. Outstanding Shares

The Company has 2,000,000 shares of \$2 par value common stock authorized, and 1,700,000 shares issued and outstanding. The Company has 1,000,000 shares of \$1.25 par value preferred stock authorized and 0 shares issued and outstanding.

B. Dividend Rate of Preferred Stock

Not applicable

C-F. Dividend Restrictions

Pursuant to Michigan's statute, the maximum dividend and other distributions that an insurer may pay in any twelve month period, without prior approval of the Michigan Insurance Commissioner, is limited to the greater of 10% of such insurer's statutory policyholder surplus as of December 31, of the immediately preceding year or the statutory net income less realized gains, for the immediately preceding calendar year. The Company declared an ordinary dividend to Hanover totaling \$59,000,000 on November 7, 2024. Accordingly, the maximum dividend that may be paid at January 1, 2025, without prior approval is \$32,326,589. Subsequent to November 7, 2025, the maximum dividend payable without prior approval is \$91,326,589.

G-I.

Not applicable

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ 23,111,916

This unrealized gain is not net of the applicable deferred tax liability of \$4,853,502

K-M.

Not applicable

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) At the end of the reporting period, there were contractual investment commitments of up to \$31,101,817. The Company has no commitments related to state tax credit investments at the end of the reporting period.

Total contingent liabilities: \$ 31,101,817

(2-3)

Not applicable

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

Not applicable

NOTES TO FINANCIAL STATEMENTS

G. All Other Contingencies

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

NOTE 15 Leases

A. Lessee Operating Lease:

(1) The Company has lease agreements for office space, automobiles, furniture and equipment with varying expiration dates and options. Rental expense for 2024 and 2023 was approximately \$565,609 and \$467,544 respectively. At the end of the reporting period, future minimum rental payments are as follows:

		Operating Leases
1. 2025	\$	635,842
2. 2026	\$	614,258
3. 2027	\$	443,090
4. 2028	\$	242,471
5. 2029	\$	79,485
6. Thereafter	\$	-
7. Total (sum of 1 through 6)	\$	2,015,146

(3) Not applicable

B. Lessor Leases

Not applicable

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

Not applicable

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

A. Transfers of Receivables Reported as Sales

Not applicable

B. Transfer and Servicing of Financial Assets

1-7. Not applicable

C. Wash Sales

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

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

Not applicable

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

Not applicable

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds: Industrial and Miscellaneous	\$ -	\$ 13,592,509	\$ -	\$ -	\$ 13,592,509
Bonds: Bank Loans	\$ -	\$ 6,325,795	\$ -	\$ -	\$ 6,325,795
Cash and Short-Term:Industrial and Miscellaneous	\$ -	\$ 137,013	\$ -	\$ -	\$ 137,013
Common Stocks: Industrial and Miscellaneous (a)	\$ 39,043,510	\$ -	\$ -	\$ -	\$ 39,043,510
Preferred Stocks: Industrial and Miscellaneous	\$ -	\$ -	\$ 2,149,140	\$ -	\$ 2,149,140
Total assets at fair value/NAV	\$ 39,043,510	\$ 20,055,317	\$ 2,149,140	\$ -	\$ 61,247,967

- (a) Excludes equities carried at cost of \$941,000 at the end of the reporting period which consists of FHLB common stock.
- b. The Company does not have any liabilities measured at fair value at the end of the current reporting period.

NOTES TO FINANCIAL STATEMENTS

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Beginning Balance at 01/01/2024	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settle-ments	Ending Balance at 12/31/2024
a. Assets Preferred Stocks: Industrial and Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ (117,344)	\$ 2,543,924	\$ -	\$ (277,440)	\$ -	\$ 2,149,140
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ (117,344)	\$ 2,543,924	\$ -	\$ (277,440)	\$ -	\$ 2,149,140

b. Not applicable

c. Not applicable

- (3) The reporting entity's policy is to recognize transfers in and transfers out as of the actual date of the event or change in circumstances that caused the transfer.
- (4) For fair value measurements categorized within Level 2 of the fair value hierarchy, fair values of bonds are obtained by a quoted market price if available, otherwise, fair values are estimated using independent pricing sources or internally developed pricing models using discounted cash flow analyses.

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

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

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

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

Fair values of common and preferred stocks are based on SVO valuation, if available. If SVO valuations are not available, quoted market prices are used. If neither SVO prices nor quoted market prices are available, fair values are estimated using independent pricing sources or internally developed pricing models using discounted cash flow analyses.

Level 2 includes securities that are valued using pricing for similar securities and pricing models that incorporate observable inputs. Level 3 consists of common stock of private companies for which observable inputs are not available. The Company uses a third party pricing service for the valuation of the majority of its equity securities. When quoted market prices in an active market are available, they are provided by the pricing service as the fair value and such values are classified as Level 1. Generally, all prices provided by the pricing service except quoted market prices, are reported as Level 2. Occasionally, the Company may obtain nonbinding broker quotes which are reported as Level 3.

(5) Not applicable

B. Not applicable

NOTES TO FINANCIAL STATEMENTS

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 1,065,915,394	\$ 1,137,553,028	\$ 18,950,465	\$ 1,044,858,947	\$ 2,105,982	\$ -	\$ -
Preferred Stock	\$ 2,149,140	\$ 2,149,140	\$ -	\$ -	\$ 2,149,140	\$ -	\$ -
Common Stock	\$ 39,984,510	\$ 39,984,510	\$ 39,043,510	\$ 941,000	\$ -	\$ -	\$ -
Cash and Short-Term Investments	\$ 48,784,801	\$ 48,784,765	\$ 48,639,959	\$ 144,842	\$ -	\$ -	\$ -

D., E.

Not applicable

NOTE 21 Other Items

A. Unusual or Infrequent Items

Not applicable

B. Troubled Debt Restructuring: Debtors

Not applicable

C. Other Disclosures

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

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

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-transferable Tax Credits

Not applicable

F. Subprime Mortgage Related Risk Exposure

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

G. Insurance-Linked Securities (ILS) Contracts

	Contracts	Proceeds
Management of Risk Related To:		
(1) Directly-Written Insurance Risks		
ILS Contracts as Ceding Insurer	2	\$ 300,000,000

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

The 2023 Agreement provides the Company with coverage of up to \$150.0 million through June 30, 2026. For events up to and including June 30, 2026, the Company is entitled to begin recovering amounts under this reinsurance agreement if the covered losses in the covered area for a single occurrence reach an initial attachment amount of \$1.3 billion. The \$150.0 million coverage amount is available for 50% of the covered losses, until such losses reach a maximum level of \$1.6 billion.

Pursuant to the terms of the 2022 Agreement, effective July 1, 2023, the Company reset the exhaustion level and percentage of coverage within the layer. For the period from July 1, 2023 through and including June 30, 2025, the Company will be entitled to begin recovering amounts under the 2022 Agreement if the covered losses in the covered area for a single occurrence reach an attachment amount of \$1.3 billion. The \$150.0 million coverage amount is available for 50% of the covered losses, until such losses reach a maximum level of \$1.6 billion. Prior to the reset, effective July 1, 2023, the \$150.0 million coverage was available for covered losses between \$1.3 billion and \$1.45 billion. The attachment level, the maximum level (or exhaustion level) and percentage of coverage under each agreement will be reset annually to adjust the expected loss of the layer within a predetermined range.

The Company has not incurred any losses that have resulted or expected to result in recovery under this agreement since its inception.

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

Not applicable

NOTE 22 Events Subsequent

Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables

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

Individual Reinsurers Who Are Not Members of a Group

ID Number	Reinsurer Name	Unsecured Amount
AA-9991159	MICHIGAN CATASTROPHIC CLAIMS	\$ 868,345,000

Individual Reinsurers Who Are Members of a Group

Group Code	ID Number	Reinsurer Name	Unsecured Amount
88	13-5129825	THE HANOVER INSURANCE COMPANY	\$ 967,778,000

B. Reinsurance Recoverable in Dispute

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

C. Reinsurance Assumed and Ceded

(1) The following table summarizes ceded and assumed unearned premiums and the related commission equity at the end of the current reporting period:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 504,630,433	\$ -	\$ 214,124,384	\$ -	\$ 290,506,049	\$ -
b. All Other	\$ 414,355	\$ 69,072	\$ 16,305,622	\$ 603,364	\$ (15,891,267)	\$ (534,292)
c. Total (a+b)	\$ 505,044,788	\$ 69,072	\$ 230,430,006	\$ 603,364	\$ 274,614,782	\$ (534,292)
d. Direct Unearned Premium Reserve						\$ 247,817,041

(2) The additional or return commission, predicated on loss experience or any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements are accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 13,599,070	\$ -	\$ -	\$ 13,599,070
b. Sliding Scale Adjustments	\$ -	\$ -	\$ -	\$ -
c. Other Profit Commission Arrangements	\$ -	\$ -	\$ -	\$ -
d. TOTAL (a+b+c)	\$ 13,599,070	\$ -	\$ -	\$ 13,599,070

(3) Not applicable

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

Not applicable

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

- A. The estimated cost of loss and loss adjustment expenses ("LAE") attributable to insured events of prior year's decreased by \$28,522,000 during 2024. The redundancy of \$28,522,000 is 4.6% of unpaid losses and LAE of \$621,240,000 as of December 31, 2023. The net favorable loss and LAE reserve development during 2024 is primarily due to lower than expected non-catastrophe losses in workers' compensation, personal automobile, within physical damage coverage, and the homeowners lines. Increases or decreases of this nature occur as a result of claim settlements during the current year, and as additional information is received regarding individual claims, causing changes from the original estimates of the cost of these claims. Recent loss development trends are also taken into account evaluating the overall adequacy of unpaid losses and LAE.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid property and casualty losses and loss adjustment expenses.

NOTE 26 Intercompany Pooling Arrangements

Not applicable

NOTE 27 Structured Settlements

A. Reserves Released due to Purchase of Annuities

The company has purchased annuities from life insurers under which the claimants are payees as follows:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$ 7,106,513	\$ 7,106,513

NOTES TO FINANCIAL STATEMENTS

B. Annuity Insurers with Balances due Greater than 1% of Policyholders' Surplus

Not applicable

NOTE 28 Health Care Receivables

Not applicable

NOTE 29 Participating Policies

Not applicable

NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$	-
2. Date of the most recent evaluation of this liability		12/31/2024
3. Was anticipated investment income utilized in the calculation?		Yes [X] No []

NOTE 31 High Deductibles

Not applicable

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

A. Tabular Discount

Total liabilities for unpaid property and casualty losses and loss adjustment expenses are not discounted. However, case unpaid losses for pension-type workers' compensation reserves are discounted on a tabular basis using the National Council on Compensation Insurance ("NCCI") published tables at a rate of 3.5%. This discount is completely offset in the Company's IBNR reserves.

B. Nontabular Discount

Not applicable

C. Charges in Discount Assumptions

Not applicable

NOTE 33 Asbestos/Environmental Reserves

A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for existence of, a liability due to asbestos losses?

Yes [X] No []

The Company's exposure to asbestos claims arises from the sale of commercial multiple peril and general liability policies.

The Company tries to estimate the full impact of the asbestos exposure by establishing full case basis reserves on all known losses and computing IBNR losses based on previous experience.

The Company's asbestos-related losses (including coverage dispute costs) for each of the five most recent calendar years were as follows:

Asbestos

(1) Direct

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 1,833,000	\$ 1,647,000	\$ 1,592,000	\$ 1,591,000	\$ 1,559,000
b. Incurred losses and loss adjustment expense:	\$ (180,000)	\$ (51,000)	\$ 2,000	\$ (31,000)	\$ 33,000
c. Calendar year payments for losses and loss adjustment expenses:	\$ 6,000	\$ 4,000	\$ 3,000	\$ 1,000	\$ -
d. Ending reserves (a+b-c):	<u>\$ 1,647,000</u>	<u>\$ 1,592,000</u>	<u>\$ 1,591,000</u>	<u>\$ 1,559,000</u>	<u>\$ 1,592,000</u>

(2) Assumed Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

(3) Net of Ceded Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 221,000	\$ 207,000	\$ 163,000	\$ 162,000	\$ 130,000
b. Incurred losses and loss adjustment expense:	\$ (8,000)	\$ (40,000)	\$ 2,000	\$ (31,000)	\$ 33,000
c. Calendar year payments for losses and loss adjustment expenses:	\$ 6,000	\$ 4,000	\$ 3,000	\$ 1,000	\$ -
d. Ending reserves (a+b-c):	<u>\$ 207,000</u>	<u>\$ 163,000</u>	<u>\$ 162,000</u>	<u>\$ 130,000</u>	<u>\$ 163,000</u>

B. Ending Reserves for Asbestos Claims for Bulk and IBNR Losses and LAE Included in A above:

(1) Direct Basis:	\$	1,432,000
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	22,000

NOTES TO FINANCIAL STATEMENTS

C. Ending Reserves for Asbestos Claims for Loss Adjustment Expenses Included in A above (Case, Bulk and IBNR):

(1) Direct Basis:	\$	769,000
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	108,000

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for existence of, a liability due to environmental losses?

Yes [X] No []

The Company's exposure to environmental claims arises from the sale of commercial multiple peril and general liability policies.

The Company tries to estimate the full impact of the environmental exposure by establishing full case basis reserves on all known losses and computing IBNR losses based on previous experience.

The Company's environmental-related losses (including coverage dispute costs) for each of the five most recent calendar years were as follows:

Environmental

(1) Direct

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 170,000	\$ 152,000	\$ 147,000	\$ 147,000	\$ 144,000
b. Incurred losses and loss adjustment expense:	\$ (17,000)	\$ (5,000)	\$ -	\$ (3,000)	\$ 3,000
c. Calendar year payments for losses and loss adjustment expenses:	\$ 1,000	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	\$ 152,000	\$ 147,000	\$ 147,000	\$ 144,000	\$ 147,000

(2) Assumed Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ -	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ -	\$ -	\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ -	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	\$ -	\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	\$ 23,000	\$ 22,000	\$ 17,000	\$ 17,000	\$ 14,000
b. Incurred losses and loss adjustment expense:	\$ -	\$ (5,000)	\$ -	\$ (3,000)	\$ 3,000
c. Calendar year payments for losses and loss adjustment expenses:	\$ 1,000	\$ -	\$ -	\$ -	\$ -
d. Ending reserves (a+b-c):	\$ 22,000	\$ 17,000	\$ 17,000	\$ 14,000	\$ 17,000

E. Ending Reserves for Environmental Claims for Bulk and IBNR Losses and LAE Included in D above:

(1) Direct Basis:	\$	133,000
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	2,000

F. Ending Reserves for Environmental Claims for Loss Adjustment Expenses Included in D above (Case, Bulk and IBNR):

(1) Direct Basis:	\$	71,000
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	12,000

NOTE 34 Subscriber Savings Accounts

Not applicable

NOTE 35 Multiple Peril Crop Insurance

Not applicable

NOTE 36 Financial Guaranty Insurance

Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1

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

Yes ☒ No ☐
- 1.2

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

Yes ☒ No ☐ N/A ☐
- 1.3

State Regulating?

MI
- 1.4

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

Yes ☒ No ☐
- 1.5

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

0000944695
- 2.1

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

Yes ☐ No ☒
- 2.2

If yes, date of change:
- 3.1

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

12/31/2019
- 3.2

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

12/31/2019
- 3.3

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

04/02/2021
- 3.4

By what department or departments?
Michigan Department of Insurance and Financial Services
- 3.5

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

Yes ☐ No ☐ N/A ☒
- 3.6

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

Yes ☐ No ☐ N/A ☒
- 4.1

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

Yes ☐ No ☒
Yes ☐ No ☒
- 4.2

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

Yes ☐ No ☒
Yes ☐ No ☒
- 5.1

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

Yes ☐ No ☒
- 5.2

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

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

- 6.1

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

Yes ☐ No ☒
- 6.2

If yes, give full information
.....
- 7.1

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

Yes ☐ No ☒
- 7.2

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

0.0 %

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

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

GENERAL INTERROGATORIES

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

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

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

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

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

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

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

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

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

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

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

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

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

21.23 Leased from others\$ 0

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

22.21 Amount paid as losses or risk adjustment \$ 0

22.22 Amount paid as expenses\$ 0

22.23 Other amounts paid\$ 0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$ 36,310,327
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

26.21 Subject to repurchase agreements \$ 0

26.22 Subject to reverse repurchase agreements \$ 0

26.23 Subject to dollar repurchase agreements \$ 0

26.24 Subject to reverse dollar repurchase agreements \$ 0

26.25 Placed under option agreements \$ 0

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

26.27 FHLB Capital Stock \$ 941,000

26.28 On deposit with states \$ 5,745,905

26.29 On deposit with other regulatory bodies \$ 0

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

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 28,215,209

26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0

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

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

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

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

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

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

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
Wellington Funds (US) LLC	U.....
J.P. Morgan Investment Mng't Inc.	U.....
Certain Invested Assets are managed by the reporting entity.	I.....
.....	

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

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

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
288313	Wellington Funds (US) LLC	5493007617BARMGYJ883	SEC	NO.....
107038	J.P. Morgan Investments Mng't Inc.	549300W78QHV4XMM6K69	SEC	NO.....
.....	Certain Invested Assets are managed by the reporting entity. ....	.....	Not a registered investment advisor	NO.....
.....				

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
922908-76-9	VANGUARD TSM IDX ETF	5,396,552
30.2999 - Total		5,396,552

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
VANGUARD TSM IDX ETF	APPLE INC.	358,854	12/31/2024 ..
.....			

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

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	1,137,697,834	1,066,060,236	(71,637,598)
31.2 Preferred stocks	2,149,140	2,149,140	0
31.3 Totals	1,139,846,974	1,068,209,376	(71,637,598)

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies?

Yes [] No [X]
- 38.2

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

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

Yes [] No [X]
- 39.2

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

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

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

OTHER

- 40.1

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

\$ 13,630
- 40.2

List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.
- | 1 | 2 |
|--|--------------|
| Name | Amount Paid |
| Compensatory Advisory Organization of Michigan | 13,630 |
- 41.1

Amount of payments for legal expenses, if any?

\$ 173,488
- 41.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1 | 2 |
|-----------------------------------|---------------|
| Name | Amount Paid |
| Gallagher & Associates, P.C. | 149,611 |
- 42.1

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

\$ 0
- 42.2

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

1	2
Name	Amount Paid
.....	0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

\$ 0

1.3

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

\$ 0

1.31 Reason for excluding

1.4

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

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61 Total premium earned\$ 0

1.62 Total incurred claims\$ 0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned\$ 0

1.65 Total incurred claims\$ 0

1.66 Number of covered lives 0

1.7

Group policies:

Most current three years:

1.71 Total premium earned\$ 0

1.72 Total incurred claims\$ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned\$ 0

1.75 Total incurred claims\$ 0

1.76 Number of covered lives 0

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator 0

2.2 Premium Denominator 1,024,954,7761,014,298,303

2.3 Premium Ratio (2.1/2.2) 0.0000.000

2.4 Reserve Numerator 0

2.5 Reserve Denominator 1,090,811,512

2.6 Reserve Ratio (2.4/2.5) 0.0000.000

3.1

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

Yes [X] No []

3.2

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

3.21 Participating policies\$ 9,350,457

3.22 Non-participating policies\$ 541,853,493

4.

For mutual reporting Entities and Reciprocal Exchanges only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No [X]

4.2

Does the reporting entity issue non-assessable policies?

Yes [] No [X]

4.3

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

% 0.0

4.4

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

\$ 0

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents?

Yes [] No [X]

5.2

If yes, is the commission paid:

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

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

5.3

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

5.4

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

Yes [] No []

5.5

If yes, give full information

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company maintains workers' compensation coverage under its casualty excess of loss reinsurance agreement.
- 6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The Company uses multiple models including RMS RiskLink v24 and Verisk/AIR Touchstone v10.1 Catastrophe Modeling software packages to estimate the Company's probable maximum loss. These exposures are a combination of personal and commercial property risks. The major concentration of losses is in the Midwest.
- 6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
Effective July 1, 2024, we have property catastrophe reinsurance protection up to \$1.9 billion, less a \$200 million with no co-participation for Northeast named storm events. A portion of this coverage is secured through reinsurance agreements supported by catastrophe bonds. This portion contributes reinsurance coverage for Northeast named storms events only. For events other than Northeast named storms, the property catastrophe occurrence excess of loss reinsurance program provides coverage up to \$1.6 billion, less a \$200 million retention, with no co-participation.

We have catastrophe protection through two per occurrence excess of loss reinsurance agreements with Commonwealth Re Ltd. ("Commonwealth Re"), an independent company, licensed as a Special Purpose Insurer in Bermuda. The coverage under the reinsurance agreements is limited to specified personal and commercial property coverage written in the following geographies in the United States: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia and all waters contiguous thereto. Coverage is provided for catastrophe losses from named tropical storms or hurricanes, including all events or perils directly resulting from such storm or storm system, which may include, by way of example and not limitation, hurricane, wind, gusts, typhoon, hail, rain, tornadoes, cyclones, ensuing flood, storm surge, water damage, fire following, sprinkler leakage, riots, vandalism, and collapse. The reinsurance agreements meet the requirements to be accounted for as reinsurance in accordance with the guidance for reinsurance contracts. In connection with these two reinsurance agreements, effective July 1, 2023 ("2023 Agreement") and July 1, 2022 ("2022 Agreement"), Commonwealth Re issued notes (generally referred to as "catastrophe bonds") to unrelated investors for an aggregate principal amount of \$300.0 million, consistent with the amount of coverage provided under the reinsurance agreements as described below. The proceeds have been deposited in a reinsurance trust account.
- 6.4

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

Yes [X] No []
- 6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss
.....
- 7.1

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

Yes [X] No []
- 7.2

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

1
- 7.3

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

Yes [X] No []
- 8.1

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

Yes [] No [X]
- 8.2

If yes, give full information
.....
- 9.1

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

Yes [] No [X]
- 9.2

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

Yes [] No [X]
- 9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4

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

Yes [] No [X]
- 9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6

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

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

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

Yes [] No [X]
- (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or

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

Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

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

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

12.11Unpaid losses\$ 0

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

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

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

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

12.41From 0.0 %

12.42To.....0.0 %

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

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

12.61Letters of Credit\$ 0

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

13.1Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 5,315,000

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

13.3State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 2

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

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

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

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

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

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

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

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

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

* Disclose type of coverage:

.....

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

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

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

17.12Unfunded portion of Interrogatory 17.11\$ 0

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

17.14Case reserves portion of Interrogatory 17.11\$ 0

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

17.16Unearned premium portion of Interrogatory 17.11\$ 0

17.17Contingent commission portion of Interrogatory 17.11\$ 0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

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

\$ 0

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

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

\$ 0

19.

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

Yes [☒] No [☐]

19.1

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

Yes [☐] No [☐]

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

FIVE-YEAR HISTORICAL DATA

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

	1 2024	2 2023	3 2022	4 2021	5 2020
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	399,009,076	419,454,842	477,342,743	484,855,359	496,833,415
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	408,097,332	398,876,856	392,471,553	382,498,586	362,822,147
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	761,883,006	784,035,863	754,877,652	737,700,513	712,258,343
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	242,959	133,542	75,997	142,520	221,909
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	1,569,232,373	1,602,501,103	1,624,767,945	1,605,196,978	1,572,135,814
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	273,157,636	290,755,446	316,218,444	318,225,300	298,369,557
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	383,496,219	365,400,357	321,857,945	305,776,754	280,677,113
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	378,546,009	381,061,914	344,292,005	327,154,018	313,583,556
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	1,035,199,864	1,037,217,717	982,368,394	951,156,072	892,630,226
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	61,903,968	(153,450,519)	18,970,747	19,438,748	91,348,737
14. Net investment gain (loss) (Line 11)	55,633,415	49,055,107	65,344,714	68,650,453	45,367,100
15. Total other income (Line 15)	2,779,434	3,852,237	3,364,049	1,127,207	1,477,403
16. Dividends to policyholders (Line 17)	3,906	252	0	13,062	29,823
17. Federal and foreign income taxes incurred (Line 19)	28,986,322	(15,755,760)	13,926,216	17,706,011	29,493,407
18. Net income (Line 20)	91,326,589	(84,787,667)	73,753,293	71,497,335	108,670,011
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	1,797,220,700	1,818,759,114	1,826,997,131	2,014,088,473	1,754,190,896
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	12,407,116	12,781,541	472,858	951,765	2,408,520
20.2 Deferred and not yet due (Line 15.2)	266,703,462	261,877,351	250,343,544	251,522,513	248,851,652
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,164,502,768	1,220,028,429	1,138,388,940	1,285,418,134	1,020,966,422
22. Losses (Page 3, Line 1)	486,913,505	539,749,554	495,002,477	461,436,879	426,078,481
23. Loss adjustment expenses (Page 3, Line 3)	81,466,184	81,490,044	80,060,714	75,491,264	72,907,701
24. Unearned premiums (Page 3, Line 9)	522,431,823	512,186,736	489,267,322	477,882,491	445,138,412
25. Capital paid up (Page 3, Lines 30 & 31)	3,400,000	3,400,000	3,400,000	3,400,000	3,400,000
26. Surplus as regards policyholders (Page 3, Line 37)	632,717,932	598,730,685	688,608,191	728,670,339	733,224,474
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	75,147,495	(45,858,579)	89,902,428	123,648,812	159,789,951
Risk-Based Capital Analysis					
28. Total adjusted capital	632,717,932	598,730,685	688,608,191	728,670,339	733,224,474
29. Authorized control level risk-based capital	52,063,475	51,377,404	49,369,926	52,886,602	48,530,768
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	86.6	89.6	83.1	79.8	84.1
31. Stocks (Lines 2.1 & 2.2)	3.2	2.8	4.7	11.9	10.7
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.4	0.3	0.3	0.3	0.3
34. Cash, cash equivalents and short-term investments (Line 5)	3.7	0.5	5.9	2.6	(1.1)
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	6.1	6.9	6.1	5.5	6.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

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

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(429,788)	(3,388,319)	(45,507,049)	15,911,703	1,848,508
52. Dividends to stockholders (Line 35)	(59,000,000)	(10,000,000)	(72,000,000)	(90,000,000)	(82,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	33,987,247	(89,877,506)	(40,062,148)	(4,554,135)	26,104,418
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	291,420,246	299,552,423	272,129,224	281,053,793	313,954,331
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	236,032,894	287,903,303	268,291,811	194,246,164	160,028,846
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	510,616,702	627,086,886	432,884,580	423,644,509	337,885,473
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	(7,950)	35,365	(23,521)	(5,760)	(271,374)
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	1,038,061,892	1,214,577,977	973,282,094	898,938,706	811,597,276
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	175,510,695	168,624,348	144,673,009	146,247,427	162,359,782
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	223,322,616	262,444,750	232,330,126	163,351,796	134,420,071
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	306,997,953	386,658,415	232,992,638	242,616,581	173,117,459
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	705,831,264	817,727,512	609,995,773	552,215,804	469,897,312
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	63.7	85.0	66.3	64.0	56.0
68. Loss expenses incurred (Line 3)	6.7	7.0	7.2	7.2	7.3
69. Other underwriting expenses incurred (Line 4)	23.6	23.1	24.6	26.7	26.3
70. Net underwriting gain (loss) (Line 8)	6.0	(15.1)	2.0	2.1	10.4
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	23.1	22.2	24.0	25.6	25.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	70.4	92.1	73.5	71.2	63.3
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	163.6	173.2	142.7	130.5	121.7
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(26,109)	(4,643)	(13,577)	(26,659)	(9,576)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(4.4)	(0.7)	(1.9)	(3.6)	(1.4)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(24,765)	(19,745)	(65,625)	(19,107)	(7,380)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(3.6)	(2.7)	(9.0)	(2.7)	(1.0)

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

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF 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 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	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 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 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	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	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 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 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	(533)	(16,025)	9,430	5,641	755
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	0	5,064	127,041	30,468	4,686
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	0	1,134	3,419	4,529	602
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	0	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	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	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	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

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	.966	.966	.0	.516	.0	(161)	.35	.0	.5	.1	.171	.34
2.1	Allied Lines	4,800	4,826	.0	3,087	.0	(66)	(7)	.882	.0	.18	.882	.167
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)	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)	.33	.0	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												

(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 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	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	10,345	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	0	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 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 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	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	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	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	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	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	4,492	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	(8)	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 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	13,870	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	434	0
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	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	272,213	224,159	0	106,532	1,127	4,582	27,659	0	480	3,115	39,905	5,098
2.1	Allied Lines	320,091	282,208	0	130,262	0	(12,803)	13,622	0	(387)	3,337	41,377	6,217
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	3,239	3,843	0	1,562	0	(208)	(33)	0	(57)	30	512	66
3.	Farmowners Multiple Peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	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
5.1	Commercial Multiple Peril (Non-Liability Portion)	13,770,222	13,919,747	0	6,579,745	7,389,067	5,296,351	164,038	227,025	145,114	227,025	926,474	278,342
5.2	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
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	79,045	79,798	0	32,394	7,950	(30,002)	3,073	100	(4,200)	624	(239,361)	1,992
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	32,260	35,277	0	15,396	0	(1,696)	(456)	0	(140)	217	5,324	708
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	2,302,221	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
17.1	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
17.2	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
17.3	Excess Workers' Compensation	0	0	0	0	102,818	(1,978,809)	11,186,109	0	11,689	1,208,796	0	0
18.1	Products Liability - Occurrence	84,023	88,752	0	19,611	0	(12,553)	35,907	0	1,433	34,792	12,605	1,702
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)	0	0	0	0	42,976,180	(58,275,371)	356,259,844	2,127,153	2,173,067	149,732	0	0
19.2	Other Private Passenger Auto Liability	(73)	(73)	0	0	915,382	685,595	878	97,946	97,947	(4)	314,240	0
19.3	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
19.4	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
21.1	Private Passenger Auto Physical Damage	0	0	0	0	(23,607)	(23,607)	860	0	0	0	12,308	0
21.2	Commercial Auto Physical Damage	155,750	197,206	0	76,055	133,626	116,569	18,293	0	(855)	649	20,221	3,600
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	5,937	1,979	0	5,811	0	(25)	197	0	80	152	2,312	182
24.	Surety	31,737	54,602	0	17,737	0	520,720	566,812	0	(31,714)	(13,476)	10,922	975
26.	Burglary and Theft	667	596	0	314	0	(325)	(57)	0	(21)	47	153	13
27.	Boiler and Machinery	56,519	46,814	0	22,631	0	0	0	0	0	0	7,651	1,080
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)	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													
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 \$ 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		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 Direct Premiums Written	2 Direct Premiums Earned										
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 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	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	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	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	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	1,360	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	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	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	0	(3,803)	1,561	0	38	662	22,048	2,718
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)	1,267	0	344	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 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	(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 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	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	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	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
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	39,641	38,532	0	9,681	0	923	12,408	0	(440)	7,223	11,297	2,208
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)	1,137,783	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												
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 \$ 4,547
(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 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	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	108,825	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	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	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

19.ZZZ



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 Alien 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 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 products 0 and number of persons insured under indemnity only products 0 .

19.0T



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	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	0	(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	0	(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 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
38-3167100	. 10176	CITIZENS INS CO OF OHIO	OH.....	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
						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	
13-5129825	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	
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	CINCINATTI 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	CT.		0	5	0	20	0	0	0	0	0	25	0	3	0	22	0	
13-1675535	25364	SWISS REINSURANCE AMERICA	NY.		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	0	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	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													
13-5129825 ..	THE HANOVER INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	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	0.0	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	0.0	XXX	0	
0899999.	Total Authorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	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	0.0	YES	0	
47-0574325 ..	BERKLEY INSURANCE	34	0	0	0	0	0	34	0	34	0	0	0	0.0	0.0	0.0	0.0	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	0.0	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	0.0	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	0.0	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	0.0	YES	0	
42-0234980 ..	EMPLOYERS MUTUAL CASUALTY	(50)	15	0	0	0	15	(35)	0	0	(35)	0	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	0.0	YES	0	
23-2153760 ..	EXCALIBUR REINSURANCE	0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	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	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	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	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	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	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	0.0	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	0.0	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	0.0	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	0.0	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	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	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	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	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	0.0	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	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	0.0	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	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	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	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	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	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	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	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	(33.3)	0	0	0	YES	0
AA-1126727 ..	LLOYD'S SYNDICATE 0727	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	(19.0)	0	0	0	YES	0
AA-1120198 ..	LLOYD'S SYNDICATE 1618	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	(25.0)	0	0	0	YES	0
AA-1120084 ..	LLOYD'S SYNDICATE 1955	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1128001 ..	LLOYD'S SYNDICATE 2001	(32)	5	0	0	0	5	(27)	0	0	(27)	0	0	(18.5)	0	0	0	YES	0
AA-1128003 ..	LLOYD'S SYNDICATE 2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1128010 ..	LLOYD'S SYNDICATE 2010	(20)	3	0	0	0	3	(17)	0	0	(17)	0	0	(17.6)	0	0	0	YES	0
AA-1128121 ..	LLOYD'S SYNDICATE 2121	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES	0
AA-1128623 ..	LLOYD'S SYNDICATE 2623	(16)	3	0	0	0	3	(13)	0	0	(13)	0	0	(23.1)	0	0	0	YES	0
AA-1120182 ..	LLOYD'S SYNDICATE 2689	(7)	1	0	0	0	1	(6)	0	0	(6)	0	0	(16.7)	0	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	(20.0)	0	0	0	YES	0
AA-1129000 ..	LLOYD'S SYNDICATE 3000	(10)	2	0	0	0	2	(8)	0	0	(8)	0	0	(25.0)	0	0	0	YES	0
AA-1126005 ..	LLOYD'S SYNDICATE 4000	(6)	1	0	0	0	1	(5)	0	0	(5)	0	0	(20.0)	0	0	0	YES	0
AA-1120075 ..	LLOYD'S SYNDICATE 4020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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	(19.2)	0.0	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	0.0	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	0.0	YES	0
1299999. Total Authorized - Other Non-U.S. Insurers		(221)	35	0	0	0	35	(186)	0	0	(186)	0	(18.8)	0.0	0.0	0.0	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		39,646	71	0	17	0	88	39,734	0	0	39,734	17	0	0.2	0.0	0.0	XXX	0
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
AA-3190770 ..	ACE TEMPEST REINSURANCE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	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	0.0	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	0.0	YES	0
AA-3191190 ..	HAMILTON REINSURANCE BERMUDA	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3190060 ..	HANNOVER RE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1460080 ..	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3191298 ..	QATAR REINSURANCE CO LTD	(16)	3	0	0	0	3	(13)	0	0	(13)	0	(23.1)	0.0	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	0.0	YES	0
AA-3191432 ..	VANTAGE RISK LTD	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3191315 ..	XL BERMUDA LTD	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
2699999. Total Unauthorized - Other Non-U.S. Insurers		(35)	3	0	0	0	3	(32)	0	0	(32)	0	(9.4)	0.0	0.0	0.0	XXX	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		(35)	3	0	0	0	3	(32)	0	0	(32)	0	(9.4)	0.0	0.0	0.0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3699999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
CR-3194128 ..	ALLIED WORLD ASSURANCE CO LTD	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
4099999. Total Certified - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
RJ-3194126 ..	ARCH REINS LTD	0	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	0.0	YES	0
RJ-3191400 ..	CONVEY RE LTD	0	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	0.0	YES	0
RJ-1340028 ..	DEVK RUCK	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	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	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												
RJ-3191437 ..	GROUP ARK INS LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES.....	0
RJ-1340125 ..	HANNOVER RUCKVERSICHERUNGS AG	(69)	0	0	0	0	0	(69)	0	0	(69)	0	0	0	0	0	0	YES.....	0
RJ-3190871 ..	LANCASHIRE INSURANCE CO	(6)	0	0	0	0	0	(6)	0	0	(6)	0	0	0	0	0	0	YES.....	0
RJ-1370048 ..	LIBERTY MUTUAL INS EUROPE SE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES.....	0
RJ-3191239 ..	LUMEN RE LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES.....	0
RJ-1840000 ..	MAPFRE XL, COMPANIA DE RE	(19)	0	0	0	0	0	(19)	0	0	(19)	0	0	0	0	0	0	YES.....	0
RJ-1460019 ..	MS AMLIN AG	(16)	3	0	0	0	3	(13)	0	0	(13)	0	0	(23.1)	0	0	0	YES.....	0
RJ-3190686 ..	PARTNERRE LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES.....	0
RJ-3190339 ..	RENAISSANCE REINS LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES.....	0
RJ-3190870 ..	VALIDUS REINS LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES.....	0
RJ-3191388 ..	VERMEER REINS LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	YES.....	0
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	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	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	0.0	XXX	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	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

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)
(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	CHAUCER INS CO DAC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9240020	CHINA REINS GRP CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-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	CONVEK 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	MAFFRE 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
03999999. Total Authorized - Affiliates - U.S. Non-Pool - Other		0	XXX	XXX	0	0	0	XXX	XXX	0
04999999. Total Authorized - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
07999999. Total Authorized - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
08999999. 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	74	75	76	77	78
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0 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%])	Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	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

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)
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

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	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.....	61,056	55,468	3,041	1,367	245	78	62	7,429	XXX.....
2. 2015.....	1,270,096	595,895	674,201	662,553	302,005	37,848	21,200	79,098	47,749	10,814	408,546	XXX.....
3. 2016.....	1,304,100	616,645	687,455	616,301	250,757	40,497	23,405	77,491	45,723	10,561	414,404	XXX.....
4. 2017.....	1,391,275	644,046	747,229	734,892	313,598	53,717	35,152	82,269	45,922	11,273	476,205	XXX.....
5. 2018.....	1,489,537	687,142	802,395	760,180	324,746	53,969	35,265	78,556	45,241	14,222	487,453	XXX.....
6. 2019.....	1,579,890	716,958	862,932	821,717	311,568	46,111	28,570	83,065	44,308	14,313	566,446	XXX.....
7. 2020.....	1,586,140	707,666	878,474	721,655	273,135	34,501	20,501	76,840	39,297	18,138	500,063	XXX.....
8. 2021.....	1,586,236	667,824	918,412	884,284	279,187	39,846	24,167	80,052	36,714	25,858	664,115	XXX.....
9. 2022.....	1,625,360	654,376	970,984	874,966	268,688	27,877	14,593	77,335	32,938	24,129	663,959	XXX.....
10. 2023.....	1,608,412	594,114	1,014,298	940,014	196,982	17,558	8,020	76,038	26,441	28,759	802,167	XXX.....
11. 2024.....	1,582,558	557,603	1,024,955	514,378	89,873	5,730	2,432	58,427	17,745	19,220	468,485	XXX.....
12. Totals	XXX	XXX	XXX	7,591,997	2,666,006	360,696	214,672	769,414	382,156	177,347	5,459,273	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.....	168,445	149,687	280,323	268,630	4,160	2,442	12,450	6,591	1,611	395	13	39,245	1,192
2. 2015.....	5,900	4,995	38,570	37,875	517	495	2,733	1,557	106	64	5	2,842	57
3. 2016.....	15,455	14,488	42,632	41,700	801	755	3,233	1,669	163	123	9	3,548	89
4. 2017.....	15,897	13,551	49,924	48,762	1,308	996	4,704	3,072	229	169	17	5,511	128
5. 2018.....	17,650	16,263	56,742	55,717	1,560	1,550	4,771	2,852	276	206	35	4,411	152
6. 2019.....	45,195	42,437	70,359	69,170	4,414	4,227	7,119	4,826	782	639	46	6,570	389
7. 2020.....	31,629	25,692	46,958	44,844	3,490	2,901	8,165	6,243	611	461	145	10,712	320
8. 2021.....	64,169	49,952	65,170	59,405	8,818	7,355	12,641	9,275	1,396	963	575	25,245	786
9. 2022.....	92,726	58,699	80,234	66,981	9,285	6,920	21,913	15,872	2,601	1,714	1,239	56,574	1,496
10. 2023.....	140,549	71,253	133,606	88,020	11,317	6,919	33,915	22,773	4,357	2,280	3,362	132,500	2,734
11. 2024.....	194,916	88,504	291,122	144,633	6,749	5,237	48,018	28,237	11,453	4,423	9,813	281,223	9,098
12. Totals	792,532	535,522	1,155,640	925,737	52,419	39,796	159,662	102,967	23,585	11,437	15,258	568,380	16,441

	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.....	30,451	8,793
2. 2015.....	827,327	415,940	411,387	65.1	69.8	61.0	0	0	0.0	1,600	1,241
3. 2016.....	796,573	378,621	417,952	61.1	61.4	60.8	0	0	0.0	1,898	1,650
4. 2017.....	942,939	461,224	481,715	67.8	71.6	64.5	0	0	0.0	3,507	2,003
5. 2018.....	973,704	481,840	491,864	65.4	70.1	61.3	0	0	0.0	2,411	2,000
6. 2019.....	1,078,761	505,745	573,016	68.3	70.5	66.4	0	0	0.0	3,947	2,623
7. 2020.....	923,849	413,074	510,775	58.2	58.4	58.1	0	0	0.0	8,052	2,660
8. 2021.....	1,156,377	467,016	689,361	72.9	69.9	75.1	0	0	0.0	19,982	5,263
9. 2022.....	1,186,937	466,404	720,534	73.0	71.3	74.2	0	0	0.0	47,281	9,294
10. 2023.....	1,357,355	422,688	934,667	84.4	71.1	92.1	0	0	0.0	114,883	17,617
11. 2024.....	1,130,793	381,084	749,709	71.5	68.3	73.1	0	0	0.0	252,901	28,322
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	486,914	81,467

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....	247,578	237,550	231,997	230,788	218,404	213,741	209,084	209,823	215,953	214,000	(1,953)	4,177
2. 2015.....	392,910	391,293	384,611	384,347	383,554	381,169	380,746	380,172	380,709	379,996	(713)	(176)
3. 2016.....	XXX	379,225	378,052	383,744	388,117	387,480	386,703	386,121	387,327	386,144	(1,182)	23
4. 2017.....	XXX	XXX	437,497	437,445	447,698	448,395	447,047	444,985	445,693	445,309	(384)	324
5. 2018.....	XXX	XXX	XXX	460,668	460,506	458,826	459,534	457,908	459,098	458,479	(618)	571
6. 2019.....	XXX	XXX	XXX	XXX	545,582	544,674	541,641	535,047	535,854	534,117	(1,737)	(930)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	525,361	508,233	479,966	475,671	473,083	(2,588)	(6,883)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	636,289	661,678	649,228	645,589	(3,639)	(16,089)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	681,032	682,557	675,249	(7,308)	(5,782)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	888,979	882,993	(5,986)	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	701,998	XXX	XXX
12. Totals											(26,109)	(24,765)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior.....	000	70,290	114,030	134,210	143,648	151,305	156,506	162,587	168,710	175,972	XXX	XXX
2. 2015.....	233,867	310,579	345,067	368,297	374,154	375,896	376,111	376,781	376,986	377,197	XXX	XXX
3. 2016.....	XXX	224,456	301,592	347,629	368,208	376,502	379,522	380,990	382,179	382,636	XXX	XXX
4. 2017.....	XXX	XXX	264,451	356,211	401,597	424,222	434,435	437,698	439,192	439,858	XXX	XXX
5. 2018.....	XXX	XXX	XXX	267,320	371,318	412,474	435,828	447,825	452,729	454,139	XXX	XXX
6. 2019.....	XXX	XXX	XXX	XXX	326,617	441,418	488,108	510,887	523,592	527,689	XXX	XXX
7. 2020.....	XXX	XXX	XXX	XXX	XXX	291,562	397,450	432,458	455,925	462,520	XXX	XXX
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	377,250	539,628	592,275	620,778	XXX	XXX
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	386,332	564,428	619,562	XXX	XXX
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	557,240	752,570	XXX	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427,804	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										
	1	2	3	4	5	6	7	8	9	10	
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior.....	94,697	66,512	53,469	49,991	37,837	33,125	24,010	21,933	24,554	17,553	
2. 2015.....	76,374	22,307	10,249	4,745	4,904	2,938	3,094	2,347	2,736	1,871	
3. 2016.....	XXX	72,165	18,415	7,645	5,950	4,070	2,990	2,721	3,179	2,495	
4. 2017.....	XXX	XXX	91,798	25,818	12,909	9,102	5,509	3,292	3,863	2,793	
5. 2018.....	XXX	XXX	XXX	106,816	31,432	14,660	7,559	3,766	4,130	2,944	
6. 2019.....	XXX	XXX	XXX	XXX	127,568	42,244	20,027	8,646	5,396	3,483	
7. 2020.....	XXX	XXX	XXX	XXX	XXX	155,315	61,922	18,961	6,924	4,036	
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	162,064	58,193	18,567	9,131	
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,501	47,994	19,295	
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209,293	56,729	
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166,270	

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 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.....	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	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.....	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	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.....	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 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.....	(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 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.....	1,597	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 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0
2. 2015.....	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)

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

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

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

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

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

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

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

SCHEDULE P - PART 2N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

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

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

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

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

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

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.....

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

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

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

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

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

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

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

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

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

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

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

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

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

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

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

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	

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

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

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

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

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	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

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	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

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	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

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

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

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

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

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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 Fidelity 0

5.2 Surety 0
6. Claim count information is reported per claim or per claimant (Indicate which) per claimant.....
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [☒] No []
- 7.2 (An extended statement may be attached.)
Larger than expected catastrophes were experienced during accident years 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.

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL	L	1,250,844	1,539,264	0	161,603	1,094,878	2,298,450	601	0
2. Alaska AK	L	1,367	1,235	0	0	237	436	12	0
3. Arizona AZ	L	5,596,750	5,609,176	0	1,761,826	7,358,710	14,177,654	16,819	0
4. Arkansas AR	L	123,934	112,547	0	4,279	8,863	33,290	210	0
5. California CA	L	40,283,845	43,376,197	0	31,050,804	47,656,278	87,242,992	151,385	0
6. Colorado CO	L	7,710,683	8,181,930	0	2,274,413	3,091,066	8,991,870	17,028	0
7. Connecticut CT	L	15,546,591	16,688,256	0	12,353,392	14,255,935	36,319,286	38,881	0
8. Delaware DE	L	1,039,917	1,047,986	0	284,994	611,820	4,287,558	3,052	0
9. District of Columbia DC	L	873,791	813,958	0	128,774	(15,633)	237,624	1,522	0
10. Florida FL	N	0	0	0	0	0	0	0	0
11. Georgia GA	L	17,752,520	17,677,738	0	11,135,209	17,866,504	26,254,488	34,032	0
12. Hawaii HI	L	6,836	6,590	0	0	1,875	4,569	0	0
13. Idaho ID	L	404,641	412,308	0	14,134	22,408	141,658	591	0
14. Illinois IL	L	43,391,635	43,578,997	69,253	21,044,685	16,848,037	35,984,969	101,637	0
15. Indiana IN	L	9,920,195	10,800,335	0	10,267,157	18,709,624	27,471,908	8,308	0
16. Iowa IA	L	781,056	660,950	0	160,898	283,535	2,221,476	459	0
17. Kansas KS	L	589,893	664,224	0	88,151	118,076	510,288	1,726	0
18. Kentucky KY	N	0	0	0	0	0	0	0	0
19. Louisiana LA	N	0	0	0	0	0	0	0	0
20. Maine ME	L	35,556,332	41,765,891	0	23,144,401	18,774,880	32,482,541	265,584	0
21. Maryland MD	L	4,258,061	3,962,463	0	1,452,316	1,635,854	1,992,006	6,395	0
22. Massachusetts MA	L	98,918,787	101,869,813	0	50,828,627	39,040,057	71,115,664	342,675	0
23. Michigan MI	L	34,647,978	34,907,188	3,906	69,157,689	(45,781,387)	429,794,088	32,583	0
24. Minnesota MN	L	20,455,582	21,604,832	16,488	7,905,436	5,036,933	20,563,342	29,781	0
25. Mississippi MS	L	10,649	19,151	0	789	(607)	17,307	44	0
26. Missouri MO	L	2,122,659	2,374,367	0	1,656,298	1,300,726	3,382,791	3,494	0
27. Montana MT	L	240,509	248,919	0	12,740	54,850	168,514	191	0
28. Nebraska NE	L	528,803	504,228	0	70,909	51,985	107,414	238	0
29. Nevada NV	L	2,051,605	2,039,691	0	1,177,722	1,363,947	2,222,517	4,329	0
30. New Hampshire NH	L	9,438,296	10,313,601	0	7,654,955	2,984,158	11,074,147	23,204	0
31. New Jersey NJ	L	34,645,328	34,669,201	0	10,555,555	13,422,708	46,336,929	44,980	0
32. New Mexico NM	L	319,025	267,706	0	39,572	177,486	556,995	450	0
33. New York NY	L	52,603,131	53,570,099	0	28,442,641	31,512,669	104,584,997	129,797	0
34. North Carolina NC	L	4,943,710	5,225,651	0	1,807,662	4,401,384	4,952,082	9,015	0
35. North Dakota ND	L	1,246,195	1,559,579	0	385,082	706,862	1,289,352	0	0
36. Ohio OH	L	29,787,118	29,116,955	0	15,884,551	15,119,177	14,210,790	77,908	0
37. Oklahoma OK	L	50,085	63,510	0	0	(19,298)	689,873	185	0
38. Oregon OR	L	109,129	109,619	0	29,518	37,687	127,395	940	0
39. Pennsylvania PA	L	13,494,235	13,685,051	0	5,700,646	1,932,640	17,160,622	27,590	0
40. Rhode Island RI	L	3,140,929	3,562,948	0	11,863,480	546,827	5,074,987	6,271	0
41. South Carolina SC	L	9,263,296	9,356,238	0	4,668,949	3,636,477	8,170,307	14,120	0
42. South Dakota SD	L	478,527	680,057	0	263,628	607,337	2,104,846	406	0
43. Tennessee TN	L	1,165,423	1,259,618	0	224,042	770,608	869,140	4,017	0
44. Texas TX	L	1,137,783	1,058,173	0	384,046	572,399	553,153	4,547	0
45. Utah UT	L	2,730,055	2,734,753	0	809,689	1,803,889	3,301,651	7,698	0
46. Vermont VT	L	2,241,487	2,380,398	0	1,231,174	1,447,200	3,168,202	4,740	0
47. Virginia VA	L	10,579,878	10,781,331	0	8,503,899	11,102,048	9,872,522	33,238	0
48. Washington WA	L	6,786,187	7,227,728	0	6,777,887	7,290,192	7,854,820	18,465	0
49. West Virginia WV	L	74,135	45,669	0	9,723	39,568	31,366	14	0
50. Wisconsin WI	L	22,904,534	22,994,522	2,131,215	7,115,821	8,004,946	18,137,380	18,668	0
51. Wyoming WY	N	0	0	0	0	0	0	0	0
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57. Canada CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX	551,203,949	571,130,641	2,220,862	358,489,766	255,486,415	1,068,146,256	1,487,830	0
DETAILS OF WRITE-INS									
58001. ZZZ Other Alien	XXX	0	0	0	0	0	0	0	0
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....47 4. Q - Qualified - Qualified or accredited reinsurer..... 0

2. R - Registered - Non-domiciled RRGs..... 0 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLII)..... 0 6. N - None of the above - Not allowed to write business in the state... 10

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

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

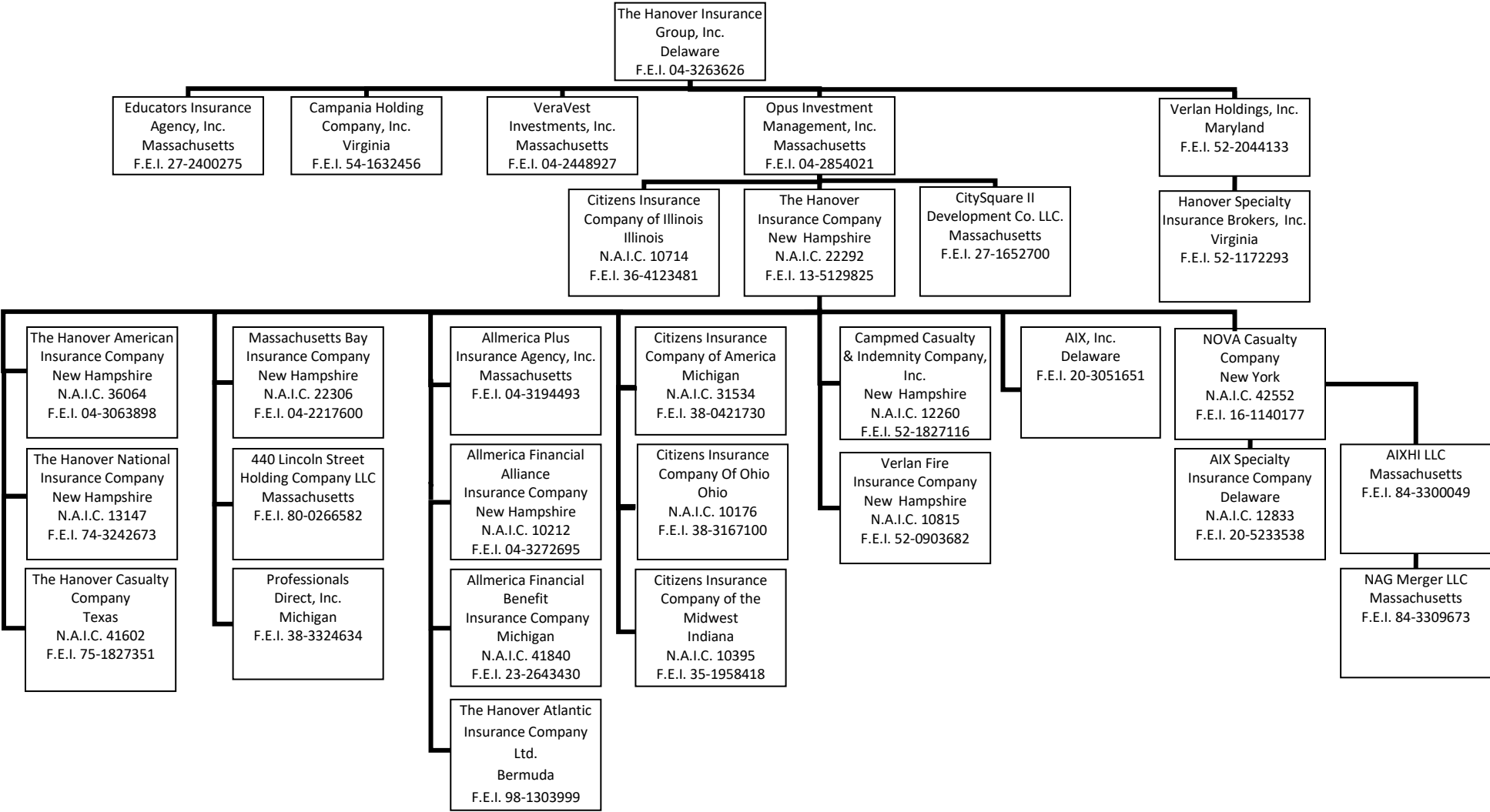
SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only			
			1	2	3	4
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)
			5			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

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



Note: All Companies are wholly-owned.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE CITIZENS INSURANCE COMPANY OF 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)	*
.....	The Hanover Insurance Group .....	.....	80-0266582 ..	.....	.....	.....	440 Lincoln Street Holding Company LLC	..MA.....	NIA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	84-3300049 ..	.....	.....	.....	AIXHI LLC	..MA.....	NIA.....	Nova Casualty Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	12833	20-5233538 ..	.....	.....	.....	AIX Specialty Insurance Company	..DE.....	IA.....	Nova Casualty Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	20-3051651 ..	.....	.....	.....	AIX, Inc.	..DE.....	NIA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	10212	04-3272695 ..	.....	.....	.....	Allmerica Financial Alliance Insurance Co. .	..NH.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	41840	23-2643430 ..	.....	.....	.....	Allmerica Financial Benefit Insurance Co. ...	..MI.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	04-3194493 ..	.....	.....	.....	Allmerica Plus Insurance Agency, Inc.	..MA.....	NIA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	54-1632456 ..	.....	.....	.....	Campania Holding Company, Inc.	..VA.....	NIA.....	The Hanover Insurance Group, Inc.	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	12260	52-1827116 ..	.....	.....	.....	Campmed Casualty & Indemnity Co. Inc.	..NH.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	31534	38-0421730 ..	.....	.....	.....	Citizens Insurance Company of America	..MI.....	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.....	.....
.....	The Hanover Insurance Group .....	.....	84-3309673 ..	.....	.....	.....	NAG Merger LLC	..MA.....	NIA.....	AIXHI LLC	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	42552	16-1140177 ..	.....	.....	.....	NOVA Casualty Company	..NY.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	04-2854021 ..	.....	.....	.....	Opus Investment Management, Inc.	..MA.....	UIP.....	The Hanover Insurance Group, Inc.	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	38-3324634 ..	.....	.....	.....	Professionals Direct, Inc.	..MI.....	NIA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	36064	04-3063898 ..	.....	.....	.....	The Hanover American Insurance Company	..NH.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	98-1303999 ..	.....	.....	.....	The Hanover Atlantic Insurance Company Ltd.	..BMJ.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	YES.....	.....
.0088	The Hanover Insurance Group	41602	75-1827351 ..	.....	.....	.....	The Hanover Casualty Company	..TX.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	22292	13-5129825 ..	.....	.....	.....	The Hanover Insurance Company	..NH.....	UDP.....	Opus Investment Management, Inc.	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group .....	.....	04-3263626 ..	.....	.....	.....	New York Stock Exchange .	..DE.....	UIP.....	.....	.....	0.000 .....	.....	....NO.....	.....
.0088	The Hanover Insurance Group	13147	74-3242673 ..	.....	.....	.....	The Hanover National Insurance Company	..NH.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	04-2448927 ..	.....	.....	.....	VeraVest Investments, Inc.	..MA.....	NIA.....	The Hanover Insurance Group, Inc.	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.0088	The Hanover Insurance Group	10815	52-0903682 ..	.....	.....	.....	Verlan Fire Insurance Company	..NH.....	IA.....	The Hanover Insurance Company	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....
.....	The Hanover Insurance Group .....	.....	52-2044133 ..	.....	.....	.....	Verlan Holdings, Inc.	..MD.....	NIA.....	The Hanover Insurance Group, Inc.	Ownership, Board,Management	100.000 ...	The Hanover Insurance Group, Inc.	NO.....	.....

Asterisk	.....
.....	

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.....
.....							
.....							
.....							
.....							
.....							

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.		
17.		
18.		
21.		
22.		
24.		
25.		
26.		
27.		
30.		
31.		
32.		
33.		
35.		
37.		

Bar Codes:

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

ANNUAL STATEMENT FOR THE YEAR 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

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	32,080,420	2.441	32,080,420	0	32,080,420	2.441
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	13,474,916	1.025	13,474,916	0	13,474,916	1.025
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	16,600,059	1.263	16,600,059	0	16,600,059	1.263
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	422,306,319	32.135	422,306,319	0	422,306,319	32.135
1.06 Industrial and miscellaneous	605,752,854	46.094	605,752,854	0	605,752,854	46.094
1.07 Hybrid securities	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans	47,338,460	3.602	47,338,460	0	47,338,460	3.602
1.11 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	1,137,553,028	86.560	1,137,553,028	0	1,137,553,028	86.560
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	2,149,140	0.164	2,149,140	0	2,149,140	0.164
2.02 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
2.03 Total preferred stocks	2,149,140	0.164	2,149,140	0	2,149,140	0.164
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	33,646,958	2.560	33,646,958	0	33,646,958	2.560
3.02 Industrial and miscellaneous Other (Unaffiliated)	941,000	0.072	941,000	0	941,000	0.072
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other	0	0.000	0	0	0	0.000
3.05 Mutual funds	0	0.000	0	0	0	0.000
3.06 Unit investment trusts	0	0.000	0	0	0	0.000
3.07 Closed-end funds	0	0.000	0	0	0	0.000
3.08 Exchange traded funds	5,396,552	0.411	5,396,552	0	5,396,552	0.411
3.09 Total common stocks	39,984,510	3.043	39,984,510	0	39,984,510	3.043
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance	0	0.000	0	0	0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	4,883,508	0.372	4,883,508	0	4,883,508	0.372
5.02 Properties held for production of income	0	0.000	0	0	0	0.000
5.03 Properties held for sale	0	0.000	0	0	0	0.000
5.04 Total real estate	4,883,508	0.372	4,883,508	0	4,883,508	0.372
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(17,034,301)	(1.296)	(17,034,301)	0	(17,034,301)	(1.296)
6.02 Cash equivalents (Schedule E, Part 2)	65,674,260	4.997	65,674,260	0	65,674,260	4.997
6.03 Short-term investments (Schedule DA)	144,806	0.011	144,806	0	144,806	0.011
6.04 Total cash, cash equivalents and short-term investments	48,784,765	3.712	48,784,765	0	48,784,765	3.712
7. Contract loans	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	80,667,732	6.138	80,667,732	0	80,667,732	6.138
10. Receivables for securities	149,842	0.011	149,842	0	149,842	0.011
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
13. Total invested assets	1,314,172,524	100.000	1,314,172,524	0	1,314,172,524	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	3,902,898
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	0
	2.2 Additional investment made after acquisition (Part 2, Column 9)	1,544,092
		1,544,092
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	0
	3.2 Totals, Part 3, Column 11	0
		0
4.	Total gain (loss) on disposals, Part 3, Column 18	0
5.	Deduct amounts received on disposals, Part 3, Column 15	0
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	0
	6.2 Totals, Part 3, Column 13	0
		0
7.	Deduct current year's other-than-temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	0
	7.2 Totals, Part 3, Column 10	0
		0
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	563,482
	8.2 Totals, Part 3, Column 9	0
		563,482
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	4,883,508
10.	Deduct total nonadmitted amounts	0
11.	Statement value at end of current period (Line 9 minus Line 10)	4,883,508

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	
	2.2 Additional investment made after acquisition (Part 2, Column 8)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	
	3.2 Totals, Part 3, Column 11	
4.	Accrual of discount	
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 9	
	5.2 Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column 15	
8.	Deduct amortization of premium and mortgage interest points and commitment fees	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13	
	9.2 Totals, Part 3, Column 13	
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11	
	10.2 Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus Line 12)	
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	

NONE

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

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	89,071,472
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	0
	2.2 Additional investment made after acquisition (Part 2, Column 9)	10,556,913
	.....	10,556,913
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16	0
	3.2 Totals, Part 3, Column 12	0
	.....	0
4.	Accrual of discount	0
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 13	(4,292,471)
	5.2 Totals, Part 3, Column 9	0
	.....	(4,292,471)
6.	Total gain (loss) on disposals, Part 3, Column 19	0
7.	Deduct amounts received on disposals, Part 3, Column 16	14,668,183
8.	Deduct amortization of premium and depreciation	0
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17	0
	9.2 Totals, Part 3, Column 14	0
	.....	0
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15	0
	10.2 Totals, Part 3, Column 11	0
	.....	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	80,667,732
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	80,667,732

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	1,199,849,885
2.	Cost of bonds and stocks acquired, Part 3, Column 7	322,651,504
3.	Accrual of discount	3,087,948
4.	Unrealized valuation increase/(decrease):	
	4.1. Part 1, Column 12	(120,526)
	4.2. Part 2, Section 1, Column 15	(117,344)
	4.3. Part 2, Section 2, Column 13	3,879,549
	4.4. Part 4, Column 11	106,755
	.....	3,748,434
5.	Total gain (loss) on disposals, Part 4, Column 19	(10,452,856)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	337,688,740
7.	Deduct amortization of premium	1,013,807
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15	0
	8.2. Part 2, Section 1, Column 19	0
	8.3. Part 2, Section 2, Column 16	0
	8.4. Part 4, Column 15	0
	.....	0
9.	Deduct current year's other-than-temporary impairment recognized:	
	9.1. Part 1, Column 14	85,598
	9.2. Part 2, Section 1, Column 17	0
	9.3. Part 2, Section 2, Column 14	0
	9.4. Part 4, Column 13	484,301
	.....	569,899
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	74,208
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	1,179,686,678
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	1,179,686,678

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

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year					
Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	32,080,420	28,901,907	32,043,108	32,216,350
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	32,080,420	28,901,907	32,043,108	32,216,350
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	13,474,916	11,734,937	13,442,827	13,530,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	16,600,059	15,278,217	17,113,009	16,655,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	422,306,319	386,383,942	422,090,405	445,088,716
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	580,555,987	554,845,977	579,984,483	585,441,483
	9. Canada	16,884,156	16,442,040	16,802,803	17,201,841
	10. Other Countries	55,651,172	52,328,373	55,644,639	55,771,156
	11. Totals	653,091,314	623,616,391	652,431,924	658,414,480
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	1,137,553,028	1,065,915,394	1,137,121,272	1,165,904,547
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States	2,149,140	2,149,140	2,266,484	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	2,149,140	2,149,140	2,266,484	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	2,149,140	2,149,140	2,266,484	
COMMON STOCKS Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	39,984,510	39,984,510	15,524,725	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	39,984,510	39,984,510	15,524,725	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	39,984,510	39,984,510	15,524,725	
	26. Total Stocks	42,133,650	42,133,650	17,791,209	
	27. Total Bonds and Stocks	1,179,686,678	1,108,049,044	1,154,912,482	

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,300,455	8,455,086	15,851,452	5,538,260	935,168	XXX	32,080,420	2.8	43,303,612	3.7	32,080,420	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	1,300,455	8,455,086	15,851,452	5,538,260	935,168	XXX	32,080,420	2.8	43,303,612	3.7	32,080,420	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	100,569	3,369,953	10,004,394	0	0	XXX	13,474,916	1.2	18,653,027	1.6	13,474,916	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	100,569	3,369,953	10,004,394	0	0	XXX	13,474,916	1.2	18,653,027	1.6	13,474,916	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1	2,155,212	3,818,013	7,062,101	3,564,733	0	XXX	16,600,059	1.5	22,815,670	1.9	16,600,059	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	2,155,212	3,818,013	7,062,101	3,564,733	0	XXX	16,600,059	1.5	22,815,670	1.9	16,600,059	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	29,963,363	111,590,662	149,287,225	92,181,856	39,283,213	XXX	422,306,319	37.1	278,721,743	23.7	422,306,319	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	29,963,363	111,590,662	149,287,225	92,181,856	39,283,213	XXX	422,306,319	37.1	278,721,743	23.7	422,306,319	0

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

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	64,388,101	184,586,343	112,217,049	14,551,732	380,886	XXX	376,124,111	33.1	438,165,061	37.3	285,609,603	90,514,508
6.2 NAIC 2	14,054,094	83,162,974	88,399,277	1,853,451	0	XXX	187,469,797	16.5	287,877,082	24.5	156,761,326	30,708,471
6.3 NAIC 3	289,435	16,123,893	9,099,388	34,552	0	XXX	25,547,268	2.2	18,600,054	1.6	5,028,127	20,519,141
6.4 NAIC 4	324,578	10,562,135	2,884,095	0	0	XXX	13,770,808	1.2	17,479,850	1.5	1,452,781	12,318,027
6.5 NAIC 5	0	1,849,512	599,483	0	0	XXX	2,448,994	0.2	2,528,103	0.2	130,475	2,318,519
6.6 NAIC 6	14,229	522,453	0	0	0	XXX	536,682	0.0	2,842,685	0.2	0	536,682
6.7 Totals	79,070,437	296,807,310	213,199,292	16,439,735	380,886	XXX	605,897,660	53.3	767,492,834	65.3	448,982,311	156,915,349
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	1,207,859	0.1	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	1,207,859	0.1	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	242,386	258,121	0	0	XXX	500,506	0.0	1,403,712	0.1	500,506	0
10.3 NAIC 3	0	4,561,924	8,618,811	0	0	XXX	13,180,735	1.2	11,136,266	0.9	13,180,735	0
10.4 NAIC 4	237,912	18,353,801	14,016,971	0	0	XXX	32,608,684	2.9	28,720,010	2.4	32,608,684	0
10.5 NAIC 5	0	967,312	0	0	0	XXX	967,312	0.1	1,154,182	0.1	967,312	0
10.6 NAIC 6	0	81,223	0	0	0	XXX	81,223	0.0	0	0.0	81,223	0
10.7 Totals	237,912	24,206,646	22,893,902	0	0	XXX	47,338,460	4.2	42,414,170	3.6	47,338,460	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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

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

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

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 97,907,699	311,820,057	294,422,221	115,836,581	40,599,267	0	860,585,825	75.6	XXX	XXX	770,071,316	90,514,508
12.2 NAIC 2	(d) 14,054,094	83,405,360	88,657,398	1,853,451	0	0	187,970,303	16.5	XXX	XXX	157,261,832	30,708,471
12.3 NAIC 3	(d) 289,435	20,685,817	17,718,200	34,552	0	0	38,728,003	3.4	XXX	XXX	18,208,862	20,519,141
12.4 NAIC 4	(d) 562,490	28,915,937	16,901,065	0	0	0	46,379,492	4.1	XXX	XXX	34,061,465	12,318,027
12.5 NAIC 5	(d) 0	2,816,823	599,483	0	0	0	(c) 3,416,306	0.3	XXX	XXX	1,097,787	2,318,519
12.6 NAIC 6	(d) 14,229	603,676	0	0	0	0	(c) 617,905	0.1	XXX	XXX	81,223	536,682
12.7 Totals	112,827,947	448,247,669	418,298,367	117,724,584	40,599,267	0	(b) 1,137,697,834	100.0	XXX	XXX	980,782,485	156,915,349
12.8 Line 12.7 as a % of Col. 7	9.9	39.4	36.8	10.3	3.6	0.0	100.0	XXX	XXX	XXX	86.2	13.8
13. Total Bonds Prior Year												
13.1 NAIC 1	94,446,684	341,925,928	263,365,962	69,138,964	32,781,576	0	XXX	XXX	801,659,113	68.2	703,577,649	98,081,464
13.2 NAIC 2	23,351,102	127,253,172	136,002,833	3,831,545	50,000	0	XXX	XXX	290,488,652	24.7	235,908,194	54,580,458
13.3 NAIC 3	101,426	13,614,683	16,007,870	12,341	0	0	XXX	XXX	29,736,320	2.5	15,119,865	14,616,455
13.4 NAIC 4	7,224	31,130,838	15,061,798	0	0	0	XXX	XXX	46,199,860	3.9	31,427,223	14,772,637
13.5 NAIC 5	670,556	2,172,715	839,013	0	0	0	XXX	XXX	(c) 3,682,285	0.3	2,065,115	1,617,170
13.6 NAIC 6	0	47,640	146,982	0	2,648,063	0	XXX	XXX	(c) 2,842,685	0.2	2,648,063	194,622
13.7 Totals	118,576,991	516,144,975	431,424,460	72,982,850	35,479,639	0	XXX	XXX	(b) 1,174,608,915	100.0	990,746,109	183,862,806
13.8 Line 13.7 as a % of Col. 9	10.1	43.9	36.7	6.2	3.0	0.0	XXX	XXX	100.0	XXX	84.3	15.7
14. Total Publicly Traded Bonds												
14.1 NAIC 1	85,130,254	258,917,274	271,841,672	113,963,735	40,218,380	0	770,071,316	67.7	703,577,649	59.9	770,071,316	XXX
14.2 NAIC 2	13,976,685	65,772,025	76,913,122	600,000	0	0	157,261,832	13.8	235,908,194	20.1	157,261,832	XXX
14.3 NAIC 3	124,282	7,625,798	10,424,229	34,552	0	0	18,208,862	1.6	15,119,865	1.3	18,208,862	XXX
14.4 NAIC 4	283,306	19,495,980	14,282,179	0	0	0	34,061,465	3.0	31,427,223	2.7	34,061,465	XXX
14.5 NAIC 5	0	1,084,542	13,245	0	0	0	1,097,787	0.1	2,065,115	0.2	1,097,787	XXX
14.6 NAIC 6	0	81,223	0	0	0	0	81,223	0.0	2,648,063	0.2	81,223	XXX
14.7 Totals	99,514,528	352,976,842	373,474,448	114,598,287	40,218,380	0	980,782,485	86.2	990,746,109	84.3	980,782,485	XXX
14.8 Line 14.7 as a % of Col. 7	10.1	36.0	38.1	11.7	4.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	8.7	31.0	32.8	10.1	3.5	0.0	86.2	XXX	XXX	XXX	86.2	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	12,777,445	52,902,782	22,580,549	1,872,846	380,886	0	90,514,508	8.0	98,081,464	8.4	XXX	90,514,508
15.2 NAIC 2	77,409	17,633,335	11,744,276	1,253,451	0	0	30,708,471	2.7	54,580,458	4.6	XXX	30,708,471
15.3 NAIC 3	165,152	13,060,018	7,293,970	0	0	0	20,519,141	1.8	14,616,455	1.2	XXX	20,519,141
15.4 NAIC 4	279,184	9,419,957	2,618,886	0	0	0	12,318,027	1.1	14,772,637	1.3	XXX	12,318,027
15.5 NAIC 5	0	1,732,281	586,238	0	0	0	2,318,519	0.2	1,617,170	0.1	XXX	2,318,519
15.6 NAIC 6	14,229	522,453	0	0	0	0	536,682	0.0	194,622	0.0	XXX	536,682
15.7 Totals	13,313,420	95,270,827	44,823,919	3,126,297	380,886	0	156,915,349	13.8	183,862,806	15.7	XXX	156,915,349
15.8 Line 15.7 as a % of Col. 7	8.5	60.7	28.6	2.0	0.2	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	1.2	8.4	3.9	0.3	0.0	0.0	13.8	XXX	XXX	XXX	XXX	13.8

(a) Includes \$ 154,461,610 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

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

(c) Includes \$ 0 current year, \$ 344,065 prior year of bonds with 5GI designations and \$ 0 current year, \$ 2,648,063 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 144,806 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	847,228	6,751,561	12,242,731	0	0	XXX	19,841,521	1.7	31,406,505	2.7	19,841,521	0
1.02 Residential Mortgage-Backed Securities	453,227	1,703,524	3,608,721	5,538,260	935,168	XXX	12,238,899	1.1	11,897,107	1.0	12,238,899	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	1,300,455	8,455,086	15,851,452	5,538,260	935,168	XXX	32,080,420	2.8	43,303,612	3.7	32,080,420	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	100,569	3,369,953	10,004,394	0	0	XXX	13,474,916	1.2	18,653,027	1.6	13,474,916	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	100,569	3,369,953	10,004,394	0	0	XXX	13,474,916	1.2	18,653,027	1.6	13,474,916	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	2,155,212	3,818,013	7,062,101	3,564,733	0	XXX	16,600,059	1.5	22,815,670	1.9	16,600,059	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	2,155,212	3,818,013	7,062,101	3,564,733	0	XXX	16,600,059	1.5	22,815,670	1.9	16,600,059	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	3,420,715	16,479,306	67,214,442	7,148,953	16,466,247	XXX	110,729,663	9.7	125,750,484	10.7	110,729,663	0
5.02 Residential Mortgage-Backed Securities	26,469,625	94,779,535	81,722,201	85,032,904	22,816,966	XXX	310,821,231	27.3	151,934,024	12.9	310,821,231	0
5.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	1,037,235	0.1	0	0
5.04 Other Loan-Backed and Structured Securities ...	73,022	331,821	350,582	0	0	XXX	755,425	0.1	0	0.0	755,425	0
5.05 Totals	29,963,363	111,590,662	149,287,225	92,181,856	39,283,213	XXX	422,306,319	37.1	278,721,743	23.7	422,306,319	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	38,351,432	207,330,903	177,850,750	9,241,657	0	XXX	432,774,743	38.0	557,702,329	47.5	319,163,035	113,611,708
6.02 Residential Mortgage-Backed Securities	3,866,683	11,684,620	5,978,665	830,050	380,886	XXX	22,740,904	2.0	20,494,865	1.7	0	22,740,904
6.03 Commercial Mortgage-Backed Securities	25,756,742	39,327,928	28,177,157	0	0	XXX	93,261,827	8.2	141,489,533	12.0	83,768,055	9,493,771
6.04 Other Loan-Backed and Structured Securities ...	11,095,581	38,463,858	1,192,720	6,368,028	0	XXX	57,120,186	5.0	47,806,107	4.1	46,051,221	11,068,965
6.05 Totals	79,070,437	296,807,310	213,199,292	16,439,735	380,886	XXX	605,897,660	53.3	767,492,834	65.3	448,982,311	156,915,349
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	1,207,859	0.1	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	1,207,859	0.1	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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

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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	237,912	24,206,646	22,893,902	0	0	XXX	47,338,460	4.2	42,414,169	3.6	47,338,460	0
10.03 Totals	237,912	24,206,646	22,893,902	0	0	XXX	47,338,460	4.2	42,414,169	3.6	47,338,460	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	44,875,156	237,749,736	274,374,419	19,955,343	16,466,247	XXX	593,420,901	52.2	XXX	XXX	479,809,193	113,611,708
12.02 Residential Mortgage-Backed Securities	30,789,535	108,167,680	91,309,586	91,401,213	24,133,020	XXX	345,801,034	30.4	XXX	XXX	323,060,130	22,740,904
12.03 Commercial Mortgage-Backed Securities	25,756,742	39,327,928	28,177,157	0	0	XXX	93,261,827	8.2	XXX	XXX	83,768,055	9,493,771
12.04 Other Loan-Backed and Structured Securities	11,168,603	38,795,679	1,543,302	6,368,028	0	XXX	57,875,611	5.1	XXX	XXX	46,806,646	11,068,965
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	237,912	24,206,646	22,893,902	0	0	XXX	47,338,460	4.2	XXX	XXX	47,338,460	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	112,827,947	448,247,669	418,298,367	117,724,584	40,599,267	0	1,137,697,834	100.0	XXX	XXX	980,782,485	156,915,349
12.10 Line 12.09 as a % of Col. 7	9.9	39.4	36.8	10.3	3.6	0.0	100.0	XXX	XXX	XXX	86.2	13.8
13. Total Bonds Prior Year												
13.01 Issuer Obligations	60,424,668	327,486,893	328,460,055	19,784,978	21,379,281	XXX	XXX	XXX	757,535,875	64.5	633,525,632	124,010,243
13.02 Residential Mortgage-Backed Securities	16,381,332	55,003,208	47,020,434	51,820,663	14,100,358	XXX	XXX	XXX	184,325,996	15.7	163,831,131	20,494,865
13.03 Commercial Mortgage-Backed Securities	27,509,494	75,838,953	39,178,321	0	0	XXX	XXX	XXX	142,526,768	12.1	121,222,900	21,303,868
13.04 Other Loan-Backed and Structured Securities	14,261,497	32,057,433	109,968	1,377,209	0	XXX	XXX	XXX	47,806,107	4.1	29,752,277	18,053,830
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	25,758,488	16,655,681	0	0	XXX	XXX	XXX	42,414,169	3.6	42,414,170	0
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	118,576,991	516,144,975	431,424,460	72,982,850	35,479,639	0	XXX	XXX	1,174,608,915	100.0	990,746,109	183,862,806
13.10 Line 13.09 as a % of Col. 9	10.1	43.9	36.7	6.2	3.0	0.0	XXX	XXX	100.0	XXX	84.3	15.7
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	39,018,544	165,061,352	240,311,148	18,951,901	16,466,247	XXX	479,809,193	42.2	633,525,632	53.9	479,809,193	XXX
14.02 Residential Mortgage-Backed Securities	26,922,852	96,483,060	85,330,922	90,571,163	23,752,134	XXX	323,060,130	28.4	163,831,131	13.9	323,060,130	XXX
14.03 Commercial Mortgage-Backed Securities	23,601,283	36,726,010	23,440,763	0	0	XXX	83,768,055	7.4	121,222,900	10.3	83,768,055	XXX
14.04 Other Loan-Backed and Structured Securities	9,733,937	30,499,775	1,497,712	5,075,223	0	XXX	46,806,646	4.1	29,752,277	2.5	46,806,646	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	237,912	24,206,646	22,893,902	0	0	XXX	47,338,460	4.2	42,414,170	3.6	47,338,460	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	99,514,528	352,976,842	373,474,448	114,598,287	40,218,380	0	980,782,485	86.2	990,746,109	84.3	980,782,485	XXX
14.10 Line 14.09 as a % of Col. 7	10.1	36.0	38.1	11.7	4.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	8.7	31.0	32.8	10.1	3.5	0.0	86.2	XXX	XXX	XXX	86.2	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	5,856,612	72,688,384	34,063,271	1,003,442	0	XXX	113,611,708	10.0	124,010,243	10.6	XXX	113,611,708
15.02 Residential Mortgage-Backed Securities	3,866,683	11,684,620	5,978,665	830,050	380,886	XXX	22,740,904	2.0	20,494,865	1.7	XXX	22,740,904
15.03 Commercial Mortgage-Backed Securities	2,155,459	2,601,919	4,736,394	0	0	XXX	9,493,771	0.8	21,303,868	1.8	XXX	9,493,771
15.04 Other Loan-Backed and Structured Securities	1,434,666	8,295,904	45,590	1,292,805	0	XXX	11,068,965	1.0	18,053,830	1.5	XXX	11,068,965
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	13,313,420	95,270,827	44,823,919	3,126,297	380,886	0	156,915,349	13.8	183,862,806	15.7	XXX	156,915,349
15.10 Line 15.09 as a % of Col. 7	8.5	60.7	28.6	2.0	0.2	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	1.2	8.4	3.9	0.3	0.0	0.0	13.8	XXX	XXX	XXX	XXX	13.8

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

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	502,638	502,638	0	0	0
2. Cost of short-term investments acquired	215,554	215,554	0	0	0
3. Accrual of discount	615	615	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	(2,610)	(2,610)	0	0	0
6. Deduct consideration received on disposals	571,000	571,000	0	0	0
7. Deduct amortization of premium	15	15	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	375	375	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	144,806	144,806	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	144,806	144,806	0	0	0

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

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

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

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	32,118,751	10,485,779	21,632,972	0
2. Cost of cash equivalents acquired	683,248,676	0	683,248,676	0
3. Accrual of discount	14,221	14,221	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	649,707,388	10,500,000	639,207,388	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	65,674,260	0	65,674,260	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	65,674,260	0	65,674,260	0

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

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

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

[illegible]

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

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED and Additions Made During the Year

[illegible]

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

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

N O N E

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

N O N E

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

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1	2	3	Location		6	7	8	9	10	11	12	Change in Book/Adjusted Carrying Value					18	19	20
			4	5								13	14	15	16	17			
CUSIP Identi- fication	Name or Description	Code	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book/ Adjusted Carrying Value Less Encum- brances	Unrealized Valuation Increase/ (Decrease)	Current Year's (Depreci- ation) or (Amorti- zation)/ Accretion	Current Year's Other- Than- Tempo- rary Impair- ment Recog- nized	Capital- ized Deferred Interest and Other	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Invest- ment Income	Commit- ment for Additional Invest- ment	Percent- age of Owner- ship
000000-00-0	AEA Mezzanine Fund IV, LP .....	.....	STAMFORD	CT.....	AEA Mezzanine Partners IV LP .....	.....	07/23/2018	2.....	1,358,860	1,416,715	1,416,715	95,380	0	0	0	0	84,082	663,434	0.507
000000-00-0	AEA Mezzanine Fund III, LP .....	.....	STAMFORD	CT.....	AEA Mezzanine Partners LP .....	.....	06/20/2014	2.....	37,572	33,427	33,427	(5,658)	0	0	0	0	0	94,497	0.522
000000-00-0	AEA Middle Market Debt Fund III, LP .....	.....	STAMFORD	CT.....	AEA Middle Market Debt Fnd III .....	.....	12/14/2016	2.....	1,416,716	1,447,482	1,447,482	(11,369)	0	0	0	0	167,534	520,421	0.870
000000-00-0	Argosy Investment Partners V, LP .....	.....	WAYNE	PA.....	Argosy Investment Partners V LP .....	.....	04/01/2015	2.....	1,636,765	2,673,002	2,673,002	(706,853)	0	0	0	0	1,224,013	386,498	2.483
000000-00-0	AEA Middle Market Debt Fund IV, LP .....	.....	STAMFORD	CT.....	AEA Middle Market Debt Fnd IV .....	.....	05/31/2019	2.....	1,508,947	1,548,679	1,548,679	2,360	0	0	0	0	153,830	335,105	0.549
000000-00-0	Barings Real Estate Credit Strategies VII, LP .....	.....	HARTFORD	CT.....	Barings Real Estate Credit Str .....	.....	03/30/2017	.....	1,263,951	991,998	991,998	(188,254)	0	0	0	0	0	384,369	1.040
000000-00-0	Centerfield Capital Partners III, LP .....	.....	INDIANAPOLIS	IN.....	Centerfield Capital Partners .....	.....	07/09/2012	2.....	34,711	11,021	11,021	(66,201)	0	0	0	0	25,954	348,563	1.670
000000-00-0	Heartwood Partners III, LP .....	.....	NORWALK	CT.....	Capital Partners III, LP .....	.....	05/30/2018	3.....	2,753,907	2,753,907	2,753,907	0	0	0	0	0	650,074	296,795	0.667
000000-00-0	Heartwood Partners II, LP .....	.....	NORWALK	CT.....	Capital Partners II, LP .....	.....	12/31/2013	3.....	1,190,339	1,190,339	1,190,339	(34,998)	0	0	0	0	270,635	217,498	1.072
000000-00-0	Falcon Strategic Partners V, LP .....	.....	BOSTON	MA.....	Falcon Strategic Partners V .....	.....	06/13/2016	2.....	3,830,154	3,450,327	3,450,327	(629,620)	0	0	0	0	106,047	1,096,514	0.696
000000-00-0	Falcon Structured Equity Partners, LP .....	.....	BOSTON	MA.....	Falcon Structured Equity Ptner .....	.....	05/06/2019	2.....	1,737,240	1,629,750	1,629,750	(43,406)	0	0	0	0	0	208,857	0.663
000000-00-0	Falcon Strategic Partners IV, LP .....	.....	BOSTON	MA.....	Falcon Strategic Partners IV .....	.....	12/26/2013	2.....	3,098,045	2,038,198	2,038,198	(628,708)	0	0	0	0	0	653,315	0.550
000000-00-0	GCG Investors IV, LP .....	.....	CHICAGO	IL.....	GCG Investors IV, LP .....	.....	03/14/2017	2.....	1,651,816	1,936,915	1,936,915	285,098	0	0	0	0	91,590	295,519	1.455
000000-00-0	GCG Investors III, LP .....	.....	CHICAGO	IL.....	GCG Investors III, LP .....	.....	08/15/2014	2.....	457,964	457,964	457,964	(112,597)	0	0	0	0	158,010	341,533	2.100
000000-00-0	Graham Partners IV, LP .....	.....	NEWTOWN SQUARE	PA.....	Graham Partners IV, LP .....	.....	06/20/2017	3.....	311,417	200,335	200,335	(137,300)	0	0	0	0	0	220,201	0.545
000000-00-0	Graycliff Mezzanine III, LP .....	.....	NEW YORK	NY.....	Graycliff Mezzanine III, LP .....	.....	10/02/2018	2.....	777,700	777,700	777,700	0	0	0	0	0	111,222	222,126	2.085
000000-00-0	Harvest Partners SCF II, LP .....	.....	NEW YORK	NY.....	Harvest Partners SCF II, LP .....	.....	06/28/2018	2.....	3,824,263	4,116,359	4,116,359	58,275	0	0	0	0	16,832	194,922	0.382
000000-00-0	Harvest Partners SCF I, LP .....	.....	NEW YORK	NY.....	Harvest Partners SCF, LP .....	.....	09/27/2016	2.....	2,145,774	1,461,617	1,461,617	(464,761)	0	0	0	0	0	1,310,115	1.329
000000-00-0	Ironwood Mezzanine Fund IV, LP .....	.....	AVON	CT.....	Ironwood Mezzanine Fund IV, LP .....	.....	06/12/2018	2.....	1,216,548	1,130,695	1,130,695	(131,993)	0	0	0	0	244,483	203,891	1.831
000000-00-0	LBC Credit Partners III, LP .....	.....	PHILADELPHIA	PA.....	LBC Credit Partners III, LP .....	.....	11/21/2013	2.....	471,089	538,661	538,661	130,938	0	0	0	0	1,311	250,000	0.596
000000-00-0	LBC Credit Partners IV, LP .....	.....	PHILADELPHIA	PA.....	LBC Credit Partners IV, LP .....	.....	01/13/2017	2.....	239,142	239,142	239,142	0	0	0	0	0	111,617	500,000	0.672
000000-00-0	North Haven Credit Partners II, LP .....	.....	NEW YORK	NY.....	North Haven Credit Partners II .....	.....	12/22/2014	2.....	1,789,591	1,507,035	1,507,035	(145,155)	0	0	0	0	0	2,507,578	0.519
000000-00-0	Morgan Stanley Prime Property Fund, LLC .....	.....	NEW YORK	NY.....	Morgan Stanley Prime Property .....	.....	03/30/2017	.....	5,341,813	5,250,225	5,250,225	(208,473)	0	0	0	0	0	0	0.020
000000-00-0	New Canaan Funding Mezzanine VI, LP .....	.....	NEW CANAAN	CT.....	New Canaan Funding Mezz VI, LP .....	.....	11/09/2015	2.....	432,716	560,892	560,892	(1,490)	0	0	0	0	146,243	319,156	5.895
000000-00-0	New Canaan Funding Mezzanine V, LP .....	.....	NEW CANAAN	CT.....	New Canaan Funding Mezz V, LP .....	.....	07/16/2012	2.....	3,013	248	248	(5)	0	0	0	0	0	94,295	2.405
000000-00-0	Newstone Capital Partners II, LP .....	.....	DALLAS	TX.....	Newstone Capital Partners II .....	.....	03/03/2011	2.....	133,218	23,240	23,240	(65,090)	0	0	0	0	0	124,777	0.375
000000-00-0	Newstone Capital Partners III, LP .....	.....	DALLAS	TX.....	Newstone Capital Partners III .....	.....	11/09/2016	2.....	1,214,765	1,015,183	1,015,183	166,902	0	0	0	0	0	189,412	0.730
000000-00-0	PA Direct Credit Opportunities Fund II, LP ..	.....	DARIEN	CT.....	PA Direct Credit Opport. II .....	.....	03/27/2017	2.....	1,199,282	1,252,748	1,252,748	41,329	0	0	0	0	83,064	186,543	0.436
000000-00-0	The Peninsula Fund VII, LP .....	.....	DETROIT	MI.....	Peninsula Fund VI LP .....	.....	12/09/2015	2.....	740,814	740,814	740,814	25,706	0	0	0	0	106,814	13,695	0.746
000000-00-0	Siguler Guff SBCOF I, LP .....	.....	NEW YORK	NY.....	Siguler Gulf SBCOF I, LP .....	.....	10/06/2017	2.....	915,769	915,769	915,769	(97,465)	0	0	0	0	275,980	175,901	2.000
000000-00-0	Spire Capital Partners III, LP .....	.....	NEW YORK	NY.....	Spire Capital Partners III LP .....	.....	06/11/2015	3.....	1,792,122	1,958,622	1,958,622	(533,079)	0	0	0	0	814,397	162,791	0.843
000000-00-0	TCW Direct Lending, LLC .....	.....	LOS ANGELES	CA.....	TCW Direct Lending LLC .....	.....	03/31/2015	2.....	860,875	680,241	680,241	(201,448)	0	0	0	0	16,141	744,971	0.250
000000-00-0	Falcon Private Credit Opportunities VI, LP ..	.....	BOSTON	MA.....	Falcon Private Credit Opp. VI .....	.....	11/30/2019	2.....	2,393,203	2,393,203	2,393,203	(119,657)	0	0	0	0	401,139	1,179,447	0.227
000000-00-0	Siguler Guff SBCOF II, LP .....	.....	NEW YORK	NY.....	Siguler Guff Small Business II .....	.....	10/31/2019	2.....	2,239,435	2,239,435	2,239,435	(70,503)	0	0	0	0	191,053	580,413	1.490
000000-00-0	Graham Partners V, LP .....	.....	NEWTOWN SQUARE	PA.....	Graham Partners V, LP .....	.....	08/31/2019	3.....	2,042,425	2,453,328	2,453,328	(291,203)	0	0	0	0	735,132	324,097	0.213
000000-00-0	North Haven Credit Partners III, LP .....	.....	NEW YORK	NY.....	North Haven Credit Prtners III .....	.....	12/20/2019	2.....	4,303,926	4,303,926	4,303,926	(170,750)	0	0	0	0	602,460	1,222,137	0.313
000000-00-0	Newstone Capital Partners IV, LP .....	.....	DALLAS	TX.....	Newstone Capital Partners IV .....	.....	12/23/2019	2.....	1,305,042	1,211,031	1,211,031	(94,011)	0	0	0	0	0	784,570	0.352
000000-00-0	The Peninsula Fund VII, LP .....	.....	DETROIT	MI.....	Peninsula VII, LP .....	.....	02/12/2020	2.....	1,822,004	2,040,818	2,040,818	45,770	0	0	0	0	93,423	177,996	0.549
000000-00-0	Spire Capital Partners IV, LP .....	.....	NEW YORK	NY.....	Spire Capital Partners IV,LP .....	.....	08/01/2020	3.....	1,273,394	1,273,394	1,273,394	(121,317)	0	0	0	0	526,415	314,552	0.576
000000-00-0	PA Direct Credit Opportunities Fund III, LP .	.....	DARIEN	CT.....	PA Direct Credit Opport. III .....	.....	10/01/2020	2.....	1,961,241	1,961,241	1,961,241	0	0	0	0	0	240,129	1,104,573	0.270
000000-00-0	GCG Investors V, LP .....	.....	CHICAGO	IL.....	GCG Investors V, LP .....	.....	10/01/2020	2.....	1,733,985	1,738,119	1,738,119	4,134	0	0	0	0	55,882	178,367	0.714
000000-00-0	Argosy Investment Partners VI, LP .....	.....	WAYNE	PA.....	Argosy Investment Partners VI, LP .....	.....	12/14/2020	2.....	1,495,749	1,593,284	1,593,284	120,952	0	0	0	0	0	481,916	0.474
000000-00-0	Harvest Partners SCF III, LP .....	.....	NEW YORK	NY.....	Harvest Partners Structured Capital Fund .....	.....	12/14/2020	2.....	1,423,059	1,570,433	1,570,433	25,447	0	0	0	0	106,150	726,119	0.169
000000-00-0	Performance Direct Investments IV, LP .....	.....	GREENWICH	CT.....	Performance Direct Investments IV, LP ..	.....	03/09/2021	2.....	2,493,351	3,056,058	3,056,058	20,865	0	0	0	0	201,585	3,412	0.779
000000-00-0	Heartwood Partners IV, LP .....	.....	NORWALK	CT.....	Heartwood Partners IV, LP .....	.....	06/30/2021	2.....	1,247,232	1,148,036	1,148,036	37,452	0	0	0	0	0	1,645,206	0.620
000000-00-0	Barings Real Estate Debt Income Fund .....	.....	HARTFORD	CT.....	Barings Estate Debt Income .....	.....	12/13/2021	.....	2,898,573	2,898,573	2,898,573	0	0	0	0	0	246,352	0	0.800

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

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1	2	3	Location		6	7	8	9	10	11	12	Change in Book/Adjusted Carrying Value					18	19	20
			4	5								13	14	15	16	17			
CUSIP Identi- fication	Name or Description	Code	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book/ Adjusted Carrying Value Less Encum- brances	Unrealized Valuation Increase/ (Decrease)	Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	Current Year's Other- Than- Tempo- rary Impair- ment Recog- nized	Capital- ized Deferred Interest and Other	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Invest- ment Income	Commit- ment for Additional Invest- ment	Percen- tage of Owner- ship
000000-00-0 .	Ironwood Capital Partners V, LP .....	.....	AVON	 CT.....	Ironwood Mezzanine Fund V, LP .....	.....	....08/17/2022 ...	 2.....	1,553,112	1,541,226	1,541,226	 (53,661)	 0	 0	 0	 0	 17,425	 2,144,659	 1.050
000000-00-0 .	Audax Direct Lending Solutions II-A, LP .....	.....	NEW YORK	 NY.....	Audax Direct Lending Solutions II, LP .	.....	....09/20/2022 ...	 2.....	1,474,046	1,536,864	1,536,864	 24,150	 0	 0	 0	 0	 96,652	 1,525,954	 0.100
000000-00-0 .	Siguler Guff SBCOF III, LP .....	.....	NEW YORK	 NY.....	Siguler Guff Small Business III .....	.....	....03/14/2023 ...	 2.....	 671,545	 652,631	 652,631	 (41,689)	 0	 0	 0	 0	 45,968	 2,271,000	 3.184
000000-00-0 .	Falcon Private Credit Opportunities VII, LP .	.....	BOSTON	 MA.....	Falcon Private Credit Opp. VII .....	.....	....03/31/2023 ...	 2.....	1,043,171	1,056,232	1,056,232	13,343	 0	 0	 0	 0	 64,726	 521,075	 0.296
000000-00-0 .	Graham Partners VI, LP .....	.....	NEWTOWN SQUARE	 PA.....	Graham Partners VI, LP .....	.....	....05/04/2023 ...	 3.....	 909,280	 891,839	 891,839	 26,742	 0	 0	 0	 0	 0	 1,478,382	 0.301
000000-00-0 .	GCG Investors VI, LP .....	.....	CHICAGO	 IL.....	GCG Investors VI, LP .....	.....	....10/18/2023 ...	 2.....	1,226,641	 1,158,811	 1,158,811	 (40,600)	 0	 0	 0	 0	 0	 1,174,653	 0.845
2599999. Joint Venture Interests - Other - Unaffiliated									80,897,314	80,667,732	80,667,732	(4,292,471)	0	0	0	0	8,484,364	31,101,818	XXX
6099999. Total - Unaffiliated									80,897,314	80,667,732	80,667,732	(4,292,471)	0	0	0	0	8,484,364	31,101,818	XXX
6199999. Total - Affiliated									0	0	0	0	0	0	0	0	0	0	XXX
6299999 - Totals									80,897,314	80,667,732	80,667,732	(4,292,471)	0	0	0	0	8,484,364	31,101,818	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A	1A ..\$	0	1B ..\$	0	1C ..\$	0	1D ..\$	0	1E ..\$	0	1F ..\$	0	1G ..\$	0
1A	1A ..\$	0	1B ..\$	0	1C ..\$	0	1D ..\$	0	1E ..\$	0	1F ..\$	0	1G ..\$	0	
1B	2A ..\$	0	2B ..\$	0	2C ..\$	0									
1C	3A ..\$	0	3B ..\$	0	3C ..\$	0									
1D	4A ..\$	0	4B ..\$	0	4C ..\$	0									
1E	5A ..\$	0	5B ..\$	0	5C ..\$	0									
1F	6 ..\$	0													

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

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1	2	Location		5	6	7	8	9	10	11
		3	4							
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Percentage of Ownership
000000-00-0	AEA Mezzanine Fund IV, LP	STAMFORD	CT.....	AEA Mezzanine Partners IV LP	..07/23/2018	2.....	0	354,734	0	0.507
000000-00-0	AEA Middle Market Debt Fund III, LP	STAMFORD	CT.....	AEA Middle Market Debt Fnd III	..12/14/2016	2.....	0	176,262	0	0.870
000000-00-0	AEA Middle Market Debt Fund IV, LP	STAMFORD	CT.....	AEA Middle Market Debt Fnd IV	..05/31/2019	2.....	0	122,855	0	0.549
000000-00-0	Heartwood Partners III, LP	NORWALK	CT.....	Capital Partners III, LP	..05/30/2018	3.....	0	122,918	0	0.667
000000-00-0	Falcon Strategic Partners V, LP	BOSTON	MA.....	Falcon Strategic Partners V	..06/13/2016	2.....	0	437,622	0	0.696
000000-00-0	Falcon Structured Equity Partners, LP	BOSTON	MA.....	Falcon Structured Equity Ptner	..05/06/2019	2.....	0	126,667	0	0.663
000000-00-0	GCG Investors IV, LP	CHICAGO	IL.....	GCG Investors IV, LP	..03/14/2017	2.....	0	71,372	0	1.455
000000-00-0	Graham Partners IV, LP	NEWTOWN SQUARE	PA.....	Graham Partners IV, LP	..06/20/2017	3.....	0	64,635	0	0.545
000000-00-0	Graycliff Mezzanine III, LP	NEW YORK	NY.....	Graycliff Mezzanine III, LP	..10/02/2018	2.....	0	48,204	0	2.085
000000-00-0	Harvest Partners SCF II, LP	NEW YORK	NY.....	Harvest Partners SCF II, LP	..06/28/2018	2.....	0	366,427	0	0.382
000000-00-0	Harvest Partners SCF I, LP	NEW YORK	NY.....	Harvest Partners SCF, LP	..09/27/2016	2.....	0	34,037	0	1.329
000000-00-0	Ironwood Mezzanine Fund IV, LP	AVON	CT.....	Ironwood Mezzanine Fund IV, LP	..06/12/2018	2.....	0	86,913	0	1.831
000000-00-0	North Haven Credit Partners II, LP	NEW YORK	NY.....	North Haven Credit Partners II	..12/22/2014	2.....	0	130,965	0	0.519
000000-00-0	PA Direct Credit Opportunities Fund II, LP	DARIEN	CT.....	PA Direct Credit Opport. II	..03/27/2017	2.....	0	103,458	0	0.436
000000-00-0	Siguler Guff SBCOF I, LP	NEW YORK	NY.....	Siguler Gulf SBCOF I, LP	..10/06/2017	2.....	0	23,750	0	2.000
000000-00-0	Spire Capital Partners III, LP	NEW YORK	NY.....	Spire Capital Partners III LP	..06/11/2015	3.....	0	49,583	0	0.843
000000-00-0	Falcon Private Credit Opportunities VI, LP	BOSTON	MA.....	Falcon Private Credit Opp. VI	..11/30/2019	2.....	0	205,676	0	0.227
000000-00-0	Siguler Guff SBCOF II, LP	NEW YORK	NY.....	Siguler Guff Small Business II	..10/31/2019	2.....	0	78,000	0	1.490
000000-00-0	Graham Partners V, LP	NEWTOWN SQUARE	PA.....	Graham Partners V, LP	..08/31/2019	3.....	0	141,303	0	0.213
000000-00-0	North Haven Credit Partners III, LP	NEW YORK	NY.....	North Haven Credit Prtners III	..12/20/2019	2.....	0	626,651	0	0.313
000000-00-0	The Peninsula Fund VII, LP	DETROIT	MI.....	Peninsula VII, LP	..02/12/2020	2.....	0	229,226	0	0.549
000000-00-0	Spire Capital Partners IV, LP	NEW YORK	NY.....	Spire Capital Partners IV,LP	..08/01/2020	3.....	0	616,710	0	0.576
000000-00-0	PA Direct Credit Opportunities Fund III, LP	DARIEN	CT.....	PA Direct Credit Opport. III	..10/01/2020	2.....	0	732,459	0	0.270
000000-00-0	GCG Investors V, LP	CHICAGO	IL.....	GCG Investors V, LP	..10/01/2020	2.....	0	21,588	0	0.714
000000-00-0	Argosy Investment Partners VI, LP	WAYNE	PA.....	Argosy Investment Partners VI, LP	..12/14/2020	2.....	0	405,556	0	0.474
000000-00-0	Harvest Partners SCF III, LP	NEW YORK	NY.....	Harvest Partners Structured Capital Fund	..12/14/2020	2.....	0	256,760	0	0.169
000000-00-0	Performance Direct Investments IV, LP	GREENWICH	CT.....	Performance Direct Investments IV, LP	..03/09/2021	2.....	0	75,888	0	0.779
000000-00-0	Heartwood Partners IV, LP	NORWALK	CT.....	Heartwood Partners IV, LP	..06/30/2021	2.....	0	615,399	0	0.620
000000-00-0	Barings Real Estate Debt Income Fund	HARTFORD	CT.....	Barings Estate Debt Income	..12/13/2021 .....	.....	.....0	106,953	0	0.800
000000-00-0	Ironwood Capital Partners V, LP	AVON	CT.....	Ironwood Mezzanine Fund V, LP	..08/17/2022	2.....	0	836,054	0	1.050
000000-00-0	Audax Direct Lending Solutions II-A, LP	NEW YORK	NY.....	Audax Direct Lending Solutions II, LP	..09/20/2022	2.....	0	382,306	0	0.100
000000-00-0	Falcon Private Credit Opportunities VII, LP	BOSTON	MA.....	Falcon Private Credit Opp. VII	..03/31/2023	2.....	0	1,103,975	0	0.296
000000-00-0	Graham Partners VI, LP	NEWTOWN SQUARE	PA.....	Graham Partners VI, LP	..05/04/2023	3.....	0	885,560	0	0.301
000000-00-0	GCG Investors VI, LP	CHICAGO	IL.....	GCG Investors VI, LP	..10/18/2023	2.....	0	916,447	0	0.845
2599999. Joint Venture Interests - Other - Unaffiliated							0	10,556,913	0	XXX
6099999. Total - Unaffiliated							0	10,556,913	0	XXX
6199999. Total - Affiliated							0	0	0	XXX
6299999 - Totals							0	10,556,913	0	XXX

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

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase/ (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encumbrances on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest-ment Income
000000-00-0	AEA Mezzanine Fund IV, LP	STAMFORD	CT	AEA Mezzanine Partners IV LP	07/23/2018	10/16/2024	402,150	.0	.0	.0	.0	.0	.0	402,150	402,150	.0	.0	.0	0
000000-00-0	AEA Middle Market Debt Fund III, LP	STAMFORD	CT	AEA Middle Market Debt Fnd III	12/14/2016	10/24/2024	859,605	.0	.0	.0	.0	.0	.0	859,605	859,605	.0	.0	.0	0
000000-00-0	AEA Middle Market Debt Fund IV, LP	STAMFORD	CT	AEA Middle Market Debt Fnd IV	05/31/2019	10/24/2024	110,531	.0	.0	.0	.0	.0	.0	110,531	110,531	.0	.0	.0	0
000000-00-0	Barings Real Estate Credit Strategies VII, LP	HARTFORD	CT	Barings Real Estate Credit Str	03/30/2017	12/13/2024	645,661	.0	.0	.0	.0	.0	.0	645,661	645,661	.0	.0	.0	0
000000-00-0	Centerfield Capital Partners III, LP	INDIANAPOLIS	IN	Centerfield Capital Partners	07/09/2012	08/16/2024	47,848	.0	.0	.0	.0	.0	.0	47,848	47,848	.0	.0	.0	0
000000-00-0	Heartwood Partners III, LP	NORWALK	CT	Capital Partners III, LP	05/30/2018	12/27/2024	136,658	.0	.0	.0	.0	.0	.0	136,658	136,658	.0	.0	.0	0
000000-00-0	Heartwood Partners II, LP	NORWALK	CT	Capital Partners II, LP	12/31/2013	11/20/2024	602,581	.0	.0	.0	.0	.0	.0	602,581	602,581	.0	.0	.0	0
000000-00-0	Falcon Strategic Partners V, LP	BOSTON	MA	Falcon Strategic Partners V	06/13/2016	10/16/2024	1,154,877	.0	.0	.0	.0	.0	.0	1,154,877	1,154,877	.0	.0	.0	0
000000-00-0	Falcon Structured Equity Partners, LP	BOSTON	MA	Falcon Structured Equity Ptner	05/06/2019	10/22/2024	123,766	.0	.0	.0	.0	.0	.0	123,766	123,766	.0	.0	.0	0
000000-00-0	Falcon Strategic Partners IV, LP	BOSTON	MA	Falcon Strategic Partners IV	12/26/2013	02/23/2024	246,812	.0	.0	.0	.0	.0	.0	246,812	246,812	.0	.0	.0	0
000000-00-0	GCG Investors III, LP	CHICAGO	IL	GCG Investors III, LP	08/15/2014	11/04/2024	68,551	.0	.0	.0	.0	.0	.0	68,551	68,551	.0	.0	.0	0
000000-00-0	Graham Partners IV, LP	NEWTOWN SQUARE	PA	Graham Partners IV, LP	06/20/2017	12/30/2024	38,441	.0	.0	.0	.0	.0	.0	38,441	38,441	.0	.0	.0	0
000000-00-0	Graycliff Mezzanine III, LP	NEW YORK	NY	Graycliff Mezzanine III, LP	10/02/2018	12/17/2024	688,550	.0	.0	.0	.0	.0	.0	688,550	688,550	.0	.0	.0	0
000000-00-0	Harvest Partners SCF I, LP	NEW YORK	NY	Harvest Partners SCF, LP	09/27/2016	12/16/2024	1,383,332	.0	.0	.0	.0	.0	.0	1,383,332	1,383,332	.0	.0	.0	0
000000-00-0	Ironwood Mezzanine Fund IV, LP	AVON	CT	Ironwood Mezzanine Fund IV, LP	06/12/2018	12/26/2024	227,157	.0	.0	.0	.0	.0	.0	227,157	227,157	.0	.0	.0	0
000000-00-0	LBC Credit Partners III, LP	PHILADELPHIA	PA	LBC Credit Partners III, LP	11/21/2013	08/21/2024	4,927	.0	.0	.0	.0	.0	.0	4,927	4,927	.0	.0	.0	0
000000-00-0	LBC Credit Partners IV, LP	PHILADELPHIA	PA	LBC Credit Partners IV, LP	01/13/2017	12/13/2024	684,388	.0	.0	.0	.0	.0	.0	684,388	684,388	.0	.0	.0	0
000000-00-0	North Haven Credit Partners II, LP	NEW YORK	NY	North Haven Credit Partners II	12/22/2014	10/30/2024	182,105	.0	.0	.0	.0	.0	.0	182,105	182,105	.0	.0	.0	0
000000-00-0	Morgan Stanley Prime Property Fund, LLC	NEW YORK	NY	Morgan Stanley Prime Property	03/30/2017	12/30/2024	425,097	.0	.0	.0	.0	.0	.0	425,097	425,097	.0	.0	.0	0
000000-00-0	New Canaan Funding Mezzanine VI, LP	NEW CANAAN	CT	New Canaan Funding Mezz VI, LP	11/09/2015	10/21/2024	645,111	.0	.0	.0	.0	.0	.0	645,111	645,111	.0	.0	.0	0
000000-00-0	New Canaan Funding Mezzanine V, LP	NEW CANAAN	CT	New Canaan Funding Mezz V, LP	07/16/2012	12/23/2024	1,241	.0	.0	.0	.0	.0	.0	1,241	1,241	.0	.0	.0	0
000000-00-0	Newstone Capital Partners II, LP	DALLAS	TX	Newstone Capital Partners II	03/03/2011	10/28/2024	130,452	.0	.0	.0	.0	.0	.0	130,452	130,452	.0	.0	.0	0
000000-00-0	Newstone Capital Partners III, LP	DALLAS	TX	Newstone Capital Partners III	11/09/2016	10/15/2024	1,026,004	.0	.0	.0	.0	.0	.0	1,026,004	1,026,004	.0	.0	.0	0
000000-00-0	PA Direct Credit Opportunities Fund II, LP	DARIEN	CT	PA Direct Credit Opport. II	03/27/2017	04/19/2024	38,220	.0	.0	.0	.0	.0	.0	38,220	38,220	.0	.0	.0	0
000000-00-0	The Peninsula Fund VI, LP	DETROIT	MI	Peninsula Fund VI LP	12/09/2015	12/30/2024	1,099,809	.0	.0	.0	.0	.0	.0	1,099,809	1,099,809	.0	.0	.0	0
000000-00-0	Siguler Guff SBCOF I, LP	NEW YORK	NY	Siguler Gulf SBCOF I, LP	10/06/2017	12/12/2024	8,745	.0	.0	.0	.0	.0	.0	8,745	8,745	.0	.0	.0	0
000000-00-0	TCW Direct Lending, LLC	LOS ANGELES	CA	TCW Direct Lending LLC	03/31/2015	12/20/2024	27,316	.0	.0	.0	.0	.0	.0	27,316	27,316	.0	.0	.0	0
000000-00-0	Falcon Private Credit Opportunities VI, LP	BOSTON	MA	Falcon Private Credit Opp. VI	11/30/2019	11/07/2024	403,760	.0	.0	.0	.0	.0	.0	403,760	403,760	.0	.0	.0	0
000000-00-0	Siguler Guff SBCOF II, LP	NEW YORK	NY	Siguler Guff Small Business II	10/31/2019	12/19/2024	211,786	.0	.0	.0	.0	.0	.0	211,786	211,786	.0	.0	.0	0
000000-00-0	North Haven Credit Partners III, LP	NEW YORK	NY	North Haven Credit Ptners III	12/20/2019	12/19/2024	673,693	.0	.0	.0	.0	.0	.0	673,693	673,693	.0	.0	.0	0
000000-00-0	Newstone Capital Partners IV, LP	DALLAS	TX	Newstone Capital Partners IV	12/23/2019	10/15/2024	328,060	.0	.0	.0	.0	.0	.0	328,060	328,060	.0	.0	.0	0
000000-00-0	Spire Capital Partners IV, LP	NEW YORK	NY	Spire Capital Partners IV,LP	08/01/2020	11/15/2024	72,624	.0	.0	.0	.0	.0	.0	72,624	72,624	.0	.0	.0	0
000000-00-0	PA Direct Credit Opportunities Fund III, LP	DARIEN	CT	PA Direct Credit Opport. III	10/01/2020	12/19/2024	562,671	.0	.0	.0	.0	.0	.0	562,671	562,671	.0	.0	.0	0
000000-00-0	GCG Investors V, LP	CHICAGO	IL	GCG Investors V, LP	10/01/2020	09/11/2024	31,590	.0	.0	.0	.0	.0	.0	31,590	31,590	.0	.0	.0	0
000000-00-0	Heartwood Partners IV, LP	NORWALK	CT	Heartwood Partners IV, LP	06/30/2021	11/26/2024	26,402	.0	.0	.0	.0	.0	.0	26,402	26,402	.0	.0	.0	0
000000-00-0	Barings Real Estate Debt Income Fund	HARTFORD	CT	Barings Estate Debt Income	12/13/2021	12/31/2024	64,602	.0	.0	.0	.0	.0	.0	64,602	64,602	.0	.0	.0	0
000000-00-0	Ironwood Capital Partners V, LP	AVON	CT	Ironwood Mezzanine Fund V, LP	08/17/2022	12/26/2024	302,229	.0	.0	.0	.0	.0	.0	302,229	302,229	.0	.0	.0	0
000000-00-0	Siguler Guff SBCOF III, LP	NEW YORK	NY	Siguler Guff Small Business III	03/14/2023	12/27/2024	750,455	.0	.0	.0	.0	.0	.0	750,455	750,455	.0	.0	.0	0
000000-00-0	Falcon Private Credit Opportunities VII, LP	BOSTON	MA	Falcon Private Credit Opp. VII	03/31/2023	08/16/2024	60,804	.0	.0	.0	.0	.0	.0	60,804	60,804	.0	.0	.0	0
000000-00-0	Graham Partners VI, LP	NEWTOWN SQUARE	PA	Graham Partners VI, LP	05/04/2023	07/03/2024	169,574	.0	.0	.0	.0	.0	.0	169,574	169,574	.0	.0	.0	0
2599999. Joint Venture Interests - Other - Unaffiliated							14,668,183	0	0	0	0	0	0	14,668,183	14,668,183	0	0	0	0
6099999. Total - Unaffiliated							14,668,183	0	0	0	0	0	0	14,668,183	14,668,183	0	0	0	0
6199999. Total - Affiliated							0	0	0	0	0	0	0	0	0	0	0	0	0
6299999 - Totals							14,668,183	0	0	0	0	0	0	14,668,183	14,668,183	0	0	0	0

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-3F-5	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	1,824,170	..94.5547	1,772,900	1,875,000	1,858,873	0	5,353	0	0	..2.250	2.563	MN	5,477	43,200	01/11/2018	11/15/2027
912828-3W-8	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	143,795	..95.4922	143,238	150,000	146,017	0	1,190	0	0	..2.750	3.658	FA	1,558	4,125	02/03/2023	02/15/2028
912828-5M-8	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	474,844	..95.6953	478,477	500,000	481,085	0	4,428	0	0	..3.125	4.194	MN	9,841	7,813	07/28/2023	11/15/2028
912828-YB-0	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	196,258	..88.7813	177,563	200,000	198,131	0	384	0	0	..1.625	1.837	FA	1,228	4,063	12/12/2019	08/15/2029
912828-Z9-4	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	756,684	..86.8516	607,961	700,000	730,141	0	(5,769)	0	0	..1.500	0.644	FA	3,966	10,500	05/04/2020	02/15/2030
912828-Z0-6	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	296,004	..82.0859	246,258	300,000	297,805	0	483	0	0	..0.625	0.764	MN	243	2,344	06/03/2020	05/15/2030
912828-Z0-6	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	296,004	..82.0859	246,258	300,000	297,804	0	315	0	0	..0.625	0.764	MN	243	1,406	06/03/2020	05/15/2030
91282C-AV-3	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	195,766	..81.8594	163,719	200,000	197,413	0	425	0	0	..0.875	1.103	MN	227	1,750	01/21/2021	11/15/2030
91282C-BL-4	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	94,988	..82.5469	82,547	100,000	96,805	0	646	0	0	..1.125	1.676	FA	425	1,547	03/22/2021	02/15/2031
91282C-BL-4	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	772,840	..82.5469	742,922	900,000	792,802	0	15,100	0	0	..1.125	3.252	FA	3,824	9,703	12/08/2023	02/15/2031
91282C-CB-5	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	1,005,410	..84.3828	843,828	1,000,000	1,003,592	0	(535)	0	0	..1.625	1.565	MN	10,235	16,250	06/28/2021	05/15/2031
91282C-EF-4	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	325,851	..96.2969	312,965	325,000	325,398	0	(209)	0	0	..2.500	2.444	MS	2,076	10,313	03/30/2022	03/31/2027
91282C-EM-9	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	475,820	..94.1406	470,703	500,000	480,011	0	4,191	0	0	..2.875	3.888	AO	2,462	14,375	12/28/2023	04/30/2029
91282C-EV-9	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	471,367	..95.4375	477,188	500,000	477,407	0	4,470	0	0	..3.250	4.368	JD	45	24,375	08/18/2023	06/30/2029
91282C-FE-6	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	496,230	..99.3164	496,582	500,000	499,189	0	1,292	0	0	..3.125	3.391	FA	5,902	15,625	08/24/2023	08/15/2025
91282C-FJ-5	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	404,348	..94.7422	402,654	425,000	408,803	0	3,125	0	0	..3.125	4.031	FA	4,513	13,281	07/21/2023	08/31/2029
91282C-FK-2	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	342,139	..99.4609	348,113	350,000	348,039	0	2,731	0	0	..3.500	4.321	MS	3,655	12,250	10/11/2022	09/15/2025
91282C-FT-3	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	489,219	..98.3359	491,680	500,000	491,365	0	1,593	0	0	..4.000	4.401	AO	3,425	20,000	04/14/2023	03/31/2029
91282C-FY-2	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	388,438	..97.7734	391,094	400,000	390,680	0	1,668	0	0	..3.875	4.408	MN	1,363	15,500	08/25/2023	11/30/2029
91282C-GM-7	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	2,928,067	..93.0625	2,861,672	3,075,000	2,928,854	0	723	0	0	..3.500	4.193	FA	40,652	17,500	12/16/2024	02/15/2033
91282C-GS-4	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	501,953	..96.3906	481,953	500,000	501,539	0	(244)	0	0	..3.625	3.560	MS	4,631	18,125	04/14/2023	03/31/2030
91282C-GZ-8	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	468,418	..95.7188	478,594	500,000	473,794	0	4,271	0	0	..3.500	4.621	AO	2,997	17,500	09/25/2023	04/30/2030
91282C-HE-4	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	739,336	..97.8125	733,594	750,000	742,446	0	2,042	0	0	..3.625	3.943	MN	15,984	13,594	06/22/2023	05/31/2028
91282C-HK-0	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	297,926	..98.9766	296,930	300,000	298,510	0	397	0	0	..4.000	4.154	JD	33	18,000	06/30/2023	06/30/2028
91282C-HQ-7	UNITED STATES TREASURY	..SD..	.....	.....	..1.A..	453,533	..99.3203	446,941	450,000	452,836	0	(677)	0	0	..4.125	3.934	JJ	7,768	18,563	12/15/2023	07/31/2028
91282C-KQ-3	UNITED STATES TREASURY .....	.....	.....	.....	..1.A..	4,924,365	..98.5313	4,754,133	4,825,000	4,922,183	0	(2,183)	0	0	..4.375	4.113	MN	27,407	105,547	10/08/2024	05/15/2034
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations	.....	.....	.....	.....	19,763,771	XXX	18,950,465	20,125,000	19,841,521	0	45,212	0	0	XXX	XXX	XXX	160,181	437,247	XXX	XXX
36179W-BY-3	G2 MA7255 - RMBS .....	.....	.....	4	..1.A..	1,100,379	..83.7055	886,784	1,059,410	1,104,881	0	(880)	0	0	..2.500	1.944	MON	2,207	27,127	05/25/2021	03/20/2051
36179X-H2-5	G2 MA8349 - RMBS .....	.....	.....	4	..1.A..	586,255	..99.5300	582,862	585,615	586,211	0	3	0	0	..5.500	5.493	MON	2,684	33,747	09/28/2022	10/20/2053
38376M-R5-8	GNR 2017-059 PL - CMO/RMBS	..CF..	.....	4	..1.A..	534,962	..93.7492	487,137	519,617	529,180	0	(1,014)	0	0	..3.000	2.479	MON	1,299	15,589	01/27/2020	04/20/2046
38380T-B7-0	GNR 2017-107 T - CMO/RMBS	..CF..	.....	4	..1.A..	36,720	..98.6593	35,522	36,005	36,114	0	(83)	0	0	..3.000	2.011	MON	90	1,080	01/14/2020	01/20/2047
38382A-NY-7	GNR 2019-125 EA - CMO/RMBS	..CF..	.....	4	..1.A..	618,667	..85.2563	529,682	621,282	615,338	0	121	0	0	..2.500	2.618	MON	1,294	15,532	09/18/2019	10/20/2049
38382F-AA-6	GNR 2020-079 JE - CMO/RMBS .....	.....	.....	4	..1.A..	3,979,609	..72.6520	2,782,570	3,830,000	3,945,661	0	(8,207)	0	0	..2.000	1.745	MON	6,383	76,800	07/10/2020	03/20/2048
38382K-DE-0	GNR 2020-149 TE - CMO/RMBS	..CF..	.....	4	..1.A..	1,924,720	..72.0025	1,393,248	1,935,000	1,927,088	0	592	0	0	..1.500	1.540	MON	2,419	29,025	10/29/2020	01/20/2040
38382W-DR-5	GNR 2021-117 PC - CMO/RMBS .....	.....	.....	4	..1.A..	1,328,065	..86.7350	1,131,391	1,304,422	1,323,402	0	(1,228)	0	0	..2.000	1.710	MON	2,174	27,013	07/01/2021	07/20/2051
38384C-LT-4	GNR 2023-128 AL - CMO/RMBS .....	.....	.....	4	..1.A..	1,186,834	..99.0033	1,188,040	1,200,000	1,187,782	0	766	0	0	..5.500	5.667	MON	5,500	66,000	08/15/2023	05/20/2053
38384E-K2-0	GNR 2023-132 B - CMO/RMBS .....	.....	.....	4	..1.A..	983,125	..93.4205	934,205	1,000,000	983,244	0	119	0	0	..5.000	5.178	MON	4,167	8,333	10/04/2024	06/20/2053
0029999999	Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities	.....	.....	.....	.....	12,279,337	XXX	9,951,442	12,091,350	12,238,899	0	(9,811)	0	0	XXX	XXX	XXX	28,217	300,047	XXX	XXX
0109999999	Total - U.S. Government Bonds	.....	.....	.....	.....	32,043,108	XXX	28,901,907	32,216,350	32,080,420	0	35,401	0	0	XXX	XXX	XXX	188,398	737,294	XXX	XXX
0309999999	Total - All Other Government Bonds	.....	.....	.....	.....	0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
13063D-C4-8	CALIFORNIA STATE .....	.....	.....	.....	..1.C FE ..	654,143	..92.1140	690,855	750,000	689,953	0	17,788	0	0	..1.700	4.510	FA	5,313	12,750	12/07/2022	02/01/2028
20772K-TQ-2	CONNECTICUT ST .....	.....	.....	1	..1.D FE ..	150,000	..97.5170	146,276	150,000	150,000	0	146	0	0	..4.648	4.648	MN	891	6,972	06/01/2023	05/15/2033
41979Z-J7-2	HAWAII ST .....	.....	.....	1	..1.C FE ..	1,050,000	..101.5500	1,066,275	1,050,000	1,050,000	0	0	0	0	..4.925	4.923	AO	12,928	51,713	10/20/2022	10/01/2028
41979Z-M9-4	HAWAII ST .....	.....	.....	1,2	..1.C FE ..	100,000	..99.5700	99,570	100,000	100,000	0	0	0	0	..4.921	4.920	AO	1,230	3,855	12/07/2023	10/01/2034

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
57582R-4M-5	MASSACHUSETTS COMMONWEALTH	1 .....	.....	.....	1.B FE	300,558	104.0340	312,102	300,000	300,501	0	(41)	0	0	5.500	5.470	AO	4,125	15,400	10/17/2023	10/01/2031
677522-4L-5	OHIO ST	1 .....	.....	.....	1.A FE	5,700,000	79.0130	4,503,741	5,700,000	5,700,000	0	0	0	0	1.830	1.830	FA	43,463	104,310	06/18/2020	08/01/2033
68609T-VB-1	OREGON	1,2 .....	.....	.....	1.B FE	1,000,000	83.1760	831,760	1,000,000	1,000,000	0	0	0	0	1.922	1.922	MN	3,203	19,220	06/10/2020	05/01/2032
762223-PY-5	RHODE ISLAND ST	1 .....	.....	.....	1.C FE	101,248	101.5820	101,582	100,000	100,569	0	(586)	0	0	5.988	5.342	JD	499	6,470	10/25/2023	12/01/2025
880541-K8-9	TENNESSEE ST	1 .....	.....	.....	1.A FE	250,000	100.5630	251,408	250,000	250,000	0	0	0	0	4.640	4.639	MN	1,933	13,566	08/16/2023	05/01/2030
880541-K9-7	TENNESSEE ST	1 .....	.....	.....	1.A FE	350,000	99.9220	349,727	350,000	350,000	0	0	0	0	4.600	4.599	MN	2,683	18,828	08/16/2023	05/01/2031
882722-KE-0	TEXAS ST	1 .....	.....	.....	1.A FE	1,630,000	100.6810	1,641,100	1,630,000	1,630,000	0	0	0	0	5.367	5.365	AO	21,871	87,482	08/19/2009	04/01/2029
97705M-SC-0	WISCONSIN ST	1,2 .....	.....	.....	1.B FE	1,552,420	81.3750	1,261,313	1,550,000	1,551,367	0	(240)	0	0	1.736	1.719	MN	4,485	26,908	06/25/2020	05/01/2032
97705M-ZG-3	WISCONSIN ST	2 .....	.....	.....	1.B FE	342,526	80.1290	272,439	340,000	341,432	0	(252)	0	0	1.836	1.779	MN	1,040	6,242	06/26/2020	05/01/2033
97705M-ZQ-1	WISCONSIN ST	2 .....	.....	.....	1.B FE	261,932	79.5350	206,791	260,000	261,095	0	(192)	0	0	1.836	1.753	MN	796	4,774	06/26/2020	05/01/2033
0419999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						13,442,827	XXX	11,734,937	13,530,000	13,474,916	0	16,477	0	0	XXX	XXX	XXX	104,459	378,489	XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds						13,442,827	XXX	11,734,937	13,530,000	13,474,916	0	16,477	0	0	XXX	XXX	XXX	104,459	378,489	XXX	XXX
100853-E8-9	BOSTON MASS	1 .....	.....	.....	1.A FE	1,200,000	80.7350	968,820	1,200,000	1,200,000	0	0	0	0	1.568	1.568	MS	6,272	18,816	12/10/2020	03/01/2032
212204-ME-8	CONTRA COSTA CALIF CMNTY COLLEGE DIST .....	.....	.....	.....	1.B FE	350,000	99.2550	347,393	350,000	350,000	0	0	0	0	4.240	4.239	FA	6,183	14,840	09/16/2022	08/01/2028
235308-RA-3	DALLAS TEX INDPT SCH DIST	2 .....	.....	.....	1.A FE	2,531,940	101.0270	2,020,540	2,000,000	2,000,000	0	0	0	0	6.450	6.448	FA	48,733	129,000	12/27/2012	02/15/2035
249174-XE-8	DENVER COLO CITY & CNTY SCH DIST NO 1	2 .....	.....	.....	1.B FE	850,000	95.4740	811,529	850,000	850,000	0	0	0	0	3.277	3.277	JD	2,321	27,855	01/19/2018	12/01/2028
359819-DM-8	FULLERTON CALIF SCH DIST .....	.....	.....	.....	1.C FE	1,157,287	99.2880	1,146,776	1,155,000	1,155,212	0	(315)	0	0	3.040	3.008	FA	14,630	35,112	01/24/2018	08/01/2025
425200-7Q-9	HENDERSON NEV	2 .....	.....	.....	1.C FE	164,306	101.4270	182,569	180,000	165,207	0	769	0	0	4.000	4.840	JD	600	7,200	10/27/2023	06/01/2038
442331-7E-8	HOUSTON CITY .....	.....	.....	.....	1.D FE	400,000	84.2550	337,020	400,000	400,000	0	0	0	0	1.787	1.787	MS	2,383	7,148	08/18/2021	03/01/2031
442331-7F-5	HOUSTON CITY	2 .....	.....	.....	1.D FE	805,000	82.2400	662,032	805,000	805,000	0	0	0	0	1.927	1.927	MS	5,171	15,512	08/18/2021	03/01/2032
446222-UT-6	HUNTINGTON BEACH CALIF UN HIGH SCH DIST .....	.....	.....	.....	1.D FE	269,634	92.8070	278,421	300,000	284,253	0	5,713	0	0	1.534	3.682	FA	1,918	4,602	05/10/2022	08/01/2027
446222-UV-1	HUNTINGTON BEACH CALIF UN HIGH SCH DIST .....	.....	.....	.....	1.D FE	500,000	88.5360	442,680	500,000	500,000	0	0	0	0	1.884	1.884	FA	3,925	9,420	05/13/2021	08/01/2029
649660-7W-4	NEW YORK CITY	1,2 .....	.....	.....	1.C FE	250,000	104.0070	260,018	250,000	250,000	0	0	0	0	5.975	5.974	AO	3,734	14,481	10/05/2023	10/01/2038
649660-XR-6	NEW YORK CITY	2 .....	.....	.....	1.C FE	280,794	101.4710	304,413	300,000	281,980	0	957	0	0	4.000	4.600	FA	5,000	12,000	10/03/2023	08/01/2038
655867-ZD-4	NORFOLK VA	1,2 .....	.....	.....	1.C FE	700,000	85.0280	595,196	700,000	700,000	0	0	0	0	2.804	2.804	AO	4,907	19,628	08/02/2019	10/01/2033
720424-C6-5	PIERCE CNTY WASH SCH DIST NO 010 TACOMA	2 .....	.....	.....	1.B FE	62,160	100.7030	70,492	70,000	62,546	0	330	0	0	4.000	5.023	JD	233	2,800	10/30/2023	12/01/2039
720424-ZZ-6	PIERCE CNTY WASH SCH DIST NO 010 TACOMA	1 .....	.....	.....	1.B FE	850,000	82.7840	703,664	850,000	850,000	0	0	0	0	1.733	1.733	JD	1,228	14,731	07/09/2020	12/01/2031
758449-SB-9	REEDY CREEK IMPT DIST FLA	1 .....	.....	.....	1.D FE	750,000	87.7470	658,103	750,000	750,000	0	0	0	0	2.197	2.197	JD	1,373	16,478	02/05/2020	06/01/2030
758449-SC-7	REEDY CREEK IMPT DIST FLA .....	.....	.....	.....	1.D FE	501,025	85.8990	429,495	500,000	500,611	0	(87)	0	0	2.297	2.276	JD	957	11,485	02/12/2020	06/01/2031
797661-XF-7	SAN FRANCISCO CALIF BAY AREA RAPID TRAN	2 .....	.....	.....	1.D FE	220,000	84.4580	185,808	220,000	220,000	0	0	0	0	2.922	2.922	FA	2,679	6,428	07/31/2019	08/01/2034
797661-XG-5	SAN FRANCISCO CALIF BAY AREA RAPID TRAN	SD .....	.....	.....	1.D FE	150,000	82.6610	123,992	150,000	150,000	0	0	0	0	3.145	3.145	FA	1,966	6,637	07/31/2019	08/01/2037
797661-XG-5	SAN FRANCISCO CALIF BAY AREA RAPID TRAN	2 .....	.....	.....	1.D FE	655,000	82.6610	541,430	655,000	655,000	0	0	0	0	3.145	3.145	FA	8,583	18,681	07/31/2019	08/01/2037
801315-KW-1	SANTA BARBARA CALIF UNI SCH DIST	2 .....	.....	.....	1.C FE	825,000	83.6490	690,104	825,000	825,000	0	0	0	0	1.853	1.853	FA	6,370	15,287	07/01/2020	08/01/2031
802385-RW-6	SANTA MONICA CALIF CMNTY COLLEGE DIST	2 .....	.....	.....	1.C FE	508,715	81.7270	408,635	500,000	505,246	0	(879)	0	0	1.946	1.748	FA	4,054	9,730	12/09/2020	08/01/2032
802498-ZC-2	SANTA MONICA-MALIBU UNIFIED SCHOOL FACIL .....	.....	.....	.....	1.B FE	214,593	89.3220	223,305	250,000	228,205	0	5,577	0	0	1.197	3.824	FA	1,247	2,993	06/23/2022	08/01/2028
833085-SG-4	SNOWHISH CNTY WASH	2 .....	.....	.....	1.B FE	895,000	97.5040	872,661	895,000	895,000	0	0	0	0	3.800	3.800	JD	2,834	34,010	11/14/2018	12/01/2028
848644-6M-7	SPOKANE CNTY WASH	1 .....	.....	.....	1.B FE	307,506	100.9040	302,712	300,000	306,244	0	(749)	0	0	5.003	4.648	JD	1,251	15,009	03/27/2023	12/01/2031
849476-LE-4	SPRING BRANCH TEX INDPT SCH DIST .....	.....	.....	.....	1.C FE	1,000,000	99.9910	999,910	1,000,000	1,000,000	0	0	0	0	5.892	5.820	FA	24,550	58,920	10/05/2009	02/01/2039
882724-T8-0	TEXAS ST .....	.....	.....	.....	1.A FE	200,000	100.5510	201,102	200,000	200,000	0	0	0	0	4.634	4.633	AO	2,317	10,092	08/10/2023	10/01/2029
95736V-FA-5	WESTCHESTER CNTY N Y .....	.....	.....	.....	1.B FE	515,050	101.8800	509,400	500,000	510,558	0	(2,388)	0	0	5.000	4.412	JD	1,111	25,000	12/15/2022	12/15/2028
0619999999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						17,113,009	XXX	15,278,217	16,655,000	16,600,059	0	8,926	0	0	XXX	XXX	XXX	166,529	563,893	XXX	XXX
0709999999. Total - U.S. Political Subdivisions Bonds						17,113,009	XXX	15,278,217	16,655,000	16,600,059	0	8,926	0	0	XXX	XXX	XXX	166,529	563,893	XXX	XXX
040654-YA-7	ARIZONA ST TRANSN BRD HIWY REV .....	.....	.....	1	1.B FE	600,000	89.1280	534,768	600,000	600,000	0	0	0	0	2.462	2.462	JJ	7,386	14,772	01/10/2020	07/01/2030
051595-BZ-8	AURORA COLO WTR REV .....	.....	.....	1	1.B FE	500,000	82.9140	414,570	500,000	500,000	0	0	0	0	1.698	1.698	FA	3,538	8,490	08/20/2021	08/01/2031

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
052414-TF-6	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.D FE	315,000	86.6780	273,036	315,000	315,000	0	0	0	0	2.885	2.885	MN	1,161	9,088	07/31/2019	11/15/2032
052414-TK-5	AUSTIN TEX ELEC UTIL SYS REV			1,2	1.D FE	500,000	74.0780	370,390	500,000	500,000	0	0	0	0	3.566	3.566	MN	2,278	17,830	07/31/2019	11/15/2049
059231-W2-2	BALTIMORE MD REV			1,2	1.E FE	685,000	83.8100	574,099	685,000	685,000	0	0	0	0	1.925	1.925	JJ	6,593	13,186	11/19/2020	07/01/2031
059231-W4-8	BALTIMORE MD REV			1,2	1.E FE	203,236	80.2130	160,426	200,000	201,932	0	(328)	0	0	2.125	1.939	JJ	2,125	4,250	12/01/2020	07/01/2033
091096-PB-7	BIRMINGHAM ALA WTRIKS BRD WTR REV				1.C FE	1,108,020	85.1610	936,771	1,100,000	1,105,244	0	(826)	0	0	1.813	1.729	JJ	9,972	19,943	07/27/2021	01/01/2031
091096-PC-5	BIRMINGHAM ALA WTRIKS BRD WTR REV			2	1.C FE	1,161,451	83.8030	963,735	1,150,000	1,157,730	0	(1,107)	0	0	2.013	1.902	JJ	11,575	23,150	07/27/2021	01/01/2032
130770-HX-3	CALIFORNIA ST UNIV REV			2	1.D FE	2,842,810	74.0310	2,102,480	2,840,000	2,841,514	0	(266)	0	0	3.590	3.578	MN	16,993	101,956	07/24/2019	11/01/2051
130770-MS-8	CALIFORNIA ST UNIV REV			1,2	1.D FE	800,000	83.1510	665,208	800,000	800,000	0	0	0	0	1.940	1.940	MN	2,587	15,520	08/27/2020	11/01/2031
130770-QK-1	CALIFORNIA ST UNIV REV			1	1.D FE	400,000	82.6560	330,624	400,000	400,000	0	0	0	0	1.854	1.854	MN	1,236	7,416	07/09/2021	11/01/2031
130770-QL-9	CALIFORNIA ST UNIV REV			1,2	1.D FE	200,000	81.0310	162,062	200,000	200,000	0	0	0	0	1.994	1.994	MN	665	3,988	07/09/2021	11/01/2032
14329N-FQ-2	CARMEL IND REDEV AUTH LEASE RENT REV			2	1.C FE	1,455,000	87.9300	1,279,382	1,455,000	1,455,000	0	0	0	0	1.754	1.754	FA	10,634	25,521	09/24/2020	08/01/2029
160429-VJ-9	CHARLESTON S C WTRIKS & SWR REV	SD		2	1.A FE	135,000	82.4360	111,289	135,000	135,000	0	0	0	0	1.790	1.790	JJ	1,208	3,582	06/18/2020	01/01/2032
160429-VJ-9	CHARLESTON S C WTRIKS & SWR REV			2	1.A FE	3,665,000	82.4360	3,021,279	3,665,000	3,665,000	0	0	0	0	1.790	1.790	JJ	32,802	64,438	06/18/2020	01/01/2032
186427-GY-0	CLEVELAND OHIO WTR REV			2	1.C FE	1,300,000	82.1310	1,067,703	1,300,000	1,300,000	0	0	0	0	1.765	1.765	JJ	11,473	22,945	07/23/2020	01/01/2032
196479-C3-1	COLORADO HOUSING AND FINANCE AUTHORITY			2	1.A FE	615,262	91.2820	561,624	615,262	615,262	0	0	0	0	3.030	3.030	MON	1,554	19,030	08/17/2017	09/01/2047
196480-2R-7	COLORADO HOUSING AND FINANCE AUTHORITY			2	1.A FE	695,018	93.7590	651,642	695,018	695,018	0	0	0	0	5.250	5.250	MON	3,041	37,713	04/05/2023	08/01/2053
196480-GG-6	COLORADO HOUSING AND FINANCE AUTHORITY			2	1.A FE	624,963	80.0100	501,758	627,119	625,207	0	57	0	0	2.350	2.366	MON	1,228	15,264	06/10/2020	04/01/2050
196480-K3-0	COLORADO HOUSING AND FINANCE AUTHORITY			2	1.A FE	1,267,399	92.5710	1,173,244	1,267,399	1,267,399	0	0	0	0	4.650	4.650	MON	4,911	60,816	07/15/2022	10/01/2052
196480-N7-8	COLORADO HOUSING AND FINANCE AUTHORITY			2	1.A FE	1,212,413	94.9980	1,151,768	1,212,413	1,212,413	0	0	0	0	5.700	5.700	MON	5,759	74,665	11/02/2022	03/01/2053
196480-T9-8	COLORADO HOUSING AND FINANCE AUTHORITY			2	1.A FE	877,734	89.0740	781,833	877,734	877,734	0	0	0	0	5.125	5.125	MON	3,749	47,376	02/02/2023	06/01/2053
235036-4S-6	DALLAS FORT WORTH TEX INTL ARPT REV			1,2	1.A FE	400,000	87.1280	348,512	400,000	400,000	0	0	0	0	2.624	2.624	MN	1,749	10,496	08/08/2019	11/01/2031
235036-4T-4	DALLAS FORT WORTH TEX INTL ARPT REV			1,2	1.E FE	250,000	85.6000	214,000	250,000	250,000	0	0	0	0	2.704	2.704	MN	1,127	6,760	08/08/2019	11/01/2032
23542J-QH-8	DALLAS TEX WTRIKS & SWR SYS REV			2	1.C FE	1,000,000	82.0240	820,240	1,000,000	1,000,000	0	0	0	0	2.030	2.030	AO	5,075	20,300	06/10/2020	10/01/2032
254776-TS-4	DISTRICT COLUMBIA INCOME TAX REV			2	1.A FE	2,300,000	83.6370	1,923,651	2,300,000	2,300,000	0	0	0	0	1.580	1.580	JD	3,028	36,340	07/10/2020	12/01/2030
254776-TT-2	DISTRICT COLUMBIA INCOME TAX REV			2	1.A FE	2,300,000	81.6540	1,878,042	2,300,000	2,300,000	0	0	0	0	1.710	1.710	JD	3,278	39,330	07/10/2020	12/01/2031
254776-UZ-6	DISTRICT COLUMBIA INCOME TAX REV			1	1.A FE	500,000	97.1790	485,895	500,000	500,000	0	0	0	0	3.629	3.628	JJ	9,073	18,145	07/13/2022	07/01/2028
270618-FN-6	EAST BATON ROUGE LA SEW COMMN REV			2	1.D FE	89,117	98.3940	98,394	100,000	89,700	0	501	0	0	4.000	5.029	FA	1,667	4,000	10/31/2023	02/01/2039
28337L-DP-0	EL PASO CNTY COLO REV				1.D FE	2,142,220	97.2780	1,945,560	2,000,000	2,048,889	0	(12,065)	0	0	3.841	3.144	AO	19,205	76,820	04/21/2016	10/01/2028
3130AJ-QU-6	FEDERAL HOME LOAN BANKS			2	1.B FE	3,000,000	76.1345	2,284,034	3,000,000	3,000,000	0	0	0	0	1.600	1.600	JD	1,200	48,000	06/15/2020	06/22/2033
3130AK-VS-2	FEDERAL HOME LOAN BANKS			2	1.B FE	2,000,000	77.8956	1,557,911	2,000,000	2,000,000	0	0	0	0	1.500	1.500	FA	11,750	30,000	02/22/2021	08/10/2032
3134GV-F6-0	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	4,000,000	76.4938	3,059,754	4,000,000	4,000,000	0	0	0	0	1.635	1.635	MJSD	1,635	65,400	06/03/2020	06/22/2033
3134GV-VS-4	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	1,200,000	79.3659	952,390	1,200,000	1,200,000	0	0	0	0	1.620	1.620	FIAN	2,268	19,440	12/08/2020	05/19/2032
3134GV-YC-6	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	3,000,000	76.6040	2,298,119	3,000,000	3,000,000	0	0	0	0	1.650	1.650	FIAN	4,813	49,500	05/19/2020	05/26/2033
3134GW-F5-0	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	2,800,000	76.7585	2,149,237	2,800,000	2,800,000	0	0	0	0	1.375	1.375	MS	12,619	38,500	08/27/2020	09/03/2032
3134GW-H3-7	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	2,000,000	76.8500	1,537,000	2,000,000	2,000,000	0	0	0	0	1.400	1.400	MS	8,167	28,000	09/03/2020	09/16/2032
3134GW-N5-1	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	2,000,000	79.6921	1,593,843	2,000,000	2,000,000	0	0	0	0	1.340	1.340	MS	7,742	26,800	09/04/2020	09/17/2031
3134GW-PF-7	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	982,500	74.1838	741,838	1,000,000	987,853	0	1,318	0	0	1.310	1.460	FA	4,876	13,100	10/30/2020	08/17/2033
3134GW-SH-0	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	2,800,000	75.4843	2,112,552	2,800,000	2,800,000	0	0	0	0	1.500	1.500	FA	14,583	42,000	08/17/2020	08/26/2033
3134GX-AB-0	FEDERAL HOME LOAN MORTGAGE CORP			2	1.B FE	2,000,000	79.0157	1,580,315	2,000,000	2,000,000	0	0	0	0	1.500	1.500	FA	11,000	30,000	10/29/2020	02/19/2032
39222P-EL-4	GREATER NEW HAVEN WTR POLLUTION CTL AUTH				1.B FE	700,000	88.1360	616,952	700,000	700,000	0	0	0	0	1.850	1.850	FA	4,892	12,950	06/18/2020	08/15/2029
45506E-CU-5	INDIANA ST FIN AUTH REV			1	1.E FE	263,979	89.9250	269,775	300,000	276,635	0	5,065	0	0	2.116	4.174	MS	2,116	6,348	05/27/2022	03/01/2029
469487-RW-4	JACKSONVILLE FLA SPL REV			2	1.C FE	3,400,000	82.7570	2,813,738	3,400,000	3,400,000	0	0	0	0	1.861	1.861	AO	15,819	63,274	08/19/2020	10/01/2031
47770V-BQ-2	JOBSCHIO BEVERAGE SYS OHIO STATEWIDE LIQ			1	1.C FE	1,044,190	79.3940	793,940	1,000,000	1,034,493	0	(2,208)	0	0	2.833	2.520	JJ	14,165	28,330	05/29/2020	01/01/2038
47770V-BR-0	JOBSCHIO BEVERAGE SYS OHIO STATEWIDE LIQ			1	1.C FE	831,660	98.2920	815,824	830,000	831,393	0	(152)	0	0	4.433	4.408	JJ	20,291	38,678	01/19/2023	01/01/2033
479354-EP-3	JOHNSTON CNTY N C LTD OBLIG			2	1.B FE	500,000	83.2900	416,450	500,000	500,000	0	0	0	0	2.090	2.090	AO	2,613	10,450	06/18/2020	04/01/2032

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
48542R-SN-5	KANSAS ST DEV FIN AUTH REV	1			1.E FE	1,300,875	.85.8760	1,116,388	1,300,000	1,300,553	.0	(.95)	.0	.0	1.790	1.782	MN	3,878	23,270	08/24/2021	05/01/2030
48542R-SP-0	KANSAS ST DEV FIN AUTH REV	1			1.E FE	400,000	.83.6930	334,772	400,000	400,000	.0	.0	.0	.0	1.890	1.890	MN	1,260	7,560	08/18/2021	05/01/2031
495290-EM-6	KING CNTY WASH SWR REV	2			1.B FE	159,820	.98.9840	178,171	180,000	160,612	.0	.664	.0	.0	4.000	4.907	JJ	3,600	6,840	10/31/2023	01/01/2043
544445-IN-5	LOS ANGELES CALIF DEPT ARPTS ARPT REV	2			1.D FE	168,562	.98.5270	187,201	190,000	169,607	.0	.871	.0	.0	4.000	5.010	MN	971	7,600	10/18/2023	05/15/2040
54627D-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV	2			1.A FE	378,030	.78.2660	295,869	378,030	378,030	.0	.0	.0	.0	2.050	2.050	MON	646	7,978	07/15/2020	03/01/2041
54628C-WC-2	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &				1.E FE	120,000	.84.9660	101,959	120,000	120,000	.0	.0	.0	.0	1.855	1.855	AO	557	2,226	08/05/2021	10/01/2030
54628C-WD-0	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	2			1.E FE	200,000	.82.8170	165,634	200,000	200,000	.0	.0	.0	.0	1.945	1.945	AO	973	3,890	08/05/2021	10/01/2031
54628C-WE-8	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &	2			1.E FE	120,000	.81.0790	97,295	120,000	120,000	.0	.0	.0	.0	2.075	2.075	AO	623	2,490	08/05/2021	10/01/2032
546475-TT-1	LOUISIANA ST GAS & FUELS TAX REV	1			1.D FE	940,000	.85.8510	806,999	940,000	940,000	.0	.0	.0	.0	1.748	1.748	MN	2,739	16,431	08/21/2020	05/01/2030
54651R-DL-0	LOUISIANA ST UNCLAIMED PPTY SPL REV	1			1.D FE	470,435	.81.3330	406,665	500,000	479,270	.0	2.432	.0	.0	1.979	2.579	MS	3,298	9,895	03/18/2021	09/01/2032
57419R-GH-2	COMMUNITY DEVELOPMENT ADMINISTRATION MAR	2			1.A FE	269,587	.95.8010	258,267	269,587	269,587	.0	.0	.0	.0	4.000	4.000	MON	899	11,078	08/14/2013	07/01/2043
576000-EG-1	MASSACHUSETTS ST SCH BLDG AUTH DEDICATED	1			1.B FE	630,000	.92.3620	646,534	700,000	663,307	.0	13.183	.0	.0	1.284	3.391	FA	3,395	8,988	05/25/2022	08/15/2027
576000-ZJ-5	MASSACHUSETTS ST SCH BLDG AUTH DEDICATED	1			1.B FE	2,000,000	.87.5650	1,751,300	2,000,000	2,000,000	.0	.0	.0	.0	1.753	1.753	FA	13,245	35,060	07/01/2020	08/15/2030
576000-ZK-2	MASSACHUSETTS ST SCH BLDG AUTH DEDICATED	2			1.B FE	510,000	.83.2010	424,325	510,000	510,000	.0	.0	.0	.0	1.773	1.773	FA	3,416	9,042	07/01/2020	08/15/2031
576004-WD-0	MASSACHUSETTS (COMMONWEALTH OF)	1			1.A FE	184,268	.98.0700	186,333	190,000	186,705	.0	1.212	.0	.0	3.680	4.410	JJ	3,224	6,992	12/07/2022	07/15/2027
576004-WE-8	MASSACHUSETTS (COMMONWEALTH OF)	1			1.A FE	999,110	.96.8530	968,530	1,000,000	999,490	.0	131	.0	.0	3.769	3.783	JJ	17,379	37,690	08/19/2022	07/15/2029
59447T-XU-2	MICHIGAN FIN AUTH REV	1			1.D FE	600,000	.92.8760	557,256	600,000	600,000	.0	.0	.0	.0	2.884	2.884	JD	1,442	17,304	12/05/2019	12/01/2029
594698-SB-9	MICHIGAN ST STRATEGIC FD LTD OBLIG REV	1			1.C FE	614,322	.86.5400	519,240	600,000	609,192	.0	(1,528)	.0	.0	2.028	1.743	MS	4,056	12,168	07/22/2021	09/01/2030
594698-SC-7	MICHIGAN ST STRATEGIC FD LTD OBLIG REV	1			1.C FE	612,606	.84.6290	507,774	600,000	608,652	.0	(1,202)	.0	.0	2.128	1.897	MS	4,256	12,768	08/17/2021	09/01/2031
594698-TA-0	MICHIGAN ST STRATEGIC FD LTD OBLIG REV	1			1.C FE	279,900	.93.6170	280,851	300,000	287,526	.0	3.022	.0	.0	2.670	3.861	AO	1,691	8,010	05/23/2022	10/15/2028
604160-GX-6	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	2			1.A FE	1,316,718	.84.5760	1,113,627	1,316,718	1,316,718	.0	.0	.0	.0	3.000	3.000	MON	3,292	40,562	09/13/2017	10/01/2047
604160-HX-5	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	2			1.A FE	864,943	.81.5520	705,378	864,943	864,943	.0	.0	.0	.0	2.450	2.450	MON	1,766	21,439	05/14/2020	06/01/2050
604160-HY-3	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	2			1.A FE	2,320,017	.78.3680	1,818,151	2,320,017	2,320,017	.0	.0	.0	.0	1.920	1.920	MON	3,712	45,467	08/07/2020	09/01/2050
604160-HZ-0	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	2			1.A FE	710,556	.76.9850	547,022	710,556	710,556	.0	.0	.0	.0	1.680	1.680	MON	995	12,307	11/10/2020	12/01/2050
604160-JA-3	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	2			1.A FE	427,861	.76.4580	327,134	427,861	427,861	.0	.0	.0	.0	1.580	1.580	MON	563	6,885	02/11/2021	02/01/2051
604160-JC-9	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	2			1.A FE	1,634,351	.79.0670	1,292,232	1,634,351	1,634,351	.0	.0	.0	.0	2.050	2.050	MON	2,792	34,138	08/11/2021	09/01/2051
604160-JE-5	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	2			1.A FE	1,360,997	.91.6260	1,247,027	1,360,997	1,360,997	.0	.0	.0	.0	4.450	4.450	MON	5,047	61,420	08/24/2022	10/01/2052
60637B-B6-6	MISSOURI ST HSG DEV COMMN SINGLE FAMILY	2			1.B FE	661,518	.75.8790	501,953	661,518	661,518	.0	.0	.0	.0	1.850	1.850	MON	1,020	12,575	10/16/2020	11/01/2050
61212L-RA-9	MONTANA ST BRD REGENTS HIGHER ED REV	2			1.D FE	1,905,000	.77.1520	1,469,746	1,905,000	1,905,000	.0	.0	.0	.0	3.075	3.075	MN	7,485	58,579	09/06/2019	11/15/2039
613357-ZG-6	MONTGOMERY CNTY MD LTD OBLIG	2			1.B FE	1,548,853	.98.9920	1,533,291	1,505,000	1,549,695	.0	.172	.0	.0	3.900	3.909	MN	10,075	60,450	06/19/2018	05/01/2027
641279-NX-8	NEVADA HSG DIV SINGLE FAMILY MTG REV	2			1.B FE	589,645	.86.8330	512,007	589,645	589,645	.0	.0	.0	.0	1.900	1.900	MON	934	11,581	07/17/2020	11/01/2044
64461X-CZ-6	NEW HAMPSHIRE HEALTH & ED FACS AUTH REV	2			1.E FE	500,000	.94.8050	474,025	500,000	500,000	.0	.0	.0	.0	3.199	3.199	JJ	7,998	15,995	11/15/2017	07/01/2028
64971W-ZI-3	NEW YORK N Y CITY TRANSITIONAL FIN AUTH	1,2			1.A FE	2,353,250	.95.3430	2,383,575	2,500,000	2,447,261	.0	15.945	.0	.0	2.270	3.700	FA	30,938	74,250	06/19/2018	05/01/2028
64972E-GL-7	NEW YORK N Y CITY HSG DEV CORP MULTIFAM	2			1.C FE	500,000	.87.1720	435,860	500,000	500,000	.0	.0	.0	.0	3.317	3.317	MN	2,764	16,585	06/13/2019	11/01/2034
64972E-GN-3	NEW YORK N Y CITY HSG DEV CORP MULTIFAM	2			1.C FE	500,000	.77.2440	386,220	500,000	500,000	.0	.0	.0	.0	3.770	3.770	MN	3,142	18,850	06/13/2019	11/01/2044
64990F-E2-6	NEW YORK ST DORM AUTH ST PERS INCOME TAX	1			1.B FE	499,996	.85.5640	427,820	500,000	500,005	.0	.2	.0	.0	2.152	2.152	MS	3,168	10,760	06/16/2021	03/15/2031
64990F-S9-6	NEW YORK ST DORM AUTH ST PERS INCOME TAX	2			1.B FE	471,600	.94.6240	473,120	500,000	483,797	.0	4.824	.0	.0	2.657	3.767	FA	5,019	13,285	05/19/2022	02/15/2028
65887P-XII-0	NORTH DAKOTA PUB FIN AUTH				1.C FE	1,512,540	.98.3900	1,475,850	1,500,000	1,508,034	.0	(1,885)	.0	.0	4.000	3.851	JD	5,000	60,000	06/30/2022	12/01/2028
673737-2P-7	OHIO HSG FIN AGY SINGLE FAMILY MTG REV	2			1.A FE	285,000	.82.7470	235,829	285,000	285,000	.0	.0	.0	.0	2.650	2.650	MON	651	7,968	07/15/2016	11/01/2041
684907-IN-4	ORANGE CNTY FLA HSG FIN AUTH HOMEOWNER R	2			1.A FE	270,885	.90.8750	246,167	270,885	270,885	.0	.0	.0	.0	1.650	1.650	MON	372	4,497	09/11/2020	09/01/2050
68607V-3M-5	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE	1			1.C FE	300,000	.96.8170	290,451	300,000	300,000	.0	.0	.0	.0	3.487	3.486	AO	2,615	10,461	04/13/2022	04/01/2028
68607V-4N-2	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE	1			1.A FE	800,000	.98.0430	784,344	800,000	800,000	.0	.0	.0	.0	4.121	4.120	AO	8,242	32,968	04/26/2023	04/01/2029
68607V-4P-7	OREGON ST DEPT ADMINISTRATIVE SVCS LOTTE				1.A FE	1,000,000	.97.4370	974,370	1,000,000	1,000,000	.0	.0	.0	.0	4.171	4.170	AO	10,428	41,710	04/26/2023	04/01/2030
709235-S9-7	PENNSYLVANIA ST UNIV	1			1.C FE	700,000	.87.3780	611,646	700,000	700,000	.0	.0	.0	.0	2.245	2.245	MS	5,238	15,715	05/06/2020	09/01/2030
73474T-AC-4	PORT MORROW ORE TRANSMISSION FACS REV	1			1.C FE	2,011,200	.99.3550	1,987,100	2,000,000	2,000,852	.0	(1,164)	.0	.0	3.371	3.305	MS	22,473	67,420	12/11/2014	09/01/2025

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
751120-FL-5	RALEIGH N C LTD OBLIG	...	...	2	.. 1.B FE	300,000	..82.4560	247,368	300,000	300,000	0	0	0	0	..2.214	..2.214	AO	1,661	6,642	..06/04/2020	...10/01/2032 ...
753385-MY-6	RAPID CITY S D SALES TAX REV	...	...	...	.. 1.C FE	850,000	..81.5010	692,759	850,000	850,000	0	0	0	0	..1.781	..1.781	JD	1,262	15,139	..07/29/2021	...12/01/2031 ...
759136-VH-4	REGIONAL TRANSN DIST COLO SALES TAX REV	...	...	1,2	.. 1.C FE	892,412	..80.8580	727,722	900,000	894,697	0	620	0	0	..1.967	..2.048	MN	2,951	17,703	..03/10/2021	...11/01/2032 ...
797412-DS-9	SAN DIEGO QNTY CALIF WTR AUTH WTR REV	...	...	1	.. 1.B FE	1,500,000	..85.1010	1,276,515	1,500,000	1,500,000	0	0	0	0	..1.531	..1.531	MN	3,828	22,965	..07/09/2020	...05/01/2030 ...
79771F-AM-9	SAN FRANCISCO CALIF CITY & QNTY PUB UTIL	...	...	1,2	.. 1.D FE	600,000	..83.4270	500,562	600,000	600,000	0	0	0	0	..1.988	..1.988	MN	1,988	11,928	..10/08/2020	...11/01/2031 ...
79771F-BE-6	SAN FRANCISCO CALIF CITY & QNTY PUB UTIL	...	...	1,2	.. 1.D FE	201,514	..83.4270	166,854	200,000	200,924	0	(147)	0	0	..1.988	..1.904	MN	663	3,976	..11/16/2020	...11/01/2031 ...
79771F-FJ-1	SAN FRANCISCO CALIF CITY & QNTY PUB UTIL	...	...	2	.. 1.D FE	195,000	..88.1140	171,822	195,000	195,000	0	0	0	0	..2.803	..2.803	MN	911	5,466	..12/13/2019	...11/01/2031 ...
802649-TQ-6	SANTA ROSA CALIF WASTEWATER REV	...	...	...	.. 1.C FE	250,000	..85.1730	212,933	250,000	250,000	0	0	0	0	..2.115	..2.115	MS	1,763	5,288	..11/12/2020	...09/01/2031 ...
810489-WK-6	SCOTTSDALE ARIZ MUN PPTY CORP EXCISE TAX	...	...	1	.. 1.A FE	1,000,000	..79.4160	794,160	1,000,000	1,000,000	0	0	0	0	..1.656	..1.656	JJ	8,280	16,560	..01/22/2021	...07/01/2032 ...
86932U-CJ-2	SUSTAINABLE ENERGY UTIL INC DEL ENERGY E	...	...	...	.. 1.B FE	800,000	..88.6290	709,032	800,000	800,000	0	0	0	0	..2.444	..2.444	MS	5,757	19,552	..04/30/2020	...09/15/2030 ...
875124-JS-9	TAMPA BAY WTR FLA A REGL WTR SUPPLY AUTH	...	...	2	.. 1.B FE	140,000	..98.7660	138,272	140,000	140,000	0	0	0	0	..2.612	..2.612	AO	914	0	..02/04/2015	...10/01/2025 ...
875124-JT-7	TAMPA BAY WTR FLA A REGL WTR SUPPLY AUTH	...	...	...	.. 1.B FE	860,000	..98.6810	848,657	860,000	860,000	0	0	0	0	..2.612	..2.612	AO	5,616	0	..02/04/2015	...10/01/2025 ...
88213A-HT-5	BOARD OF REGENTS TEXAS A & M UNIVERSITY	...	...	1	.. 1.A FE	468,070	..93.4710	467,355	500,000	474,118	0	3,467	0	0	..3.481	..4.422	MN	2,224	17,405	..03/22/2023	...05/15/2031 ...
882669-BP-8	TEXAS PUBLIC FINANCE AUTHORITY	...	...	2	.. 1.B FE	44,948	..100.3960	50,198	50,000	45,226	0	234	0	0	..4.000	..4.950	FA	833	2,000	..10/19/2023	...02/01/2039 ...
88275F-SH-3	TEXAS ST DEPT HSG & CMNTY AFFAIRS SINGLE	...	...	2	.. 1.B FE	244,082	..88.5670	216,177	244,082	244,082	0	0	0	0	..2.000	..2.000	MON	407	5,105	..06/12/2020	...03/01/2036 ...
91412H-FG-3	UNIVERSITY CALIF REVS	...	...	1	.. 1.C FE	278,034	..94.8280	265,518	280,000	278,732	0	262	0	0	..3.349	..3.459	JJ	4,689	9,377	..04/06/2022	...07/01/2029 ...
91412H-GG-2	UNIVERSITY CALIF REVS	...	...	1,2	.. 1.C FE	443,545	..85.1640	383,238	450,000	446,003	0	703	0	0	..1.614	..1.788	MN	928	7,263	..05/26/2021	...05/15/2030 ...
914437-UQ-9	UNIVERSITY MASS BLDG AUTH REV	...	...	2	.. 1.C FE	500,000	..83.8690	419,345	500,000	500,000	0	0	0	0	..2.997	..2.997	MN	2,498	14,985	..01/09/2020	...11/01/2034 ...
914437-UR-7	UNIVERSITY MASS BLDG AUTH REV	...	...	2	.. 1.C FE	1,250,000	..82.8620	1,035,775	1,250,000	1,250,000	0	0	0	0	..3.097	..3.097	MN	6,452	38,713	..01/09/2020	...11/01/2035 ...
914437-VE-5	UNIVERSITY MASS BLDG AUTH REV	...	...	1	.. 1.C FE	378,309	..81.7640	310,703	380,000	378,803	0	143	0	0	..2.108	..2.152	MN	1,335	8,010	..05/21/2021	...11/01/2032 ...
977100-AC-0	WISCONSIN ST GEN FD ANNUAL APPROPRIATION	...	...	...	.. 1.C FE	484,172	..101.0910	468,995	460,000	468,995	0	(6,438)	0	0	..5.700	..4.174	MN	4,370	26,220	..07/22/2022	...05/01/2026 ...
977100-HC-3	WISCONSIN ST GEN FD ANNUAL APPROPRIATION	...	...	1	.. 1.C FE	340,000	..89.0170	302,658	340,000	340,000	0	0	0	0	..2.399	..2.399	MN	1,359	8,157	..01/29/2020	...05/01/2030 ...
0819999999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations	...	...	...	...	110,689,505	XXX	93,545,605	110,864,137	110,729,663	0	25,435	0	0	XXX	XXX	XXX	605,175	2,639,499	XXX	XXX
31288Q-IV-8	FH 841560 - RMBS	...	...	4,5	.. 1.A	1,648,747	..99.5241	1,660,621	1,668,562	1,656,814	0	7,082	0	0	..5.166	..5.648	MON	14,748	89,849	..08/31/2023	...05/01/2053 ...
3128M9-CT-7	FH 606982 - RMBS	...	...	4	.. 1.A	175,428	..91.4044	154,740	169,291	174,960	0	(692)	0	0	..3.500	..2.865	MON	494	6,187	..04/20/2012	...04/01/2042 ...
3128MJ-WB-2	FH 608641 - RMBS	...	...	4	.. 1.A	63,361	..90.4459	55,504	61,367	64,228	0	(253)	0	0	..3.500	..2.801	MON	179	2,201	..06/04/2015	...05/01/2045 ...
3128MJ-IV-8	FH 608659 - RMBS	...	...	4	.. 1.A	173,729	..90.4459	158,095	174,795	173,153	0	121	0	0	..3.500	..3.654	MON	510	6,276	..05/02/2018	...08/01/2045 ...
3128MJ-XE-5	FH 608676 - RMBS	..CF..	...	4	.. 1.A	858,463	..90.4459	755,127	834,894	871,536	0	(3,172)	0	0	..3.500	..2.848	MON	2,435	29,221	..12/29/2015	...11/01/2045 ...
3128MJ-ZB-9	FH 608737 - RMBS	..CF..	...	4	.. 1.A	1,925,973	..87.0060	1,658,835	1,906,576	1,933,120	0	(1,583)	0	0	..3.000	..2.805	MON	4,766	57,197	..12/14/2016	...12/01/2046 ...
3128MJ-ZF-0	FH 608741 - RMBS	...	...	4	.. 1.A	446,297	..87.0060	388,745	446,803	446,302	0	(1)	0	0	..3.000	..3.018	MON	1,117	13,715	..05/03/2017	...01/01/2047 ...
3128PB-E8-0	FH 691959 - RMBS	...	...	4	.. 1.A	294,613	..91.4473	279,074	305,174	290,194	0	1,412	0	0	..3.000	..4.136	MON	763	9,491	..11/29/2018	...11/01/2037 ...
3132AE-J7-2	FH 212086 - RMBS	...	...	4	.. 1.A	420,118	..89.4897	367,213	410,341	445,237	0	(2,015)	0	0	..3.500	..2.380	MON	1,197	14,759	..07/30/2019	...06/01/2049 ...
3132D9-M6-8	FH 300381 - RMBS	...	...	4	.. 1.A	331,832	..99.9018	328,325	328,648	332,128	0	234	0	0	..5.500	..5.265	MON	1,506	19,098	..06/16/2023	...05/01/2043 ...
3132DN-T8-6	FH 5D1475 - RMBS	...	...	4	.. 1.A	1,246,402	..94.8086	1,182,250	1,246,986	1,246,197	0	(119)	0	0	..4.500	..4.504	MON	4,676	57,740	..09/08/2022	...08/01/2052 ...
3132DN-YG-2	FH 5D1611 - RMBS	...	...	4	.. 1.A	1,094,483	..97.4499	1,069,245	1,097,226	1,094,396	0	(43)	0	0	..5.000	..5.039	MON	4,572	56,783	..09/20/2022	...10/01/2052 ...
3132DP-GG-7	FH 5D1999 - RMBS	...	...	4	.. 1.A	651,565	..96.8992	627,538	651,194	625,619	0	(302)	0	0	..5.000	..4.904	MON	2,698	32,773	..02/09/2023	...12/01/2052 ...
3132DP-NX-2	FH 5D2206 - RMBS	...	...	4	.. 1.A	640,192	..99.5914	637,726	640,342	640,001	0	(118)	0	0	..5.500	..5.500	MON	2,935	36,202	..03/07/2023	...02/01/2053 ...
3132DP-VL-9	FH 5D2419 - RMBS	...	...	4	.. 1.A	1,721,392	..99.5913	1,709,834	1,716,850	1,720,604	0	(592)	0	0	..5.500	..5.445	MON	7,869	97,024	..07/28/2023	...02/01/2053 ...
3132DQ-GE-1	FH 5D3569 - RMBS	...	...	4	.. 1.A	411,948	..101.2645	417,386	412,174	411,810	0	(105)	0	0	..6.000	..6.005	MON	2,061	25,209	..08/17/2023	...08/01/2053 ...
3132DQ-F7-6	FH 5D2890 - RMBS	...	...	4	.. 1.A	674,045	..99.5736	666,795	669,650	673,432	0	(389)	0	0	..5.500	..5.376	MON	3,069	37,718	..05/24/2023	...05/01/2053 ...
3132DQ-XB-7	FH 5D3374 - RMBS	...	...	4	.. 1.A	662,446	..99.4520	656,150	659,766	662,173	0	(224)	0	0	..5.500	..5.416	MON	3,024	37,082	..07/20/2023	...06/01/2053 ...
3132DQ-WM-0	FH 5D3425 - RMBS	...	...	4	.. 1.A	393,483	..99.5798	393,953	395,615	393,527	0	36	0	0	..5.500	..5.596	MON	1,813	22,367	..08/11/2023	...07/01/2053 ...
3132DS-4Z-2	FH 5D5340 - RMBS	...	...	4	.. 1.A	9,065,653	..78.9689	8,940,079	11,321,010	9,072,007	0	6,354	0	0	..2.000	..4.851	MON	18,868	113,210	..06/27/2024	...04/01/2052 ...
3132DU-AS-6	FH 5D6317 - RMBS	...	...	4	.. 1.A	12,610,319	..98.7421	12,565,566	12,725,645	12,610,219	0	(100)	0	0	..5.500	..5.696	MON	58,326	0	..12/19/2024	...05/01/2054 ...
3132DU-EJ-2	FH 5D6437 - RMBS	...	...	4	.. 1.A	13,174,852	..99.1755	13,181,562	13,291,150	13,174,796	0	(57)	0	0	..5.500	..5.669	MON	60,918	0	..12/19/2024	...06/01/2054 ...

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3132DU-LM-7	FH SD6632 - RMBS			4	1.A	5,888,999	92.1013	5,778,213	6,273,757	5,888,986	0	(13)	0	0	4.000	4.922	MON	20,913	20,913	11/25/2024	12/01/2052
3132DV-3J-2	FH SD8001 - RMBS			4	1.A	217,996	89.4897	190,413	212,776	230,577	0	(967)	0	0	3.500	2.405	MON	621	7,652	07/08/2019	07/01/2049
3132DV-3N-3	FH SD8005 - RMBS			4	1.A	587,377	89.4897	512,586	572,788	623,541	0	(2,968)	0	0	3.500	2.347	MON	1,671	20,516	09/27/2019	08/01/2049
3132DV-4V-4	FH SD8036 - RMBS			4	1.A	438,285	86.0946	371,706	431,741	447,855	0	(544)	0	0	3.000	2.525	MON	1,079	13,257	01/09/2020	01/01/2050
3132DV-MC-6	FH SD7555 - RMBS			4	1.A	2,471,355	86.1891	2,470,840	2,866,767	2,470,147	0	(1,208)	0	0	3.000	5.053	MON	7,167	0	12/19/2024	08/01/2052
3132DW-FJ-7	FEDERAL HOME LOAN MORTGAGE CORPORATION -			4	1.A	581,253	100.5315	582,159	579,082	581,160	0	(123)	0	0	6.000	5.931	MON	2,895	36,070	10/19/2022	10/01/2052
3132EO-G7-1	FH SD3822 - RMBS			4	1.A	678,174	99.6994	676,241	678,280	678,021	0	(152)	0	0	5.500	5.492	MON	3,109	38,197	12/11/2023	09/01/2053
3132EO-MB-5	FH SD3954 - RMBS			4	1.A	1,610,136	91.8717	1,565,614	1,704,130	1,613,914	0	4.135	0	0	4.000	4.871	MON	5,680	69,773	12/21/2023	11/01/2052
3132EO-V5-5	FH SD4332 - RMBS			4	1.A	1,982,834	97.2647	1,938,390	1,992,902	1,982,925	0	76	0	0	5.000	5.084	MON	8,304	103,264	12/19/2023	10/01/2053
3132GR-L6-6	FH Q06349 - RMBS			4	1.A	451,936	91.4148	403,306	441,182	450,483	0	(1,134)	0	0	3.500	3.099	MON	1,287	15,720	03/14/2012	02/01/2042
3132VN-3M-3	FH Q62603 - RMBS			4	1.A	223,784	89.9785	197,108	219,061	231,173	0	(753)	0	0	3.500	2.731	MON	639	7,886	06/12/2019	12/01/2048
3132WH-5N-1	FH Q44452 - RMBS			4	1.A	669,237	87.0060	580,281	666,944	670,167	0	(226)	0	0	3.000	2.933	MON	1,667	20,528	11/14/2016	11/01/2046
3132WK-Q8-4	FH Q45878 - RMBS	CF		4	1.A	1,434,050	87.0060	1,258,822	1,446,823	1,429,152	0	914	0	0	3.000	3.178	MON	3,617	43,405	07/06/2017	12/01/2046
3133BD-NG-6	FH QE3991 - RMBS			4	1.A	1,526,829	91.5543	1,401,601	1,530,895	1,526,836	0	0	0	0	4.000	4.033	MON	5,103	62,369	06/08/2022	05/01/2052
3133KJ-XK-3	FH RA3382 - RMBS			4	1.A	412,790	85.1272	406,864	477,948	412,680	0	(110)	0	0	3.000	4.890	MON	1,195	0	12/17/2024	08/01/2050
3133KL-A9-8	FH RA4532 - RMBS			4	1.A	2,704,079	82.6828	2,152,079	2,602,813	2,708,120	0	(2,799)	0	0	2.500	2.003	MON	5,423	66,657	06/04/2021	02/01/2051
3133KL-H2-6	FH RA4749 - RMBS			4	1.A	2,617,224	82.4098	2,089,274	2,535,226	2,624,062	0	(176)	0	0	2.500	2.067	MON	5,282	64,694	02/25/2021	03/01/2051
3133KP-MD-7	FH RA7556 - RMBS			4	1.A	3,405,126	94.2103	3,166,176	3,360,753	3,397,974	0	(2,868)	0	0	4.500	4.287	MON	12,603	154,774	06/09/2022	06/01/2053
3133KP-Q7-6	FH RA7678 - RMBS			4	1.A	1,263,551	97.1194	1,216,415	1,252,494	1,261,258	0	(1,054)	0	0	5.000	4.838	MON	5,219	63,977	09/01/2022	07/01/2052
3133KQ-EV-4	FH RA8248 - RMBS			4	1.A	1,321,884	96.8413	1,275,943	1,317,560	1,321,001	0	(668)	0	0	5.000	4.945	MON	5,490	67,305	12/19/2022	11/01/2052
3133KQ-GM-2	FH RA8304 - RMBS			4	1.A	2,550,400	98.9582	2,497,296	2,523,587	2,545,894	0	(3,566)	0	0	5.500	5.273	MON	11,566	141,129	01/05/2023	12/01/2052
3133KS-CZ-3	FH RA9988 - RMBS			4	1.A	351,391	99.6493	365,462	366,749	352,577	0	1,009	0	0	5.500	6.348	MON	1,681	20,684	10/06/2023	10/01/2053
3133TH-V7-9	FHR 2113 QG - CMO/RMBS			4	1.A	61,502	101.4931	62,091	61,177	61,261	0	(62)	0	0	6.000	5.849	MON	306	4,068	06/16/2008	01/15/2029
3136A5-N2-8	FNR 2012-53 EL - CMO/RMBS	CF		4	1.A	280,605	98.2929	267,356	271,999	272,289	0	(364)	0	0	3.000	2.674	MON	680	8,160	08/17/2012	05/25/2027
3136A8-LL-2	FNR 2012-93 TY - CMO/RMBS	CF		4	1.A	205,369	90.2409	196,625	217,889	205,884	0	2,918	0	0	2.000	3.444	MON	363	4,358	11/07/2013	06/25/2042
3136AH-H9-4	FNR 2013-130 A - CMO/RMBS			4	1.A	75,500	91.3373	69,591	76,191	75,377	0	83	0	0	3.000	3.187	MON	190	2,346	01/09/2014	01/25/2044
3136AR-PP-7	FNR 2016-11 LA - CMO/RMBS			4	1.A	92,230	99.0356	90,843	91,728	91,724	0	(139)	0	0	3.500	3.229	MON	268	3,700	06/26/2018	05/25/2042
3136B1-LV-4	FNR 2018-24 VD - CMO/RMBS	CF		4	1.A	744,213	99.2790	732,438	737,757	736,920	0	(910)	0	0	3.500	3.278	MON	2,152	25,822	07/20/2018	04/25/2031
3136BA-Q5-0	FNR 2019-36 JB - CMO/RMBS	CF		4	1.A	1,790,523	83.4542	1,502,719	1,800,625	1,792,494	0	566	0	0	3.000	3.049	MON	4,502	54,020	07/09/2019	07/25/2049
3136B5-QE-8	FNR 2019-45 CL - CMO/RMBS			4	1.A	188,241	84.3517	158,809	188,271	188,936	0	(65)	0	0	3.000	2.945	MON	187	5,904	07/16/2019	08/25/2049
3136B6-A9-4	FNR 2019-71 DB - CMO/RMBS	CF		4	1.A	1,224,000	76.3248	915,897	1,200,000	1,218,754	0	(1,530)	0	0	3.000	2.873	MON	3,000	36,000	12/17/2019	11/25/2049
3136B7-JD-4	FNR 2019-72 WB - CMO/RMBS	CF		4	1.A	505,391	94.1092	470,546	500,000	501,929	0	(717)	0	0	3.000	2.853	MON	1,250	15,000	12/12/2019	02/25/2047
3136B8-AK-5	FNR 2019-83 NC - CMO/RMBS	CF		4	1.A	489,688	71.3746	356,873	500,000	491,492	0	492	0	0	2.500	2.632	MON	1,042	12,500	01/27/2020	02/25/2049
3136BA-2N-3	FNR 2020-45 KB - CMO/RMBS	CF		4	1.A	3,056,406	68.8683	2,066,048	3,000,000	3,043,612	0	(2,975)	0	0	2.000	1.879	MON	5,000	60,000	06/03/2020	07/25/2050
3136BA-P3-2	FNR 2020-43 BY - CMO/RMBS			4	1.A	1,877,859	79.5379	1,458,514	1,833,735	1,877,796	0	(3,284)	0	0	2.000	1.678	MON	3,056	37,129	06/16/2020	10/25/2048
3136BA-QD-0	FNR 2020-40 NB - CMO/RMBS	CF		4	1.A	1,017,656	68.3339	683,339	1,000,000	1,013,687	0	(913)	0	0	2.000	1.889	MON	1,667	20,000	06/06/2020	06/25/2050
3136BG-UX-7	FNR 2021-61 LA - CMO/RMBS			4	1.A	2,441,906	86.8575	2,033,901	2,341,654	2,422,576	0	(4,011)	0	0	2.500	1.886	MON	4,878	60,330	08/05/2021	09/25/2051
3136BP-LQ-2	FNR 2022-85 BA - CMO/RMBS			4	1.A	2,754,123	100.4540	2,769,267	2,756,750	2,752,262	0	(1,179)	0	0	5.500	5.480	MON	12,635	159,296	11/17/2022	08/25/2047
3136BP-RJ-2	FNR 2022-84 A - CMO/RMBS			4	1.A	1,793,123	99.7196	1,769,296	1,774,271	1,788,075	0	(2,867)	0	0	5.500	5.207	MON	8,132	101,367	11/29/2022	02/25/2045
3137A3-H7-7	FHR 3751 HB - CMO/RMBS	CF		4	1.A	67,524	99.3210	67,066	67,524	67,437	0	(4)	0	0	3.500	3.510	MON	197	2,363	11/02/2010	11/15/2025
3137AU-KR-9	FHR 4102 BC - CMO/RMBS	CF		4	1.A	410,290	98.0668	386,418	394,036	395,235	0	(813)	0	0	3.000	2.596	MON	985	11,821	08/30/2012	08/15/2027
31377F-JJ-5	FHR 5057 GA - CMBS/CMO/RMBS			4	1.A	2,258,414	80.7826	1,761,510	2,180,555	2,244,092	0	(2,700)	0	0	2.000	1.578	MON	3,634	44,511	12/10/2020	12/25/2050
31377F-MW-2	FHR 5050 CP - CMO/RMBS			4	1.A	1,828,519	82.8388	1,459,095	1,761,367	1,814,786	0	(2,549)	0	0	2.000	1.498	MON	2,936	36,046	11/23/2020	12/25/2050
3137F9-GM-7	FHR 5074 KP - CMO/RMBS			4	1.A	1,564,592	82.6382	1,248,757	1,511,113	1,553,996	0	(1,853)	0	0	2.000	1.537	MON	2,519	30,879	01/11/2021	02/25/2051
3137FL-3C-6	FHR 4863 HP - CMO/RMBS	CF		4	1.A	591,064	89.8964	526,410	585,574	598,230	0	(1,971)	0	0	3.500	3.170	MON	1,708	20,495	02/08/2019	03/15/2049

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3137FL-A3-8	FHR 4875 DA - CMO/RMBS	..CF..	4 .....	.....	1.A	454,640	..94.5883	424,138	448,405	454,561	0	(1,523)	0	0	3.500	3.088	MON	1,308	15,694	03/15/2019	07/15/2048
3137FL-W5-9	FHR 4881 AK - CMO/RMBS .....	.....	4 .....	.....	1.A	71,248	..96.4515	67,373	69,851	73,019	0	(707)	0	0	3.500	2.038	MON	204	2,569	01/08/2020	02/15/2048
3137FM-2E-1	FHR 4891 PB - CMO/RMBS .....	.....	4 .....	.....	1.A	333,931	..90.0992	295,174	327,609	346,618	0	(1,836)	0	0	3.500	2.681	MON	956	11,775	05/10/2019	06/15/2049
3137FM-RY-0	FHR 4899 JD - CMO/RMBS	..CF..	4 .....	.....	1.A	457,662	..87.5770	392,227	447,865	453,827	0	(955)	0	0	3.000	2.799	MON	1,120	13,436	09/17/2019	04/25/2039
3137FN-FS-4	FHR 4911 LB - CMO/RMBS	..CF..	4 .....	.....	1.A	2,054,816	..86.4206	1,742,835	2,016,688	2,072,700	0	(3,086)	0	0	3.000	2.595	MON	5,042	60,501	08/13/2019	08/25/2049
3137FQ-PD-9	FHR 4943 ML - CMO/RMBS	..CF..	4 .....	.....	1.A	295,313	..78.9643	236,893	300,000	296,435	0	300	0	0	2.500	2.621	MON	625	7,500	01/08/2020	04/25/2048
3137FU-B5-2	FHR 4994 AV - CMO/RMBS	..CF..	4 .....	.....	1.A	371,250	..76.7187	276,187	360,000	367,981	0	(712)	0	0	2.000	1.754	MON	600	7,200	07/08/2020	12/25/2045
3137FV-EJ-7	FHR 5000 BW - CMO/RMBS .....	.....	4 .....	.....	1.A	1,552,129	..67.0114	1,001,152	1,494,003	1,540,676	0	(2,747)	0	0	2.000	1.769	MON	2,490	29,880	07/17/2020	08/25/2050
3137FY-TN-6	FHR 5096 C - CMO/RMBS .....	.....	4 .....	.....	1.A	1,341,817	..69.5938	947,704	1,361,765	1,339,904	0	410	0	0	1.500	1.642	MON	1,702	20,760	03/24/2021	04/25/2051
3137H6-XY-6	FHR 5213 JM - CMO/RMBS	..CF..	4 .....	.....	1.A	1,613,185	..95.1374	1,515,794	1,593,270	1,607,971	0	(2,131)	0	0	3.500	3.203	MON	4,647	55,764	03/25/2022	09/25/2051
3137H8-HX-2	FHR 5248 HB - CMO/RMBS .....	.....	4 .....	.....	1.A	1,237,108	..97.9772	1,194,401	1,219,061	1,231,107	0	(2,854)	0	0	4.500	4.140	MON	4,571	57,284	07/08/2022	08/25/2052
3137H8-K8-3	FHR 5249 AB - CMO/RMBS	..CF..	4 .....	.....	1.A	1,192,126	..95.9605	1,145,178	1,193,385	1,191,678	0	(215)	0	0	4.000	3.998	MON	3,978	47,735	08/09/2022	11/25/2051
3137H9-DC-0	FHR 5270 AB - CMO/RMBS .....	.....	4 .....	.....	1.A	1,693,092	..100.0980	1,698,468	1,696,804	1,692,643	0	(308)	0	0	5.500	5.525	MON	7,777	97,425	10/26/2022	01/25/2049
3137HA-H9-0	FHR 5339 AL - CMO/RMBS .....	.....	4 .....	.....	1.A	301,400	..98.1617	314,118	320,000	304,899	0	3.193	0	0	5.500	6.880	MON	1,467	17,600	11/02/2023	09/25/2053
3137HD-XE-5	FHR 5443 CY - CMO/RMBS .....	.....	4 .....	.....	1.A	3,452,727	..96.3165	3,274,761	3,400,000	3,451,097	0	(1,630)	0	0	5.500	5.310	MON	15,583	46,750	08/29/2024	08/25/2054
3137HD-YU-8	FHR 5440 LO - CMO/RMBS .....	.....	4 .....	.....	1.A	6,793,654	..100.0853	6,689,693	6,683,995	6,789,625	0	(4,029)	0	0	6.000	5.590	MON	33,420	33,420	10/29/2024	07/25/2054
3137HF-7A-7	FHR 5438 DY - CMO/RMBS .....	.....	4 .....	.....	1.A	4,142,684	..96.0400	3,939,241	4,101,667	4,141,465	0	(1,219)	0	0	5.500	5.354	MON	18,799	37,599	10/04/2024	08/25/2054
3137HF-CT-0	FHR 5444 BY - CMO/RMBS .....	.....	4 .....	.....	1.A	2,524,902	..96.0158	2,400,396	2,500,000	2,524,021	0	(881)	0	0	5.500	5.381	MON	11,458	45,833	08/22/2024	08/25/2054
3139TS-C5-1	FNR 2011-36 DB - CMO/RMBS	..CF..	4 .....	.....	1.A	234,075	..98.8800	231,670	234,294	233,846	0	(14)	0	0	3.000	3.003	MON	586	7,029	10/18/2013	05/25/2026
3139TU-ZB-8	FNR 2011-58 AL - CMO/RMBS	..CF..	4 .....	.....	1.A	199,171	..99.1125	192,588	194,313	194,280	0	(280)	0	0	3.500	3.113	MON	567	6,801	10/15/2013	07/25/2026
31403D-PD-4	FN 745314 - RMBS .....	.....	4 .....	.....	1.A	81,423	..96.0332	78,296	81,530	81,416	0	(13)	0	0	4.000	3.994	MON	272	3,401	01/28/2011	05/01/2034
3140EV-VF-1	FN BC1513 - RMBS	..CF..	4 .....	.....	1.A	2,917,833	..85.5941	2,480,824	2,898,360	2,917,354	0	(1,393)	0	0	3.000	2.895	MON	7,246	86,951	09/20/2017	08/01/2046
3140FO-JJ-4	FN BC4764 - RMBS .....	.....	4 .....	.....	1.A	1,914,268	..86.8866	1,649,454	1,898,399	1,921,265	0	(1,516)	0	0	3.000	2.819	MON	4,746	58,205	09/13/2017	10/01/2046
3140FX-C7-5	FN BF0093 - RMBS .....	.....	4 .....	.....	1.A	1,609,003	..88.1124	1,376,020	1,561,665	1,687,069	0	(1,003)	0	0	3.500	3.247	MON	4,555	55,409	08/08/2017	05/01/2056
3140HA-XB-1	FN BJ8773 - RMBS .....	.....	4 .....	.....	1.A	508,621	..84.1766	426,076	506,169	514,159	0	(533)	0	0	3.000	2.786	MON	1,265	15,292	10/21/2019	09/01/2049
3140JC-A4-6	FN BM7226 - RMBS .....	.....	4,5 .....	.....	1.A	3,620,944	..99.6508	3,673,152	3,686,025	3,643,084	0	20,640	0	0	5.099	5.851	MON	15,663	195,601	09/05/2023	05/01/2053
3140JC-CR-3	FN BM7279 - RMBS .....	.....	4,5 .....	.....	1.A	1,399,435	..99.3343	1,441,585	1,451,256	1,409,693	0	9,184	0	0	5.061	6.278	MON	6,121	77,063	10/19/2023	06/01/2053
3140JP-M9-3	FN BN6683 - RMBS .....	.....	4 .....	.....	1.A	592,324	..89.4897	516,707	577,393	619,392	0	(2,502)	0	0	3.500	2.529	MON	1,684	20,763	07/19/2019	06/01/2049
3140LO-D8-7	FN BR1926 - RMBS .....	.....	4 .....	.....	1.A	1,533,480	..78.8908	1,169,924	1,482,966	1,530,667	0	(1,707)	0	0	2.000	1.635	MON	2,472	30,023	01/08/2021	01/01/2051
3140MA-T7-9	FN BU8673 - RMBS .....	.....	4 .....	.....	1.A	1,151,084	..91.8982	1,065,316	1,159,235	1,151,113	0	28	0	0	4.000	4.095	MON	3,864	47,396	05/05/2022	05/01/2052
3140N9-UX-2	FN BX5097 - RMBS .....	.....	4 .....	.....	1.A	703,034	..98.8134	694,692	703,034	702,754	0	(187)	0	0	5.500	5.497	MON	3,222	39,051	06/21/2023	02/01/2053
3140Q7-SL-2	FN CA0522 - RMBS .....	.....	4 .....	.....	1.A	521,745	..85.2575	451,476	529,544	515,641	0	804	0	0	3.000	3.379	MON	1,324	16,307	01/10/2018	10/10/2047
3140QG-5K-9	FN CA8949 - RMBS .....	.....	4 .....	.....	1.A	2,101,505	..82.6828	1,683,399	2,035,972	2,102,940	0	(1,154)	0	0	2.500	2.095	MON	4,242	51,967	02/01/2025	02/01/2051
3140QG-NQ-6	FN CA8498 - RMBS .....	.....	4 .....	.....	1.A	1,356,410	..82.7138	1,080,735	1,306,596	1,358,942	0	(1,277)	0	0	2.500	2.009	MON	2,722	33,278	05/19/2021	01/01/2051
3140QG-RN-9	FN CA8592 - RMBS .....	.....	4 .....	.....	1.A	1,620,160	..82.9763	1,292,643	1,557,846	1,617,672	0	(1,556)	0	0	2.500	2.015	MON	3,246	39,902	06/15/2021	01/01/2051
3140QG-UM-7	FN CA8687 - RMBS .....	.....	4 .....	.....	1.A	1,487,104	..78.5291	1,161,999	1,479,706	1,466,675	0	(244)	0	0	2.000	1.940	MON	2,466	30,135	03/04/2021	01/01/2051
3140QN-QU-9	FN CB3166 - RMBS .....	.....	4 .....	.....	1.A	21,546,556	..85.6659	21,256,227	24,812,948	21,537,020	0	(9,535)	0	0	3.000	4.865	MON	62,032	62,032	11/21/2024	03/01/2052
3140QP-EY-9	FN CB3750 - RMBS .....	.....	4 .....	.....	1.A	1,258,485	..94.3603	1,164,136	1,233,714	1,255,168	0	(1,092)	0	0	4.500	4.181	MON	4,626	57,086	05/20/2022	06/01/2052
3140QP-FZ-5	FN CB3783 - RMBS .....	.....	4 .....	.....	1.A	1,519,269	..92.2512	1,503,374	1,629,653	1,516,822	0	(2,447)	0	0	4.000	5.081	MON	5,432	32,593	06/25/2024	06/01/2052
3140QP-H2-6	FN CB3848 - RMBS .....	.....	4 .....	.....	1.A	2,762,200	..89.0207	2,514,323	2,824,425	2,764,378	0	862	0	0	3.500	3.772	MON	8,238	101,389	06/07/2022	06/01/2052
3140QP-PY-7	FN CB4038 - RMBS .....	.....	4 .....	.....	1.A	1,216,212	..97.1190	1,179,697	1,214,693	1,215,892	0	(342)	0	0	5.000	4.974	MON	5,061	62,317	09/15/2022	06/01/2052
3140QP-RK-5	FN CB4089 - RMBS .....	.....	4 .....	.....	1.A	1,241,562	..92.1416	1,155,825	1,254,400	1,242,163	0	223	0	0	4.000	4.137	MON	4,181	51,574	07/08/2022	07/01/2052
3140QQ-BT-1	FN CB4549 - RMBS .....	.....	4 .....	.....	1.A	2,073,172	..94.3756	2,020,987	2,141,430	2,074,703	0	1,632	0	0	4.500	5.008	MON	8,030	98,494	12/21/2023	09/01/2052
3140QR-HX-4	FN CB5645 - RMBS .....	.....	4 .....	.....	1.A	1,114,327	..98.9040	1,101,941	1,114,153	1,113,816	0	(367)	0	0	5.500	5.484	MON	5,107	62,776	02/21/2023	02/01/2053
3140QR-R2-1	FN CB5904 - RMBS .....	.....	4 .....	.....	1.A	1,231,555	..99.2764	1,207,549	1,216,350	1,230,638	0	(1,263)	0	0	5.500	5.250	MON	5,575	68,881	03/15/2023	03/01/2053

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
31400S-A6-8	FN CB6328 - RMBS	...	...	4	1.A	648,347	100.6675	649,736	645,428	647,713	0	(445)	0	0	6.000	5.882	MON	3,227	40,146	07/11/2023	05/01/2053
31400T-QZ-5	FN CB7671 - RMBS	...	...	4	1.A	1,388,841	97.4018	1,362,013	1,398,346	1,389,106	0	272	0	0	5.000	5.114	MON	5,826	65,759	01/03/2024	12/01/2053
314010-AZ-8	FN FA0023 - RMBS	...	...	4	1.A	1,134,550	85.8886	1,119,655	1,303,612	1,134,154	0	(396)	0	0	3.000	4.885	MON	3,259	...	12/17/2024	04/01/2052
3140XA-2W-1	FN FM7088 - RMBS	...	...	4	1.A	2,996,954	82.7385	2,388,570	2,886,891	2,993,832	0	(903)	0	0	2.500	2.041	MON	6,014	74,068	06/22/2021	05/01/2051
3140XA-GK-2	FN FM6501 - RMBS	...	...	4	1.A	1,040,681	83.0358	839,733	1,011,290	1,050,066	0	(333)	0	0	2.500	2.012	MON	2,107	26,039	03/18/2021	03/01/2051
3140XB-2Z-2	FN FM7991 - RMBS	...	...	4	1.A	3,285,521	82.5278	2,597,621	3,147,569	3,275,037	0	(3,081)	0	0	2.500	2.010	MON	6,557	80,141	07/27/2021	07/01/2051
3140XB-X7-0	FN FM7901 - RMBS	...	...	4	1.A	1,634,761	82.5278	1,292,002	1,565,535	1,629,219	0	(687)	0	0	2.500	2.005	MON	3,262	40,040	07/07/2021	07/01/2051
3140XC-B8-0	FN FM8162 - RMBS	...	...	4	1.A	1,573,216	82.5588	1,239,193	1,500,981	1,570,566	0	(1,223)	0	0	2.500	1.941	MON	3,127	38,347	07/29/2021	07/01/2051
3140XC-JP-4	FN FM8369 - RMBS	...	...	4	1.A	2,378,829	82.4969	1,881,327	2,280,483	2,373,855	0	(877)	0	0	2.500	2.003	MON	4,751	59,076	08/10/2021	08/01/2051
3140XG-U3-1	FN FS1501 - RMBS	...	...	4	1.A	520,736	92.6251	477,262	515,262	521,492	0	(147)	0	0	4.000	3.827	MON	1,718	21,127	04/14/2022	08/01/2051
3140XH-4D-6	FN FS2619 - RMBS	...	...	4	1.A	1,337,914	96.9343	1,288,843	1,329,604	1,336,799	0	(741)	0	0	5.000	4.894	MON	5,540	68,297	04/05/2023	08/01/2052
3140XH-4D-6	FN FS2442 - RMBS	...	...	4	1.A	1,260,445	92.1416	1,155,257	1,253,784	1,259,827	0	(177)	0	0	4.000	3.925	MON	4,179	51,776	08/05/2022	07/01/2052
3140XJ-X8-1	FN FS3402 - RMBS	...	...	4	1.A	881,292	96.8992	859,019	886,508	881,384	0	82	0	0	5.000	5.095	MON	3,694	45,402	05/01/2023	11/01/2052
3140XM-AY-2	FN FS5422 - RMBS	...	...	4	1.A	432,556	94.6143	429,388	453,830	433,432	0	857	0	0	4.500	5.266	MON	1,702	20,806	12/08/2023	08/01/2053
3140XM-R5-7	FN FS5907 - RMBS	...	...	4	1.A	342,357	99.6864	355,330	356,448	343,376	0	933	0	0	5.500	6.285	MON	1,634	19,954	10/03/2023	09/01/2053
3140XM-X8-4	FN FS6102 - RMBS	...	...	4	1.A	1,368,644	96.5009	1,346,830	1,395,666	1,369,625	0	950	0	0	5.000	5.324	MON	5,815	71,343	12/19/2023	10/01/2053
3140XM-Y5-9	FN FS6131 - RMBS	...	...	4	1.A	8,387,267	82.1116	8,213,994	10,003,449	8,398,604	0	11,337	0	0	2.500	4.667	MON	20,841	104,203	07/30/2024	03/01/2052
3140XN-5E-0	FN FS7144 - RMBS	...	...	4	1.A	15,108,123	78.4157	14,872,835	18,966,652	15,130,002	0	21,879	0	0	2.000	4.731	MON	31,611	189,667	12/19/2024	06/01/2052
3140XN-S4-7	FN FS6838 - RMBS	...	...	4	1.A	14,680,876	98.7544	14,697,816	14,883,194	14,680,523	0	(353)	0	0	5.500	5.771	MON	68,215	...	12/19/2024	11/01/2053
3140XP-PF-0	FN FS7621 - RMBS	...	...	4	1.A	10,186,543	78.6586	10,019,660	12,738,154	10,189,861	0	3,318	0	0	2.000	4.807	MON	21,230	127,382	06/25/2024	01/01/2052
3140XR-M2-8	FN FS9376 - RMBS	...	...	4	1.A	1,902,271	85.8935	1,903,028	2,215,566	1,901,415	0	(856)	0	0	3.000	5.041	MON	5,539	...	12/19/2024	06/01/2052
3140XR-RA-5	FN FS9480 - RMBS	...	...	4	1.A	2,029,564	85.2912	2,018,126	2,366,161	2,028,869	0	(695)	0	0	3.000	5.037	MON	5,915	...	12/19/2024	05/01/2051
3140XS-CN-1	FN FS9976 - RMBS	...	...	4	1.A	1,353,158	86.2820	1,354,580	1,569,945	1,352,486	0	(672)	0	0	3.000	5.074	MON	3,925	...	12/19/2024	08/01/2052
31418C-CP-7	FN MA2777 - RMBS	CF	...	4	1.A	755,706	85.8531	659,724	768,434	745,085	0	1,295	0	0	3.000	3.436	MON	1,921	23,053	01/22/2018	10/01/2046
31418C-T9-5	FN MA3275 - RMBS	...	...	4	1.A	1,425,362	86.9316	1,260,760	1,450,289	1,411,581	0	2,050	0	0	3.000	3.372	MON	3,626	44,393	01/29/2018	02/01/2048
31418D-2N-1	FN MA4380 - RMBS	...	...	4	1.A	1,304,378	85.5658	1,063,111	1,242,449	1,314,113	0	581	0	0	3.000	2.323	MON	3,106	38,223	07/08/2021	07/01/2051
31418D-4X-7	FN MA4437 - RMBS	...	...	4	1.A	15,655,588	78.1985	15,423,543	19,723,576	15,674,062	0	18,473	0	0	2.000	4.713	MON	32,873	197,236	06/25/2024	10/01/2051
31418D-6B-3	FN MA4465 - RMBS	...	...	4	1.A	17,443,816	78.1846	17,182,215	21,976,461	17,468,675	0	24,859	0	0	2.000	4.704	MON	36,627	219,765	06/25/2024	11/01/2051
31418D-C6-7	FN MA3692 - RMBS	...	...	4	1.A	271,530	89.4897	237,644	265,555	286,336	0	(1,207)	0	0	3.500	2.470	MON	775	9,522	07/15/2019	07/01/2049
31418D-YC-0	FN MA4306 - RMBS	...	...	4	1.A	1,428,717	82.0722	1,137,909	1,386,473	1,430,211	0	(787)	0	0	2.500	2.136	MON	2,888	35,330	04/01/2051	...
31418D-Z8-8	FN MA4366 - RMBS	...	...	4	1.A	1,461,254	86.0551	1,210,029	1,406,109	1,454,664	0	(3,326)	0	0	2.500	1.910	MON	2,929	35,999	05/20/2021	06/01/2041
31418E-RJ-1	FN MA4988 - RMBS	...	...	4	1.A	231,098	98.1275	227,588	231,931	231,099	0	(1)	0	0	5.000	5.058	MON	966	12,310	05/01/2023	04/01/2043
0829999999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						310,642,306	XXX	292,095,255	333,483,055	310,821,231	0	21,428	0	0	XXX	XXX	XXX	968,014	6,338,829	XXX	XXX
88258M-AA-3	TNGJTL 23 A1 - ABS	...	...	1	1.A FE	758,593	100.2100	743,082	741,525	755,425	0	(2,160)	0	0	5.102	4.646	MS	9,458	42,012	03/15/2023	04/01/2035
0849999999. Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities						758,593	XXX	743,082	741,525	755,425	0	(2,160)	0	0	XXX	XXX	XXX	9,458	42,012	XXX	XXX
0909999999. Total - U.S. Special Revenues Bonds						422,090,405	XXX	386,383,942	445,088,716	422,306,319	0	44,703	0	0	XXX	XXX	XXX	1,582,648	9,020,341	XXX	XXX
00081T-AK-4	ACCO BRANDS CORP	...	...	1,2	4.A FE	109,898	91.0801	118,404	130,000	115,641	0	2,828	0	0	4.250	7.355	MS	5,525	...	11/22/2022	03/15/2029
00108W-AM-2	AEP TEXAS INC	...	...	1,2	2.A FE	480,546	85.5903	513,542	600,000	500,195	0	15,085	0	0	2.100	5.657	JJ	6,300	12,600	10/17/2023	07/01/2030
00182E-BM-0	ANZ NEW ZEALAND INTL LTD (LONDON BRANCH)	C	...	...	1.E FE	599,208	88.9117	533,470	600,000	599,580	0	88	0	0	2.550	2.565	FA	5,865	15,300	02/06/2020	02/13/2030
00182Y-AA-3	ANZ BANK NEW ZEALAND LTD	C	...	2	1.G FE	500,000	100.4411	502,205	500,000	500,000	0	0	0	0	5.548	5.547	FA	10,788	27,740	08/02/2022	08/11/2032
001877-AA-7	API GROUP DE INC	...	...	1,2	4.A FE	100,670	91.2537	109,504	120,000	105,206	0	2,658	0	0	4.125	7.371	JJ	2,283	4,950	09/27/2023	07/15/2029
001940-AC-9	ATS CORP	...	...	1,2	4.A FE	57,585	92.5378	62,000	67,000	60,389	0	1,390	0	0	4.125	7.027	JD	123	2,723	06/27/2024	12/15/2028
00206R-DQ-2	AT&T INC	...	...	1,2	2.B FE	988,060	99.0481	990,481	1,000,000	994,286	0	2,538	0	0	4.250	4.530	MS	14,167	42,500	06/13/2022	03/01/2027

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
00206R-HJ-4	AT&T INC			1,2	2.B FE	285,867	97.8791	293,637	300,000	289,210	0	2,290	0	0	4.350	5.325	MS	4,350	13,050	07/07/2023	03/01/2029
00206R-HW-5	AT&T INC			1,2	2.B FE	998,410	98.0777	980,777	1,000,000	999,306	0	358	0	0	3.800	3.834	FA	14,356	38,000	05/23/2022	02/15/2027
00206R-MT-6	AT&T INC			1,2	2.B FE	398,684		401,816	400,000	398,837	0	132	0	0	5.400	5.441	FA	8,160	21,600	05/30/2023	02/15/2034
00253X-AA-9	AADVANTAGE LOYALTY IP LTD			1	3.A FE	173,144	99.7652	178,081	178,500	176,024	(8)	1,466	0	0	5.500	7.613	JAJO	1,936	8,876	12/23/2024	04/20/2026
00253X-AB-7	AADVANTAGE LOYALTY IP LTD			1	3.A FE	204,698	99.2345	220,301	222,000	209,281	237	2,360	0	0	5.750	7.308	JAJO	2,482	11,789	12/23/2024	04/20/2029
002824-BQ-2	ABBOTT LABORATORIES			1,2	1.D FE	197,134	84.5138	169,028	200,000	198,374	0	283	0	0	1.400	1.555	JD	8	4,200	06/22/2020	06/30/2030
00287Y-BX-6	ABBVIE INC			1,2	1.G FE	270,423	92.8451	278,535	300,000	276,480	0	4,167	0	0	3.200	5.030	MN	1,067	9,600	07/11/2023	11/21/2029
00404A-AN-9	ACADIA HEALTHCARE COMPANY INC			1,2	4.A FE	118,387	95.5694	119,462	125,000	119,462	(1,130)	1,084	0	0	5.500	6.645	JJ	3,438	6,875	12/08/2022	07/01/2028
004498-AB-7	ACI WORLDWIDE INC			1,2	4.B FE	87,422	99.8328	89,850	90,000	88,748	(86)	671	0	0	5.750	6.602	FA	1,955	3,163	11/21/2024	08/15/2026
005095-AA-2	ACUSHNET CO			1,2	3.C FE	17,000	103.3608	17,571	17,000	17,000	0	0	0	0	7.375	7.374	AO	265	1,296	09/27/2023	10/15/2028
00687Y-AA-3	ADIENT GLOBAL HOLDINGS LTD			1,2	4.B FE	186,818	98.7640	197,528	200,000	193,849	0	3,471	0	0	4.875	6.913	FA	3,683	9,750	11/23/2022	08/15/2026
00687Y-AB-1	ADIENT GLOBAL HOLDINGS LTD			1,2	3.B FE	71,192	101.2079	71,858	71,000	71,134	(42)	(14)	0	0	7.000	6.912	AO	1,049	4,445	12/23/2024	04/15/2028
00687Y-AC-9	ADIENT GLOBAL HOLDINGS LTD			1,2	4.B FE	104,579	102.2501	105,318	103,000	103,886	(667)	(26)	0	0	8.250	7.935	AO	1,794	5,404	12/23/2024	04/15/2031
00724F-AC-5	ADOBE INC			1,2	1.E FE	195,092	99.8544	199,709	200,000	199,804	0	2,309	0	0	3.250	4.441	FA	2,708	6,500	11/28/2022	02/01/2025
00724P-AD-1	ADOBE INC			1,2	1.E FE	598,194	88.9485	533,691	600,000	599,037	0	186	0	0	2.300	2.334	FA	5,750	13,800	01/22/2020	02/01/2030
00810G-AD-6	AETHON UNITED BR LP			1,2	4.B FE	39,000	102.3558	39,919	39,000	39,000	0	0	0	0	7.500	7.500	AO	731	0	09/19/2024	10/01/2029
00846U-AM-3	AGILENT TECHNOLOGIES INC			1,2	2.A FE	501,650	85.8560	429,280	500,000	501,032	0	(185)	0	0	2.100	2.058	JD	788	10,500	07/21/2021	06/04/2030
00846U-AN-1	AGILENT TECHNOLOGIES INC			1,2	2.A FE	1,090,362	84.8535	933,389	1,100,000	1,093,766	0	943	0	0	2.300	2.399	MS	7,660	25,300	03/16/2021	03/12/2031
013092-AB-7	ALBERTSONS COMPANIES INC			1,2	3.B FE	231,810	99.5681	231,994	233,000	231,444	(768)	206	0	0	5.875	5.995	FA	5,171	13,395	08/05/2024	02/15/2028
013092-AG-6	ALBERTSONS COMPANIES INC			1,2	3.B FE	383,105	91.1303	361,787	397,000	360,674	374	1,763	0	0	3.500	4.136	MS	4,091	13,405	08/05/2024	03/15/2029
013822-AG-6	ALCOA NEDERLAND HOLDING BV			1,2	3.A FE	165,390	93.1924	167,746	180,000	167,343	0	1,956	14,538	0	4.125	6.028	MS	1,877	7,425	03/09/2021	03/31/2025
01400E-AB-9	ALCON FINANCE CORP			1,2	2.A FE	1,412,372	91.6270	1,282,777	1,400,000	1,407,265	0	(1,506)	0	0	3.000	2.873	MS	11,433	42,000	03/18/2021	09/23/2029
01400E-AD-5	ALCON FINANCE CORP			1,2	2.A FE	672,187	88.3163	574,056	650,000	663,759	0	(2,494)	0	0	2.600	2.164	MN	1,596	16,900	07/08/2021	05/27/2030
01626P-AH-9	ALIMENTATION COUCHE-TARD INC			1,2	2.A FE	1,925,565	96.6555	1,933,110	2,000,000	1,974,653	0	9,162	0	0	3.550	4.070	JJ	30,569	71,000	11/20/2018	07/26/2027
01741R-AH-5	ATI INC			1,2	4.A FE	77,990	99.2164	82,350	83,000	79,839	0	928	0	0	5.875	7.347	JD	406	4,729	07/23/2024	12/01/2027
01741R-AN-2	ATI INC			1,2	4.A FE	71,589	102.9161	73,070	71,000	71,468	(75)	(37)	0	0	7.250	7.081	FA	1,945	4,653	12/23/2024	08/15/2030
019736-AE-7	ALLISON TRANSMISSION INC			1,2	3.A FE	102,768	97.0301	106,733	110,000	105,531	(33)	1,363	0	0	4.750	6.374	AO	1,306	4,869	12/23/2024	10/01/2027
019736-AF-4	ALLISON TRANSMISSION INC			1,2	3.A FE	111,746	99.2125	117,071	118,000	113,423	(33)	834	0	0	5.875	6.900	JD	578	6,257	12/23/2024	06/01/2029
019736-AG-2	ALLISON TRANSMISSION INC			1,2	3.B FE	51,242	88.4384	54,832	62,000	53,339	(36)	1,079	0	0	3.750	6.561	JJ	975	2,138	08/05/2024	01/30/2031
02005N-BF-6	ALLY FINANCIAL INC			2	3.A FE	122,873	100.5016	125,627	125,000	124,282	0	777	0	0	5.750	6.422	MN	819	7,044	08/05/2024	11/20/2025
02156L-AC-5	ALTICE FRANCE SA			1,2	5.B FE	158,250	74.5523	149,105	200,000	149,105	(22,783)	7,173	0	0	5.500	10.836	AO	2,322	11,000	10/25/2022	01/15/2028
023135-CH-7	AMAZON.COM INC			1,2	1.D FE	275,295	92.4801	277,440	300,000	278,661	0	2,421	0	0	3.600	4.768	AO	2,340	10,800	08/04/2023	04/13/2032
023135-CQ-7	AMAZON.COM INC			1,2	1.D FE	445,922	100.6450	452,902	450,000	446,697	0	581	0	0	4.650	4.819	JD	1,744	20,925	09/21/2023	12/01/2029
023135-CR-5	AMAZON.COM INC			1,2	1.D FE	285,132	99.5068	298,521	300,000	286,732	0	1,315	0	0	4.700	5.394	JD	1,175	14,100	10/12/2023	12/01/2032
02344A-AA-6	AMCOR FLEXIBLES NORTH AMERICA INC			1,2	2.B FE	599,736	86.0314	516,188	600,000	599,825	0	27	0	0	2.690	2.695	MN	1,614	16,140	05/18/2021	05/25/2031
02352N-AA-7	AMER SPORTS CO			1,2	3.C FE	100,597	101.3359	102,349	101,000	100,637	0	41	0	0	6.750	6.823	MS	2,273	3,693	06/12/2023	02/16/2031
02361D-AS-9	AMEREN ILLINOIS CO			1,2	1.F FE	499,550	96.9018	484,509	500,000	499,842	0	52	0	0	3.800	3.810	MN	2,428	19,000	05/14/2018	05/15/2028
02406P-AU-4	AMERICAN AXLE & MANUFACTURING INC			1,2	4.B FE	87,273	99.0000	92,070	93,000	89,583	(110)	1,257	0	0	6.500	8.256	AO	1,511	5,298	12/23/2024	04/01/2027
02406P-BA-7	AMERICAN AXLE & MANUFACTURING INC			1,2	4.B FE	45,638	99.0395	49,520	50,000	46,849	0	736	0	0	6.875	9.015	JJ	1,719	3,438	06/12/2023	07/01/2028
02406P-BB-5	AMERICAN AXLE & MANUFACTURING INC			1,2	4.B FE	70,725	91.4327	75,889	83,000	73,625	(18)	1,439	0	0	5.000	7.893	AO	1,038	3,725	12/23/2024	10/01/2029
024747-AF-4	AMERICAN BUILDERS & CONTRACTORS SUPPLY C			1,2	3.B FE	113,864	95.7739	121,633	127,000	118,263	(24)	2,391	0	0	4.000	6.525	JJ	2,342	4,580	12/23/2024	01/15/2028
025816-CP-2	AMERICAN EXPRESS CO			2	1.F FE	1,286,807	97.0309	1,237,144	1,275,000	1,278,143	0	(1,289)	0	0	3.300	3.186	MN	6,779	42,075	07/18/2017	05/03/2027
025816-DH-9	AMERICAN EXPRESS CO			2,5	1.F FE	500,000	100.9434	504,717	500,000	500,000	0	0	0	0	5.282	5.283	JJ	11,224	26,410	07/25/2023	07/27/2029
025816-DL-0	AMERICAN EXPRESS CO			2,5	1.F FE	100,000	101.2396	101,240	100,000	100,000	0	0	0	0	6.338	6.344	AO	1,074	6,338	10/24/2023	10/30/2026
025816-DN-6	AMERICAN EXPRESS CO			2,5	1.F FE	100,000	106.7933	106,793	100,000	100,000	0	0	0	0	6.489	6.490	AO	1,100	6,489	10/24/2023	10/30/2031

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
02665W-EH-0	AMERICAN HONDA FINANCE CORP		1		1.G FE	299,610	98.2147	294,644	300,000	299,708	.0	64	.0	.0	4.600	4.621	AO	2,837	13,800	04/13/2023	04/17/2030
03073E-AT-2	CENCORA INC		1,2		2.A FE	1,596,688	86.7665	1,388,264	1,600,000	1,597,860		352	.0	.0	2.700	2.724	MS	12,720	43,200	03/25/2021	03/15/2031
030981-AJ-3	AMERIGAS PARTNERS LP		1,2		4.B FE	127,347	96.5754	128,445	133,000	128,423	(1,734)	1,469	.0	.0	5.875	7.285	FA	2,843	7,373	12/23/2024	08/20/2026
030981-AM-6	AMERIGAS PARTNERS LP		1,2		4.B FE	35,000	96.1808	33,663	35,000	33,663	(1,337)	.0	.0	.0	9.375	9.381	JD	273	3,281	05/22/2023	06/01/2028
031162-CU-2	AMGEN INC		1,2		2.A FE	1,005,743	88.3644	883,644	1,000,000	1,003,458	.0	(638)	.0	.0	2.450	2.375	FA	8,847	24,500	05/13/2021	02/21/2030
031162-CW-8	AMGEN INC		1,2		2.A FE	1,227,054	85.1798	1,022,157	1,200,000	1,216,939	.0	(2,668)	.0	.0	2.300	2.044	FA	9,660	27,600	06/17/2021	02/25/2031
031162-DR-8	AMGEN INC		1,2		2.A FE	238,840	99.2941	248,235	250,000	240,034	.0	961	.0	.0	5.250	5.872	MS	4,339	13,125	09/28/2023	03/02/2033
031652-BK-5	AMIKOR TECHNOLOGY INC		1,2		3.B FE	90,963	100.0040	95,004	95,000	93,434	.0	508	.0	.0	6.625	7.309	MS	1,853	6,294	06/03/2019	09/15/2027
032654-AN-5	ANALOG DEVICES INC		1,2		1.G FE	144,587	98.1829	147,274	150,000	147,248	.0	1,340	.0	.0	3.500	4.506	JD	379	5,250	12/19/2022	12/05/2026
032654-BA-2	ANALOG DEVICES INC		1,2		1.G FE	190,894	97.4545	194,909	200,000	194,804	.0	1,963	.0	.0	3.450	4.582	JD	307	6,900	12/19/2022	06/15/2027
035240-AQ-3	ANHEUSER-BUSCH INBEV WORLDWIDE INC		1,2		1.G FE	480,311	100.0342	491,168	491,000	482,651	.0	1,848	.0	.0	4.750	5.220	JJ	10,236	23,323	09/22/2023	01/23/2029
035240-AV-2	ANHEUSER-BUSCH INBEV WORLDWIDE INC		1,2		1.G FE	223,348	93.7074	234,269	250,000	227,574	.0	3,478	.0	.0	3.500	5.435	JD	729	8,750	10/11/2023	06/01/2030
03674X-AQ-9	ANTERO RESOURCES CORP		1,2		2.C FE	85,821	102.4017	87,041	85,000	85,640	.0	(117)	.0	.0	7.625	7.352	FA	2,701	5,871	08/05/2024	02/01/2029
03674X-AS-5	ANTERO RESOURCES CORP		1,2		2.C FE	30,785	96.6499	30,928	32,000	31,062	623	148	.0	.0	5.375	6.035	MS	573	1,720	03/28/2023	03/01/2030
03690A-AH-8	ANTERO MIDSTREAM PARTNERS LP		1,2		3.C FE	146,397	97.2759	152,723	157,000	149,160	(7)	1,424	.0	.0	5.375	6.688	JD	375	8,036	12/23/2024	06/15/2029
03740L-AA-0	AON CORP		1,2		2.A FE	997,120	82.5251	825,251	1,000,000	998,033	.0	287	.0	.0	2.050	2.082	FA	7,289	20,500	08/18/2021	08/23/2031
037735-CU-9	APPALACHIAN POWER CO		1,2		2.A FE	1,856,077	99.3556	1,882,788	1,895,000	1,893,083	.0	4,519	.0	.0	3.400	3.648	JD	5,369	64,430	07/13/2015	06/01/2025
037833-BG-4	APPLE INC		1		1.B FE	727,905	99.4669	746,002	750,000	746,557	.0	9,243	.0	.0	3.200	4.487	MN	3,200	24,000	12/06/2022	05/13/2025
038522-AQ-1	ARAMARK SERVICES INC		1,2		4.A FE	94,129	97.0889	97,089	100,000	95,989	(17)	999	.0	.0	5.000	6.449	FA	2,083	4,050	12/23/2024	02/01/2028
039483-AT-9	ARCHER-DANIELS-MIDLAND CO				1.F FE	150,986	105.5548	158,332	150,000	150,901	.0	(71)	.0	.0	5.935	5.837	AO	2,226	8,903	10/19/2023	10/01/2032
039524-AA-1	ARCHES BUYER INC		1,2		4.B FE	85,185	91.8555	93,693	102,000	90,259	.0	2,694	.0	.0	4.250	8.182	JD	361	4,016	12/23/2024	06/01/2028
03959K-AC-4	ARCHROCK PARTNERS LP		1,2		3.C FE	91,406	99.4567	96,473	97,000	93,231	(18)	976	.0	.0	6.250	7.615	AO	1,516	5,594	12/23/2024	04/01/2028
03959K-AD-2	ARCHROCK PARTNERS LP		1,2		3.C FE	36,000	100.0597	36,022	36,000	36,000	.0	.0	.0	.0	6.625	6.625	MS	828	.0	08/12/2024	09/01/2032
03969A-AN-0	ARDAGH PACKAGING FINANCE PLC	C	1,2		5.A FE	204,403	86.9802	204,403	235,000	204,403	2,433	6,745	18,585	.0	4.125	13.313	MN	1,239	9,694	12/08/2022	08/15/2035
043436-AW-4	ASBURY AUTOMOTIVE GROUP INC		1,2		3.B FE	169,904	93.2582	171,595	184,000	167,733	472	1,664	.0	.0	4.625	6.032	MN	1,087	7,863	12/23/2024	11/15/2029
04364V-AR-4	ASCENT RESOURCES UTICA HOLDINGS LLC		1,2		3.C FE	68,961	102.0684	69,407	68,000	68,879	(71)	(23)	.0	.0	8.250	6.730	FA	2,338	1,485	12/23/2024	12/31/2028
04364V-AX-1	ASCENT RESOURCES UTICA HOLDINGS LLC		1,2		3.C FE	28,000	99.4363	27,842	28,000	27,842	(158)	.0	.0	.0	6.625	6.625	AO	392	.0	10/02/2024	10/15/2032
046353-AL-2	ASTRAZENECA PLC	C	1,2		1.F FE	1,977,200	99.0309	1,980,617	2,000,000	1,997,695	.0	2,599	.0	.0	3.375	3.510	MN	8,438	67,500	12/16/2015	11/16/2025
04636N-AF-0	ASTRAZENECA FINANCE LLC		1,2		1.F FE	299,394	100.5847	301,754	300,000	299,618	.0	134	.0	.0	4.875	4.919	MS	4,794	14,625	02/28/2023	03/03/2028
04636N-AG-8	ASTRAZENECA FINANCE LLC		1,2		1.F FE	595,416	100.3371	602,023	600,000	596,507	.0	628	.0	.0	4.900	5.029	MS	9,637	29,400	03/02/2023	03/03/2030
04685A-3T-6	ATHENE GLOBAL FUNDING				1.E FE	7,769,489	101.1493	7,662,062	7,575,000	7,748,312	.0	(21,176)	.0	.0	5.516	4.426	MS	111,423	207,758	09/18/2024	03/25/2027
049560-AZ-8	ATMOS ENERGY CORP		1,2		1.E FE	149,805	104.7174	157,076	150,000	149,842	.0	28	.0	.0	5.900	5.915	MN	1,131	9,710	10/05/2023	11/15/2033
052528-AM-8	AUSTRALIA AND NEW ZEALAND BANKING GROUP	C	2		1.G FE	1,005,540	84.7686	847,686	1,000,000	1,003,442	.0	(533)	.0	.0	2.570		MN		25,700	11/08/2020	11/25/2035
052769-AG-1	AUTODESK INC		1,2		2.A FE	1,199,688	90.5662	1,086,795	1,200,000	1,199,844	.0	49	.0	.0	2.850	2.853	JJ	15,770	34,200	01/08/2020	01/15/2030
053332-AY-8	AUTOZONE INC		1,2		2.B FE	299,736	99.6325	298,898	300,000	299,987	.0	58	.0	.0	3.625	3.640	AO	2,296	10,875	03/26/2020	04/15/2025
053332-BA-9	AUTOZONE INC		1,2		2.B FE	1,356,362	82.2001	1,150,801	1,400,000	1,372,466	.0	4,223	10,652	.0	1.650		JJ		23,100	03/15/2021	01/15/2031
05352T-AA-7	AVANTOR FUNDING INC		1,2		3.B FE	143,679	95.4222	149,813	157,000	147,802	(47)	2,150	.0	.0	4.625	6.495	JJ	3,348	6,799	12/23/2024	07/15/2028
05368V-AA-4	AVIENT CORP		1,2		3.C FE	55,482	102.2989	58,310	57,000	55,825	.0	163	.0	.0	7.125	7.584	FA	1,692	4,061	03/28/2023	08/01/2030
053773-BC-0	AVIS BUDGET CAR RENTAL LLC	2			3.C FE	32,375	97.7340	34,207	35,000	33,471	.0	527	.0	.0	5.750	7.677	JJ	928	2,013	11/02/2022	07/15/2027
053773-BF-3	AVIS BUDGET CAR RENTAL LLC		1,2		4.A FE	45,654	93.6567	47,765	51,000	46,991	.0	683	.0	.0	5.375	7.607	MS	914	2,204	10/16/2024	03/01/2029
053773-BG-1	AVIS BUDGET CAR RENTAL LLC		1,2		4.A FE	138,799	93.4531	144,852	155,000	143,487	.0	2,894	.0	.0	4.750	7.365	AO	1,841	7,006	12/23/2024	04/01/2028
053773-BH-9	AVIS BUDGET CAR RENTAL LLC		1,2		4.A FE	26,341	102.3301	27,629	27,000	26,397	.0	56	.0	.0	8.000	8.477	MN	276	1,926	08/05/2024	02/15/2031
053773-BJ-5	AVIS BUDGET CAR RENTAL LLC		1,2		4.A FE	88,092	103.1563	89,746	87,000	88,024	(51)	(18)	.0	.0	8.250	7.948	JJ	2,153	.0	12/23/2024	01/15/2030
05453G-AC-9	AXALTA COATING SYSTEMS LLC		1,2		3.C FE	122,996	90.8187	136,228	150,000	130,834	.0	3,888	.0	.0	3.375	6.998	FA	1,913	5,063	11/28/2022	02/15/2029
05523R-AF-4	BAE SYSTEMS PLC	C	1,2		2.A FE	1,194,068	82.5761	990,913	1,200,000	1,195,999	.0	599	.0	.0	1.900	1.956	FA	8,613	22,800	07/22/2021	02/15/2031

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
05523R-AJ-6	BAE SYSTEMS PLC	C	1,2		2.A FE	5,035,924	100.1617	4,882,881	4,875,000	5,026,486	0	(9,438)	0	0	5.125	4.300	MS	65,931	124,922	09/18/2024	03/26/2029
05565Q-DH-8	BP CAPITAL MARKETS PLC	C	1,2		1.E FE	472,710	96.1718	480,859	500,000	479,753	0	4,619	0	0	3.723	4.874	MN	1,706	18,615	06/14/2023	11/28/2028
05578A-AN-8	BPCE SA	C			1.E FE	632,688	89.4428	536,657	600,000	619,761	0	(3,932)	0	0	2.700	1.970	AO	4,050	16,200	08/18/2021	10/01/2029
05578A-E4-6	BPCE SA	C			1.E FE	748,118	99.5278	746,458	750,000	749,019	0	400	0	0	4.750	4.805	JJ	16,031	35,625	07/11/2022	07/19/2027
05583J-AJ-1	BPCE SA	C	2,5		2.A FE	1,000,000	81.8344	818,344	1,000,000	1,000,000	0	0	0	0	2.277	2.277	JJ	10,183	22,770	01/12/2021	01/20/2032
05605H-AB-6	BIIX TECHNOLOGIES INC		1,2		3.C FE	18,986	93.5627	19,648	21,000	19,386	(31)	348	0	0	4.125	6.574	JD	2	1,176	06/27/2024	06/30/2028
05605H-AC-4	BIIX TECHNOLOGIES INC		1,2		3.C FE	111,750	92.7925	106,711	115,000	105,882	1,388	511	0	0	4.125	4.699	AO	1,001	4,744	10/11/2023	04/15/2029
06051G-FU-8	BANK OF AMERICA CORP				2.A FE	1,002,000	99.6126	996,126	1,000,000	1,000,411	0	(262)	0	0	4.450	4.413	MS	14,586	44,500	07/23/2018	03/03/2026
06051G-HV-4	BANK OF AMERICA CORP		1,2,5		1.G FE	1,000,000	92.0458	920,458	1,000,000	1,000,000	0	0	0	0	3.194	3.194	JJ	14,018	31,940	07/18/2019	07/23/2030
06051G-KP-3	BANK OF AMERICA CORP		1,2,5		1.G FE	300,000	98.8795	296,638	300,000	300,000	0	0	0	0	4.376	4.378	AO	2,334	13,128	04/21/2022	04/27/2028
06051G-LA-5	BANK OF AMERICA CORP		1,2,5		1.G FE	500,000	99.9941	499,971	500,000	500,000	0	0	0	0	4.827	4.831	JJ	10,660	24,135	07/19/2022	07/22/2026
06051G-LG-2	BANK OF AMERICA CORP		1,2,5		1.E FE	375,275	100.4995	376,873	375,000	375,200	0	(41)	0	0	5.202	5.185	AO	3,576	19,508	04/19/2023	04/25/2029
06051G-LH-0	BANK OF AMERICA CORP		1,2,5		1.E FE	375,277	99.2576	372,216	375,000	375,252	0	(10)	0	0	5.288	5.278	AO	3,636	19,830	04/19/2023	04/25/2034
06368D-3S-1	BANK OF MONTREAL		1		1.F FE	699,839	99.5576	696,904	700,000	699,977	0	56	0	0	3.700	3.708	JD	1,727	25,900	05/31/2022	06/07/2025
06368L-AQ-9	BANK OF MONTREAL		1,2		1.F FE	299,868	99.9288	299,786	300,000	299,942	0	42	0	0	4.700	4.708	MS	4,191	14,100	09/07/2022	09/14/2027
06406R-BJ-5	BANK OF NEW YORK MELLON CORP		2,5		1.F FE	500,000	99.7284	498,642	500,000	500,000	0	0	0	0	4.414	4.417	JJ	9,625	22,070	07/19/2022	07/24/2026
06406R-BL-0	BANK OF NEW YORK MELLON CORP		2,5		1.F FE	350,000	102.6183	359,164	350,000	350,000	0	0	0	0	5.802	5.804	AO	3,723	20,307	10/18/2022	10/25/2028
06406Y-AA-0	BANK OF NEW YORK MELLON CORP		2		1.F FE	2,007,920	92.9905	1,859,809	2,000,000	2,003,958	0	(739)	0	0	3.300	3.252	FA	23,467	66,000	05/30/2019	08/23/2029
064159-AB-9	BANK OF NOVA SCOTIA		1		1.F FE	998,720	83.1719	831,719	1,000,000	999,156	0	131	0	0	2.150	2.164	FA	8,958	21,500	06/21/2021	08/01/2031
06428C-AC-8	BANK OF AMERICA NA		1,2		1.E FE	500,000	100.5151	502,575	500,000	500,000	0	0	0	0	5.650	5.642	FA	10,437	28,250	08/14/2023	08/18/2025
071705-AA-5	BAUSCH + LOMB CORP		1,2		4.A FE	15,338	104.0095	15,601	15,000	15,303	0	(34)	0	0	8.375	7.743	AO	314	628	06/14/2024	10/01/2028
071734-AM-9	BAUSCH HEALTH COMPANIES INC		1,2		6. FE	117,878	59.9156	89,873	150,000	89,873	20,768	4,491	0	0	5.000	9.761	FA	2,833	7,500	11/20/2020	02/15/2029
071734-AN-7	BAUSCH HEALTH COMPANIES INC		1,2		4.C FE	82,173	80.1768	100,221	125,000	91,618	3,471	5,656	0	0	4.875	15.146	JD	508	5,119	09/25/2024	06/01/2028
072863-AH-6	BAYLOR SCOTT & WHITE HOLDINGS		1,2		1.D FE	723,960	83.7163	619,501	740,000	729,662	0	1,642	0	0	1.777	2.030	MN	1,680	13,150	06/02/2021	11/15/2030
07330M-AB-3	TRUIST BANK		2		1.G FE	3,009,390	99.1547	2,974,640	3,000,000	3,000,203	0	(757)	0	0	3.625	3.594	MS	31,719	108,750	06/26/2018	09/16/2025
0778FP-AG-4	BELL TELEPHONE COMPANY OF CANADA OR BELL		1,2		2.B FE	199,122	81.3733	162,747	200,000	199,386	0	82	0	0	2.150	2.197	FA	1,624	4,300	08/09/2021	02/15/2032
080807-AA-8	BELROSE FUNDING TRUST		1,2		2.A FE	200,500	84.3105	168,621	200,000	200,297	0	(47)	0	0	2.330	2.301	FA	1,760	4,660	09/15/2020	08/15/2030
081437-AT-2	AMCOR FLEXIBLES NORTH AMERICA INC		1,2		2.B FE	200,000	87.6202	175,240	200,000	200,000	0	0	0	0	2.630	2.630	JD	175	5,260	06/12/2020	06/19/2030
085770-AB-1	BERRY GLOBAL INC		1,2		3.B FE	128,251	99.6662	129,566	130,000	129,882	197	338	0	0	5.625	5.997	JJ	3,372	6,188	12/23/2024	07/15/2027
08652B-AA-5	BEST BUY CO INC		1,2		2.A FE	1,686,390	84.2033	1,431,456	1,700,000	1,681,813	0	1,351	0	0	1.950	2.039	AO	8,288	33,150	09/29/2020	10/01/2030
08949L-AB-6	BIG RIVER STEEL LLC		1,2		3.C FE	76,343	99.9100	77,930	78,000	76,789	(37)	234	0	0	6.625	7.011	JJ	2,167	4,969	09/23/2024	01/31/2029
09247X-AQ-4	BLACKROCK FINANCE INC		1,2		1.D FE	399,680	88.7485	354,994	400,000	399,824	0	35	0	0	2.400	2.409	AO	1,627	9,600	01/16/2020	04/30/2030
09256B-AJ-6	BLACKSTONE HOLDINGS FINANCE CO LLC		1,2		1.E FE	1,975,820	95.5748	1,911,497	2,000,000	1,992,564	0	2,614	0	0	3.150	3.293	AO	15,575	63,000	11/10/2017	10/02/2027
09261B-AD-2	BLACKSTONE HOLDINGS FINANCE CO LLC		1,2		1.E FE	396,404	80.4951	321,980	400,000	397,492	0	331	0	0	2.000	2.096	JJ	3,356	8,000	07/29/2021	01/30/2032
095796-AE-8	BLUE RACER MIDSTREAM LLC		1,2		4.B FE	49,250	99.9626	49,981	50,000	49,646	0	211	0	0	6.625	7.120	JJ	1,527	3,313	01/25/2023	07/15/2026
095796-AJ-7	BLUE RACER MIDSTREAM LLC		1,2		4.B FE	30,000	102.1240	30,637	30,000	30,000	0	0	0	0	7.000	7.003	JJ	968	274	05/14/2024	07/15/2029
095796-AK-4	BLUE RACER MIDSTREAM LLC		1,2		4.B FE	20,000	102.7532	20,551	20,000	20,000	0	0	0	0	7.250	7.252	JJ	669	189	05/14/2024	07/15/2032
09659W-2K-9	BNP PARIBAS SA	C	2,5		1.G FE	629,790	89.3259	535,955	600,000	618,304	0	(3,378)	0	0	3.052	2.404	JJ	8,546	18,312	06/28/2021	01/19/2031
097751-BT-7	BOMBARDIER INC		1,2		4.A FE	80,441	100.0483	82,040	82,000	81,057	(7)	358	0	0	7.875	8.433	AO	1,363	6,610	08/05/2024	04/03/2027
097751-CA-7	BOMBARDIER INC		1,2		4.A FE	21,000	107.5830	22,592	21,000	21,000	0	0	0	0	8.750	8.750	MN	235	1,827	11/06/2023	11/15/2030
097751-CB-5	BOMBARDIER INC		1,2		4.A FE	38,903	103.1321	40,222	39,000	38,926	0	24	0	0	7.250	7.287	JJ	2,097	0	03/22/2024	07/01/2031
097751-CC-3	BOMBARDIER INC		1,2		4.A FE	34,000	101.7141	34,583	34,000	34,000	0	0	0	0	7.000	7.000	JD	198	1,164	05/21/2024	06/01/2032
100743-AL-7	BOSTON GAS CO		1,2		2.A FE	200,000	90.7315	181,463	200,000	200,000	0	0	0	0	3.001	3.000	FA	2,501	6,002	07/24/2019	08/01/2029
103557-AC-8	BOYNE USA INC		1,2		4.B FE	103,298	94.7736	108,990	115,000	106,558	0	1,614	0	0	4.750	6.717	MN	698	5,463	12/08/2022	05/15/2029
10373Q-BL-3	BP CAPITAL MARKETS AMERICA INC		1,2		1.E FE	88,859	94.1551	94,155	100,000	90,626	0	1,500	0	0	3.633	5.722	AO	858	3,633	10/24/2023	04/06/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
103730-BT-6	BP CAPITAL MARKETS AMERICA INC			1,2	1.E FE	159,260	.85.5881	171,176	200,000	164,022	.0	4,047	.0	.0	2.721	5.882	JJ	2,555	5,442	10/24/2023	01/12/2032
103730-BU-3	BP CAPITAL MARKETS AMERICA INC			1,2	1.E FE	91,961	.96.4868	96,487	100,000	92,773	.0	688	.0	.0	4.812	5.948	FA	1,845	4,812	10/24/2023	02/13/2033
103730-BW-9	BP CAPITAL MARKETS AMERICA INC			1,2	1.E FE	299,934	.97.3298	291,989	300,000	300,051	.0	117	.0	.0	4.989	4.987	AO	3,368		01/04/2024	04/10/2034
10921U-2E-7	BRIGHTHOUSE FINANCIAL GLOBAL FUNDING				1.G FE	599,298	.89.3113	535,868	600,000	599,641	.0	102	.0	.0	2.000	2.018	JD	100	12,000	06/21/2021	06/28/2028
109696-AA-2	BRINKS CO			1,2	3.B FE	127,131	.96.7507	132,549	137,000	130,489	(25)	1,988	.0	.0	4.625	6.511	AO	1,338	5,989	12/23/2024	10/15/2027
109696-AC-8	BRINKS CO			1,2	3.B FE	21,010	101.0592	21,222	21,000	21,009	.0	(1)	.0	.0	6.500	6.489	JD	61	694	06/06/2024	06/15/2029
111021-AL-5	BRITISH TELECOMMUNICATIONS PLC	C		1,2	2.B FE	993,200	100.2058	1,002,058	1,000,000	995,618	.0	984	.0	.0	5.125	5.250	JD	3,844	51,250	06/21/2022	12/04/2028
11133T-AD-5	BROADRIDGE FINANCIAL SOLUTIONS INC			1,2	2.B FE	997,170	.90.4053	904,053	1,000,000	998,502	.0	281	.0	.0	2.900	2.933	JD	2,417	29,000	12/04/2019	12/01/2029
11133T-AE-3	BROADRIDGE FINANCIAL SOLUTIONS INC			1,2	2.B FE	1,005,610	.85.5181	855,181	1,000,000	1,003,711	.0	(547)	.0	.0	2.600	2.534	MN	4,333	26,000	06/17/2021	05/01/2031
114259-AT-1	BROOKLYN UNION GAS CO			1,2	2.A FE	500,000	.94.6637	473,319	500,000	500,000	.0	.0	.0	.0	3.865	3.864	MS	6,281	19,325	02/27/2019	03/04/2029
115637-AU-4	BROWN-FORMAN CORP			1,2	1.G FE	749,026	.97.5298	731,473	750,000	749,232	.0	119	.0	.0	4.750	4.765	AO	7,521	35,625	03/21/2023	04/15/2033
118230-AQ-4	BUCKEYE PARTNERS LP			1,2	3.C FE	108,317	.96.3713	115,646	120,000	113,587	(26)	2,888	.0	.0	3.950	6.967	JD	395	4,444	12/23/2024	12/01/2026
118230-AU-5	BUCKEYE PARTNERS LP			1,2	3.C FE	85,633	.94.9009	90,156	95,000	88,814	(25)	1,585	.0	.0	4.500	6.814	MS	1,425	3,938	12/23/2024	03/01/2028
12008R-AP-2	BUILDERS FIRSTSOURCE INC			1,2	3.C FE	128,211	.88.3331	138,683	157,000	132,870	(49)	2,426	.0	.0	4.250	7.034	FA	2,780	6,141	12/23/2024	02/01/2032
12008R-AS-6	BUILDERS FIRSTSOURCE INC			1,2	3.C FE	40,000	.98.7734	39,509	40,000	39,509	(491)	.0	.0	.0	6.375	6.373	MS	850	1,289	02/26/2024	03/01/2034
1248EP-BX-0	CCO HOLDINGS LLC			1,2	3.C FE	320,038	.96.4038	344,162	357,000	332,380	.0	6,497	.0	.0	5.000	7.548	FA	7,438	16,100	12/23/2024	02/01/2028
1248EP-CB-7	CCO HOLDINGS LLC			1,2	3.C FE	41,459	.95.5308	43,944	46,000	42,229	.0	686	.0	.0	5.375	7.591	JD	206	2,473	02/12/2024	06/01/2029
1248EP-CD-3	CCO HOLDINGS LLC			1,2	3.C FE	159,375	.91.3126	168,928	185,000	162,548	.0	2,718	.0	.0	5.225	7.637	MS	2,929	5,225	12/23/2024	03/01/2030
1248EP-CE-1	CCO HOLDINGS LLC			1,2	3.C FE	875,344	.89.7511	953,157	1,062,000	909,282	(60)	19,670	.0	.0	4.500	7.695	FA	18,054	43,628	12/23/2024	08/15/2030
1248EP-CK-7	CCO HOLDINGS LLC			1,2	3.C FE	617,362	.87.1058	580,124	666,000	571,612	(1,255)	3,927	.0	.0	4.250	5.446	FA	11,794	24,374	12/23/2024	02/01/2031
1248EP-CN-1	CCO HOLDINGS LLC			1,2	3.C FE	20,475	.86.1126	21,528	25,000	20,904	.0	410	.0	.0	4.500	7.440	MN	188	1,125	12/12/2023	05/01/2032
12513G-BD-0	CDW LLC			1,2	2.C FE	41,850	.96.8520	43,583	45,000	42,816	.0	599	.0	.0	4.250	5.916	AO	478	1,913	05/09/2023	04/01/2028
12515K-AA-6	CD&R SMOKEY BUYER INC			1,2	4.C FE	71,000	.98.4423	69,894	71,000	69,894	(1,106)	.0	.0	.0	9.500	9.499	AO	1,536	.0	09/25/2024	10/15/2029
12543D-BH-2	CHS/COMMUNITY HEALTH SYSTEMS INC			1,2	4.C FE	4,644	.89.4879	4,474	5,000	4,474	(174)	.5	.0	.0	6.000	8.073	JJ	138	.0	12/06/2024	01/15/2029
12543D-BK-5	CHS/COMMUNITY HEALTH SYSTEMS INC			1,2	4.C FE	130,612	.77.6832	122,740	158,000	122,740	(9,122)	1,249	.0	.0	4.750	8.244	FA	2,835	546	12/23/2024	02/15/2031
12543D-BM-1	CHS/COMMUNITY HEALTH SYSTEMS INC			1,2	4.C FE	149,958	.82.2085	159,484	194,000	156,741	(968)	4,513	.0	.0	5.250	9.809	MN	1,301	9,266	12/23/2024	05/15/2030
12543D-BN-9	CHS/COMMUNITY HEALTH SYSTEMS INC			1,2	4.C FE	62,394	103.1717	62,935	61,000	62,256	(105)	(33)	.0	.0	10.875	10.421	FA	2,506	4,294	08/05/2024	01/15/2032
125523-CL-2	CIGNA GROUP			1,2	2.A FE	678,412	.87.4278	611,994	700,000	688,050	.0	2,131	.0	.0	2.400	2.755	MS	4,947	16,800	03/12/2020	03/15/2030
125523-CN-0	CIGNA GROUP			1,2	2.A FE	1,228,040	.84.6712	1,016,054	1,200,000	1,218,390	.0	(2,868)	.0	.0	2.375	2.099	MS	8,392	28,500	07/20/2021	03/15/2031
12592B-AN-4	CNH INDUSTRIAL CAPITAL LLC			1	2.A FE	273,540	.99.6189	273,952	275,000	274,801	.0	501	.0	.0	3.950	4.138	MN	1,147	10,863	05/17/2022	05/23/2025
12592B-AP-9	CNH INDUSTRIAL CAPITAL LLC			1	2.A FE	993,107	100.5652	1,005,652	1,000,000	998,138	.0	2,373	.0	.0	5.450	5.697	AO	11,657	54,500	10/07/2022	10/14/2025
12594K-AB-8	CNH INDUSTRIAL NV	C		1,2	2.B FE	499,805	.97.6994	488,497	500,000	499,947	.0	26	.0	.0	3.850	3.854	MN	2,460	19,250	06/28/2019	11/15/2027
12639G-AZ-0	CSC HOLDINGS LLC			1,2	5.A FE	284,288	.84.0439	264,738	315,000	284,738	(17,595)	4,315	.0	.0	6.500	8.535	FA	8,531	20,475	11/14/2022	02/01/2029
126408-HQ-9	CSX CORP			1,2	1.G FE	1,455,540	.88.6462	1,329,694	1,500,000	1,476,583	.0	4,237	.0	.0	2.400	2.729	FA	13,600	36,000	09/13/2019	02/15/2030
126650-DG-2	CVS HEALTH CORP			1,2	2.B FE	198,194	.91.0294	182,059	200,000	199,096	.0	185	.0	.0	3.250	3.356	FA	2,456	6,500	08/08/2019	08/15/2029
126650-DN-7	CVS HEALTH CORP			1,2	2.B FE	1,381,098	.81.4483	1,140,276	1,400,000	1,388,363	.0	1,949	.0	.0	1.750	1.906	FA	8,847	24,500	07/21/2021	08/21/2030
126650-DT-4	CVS HEALTH CORP			1,2	2.B FE	745,215	.97.9311	734,484	750,000	746,381	.0	665	.0	.0	5.125	5.233	FA	13,880	38,438	02/13/2023	02/21/2030
12769G-AB-6	CAESARS ENTERTAINMENT INC			1,2	3.C FE	122,473	101.8326	122,199	120,000	121,939	(372)	(162)	.0	.0	7.000	6.551	FA	3,173	3,325	12/23/2024	02/15/2030
12769G-AC-4	CAESARS ENTERTAINMENT INC			1,2	3.C FE	102,417	100.4859	103,500	103,000	102,450	(17)	50	.0	.0	6.500	6.592	FA	2,529	3,444	12/23/2024	02/15/2032
13057Q-AH-0	CALIFORNIA RESOURCES CORP			1,2	3.C FE	32,378	100.0934	33,031	33,000	32,773	.0	193	.0	.0	7.125	7.799	FA	980	4,138	12/01/2022	02/01/2026
131347-CK-0	CALPINE CORP			1,2	3.A FE	47,398	.99.9958	47,998	48,000	47,803	295	94	.0	.0	5.250	5.555	JD	210	2,803	08/05/2024	06/01/2026
13607H-6M-9	CANADIAN IMPERIAL BANK OF COMMERCE			1	1.F FE	749,615	.99.5854	746,891	750,000	749,921	.0	132	.0	.0	3.945	3.960	FA	12,082	29,588	08/05/2022	08/04/2025
13607H-R6-1	CANADIAN IMPERIAL BANK OF COMMERCE			1,2	1.F FE	961,620	.97.2708	972,708	1,000,000	980,214	.0	8,215	.0	.0	3.450	4.378	AO	8,050	34,500	08/31/2022	04/07/2027
13648T-AC-1	CANADIAN PACIFIC RAILWAY CO			1,2	2.B FE	537,217	.91.4833	548,900	600,000	551,693	.0	8,663	.0	.0	2.875	4.746	MN	2,204	17,250	12/06/2019	11/15/2029
14040H-BW-4	CAPITAL ONE FINANCIAL CORP			2	2.A FE	399,280	.96.5166	386,066	400,000	399,736	.0	96	.0	.0	3.800	3.823	JJ	6,376	15,200	05/28/2019	01/31/2028

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
14040H-CG-8	CAPITAL ONE FINANCIAL CORP			2,5	2.B FE	600,000	.80.5007	483,004	600,000	600,000	.0	.0	.0	.0	2.359	2.359	JJ	5,976	14,154	07/27/2021	07/29/2032
14040H-CS-2	CAPITAL ONE FINANCIAL CORP			2,5	2.A FE	300,000	.99.6501	298,950	300,000	300,000	.0	.0	.0	.0	4.927	4.930	MN	2,094	14,781	05/05/2022	05/10/2028
14040H-CU-7	CAPITAL ONE FINANCIAL CORP			2,5	2.A FE	500,000	.99.9099	499,550	500,000	500,000	.0	.0	.0	.0	4.985	4.989	JJ	10,870	24,925	07/25/2022	07/24/2026
141781-CB-8	CARGILL INC			1,2	1.F FE	299,127	.97.1571	291,471	300,000	299,261	.0	.86	.0	.0	4.750	4.786	AO	2,652	14,250	04/17/2023	04/24/2033
142339-AJ-9	CARLISLE COMPANIES INC			1,2	2.B FE	987,560	.89.6482	896,482	1,000,000	993,162	.0	1,241	.0	.0	2.750	2.894	MS	9,167	27,500	02/13/2020	03/01/2030
143658-BQ-4	CARNIVAL CORP			1,2	2.C FE	133,397	.94.7414	151,586	160,000	141,814	.0	4,258	.0	.0	4.000	7.689	FA	2,667	6,400	01/06/2023	08/01/2028
143658-BW-1	CARNIVAL CORP			1,2	2.C FE	24,000	104.1276	24,991	24,000	24,000	.0	.0	.0	.0	7.000	7.000	FA	635	1,713	08/01/2023	08/15/2029
14366R-AA-7	CARNIVAL HOLDINGS (BERMUDA) LTD	C		1,2	3.B FE	502,959	106.5289	497,490	467,000	496,174	(205)	(5,965)	.0	.0	10.375	6.451	MN	8,075	25,886	12/23/2024	05/01/2028
144285-AL-7	CARPENTER TECHNOLOGY CORP			1,2	3.B FE	71,434	100.3092	75,232	75,000	72,581	.0	577	.0	.0	6.375	7.427	JJ	2,205	4,781	08/09/2023	07/15/2028
14448C-AL-8	CARRIER GLOBAL CORP			1,2	2.B FE	599,760	.86.8721	521,232	600,000	599,891	.0	30	.0	.0	2.700	2.703	FA	6,120	16,200	06/16/2020	02/15/2031
14448C-AQ-7	CARRIER GLOBAL CORP			1,2	2.B FE	199,984	.89.4593	178,919	200,000	199,997	.0	.5	.0	.0	2.722	2.722	FA	2,057	5,444	02/13/2020	02/15/2030
14913U-AB-6	CATERPILLAR FINANCIAL SERVICES CORP			1	1.F FE	299,967	100.2035	300,610	300,000	300,002	.0	28	.0	.0	5.150	5.149	FA	6,008	15,450	08/07/2023	08/11/2025
150190-AB-2	SIX FLAGS ENTERTAINMENT CORP			1,2	4.A FE	39,750	.98.6588	39,464	40,000	39,464	(305)	19	.0	.0	5.375	5.648	AO	454	.0	10/21/2024	04/15/2027
150190-AE-6	SIX FLAGS ENTERTAINMENT CORP			1,2	4.A FE	41,215	.96.0781	43,235	45,000	42,133	(56)	496	.0	.0	5.250	6.874	JJ	1,089	2,200	08/05/2024	07/15/2029
15189T-BB-2	CENTERPOINT ENERGY INC			1,2	2.B FE	237,909	.85.9445	257,834	300,000	245,990	.0	6,707	.0	.0	2.650	6.082	JD	3,563	7,950	10/12/2023	06/01/2031
15189Y-AG-1	CENTERPOINT ENERGY RESOURCES CORP			1,2	1.G FE	308,031	100.9584	302,875	300,000	305,449	.0	(1,584)	.0	.0	5.250	4.612	MS	5,250	15,750	05/01/2023	03/01/2028
153527-AN-6	CENTRAL GARDEN & PET CO			1,2	3.B FE	231,272	.89.8507	208,454	232,000	208,446	(2,259)	(70)	.0	.0	4.125	4.220	AO	2,020	8,910	12/23/2024	10/15/2030
16115Q-AF-7	CHART INDUSTRIES INC			1,2	3.C FE	96,481	103.9983	98,798	95,000	96,342	(1)	(127)	.0	.0	7.500	7.156	JJ	3,563	5,063	12/23/2024	01/01/2030
16115Q-AG-5	CHART INDUSTRIES INC			1,2	4.C FE	.9,795	107.1088	10,711	10,000	9,834	.0	20	.0	.0	9.500	9.874	JJ	475	950	12/08/2022	01/01/2031
161175-BX-1	CHARTER COMMUNICATIONS OPERATING LLC			1,2	2.C FE	399,144	.79.1623	316,649	400,000	399,433	.0	79	.0	.0	2.300	2.322	FA	3,833	9,200	11/19/2020	02/01/2032
163851-AF-5	CHEMOURS CO			1,2	4.A FE	168,990	.92.9772	175,727	189,000	172,948	(54)	3,114	.0	.0	5.750	8.354	MN	1,389	9,890	12/23/2024	11/15/2028
163851-AH-1	CHEMOURS CO			1,2	4.A FE	.5,953	.86.9695	6,088	7,000	6,088	(66)	119	.0	.0	4.625	7.643	MN	41	278	06/27/2024	11/15/2029
163851-AJ-7	CHEMOURS CO			1,2	4.A FE	35,000	.97.6981	34,194	35,000	34,194	(806)	.0	.0	.0	8.000	7.996	JJ	264	.0	11/13/2024	01/15/2033
171779-AL-5	CIENA CORP			1,2	3.B FE	10,000	.91.6130	9,161	10,000	9,161	61	.0	.0	.0	4.000	4.000	JJ	168	400	01/11/2022	01/31/2030
172441-BF-3	CINEMARK USA INC			1,2	4.B FE	17,300	.97.4627	19,493	20,000	17,880	.0	492	.0	.0	5.250	8.802	JJ	484	1,050	10/23/2023	07/15/2028
172441-BH-9	CINEMARK USA INC			1,2	4.B FE	40,214	101.9984	40,799	40,000	40,206	.0	(8)	.0	.0	7.000	6.911	FA	1,268	.0	07/24/2024	08/01/2032
17275R-BT-8	CISCO SYSTEMS INC			1,2	1.E FE	6,986,932	.99.6117	6,773,597	6,800,000	6,980,816	.0	(6,116)	.0	.0	5.050	4.682	FA	119,236	171,700	08/09/2024	02/26/2034
172967-ML-2	CITIGROUP INC			1,2,5	1.G FE	600,000	.88.3634	530,181	600,000	600,000	.0	.0	.0	.0	2.666	2.666	JJ	6,754	15,996	01/22/2020	01/29/2031
172967-NS-6	CITIGROUP INC			1,2,5	1.G FE	500,000	.99.3066	496,533	500,000	500,000	.0	.0	.0	.0	4.658	4.661	MN	2,394	23,290	05/17/2022	05/24/2028
172967-NV-5	CITIGROUP INC			1,2,5	1.G FE	750,000	100.5132	753,849	750,000	750,000	.0	.0	.0	.0	5.610	5.614	MS	10,753	42,075	09/22/2022	09/29/2026
174610-AS-4	CITIZENS FINANCIAL GROUP INC			1,2	2.A FE	1,040,360	.87.4174	874,174	1,000,000	1,024,437	.0	(4,725)	.0	.0	2.500	1.969	FA	10,069	25,000	07/20/2021	02/06/2030
174610-AT-2	CITIZENS FINANCIAL GROUP INC			1,2	2.A FE	399,524	.90.4080	361,632	400,000	399,735	.0	53	.0	.0	3.250	3.264	AO	2,203	13,000	04/27/2020	04/30/2030
17888H-AA-1	CIVITAS RESOURCES INC			1,2	3.C FE	116,856	103.9143	119,501	115,000	116,545	(45)	(230)	.0	.0	8.375	7.911	JJ	4,816	8,080	12/23/2024	07/01/2028
17888H-AB-9	CIVITAS RESOURCES INC			1,2	3.C FE	52,000	104.2597	54,215	52,000	52,000	.0	.0	.0	.0	8.750	8.750	JJ	2,275	4,575	06/22/2023	07/01/2031
17888H-AC-7	CIVITAS RESOURCES INC			1,2	3.C FE	91,193	104.7705	93,246	89,000	90,731	(295)	(164)	.0	.0	8.625	8.148	MN	1,279	7,201	12/23/2024	11/01/2030
18060T-AC-9	CLARIOS GLOBAL LP	2		3,2	3.C FE	60,263	101.7926	61,076	60,000	60,202	(54)	(7)	.0	.0	5.700	6.605	MN	518	3,308	12/04/2024	05/15/2028
18064P-AC-3	CLARIVATE SCIENCE HOLDINGS CORP	C		1,2	3.C FE	63,338	.93.1204	67,047	72,000	65,932	(51)	1,356	.0	.0	3.875	6.588	JD	8	3,798	12/23/2024	07/01/2028
18064P-AD-1	CLARIVATE SCIENCE HOLDINGS CORP	C		1,2	4.B FE	16,470	.93.2368	16,783	18,000	16,622	.0	152	.0	.0	4.875	6.883	JD	2	878	05/29/2024	07/01/2029
18453H-AA-4	CLEAR CHANNEL OUTDOOR HOLDINGS INC			1,2	4.B FE	202,332	.96.2859	217,606	226,000	211,006	.0	4,676	.0	.0	5.125	7.978	FA	4,376	10,506	12/23/2024	08/15/2027
18453H-AC-0	CLEAR CHANNEL OUTDOOR HOLDINGS INC			1,2	5.C FE	114,964	.90.1804	132,565	147,000	124,307	33	4,949	.0	.0	7.750	13.745	AO	2,405	10,811	12/23/2024	04/15/2028
18453H-AE-6	CLEAR CHANNEL OUTDOOR HOLDINGS INC			1,2	4.B FE	48,183	104.7015	50,257	48,000	48,162	.0	(24)	.0	.0	9.000	8.891	MS	1,272	4,596	11/29/2023	09/15/2028
185899-AK-7	CLEVELAND-CLIFFS INC			1,2	3.C FE	68,775	.93.0544	65,138	70,000	65,138	222	225	.0	.0	4.625	5.034	MS	1,079	3,328	02/09/2021	03/01/2029
185899-AN-1	CLEVELAND-CLIFFS INC			1,2	3.C FE	85,648	.97.8750	84,172	86,000	84,166	(1,507)	24	.0	.0	6.750	6.837	AO	1,226	3,949	12/23/2024	04/15/2030
185899-AQ-4	CLEVELAND-CLIFFS INC			1,2	3.C FE	57,058	.98.8926	56,369	57,000	56,369	(687)	(2)	.0	.0	6.875	6.850	MN	751	.0	10/09/2024	11/01/2029
20030N-BW-0	COMCAST CORP			1,2	1.G FE	1,386,795	.95.5682	1,433,522	1,500,000	1,471,290	.0	13,459	.0	.0	2.350	3.329	JJ	16,254	35,250	01/26/2018	01/15/2027

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
20030N-DG-3	COMCAST CORP			1,2	1.G FE	354,907	.92.6962	370,785	400,000	362,716	.0	6,019	.0	.0	3.400	5.466	AO	3,400	13,600	10/19/2023	04/01/2030
20030N-DM-0	COMCAST CORP			1,2	1.G FE	972,870	.83.6461	836,461	1,000,000	982,720	.0	2,658	.0	.0	1.950	2.258	JJ	8,992	19,500	02/25/2021	01/15/2031
20030N-EE-7	COMCAST CORP			1,2	1.G FE	299,076	.97.1772	291,532	300,000	299,209	.0	83	.0	.0	4.800	4.839	MN	1,840	14,400	05/01/2023	05/15/2033
200340-AQ-0	COMERICA INC				2.C FE	787,025	.97.9932	783,946	800,000	794,842	.0	3,180	.0	.0	3.800	4.232	JJ	13,427	30,400	06/21/2022	07/22/2026
202712-BN-4	COMMONWEALTH BANK OF AUSTRALIA	C			1.G FE	1,341,326	.85.1111	1,149,000	1,350,000	1,344,370	.0	847	.0	.0	2.688	2.762	MS	11,088	36,288	03/04/2021	03/11/2031
202795-JR-2	COMMONWEALTH EDISON CO			1,2	1.F FE	996,960	.87.6874	876,874	1,000,000	998,364	.0	313	.0	.0	2.200	2.234	MS	7,333	22,000	02/18/2020	03/01/2030
203372-AX-5	COMMSCOPE LLC			1,2	4.C FE	113,214	.89.5241	122,648	137,000	119,019	23,998	3,038	.0	.0	4.750	8.177	MS	2,169	6,508	10/26/2023	09/01/2029
20338H-AB-9	COMMSCOPE TECHNOLOGIES LLC			1,2	.6. FE	15,150	.89.2165	17,843	20,000	17,113			.0	.0	5.000	12.734	MS	294	1,000	01/26/2023	03/15/2027
20338Q-AA-1	COMMSCOPE LLC			1,2	.6. FE	126,221	.95.5028	145,164	152,000	136,736	50,846	5,634	.0	.0	8.250	13.742	MS	4,180	12,540	10/26/2023	03/01/2027
20338Q-AD-5	COMMSCOPE LLC			1,2	4.C FE	136,049	.99.4277	141,187	142,000	139,613	11,131	1,892	.0	.0	6.000	7.537	MS	2,840	8,520	10/26/2023	03/01/2026
20402C-AA-3	COMMUNITY PRESERVATION CORP			1,2	1.D FE	800,000	.88.5276	708,221	800,000	800,000	.0	.0	.0	.0	2.867	2.867	FA	9,557	22,936	01/29/2020	02/01/2030
205768-AS-3	COMSTOCK RESOURCES INC			1,2	4.B FE	217,370	.97.5831	221,514	227,000	219,297	9,718	1,299	.0	.0	6.750	7.654	MS	5,108	14,141	12/23/2024	03/01/2029
20679L-AB-7	CONDUENT BUSINESS SERVICES LLC			1,2	4.A FE	69,741	.95.1325	80,863	85,000	73,325	.0	1,825	.0	.0	6.000	9.623	MN	850	5,100	03/07/2023	11/01/2029
209111-EM-1	CONSOLIDATED EDISON COMPANY OF NEW YORK			1	1.G FE	285,824	105.8574	280,522	265,000	285,641	.0	(183)	.0	.0	6.200	5.285	JD	730	8,215	11/06/2024	06/15/2036
209111-ES-8	CONSOLIDATED EDISON COMPANY OF NEW YORK			1	1.G FE	689,759	106.0523	673,432	635,000	689,342	.0	(417)	.0	.0	6.300	5.358	FA	15,113	.0	11/06/2024	08/15/2037
209111-FS-7	CONSOLIDATED EDISON COMPANY OF NEW YORK			1,2	1.G FE	1,998,520	.97.4048	1,948,096	2,000,000	1,999,382	.0	148	.0	.0	4.000	4.009	JD	6,667	80,000	11/27/2018	12/01/2028
21036P-BH-0	CONSTELLATION BRANDS INC			1,2	2.C FE	398,220	.83.1266	332,506	400,000	398,790	.0	174	.0	.0	2.250	2.300	FA	3,750	9,000	07/21/2021	08/01/2031
210518-DW-3	CONSUMERS ENERGY CO			1,2	1.E FE	299,486	.99.0941	297,282	300,000	299,561	.0	75	.0	.0	4.600	4.637	MN	1,188	12,305	01/02/2024	05/30/2029
21871N-AC-5	CORECIVIC INC			1,2	3.C FE	87,065	105.7333	91,988	87,000	87,060	.0	(5)	.0	.0	8.250	8.226	AO	1,515	4,247	06/27/2024	04/15/2029
222070-AE-4	COTY INC			1,2	2.C FE	22,183	.99.7363	22,939	23,000	22,586	.0	286	.0	.0	5.000	6.485	AO	243	2,317	08/05/2024	04/15/2026
224044-CL-9	COX COMMUNICATIONS INC			1,2	2.B FE	598,208	.82.3563	494,138	600,000	598,941	.0	179	.0	.0	1.800	1.833	AO	2,700	10,800	09/10/2020	10/01/2030
224044-CN-5	COX COMMUNICATIONS INC			1,2	2.B FE	398,456	.84.2595	337,038	400,000	398,965	.0	148	.0	.0	2.600	2.644	JD	462	10,400	05/18/2021	06/15/2031
224044-CR-6	COX COMMUNICATIONS INC			1,2	2.B FE	149,987	101.0584	151,588	150,000	149,992	.0	17	.0	.0	5.450	5.452	MS	2,407	8,175	06/12/2023	09/15/2028
224044-CU-9	COX COMMUNICATIONS INC			1,2	2.B FE	3,684,053	.96.5968	3,574,082	3,700,000	3,684,527	.0	474	.0	.0	5.450	5.506	MS	73,378	.0	10/11/2024	09/01/2034
225313-AM-7	CREDIT AGRICOLE SA	C			2.A FE	1,005,870	.89.7633	897,633	1,000,000	1,003,207	.0	(556)	.0	.0	3.250	3.181	JJ	15,076	32,500	01/13/2020	01/14/2030
226373-AQ-1	ENERGY TRANSFER LP			1,2	2.B FE	72,619	100.0657	77,051	77,000	74,509	.0	951	.0	.0	5.625	7.157	MN	722	4,331	10/26/2023	05/01/2027
226373-AT-5	ENERGY TRANSFER LP			1,2	2.B FE	22,000	104.6649	23,026	22,000	22,000	.0	.0	.0	.0	7.375	7.374	FA	676	1,623	01/24/2023	02/01/2031
22822V-BA-8	CROWN CASTLE INC			1,2	2.B FE	449,166	.99.8804	449,462	450,000	449,491	.0	178	.0	.0	5.000	5.041	JJ	10,625	22,500	01/10/2023	01/11/2028
23311V-AH-0	DCP MIDSTREAM OPERATING LP			1,2	2.C FE	197,250	100.0879	200,176	200,000	198,194	.0	366	.0	.0	5.125	5.360	MN	1,310	10,250	04/29/2022	05/15/2029
23311V-AJ-3	DCP MIDSTREAM OPERATING LP			1,2	2.C FE	150,000	.86.0383	129,057	150,000	150,000	.0	.0	.0	.0	3.250	3.250	FA	1,842	4,875	12/23/2024	02/15/2032
23345M-AA-5	DT MIDSTREAM INC			1,2	3.A FE	106,727	.93.5667	113,216	121,000	110,300	(30)	1,891	.0	.0	4.125	6.432	JD	222	4,599	12/23/2024	06/15/2029
233851-ED-2	MERCEDES-BENZ FINANCE NORTH AMERICA LLC			1	1.F FE	1,000,922	.85.2919	852,919	1,000,000	1,000,611	.0	(72)	.0	.0	2.450	2.439	MS	8,099	24,500	02/25/2021	03/02/2031
233853-AL-4	DAIMLER TRUCK FINANCE NORTH AMERICA LLC			1	1.G FE	749,175	.99.6547	747,410	750,000	749,932	.0	290	.0	.0	3.500	3.395	AO	6,125	26,500	03/31/2022	04/07/2025
233853-AT-7	DAIMLER TRUCK FINANCE NORTH AMERICA LLC			1	1.G FE	6,315,995	101.1926	6,147,450	6,075,000	6,299,970	.0	(16,025)	.0	.0	5.400	4.310	MS	92,036	164,025	09/18/2024	09/20/2028
235825-AF-3	DANA INC			1,2	3.C FE	115,136	.98.5879	138,023	140,000	124,785	(8)	4,339	.0	.0	5.375	9.800	MN	962	7,122	12/23/2024	11/15/2027
23918K-AI-8	DAVITA INC			1,2	3.C FE	419,756	.86.4449	379,493	439,000	375,139	14,670	1,602	.0	.0	4.700	4.435	FA	6,219	15,338	12/23/2024	02/15/2031
23918K-AJ-8	DAVITA INC			1,2	3.C FE	38,000	100.7537	38,286	38,000	38,000	.0	.0	.0	.0	6.875	6.874	MS	1,001	.0	08/08/2024	09/01/2032
244199-BJ-3	DEERE & CO			1,2	1.E FE	598,866	.91.9992	551,995	600,000	599,376	.0	122	.0	.0	3.100	3.122	AO	3,927	18,600	03/25/2020	04/15/2030
24422E-WZ-8	JOHN DEERE CAPITAL CORP				1.E FE	299,733	.99.6791	299,037	300,000	299,789	.0	37	.0	.0	4.700	4.715	JD	823	14,100	06/05/2023	06/10/2030
24422E-XB-0	JOHN DEERE CAPITAL CORP				1.E FE	149,777	100.9487	151,423	150,000	149,843	.0	48	.0	.0	4.950	4.983	JJ	3,444	7,425	07/11/2023	07/14/2028
24422E-XD-6	JOHN DEERE CAPITAL CORP				1.E FE	49,965	101.2753	50,638	50,000	49,983	.0	15	.0	.0	5.150	5.172	MS	808	2,575	09/05/2023	09/08/2026
24422E-XE-4	JOHN DEERE CAPITAL CORP				1.E FE	99,985	100.2451	100,245	100,000	99,994	.0	9	.0	.0	5.150	5.151	MS	1,617	5,150	09/05/2023	09/08/2033
24422E-XH-7	JOHN DEERE CAPITAL CORP				1.E FE	299,436	.99.1125	297,338	300,000	299,553	.0	117	.0	.0	4.500	4.541	JJ	6,188	7,050	01/02/2024	01/16/2029
251526-CK-3	DEUTSCHE BANK AG (NEW YORK BRANCH)			2,5	2.A FE	600,000	.85.7160	514,296	600,000	600,000	.0	.0	.0	.0	3.035	3.036	MN	1,669	18,210	05/25/2021	05/28/2032
25243Y-BD-0	DIAGEO CAPITAL PLC	C			1.G FE	398,092	.86.3376	345,350	400,000	398,939	.0	191	.0	.0	2.000	2.053	AO	1,378	8,000	04/27/2020	04/29/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
25243Y-BK-4	DIAGEO CAPITAL PLC	C	1,2		1.G FE	199,458		101,4257	200,000	199,684	0	186	0	0	5.375	5.470	AO	2,568	10,750	10/02/2023	10/05/2026
25243Y-BN-8	DIAGEO CAPITAL PLC	C	1,2		1.G FE	396,378		102,6727	400,000	396,755	0	318	0	0	5.625	5.744	AO	5,375	22,500	10/18/2023	10/05/2033
25260W-AD-3	DIAMOND FOREIGN ASSET CO	C	1,2		3.A FE	66,474		103.7694	66,000	66,407	(36)	(37)	0	0	8.500	8.348	AO	1,403	5,586	06/27/2024	10/01/2030
253651-AK-9	DIEBOLD NIXDORF INC	C	1,2		4.B FE	19,000		102.6732	19,000	19,000	0	0	0	0	7.750	7.759	MS	53	0	12/11/2024	03/31/2030
25389J-AU-0	DIGITAL REALTY TRUST LP	C	1,2		2.B FE	2,495,575		94.4693	2,361,732	2,497,888	0	482	0	0	3.600	3.621	JJ	45,000	90,000	06/10/2019	07/01/2029
25461L-AA-0	DIRECTV FINANCING LLC	C	1,2		3.B FE	187,378		97.2936	206,000	194,053	(21)	3,760	0	0	5.875	8.378	FA	4,572	11,280	12/23/2024	08/15/2027
254687-FN-1	WALT DISNEY CO	1			1.F FE	399,780		99.6876	400,000	399,993	0	50	0	0	3.350	3.358	MS	3,611	13,400	03/19/2020	03/24/2025
25470M-AG-4	DISH NETWORK CORP	C	1,2		5.A FE	264,161		105.7650	270,000	262,069	0	(2,251)	4,624	0	11.750	10.165	MN	4,054	31,725	10/26/2023	11/15/2027
25470X-BE-4	DISH DBS CORP	C	1,2		6. FE	221,270		90.9875	263,000	238,153	3,954	10,093	0	0	5.250	10.264	JD	1,151	13,808	10/26/2023	12/01/2026
256677-AG-0	DOLLAR GENERAL CORP	C	1,2		2.B FE	399,732		91.7344	400,000	399,860	0	38	0	0	3.500	3.507	AO	3,422	14,000	04/01/2020	04/03/2030
256677-AK-1	DOLLAR GENERAL CORP	C	1,2		2.B FE	899,127		99.3218	900,000	899,559	0	182	0	0	4.625	4.644	MN	6,938	41,625	09/06/2022	11/01/2027
25830J-AA-9	DORNOCH DEBT MERGER SUB INC	C	1,2		5.B FE	40,218		80.9875	60,000	44,416	0	2,151	839	0	6.625	14.311	AO	839	3,975	11/30/2022	10/15/2029
260543-DC-4	DOW CHEMICAL CO	C	1,2		2.A FE	991,760		84.8848	1,000,000	995,072	0	786	0	0	2.100	2.190	MN	2,683	21,000	08/17/2020	11/15/2030
26078J-AD-2	DUPONT DE NEMOURS INC	C	1,2		2.A FE	2,104,980		99.5528	2,000,000	2,044,930	0	(11,227)	0	0	4.725	4.053	MN	12,075	94,500	02/11/2019	11/15/2028
263534-CP-2	EIDP INC	C	1,2		1.G FE	802,988		87.3737	800,000	801,867	0	(321)	8,484	0	2.300	2.253	JJ	8,484	18,400	03/25/2021	07/15/2030
26441C-BL-8	DUKE ENERGY CORP	C	1,2		2.B FE	134,783		85.4838	175,000	139,865	0	4,286	0	0	2.550	6.396	JD	198	4,463	10/19/2023	06/15/2031
26441C-BZ-7	DUKE ENERGY CORP	C	1,2		2.B FE	295,785		102.5212	300,000	296,240	0	363	0	0	5.750	5.937	MS	5,079	17,585	09/26/2023	09/15/2033
26442C-BB-9	DUKE ENERGY CAROLINAS LLC	C	1,2		1.F FE	99,885		86.6075	100,000	99,927	0	12	538	0	2.550	2.563	AO	538	2,550	03/29/2021	04/15/2031
26442C-BJ-2	DUKE ENERGY CAROLINAS LLC	C	1,2		1.F FE	7,663,308		98.3951	7,600,000	7,663,078	0	(230)	0	0	4.950	4.821	JJ	173,470	0	12/04/2024	01/15/2033
26443C-AK-9	DUKE UNIVERSITY HEALTH SYSTEM INC	C	1		1.D FE	600,000		86.0836	600,000	600,000	0	0	0	0	2.652	2.652	JD	1,326	15,912	01/08/2020	06/01/2031
26444H-AJ-0	DUKE ENERGY FLORIDA LLC	C	1,2		1.F FE	567,282		84.7535	600,000	579,762	0	3,438	467	0	1.750	2.414	JD	467	10,500	03/30/2021	06/15/2030
267475-AD-3	DYCOM INDUSTRIES INC	C	1,2		3.C FE	105,000		93.3818	105,000	98,051	619	0	0	0	4.500	4.499	AO	998	4,725	03/30/2021	04/15/2029
26873C-AB-8	EMRLD BORROWER LP	C	1,2		3.C FE	34,116		100.5340	34,000	34,043	(67)	(6)	0	0	6.750	6.688	JJ	1,103	0	06/27/2024	07/15/2031
26884L-AM-1	EQT CORP	C	1,2		2.C FE	85,115		97.3973	89,000	87,607	0	969	0	0	3.125	4.313	MN	355	2,781	04/28/2022	05/15/2026
26885B-AH-3	EQT MIDSTREAM PARTNERS LP	C	1,2		3.A FE	60,714		101.3431	62,000	61,232	(11)	280	0	0	6.500	7.026	JJ	2,015	3,705	08/05/2024	07/01/2027
26885B-AK-6	EQT MIDSTREAM PARTNERS LP	C	1,2		3.A FE	169,959		95.4456	196,000	177,350	(41)	3,781	0	0	4.500	7.252	JJ	4,067	8,370	08/05/2024	01/15/2029
27034R-AA-1	PERMIAN RESOURCES OPERATING LLC	C	1,2		3.B FE	64,982		102.0722	63,000	64,305	(160)	(516)	1,064	0	8.000	6.626	AO	1,064	4,520	08/05/2024	04/15/2027
27034R-AC-7	PERMIAN RESOURCES OPERATING LLC	C	1,2		3.B FE	137,587		109.9704	124,000	135,378	(79)	(2,120)	0	0	9.875	6.558	JJ	5,646	7,209	12/23/2024	07/15/2031
277432-AR-1	EASTMAN CHEMICAL CO	C	1,2		2.B FE	206,620		99.7359	195,000	195,000	0	(7,502)	0	0	3.800	3.800	MS	2,182	49,753	08/10/2016	03/15/2025
278265-AA-0	MORGAN STANLEY	C	1,2		1.G FE	2,515,790		97.4218	2,500,000	2,503,746	0	(1,740)	0	0	3.500	3.420	AO	20,660	87,500	06/07/2017	04/06/2027
278642-AU-7	EBAY INC	C	1,2		2.A FE	1,025,270		97.5094	1,000,000	1,007,903	0	(3,427)	0	0	3.600	3.223	JD	2,600	36,000	07/22/2019	06/05/2027
278642-AW-3	EBAY INC	C	1,2		2.A FE	1,039,216		89.7121	1,000,000	1,023,806	0	(4,501)	0	0	2.700	2.189	MS	8,250	27,000	07/08/2021	03/11/2030
278642-AY-9	EBAY INC	C	1,2		2.A FE	399,824		86.2284	400,000	399,886	0	20	1,473	0	2.600	2.605	MN	1,473	10,400	05/03/2021	05/10/2031
278768-AA-4	ECHOSTAR CORP	C	1,2		5.A FE	13,219		90.7174	15,000	13,245	0	26	0	0	6.750	9.372	MN	138	0	11/20/2024	11/30/2030
278768-AC-0	ECHOSTAR CORP	C	1,2		5.A FE	48,769		107.5491	45,000	48,397	(337)	(34)	0	0	10.750	8.583	MN	658	0	12/11/2024	11/30/2029
280350-AA-0	EDGEWELL PERSONAL CARE CO	C	1,2		3.C FE	128,452		97.8679	134,079	131,186	0	1,417	628	0	5.500	6.916	JD	628	7,123	12/23/2024	06/01/2028
280350-AB-8	EDGEWELL PERSONAL CARE CO	C	1,2		3.C FE	4,281		92.2644	5,000	4,430	0	111	0	0	4.125	7.294	AO	52	206	08/21/2023	04/01/2029
28414H-AG-8	ELANCO ANIMAL HEALTH INC	C	1,2		4.A FE	46,508		101.7060	50,000	47,605	0	531	0	0	6.900	8.410	FA	1,136	3,325	11/22/2022	08/28/2028
285512-AE-9	ELECTRONIC ARTS INC	C	1,2		2.A FE	1,138,878		83.0383	1,195,000	1,158,715	0	5,442	0	0	1.850	2.385	FA	8,352	22,108	03/18/2021	02/15/2031
28618M-AA-4	ELEMENT SOLUTIONS INC	C	1,2		4.A FE	63,164		94.8315	74,000	66,594	0	1,688	0	0	3.875	7.022	MS	956	2,790	06/27/2024	09/01/2028
29103C-AA-6	EMRLD BORROWER LP	C	1,2		3.C FE	235,310		100.1228	235,000	234,603	(773)	52	0	0	6.625	6.590	JD	692	13,084	12/23/2024	12/15/2030
29250N-AZ-8	ENBRIDGE INC	C	1,2		2.A FE	222,075		91.5751	228,938	228,654	0	3,786	998	0	3.125	5.129	MN	998	7,813	03/22/2023	11/15/2029
29254B-AA-5	ENCINO ACQUISITION PARTNERS HOLDINGS LLC	C	1,2		4.C FE	130,525		102.1392	138,000	132,879	0	1,275	0	0	8.500	9.819	MN	1,955	10,753	12/23/2024	05/01/2028
29254B-AB-3	ENCINO ACQUISITION PARTNERS HOLDINGS LLC	C	1,2		4.C FE	60,713		105.2108	60,000	60,703	0	(10)	0	0	8.750	8.503	MN	875	1,991	11/19/2024	05/01/2031
29261A-AA-8	ENCOMPASS HEALTH CORP	C	1,2		3.C FE	225,753		96.4271	230,000	220,920	1,229	666	0	0	4.500	4.980	FA	4,313	9,158	12/23/2024	02/01/2028

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
29261A-AB-6	ENCOMPASS HEALTH CORP		1,2		3.C FE	53,470		52,200	55,000	51,922	256	148	0	0	4.750	5.273	FA	1,089	2,185	08/05/2024	02/01/2030
29261A-AE-0	ENCOMPASS HEALTH CORP		1,2		3.C FE	17,300		18,456	20,000	17,775		278	0	0	4.625	6.844	AO	231	925	03/29/2023	04/01/2031
29272W-AD-1	ENERGIZER HOLDINGS INC		1,2		4.B FE	327,474		361,010	389,000	325,329	(70)	(1,598)	0	0	4.375	4.854	MS	4,302	15,816	12/23/2024	03/31/2029
29281R-AA-7	ENDO FINANCE HOLDINGS INC		1,2		4.B FE	20,000		21,163	20,000	20,000	0	0	0	0	8.500	8.501	AO	359	812	04/11/2024	04/15/2031
29336T-AA-8	ENLINK MIDSTREAM LLC		1,2		2.C FE	57,323		59,961	60,000	58,078	0	368	0	0	5.375	6.216	JD	269	3,225	11/22/2022	06/01/2029
29336U-AF-4	ENLINK MIDSTREAM PARTNERS LP		1,2		2.C FE	23,844		24,937	25,000	24,478	0	314	0	0	4.850	6.296	JJ	559	1,213	11/30/2022	07/15/2026
29355X-AG-2	ENPRO INC		1,2		3.C FE	58,474		59,724	60,000	59,259	0	380	0	0	5.750	6.495	AO	728	3,450	11/18/2022	10/15/2026
29362U-AC-8	ENTEGRIS INC		1,2		3.B FE	139,461		133,936	140,000	133,862	654	31	0	0	4.375	4.491	AO	1,293	5,797	12/23/2024	04/15/2028
29362U-AD-6	ENTEGRIS INC		1,2		3.B FE	45,000		40,807	45,000	40,807	162	0	0	0	3.625	3.624	MN	272	1,631	04/16/2021	05/01/2029
29365B-AA-1	ENTEGRIS ESCROW CORP		1,2		2.C FE	44,632		46,911	49,000	45,837	0	607	0	0	4.750	6.500	AO	491	2,233	06/27/2024	04/15/2029
29365B-AB-9	ENTEGRIS ESCROW CORP		1,2		3.B FE	58,425		59,404	60,000	58,661	(2)	182	0	0	5.950	6.440	JD	159	3,421	08/05/2024	06/15/2030
29379V-BX-0	ENTERPRISE PRODUCTS OPERATING LLC		1,2		1.G FE	523,426		535,836	593,000	537,057	0	9,501	0	0	2.800	4.921	JJ	6,964	16,604	07/18/2023	01/31/2030
29379V-CC-5	ENTERPRISE PRODUCTS OPERATING LLC		1		1.G FE	449,519		452,154	450,000	449,843	0	176	0	0	5.050	5.085	JJ	10,794	22,725	01/03/2023	01/10/2026
29379V-CF-8	ENTERPRISE PRODUCTS OPERATING LLC		1,2		1.G FE	443,687		430,686	445,000	443,796	0	108	0	0	4.850	4.887	JJ	9,053	11,990	01/02/2024	01/31/2034
29450Y-AA-7	EQUIPMENTSHARE.COM INC		1,2		4.C FE	129,324		138,912	134,000	130,671	0	870	0	0	9.000	9.876	MN	1,541	10,845	12/23/2024	05/15/2028
29450Y-AB-5	EQUIPMENTSHARE.COM INC		1,2		4.C FE	18,149		18,815	18,000	18,143	0	(6)	0	0	8.625	8.477	MN	198	901	06/27/2024	05/15/2032
29450Y-AC-3	EQUIPMENTSHARE.COM INC		1,2		4.C FE	28,000		28,422	28,000	28,000	0	0	0	0	8.000	8.000	MS	672		09/10/2024	03/15/2033
29605J-AA-4	ESAB CORP		1,2		3.A FE	49,049		49,627	49,000	49,045	0	(4)	0	0	6.250	6.225	AO	647	1,582	06/27/2024	04/15/2029
29717P-AR-8	ESSEX PORTFOLIO LP		1,2		2.A FE	1,391,922		1,364,763	1,400,000	1,397,910	0	884	0	0	3.625	3.692	MN	8,458	50,750	04/03/2017	05/01/2027
29717P-AU-1	ESSEX PORTFOLIO LP		1,2		2.A FE	493,160		452,289	500,000	496,427	0	657	0	0	3.000	3.155	JJ	6,917	15,000	07/29/2019	01/15/2030
30161N-BE-0	EXELON CORP		1,2		2.B FE	248,937		265,777	300,000	255,075	0	4,915	0	0	3.350	5.936	MS	2,959	10,050	09/27/2023	03/15/2032
30212P-BH-7	EXPEDIA GROUP INC		1,2		2.B FE	198,162		176,078	200,000	198,810	0	178	0	0	2.950	3.056	MS	1,737	5,900	02/16/2021	03/15/2031
30217A-AC-7	EXPERIAN FINANCE PLC		1,2		1.G FE	989,700		896,294	1,000,000	994,426	0	1,013	0	0	2.750	2.867	MS	8,632	27,500	12/03/2019	03/08/2030
30225V-AF-4	EXTRA SPACE STORAGE LP		1,2		2.B FE	599,094		510,073	600,000	599,400	0	86	0	0	2.550	2.567	JD	1,275	15,300	05/05/2021	06/01/2031
30303M-BL-9	META PLATFORMS INC		1,2		1.D FE	149,964		150,145	150,000	149,980	0	9	0	0	4.600	4.604	MN	882	6,900	05/01/2023	05/15/2028
30303M-BM-7	META PLATFORMS INC		1,2		1.D FE	149,661		151,119	150,000	149,737	0	46	0	0	4.800	4.837	MN	920	7,200	05/01/2023	05/15/2030
30303M-BN-5	META PLATFORMS INC		1,2		1.D FE	149,927		150,159	150,000	149,943	0	10	0	0	4.950	4.956	MN	949	7,425	05/01/2023	05/15/2033
31428X-BV-7	FEDEX CORP		1,2		2.B FE	996,660		926,093	1,000,000	998,378	0	353	0	0	3.100	3.138	FA	12,572	31,000	07/22/2019	08/05/2029
31428X-CD-6	FEDEX CORP		1,2		2.B FE	996,710		853,327	1,000,000	997,833	0	319	0	0	2.400	2.437	MN	3,067	24,000	04/20/2021	05/15/2031
31429K-AH-6	FEDERATION DES CAISSES DESJARDINS DU QUE				1.E FE	749,250		748,485	750,000	749,855	0	278	0	0	4.400	4.431	FA	11,733	33,000	08/16/2022	08/23/2025
31429K-AH-6	FEDERATION DES CAISSES DESJARDINS DU QUE				1.E FE	749,903		741,209	750,000	749,985	0	58	0	0	4.550	4.551	FA	12,133	34,125	08/16/2022	08/23/2027
316773-DE-7	FIFTH THIRD BANCORP		2,5		2.A FE	185,000		181,025	185,000	185,000	0	0	0	0	4.055	4.057	AO	1,375	7,502	04/20/2022	04/25/2028
316770-BM-0	FIFTH THIRD BANK NA		2		1.G FE	3,502,500		3,484,104	3,500,000	3,500,276	0	(441)	0	0	3.950	3.993	JJ	58,756	138,250	11/26/2018	08/26/2025
337120-AA-7	FIRST STUDENT BDCO INC		1,2		4.A FE	58,128		64,225	70,000	61,277	0	1,555	0	0	4.000	7.246	JJ	1,174	2,800	11/22/2022	07/31/2029
337738-AU-2	FISERV INC		1,2		2.B FE	2,146,378		2,017,586	2,150,000	2,148,262	0	398	0	0	3.500	3.520	JJ	37,625	75,250	06/11/2019	07/01/2029
33938E-AU-1	FLEX LTD		1,2		2.C FE	752,788		748,713	750,000	750,330	0	(2,580)	0	0	4.750	4.394	JD	1,583	35,625	05/15/2023	06/15/2025
340711-AY-6	FLORIDA GAS TRANSMISSION COMPANY LLC		1,2		2.B FE	714,880		619,228	710,000	712,772	0	(481)	0	0	2.550	2.470	JJ	9,053	18,105	06/10/2020	07/01/2030
341081-GL-5	FLORIDA POWER & LIGHT CO		1,2		1.D FE	519,175		496,842	500,000	516,497	0	(1,634)	0	0	5.100	4.603	AO	6,375	25,500	04/20/2023	04/01/2033
341081-GP-6	FLORIDA POWER & LIGHT CO		1,2		1.D FE	149,939		148,495	150,000	149,954	0	11	0	0	4.625	4.632	MN	886	6,938	05/15/2023	05/15/2030
343498-AC-5	FLOWERS FOODS INC		1,2		2.B FE	992,736		846,819	1,000,000	995,308	0	711	0	0	2.400	2.482	MS	7,067	24,000	03/04/2021	03/15/2031
345397-B2-8	FORD MOTOR CREDIT COMPANY LLC		1,2		2.C FE	182,500		196,938	200,000	194,354	0	6,153	0	0	3.375	6.799	MN	900	6,750	01/04/2023	11/19/2025
345397-B5-1	FORD MOTOR CREDIT COMPANY LLC		1,2		2.C FE	370,825		419,834	455,000	401,559	0	14,772	0	0	2.900	7.163	FA	4,948	13,195	11/01/2022	02/16/2028
345397-ZJ-5	FORD MOTOR CREDIT COMPANY LLC		2		2.C FE	473,750		498,718	500,000	495,284	0	10,308	0	0	4.687	6.921	JD	1,432	23,435	11/01/2022	06/09/2025
354613-AL-5	FRANKLIN RESOURCES INC		1,2		1.F FE	976,454		831,806	1,000,000	965,178	0	2,398	0	0	1.600	1.870	AO	2,711	16,000	08/05/2021	10/30/2030
35671D-CD-5	FREEPORT-MCMORAN INC		1,2		2.B FE	394,500		400,100	400,000	397,153	0	563	0	0	5.250	5.425	MS	7,000	21,000	08/06/2019	09/01/2029

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
35671D-CE-3	FREEPORT-MCMORAN INC			1,2	2.B FE	200,200	.97.1854	194,371	200,000	200,097	.0	(19)	.0	.0	.4.125	4.108	MS	2,750	8,250	02/20/2020	03/01/2028
35671D-CF-0	FREEPORT-MCMORAN INC			1,2	2.B FE	200,000	.95.2294	190,459	200,000	200,000	.0	.0	.0	.0	.4.250	4.249	MS	2,833	8,500	02/20/2020	03/01/2030
35906A-BE-7	FRONTIER COMMUNICATIONS HOLDINGS LLC			1,2	4.B FE	5,361	.99.6339	5,978	6,000	5,580	.0	128	.0	.0	.5.875	8.758	AO	74	353	03/28/2023	10/15/2027
35906A-BF-4	FRONTIER COMMUNICATIONS HOLDINGS LLC			1,2	4.B FE	192,037	.98.1344	210,989	215,000	199,418	.0	3,911	.0	.0	.5.000	7.496	MN	1,792	10,500	08/05/2024	05/01/2028
35908M-AD-2	FRONTIER COMMUNICATIONS HOLDINGS LLC			1,2	4.B FE	57,534	105.6759	62,349	59,000	57,814	.0	179	.0	.0	.8.750	9.230	MN	660	4,944	08/05/2024	05/15/2030
361448-BG-7	GATX CORP			1,2	2.B FE	983,452	.81.4811	814,811	1,000,000	989,260	.0	1,546	.0	.0	1.900	2.079	JD	1,583	19,000	02/16/2021	06/01/2031
36162J-AG-1	GEO GROUP INC			1,2	3.B FE	50,288	105.5815	52,791	50,000	50,279	(6)	(2)	.0	.0	.8.625	8.455	AO	910	1,908	12/17/2024	04/15/2029
36166T-AB-6	GCI LLC			1,2	4.C FE	138,733	.93.2881	151,127	162,000	145,809	.0	3,533	.0	.0	.4.750	7.853	AO	1,625	7,648	06/27/2024	10/15/2028
36168Q-AL-8	GFL ENVIRONMENTAL INC			1,2	4.C FE	342,260	.94.6669	332,281	351,000	330,197	5,935	1,203	.0	.0	.4.000	4.549	FA	5,850	12,680	12/23/2024	08/01/2028
36168Q-AQ-7	GFL ENVIRONMENTAL INC			1,2	3.B FE	60,908	102.7780	61,667	60,000	60,818	.0	(88)	.0	.0	.6.750	6.473	JJ	1,868	2,200	08/05/2024	01/15/2031
364760-AP-3	GAP INC			1,2	4.A FE	75,374	.89.8299	97,915	109,000	82,999	(4)	3,890	.0	.0	.3.625	10.027	AO	988	3,643	12/23/2024	10/01/2029
36485M-AK-5	GARDAWORLD SECURITY CORP			1,2	4.A FE	67,939	.97.0593	72,794	75,000	71,067	(19)	1,554	.0	.0	.4.625	7.324	FA	1,310	3,122	12/23/2024	02/15/2027
36485M-AP-4	GARDAWORLD SECURITY CORP			1,2	5.A FE	30,000	102.0000	30,600	30,000	30,000	.0	.0	.0	.0	.8.375	8.378	MN	426	.0	10/29/2024	11/15/2032
367398-AA-2	GATES CORP			1,2	4.B FE	19,000	101.7500	19,333	19,000	19,000	.0	.0	.0	.0	.6.875	6.873	JJ	751	.0	05/22/2024	07/01/2029
37045X-CV-6	GENERAL MOTORS FINANCIAL COMPANY INC			1,2	2.B FE	518,658	.99.6454	597,873	600,000	574,725	.0	13,180	.0	.0	.2.900	5.067	FA	6,042	17,400	01/06/2020	02/26/2025
37045X-DS-2	GENERAL MOTORS FINANCIAL COMPANY INC			1,2	2.B FE	190,390	.85.5475	213,869	250,000	197,005	.0	5,705	.0	.0	.3.100	6.965	JJ	3,638	7,750	10/31/2023	01/12/2032
37045X-DW-3	GENERAL MOTORS FINANCIAL COMPANY INC			1,2	2.B FE	499,440	100.0670	500,335	500,000	499,730	.0	147	.0	.0	.5.000	5.025	AO	5,694	25,000	06/06/2022	04/09/2027
37045X-EG-7	GENERAL MOTORS FINANCIAL COMPANY INC			1,2	2.B FE	189,730	102.2252	204,450	200,000	191,331	.0	1,361	.0	.0	.5.850	6.845	AO	2,763	11,700	10/24/2023	04/06/2030
37185L-AL-6	GENESIS ENERGY LP			1,2	4.C FE	3,004	100.0667	3,002	3,000	3,002	(1)	.0	.0	.0	.7.750	7.710	FA	97	116	02/27/2024	02/01/2028
37185L-AM-4	GENESIS ENERGY LP			1,2	4.C FE	44,942	101.6667	46,767	46,000	45,394	.0	279	.0	.0	.8.000	8.716	JJ	1,697	5,211	08/05/2024	01/15/2027
37185L-AN-2	GENESIS ENERGY LP			1,2	4.C FE	35,000	101.7323	35,606	35,000	35,000	.0	.0	.0	.0	.8.875	8.864	AO	656	3,106	01/18/2023	04/15/2030
37185L-AP-7	GENESIS ENERGY LP			1,2	4.C FE	18,803	100.8425	19,160	19,000	18,841	.0	35	.0	.0	.8.250	8.500	JJ	723	949	11/30/2023	01/15/2029
37185L-AQ-5	GENESIS ENERGY LP			1,2	4.C FE	30,000	.97.9415	29,382	30,000	29,382	(618)	.0	.0	.0	.7.875	7.875	MN	302	1,221	05/06/2024	05/15/2032
37185L-AR-3	GENESIS ENERGY LP			1,2	4.C FE	20,000	.97.8499	19,570	20,000	19,570	(430)	.0	.0	.0	.8.000	8.002	MN	53	.0	12/05/2024	05/15/2033
372460-AA-3	GENUINE PARTS CO			1,2	2.B FE	1,580,438	.83.4202	1,334,723	1,600,000	1,588,119	.0	1,917	.0	.0	.1.875	2.011	MN	5,000	30,000	11/16/2020	11/01/2030
37441Q-AA-9	WRANGLER HOLDCO CORP			1,2	4.C FE	24,000	101.7757	24,426	24,000	24,000	.0	.0	.0	.0	.6.625	6.627	AO	398	459	06/06/2024	04/01/2032
375558-BZ-5	GILEAD SCIENCES INC			1,2	2.A FE	149,757	100.2836	150,425	150,000	149,800	.0	33	.0	.0	.5.250	5.269	AO	1,663	8,553	09/07/2023	10/15/2033
377372-AN-7	GLAXOSMITHKLINE CAPITAL INC			1	1.F FE	2,542,250	.97.5207	2,438,016	2,500,000	2,516,478	.0	(4,485)	.0	.0	.3.875	3.665	MN	12,378	96,875	08/28/2018	05/15/2028
378272-AN-8	GLENCORE FUNDING LLC			1,2	2.A FE	3,868,118	.98.0282	3,823,101	3,900,000	3,872,554	.0	3,528	.0	.0	.4.000	4.334	MS	40,733	87,500	09/18/2024	03/27/2027
37960X-AA-5	GLOBAL INFRASTRUCTURE SOLUTIONS INC			1,2	4.A FE	96,319	.96.3119	96,312	100,000	82,404	.0	2,981	.0	.0	.5.625	10.735	JD	469	5,625	11/18/2022	06/01/2029
38021M-AA-4	GOAT HOLDCO LLC			1,2	4.B FE	26,000	.99.0188	25,745	26,000	25,745	(255)	.0	.0	.0	.6.750	6.748	FA	34	.0	12/10/2024	02/01/2032
38141G-A5-3	GOLDMAN SACHS GROUP INC			1,2,5	2.A FE	150,000	107.6448	161,467	150,000	150,000	.0	.0	.0	.0	.6.561	6.562	AO	1,832	9,842	10/18/2023	10/24/2034
38141G-XG-4	GOLDMAN SACHS GROUP INC			1,2	1.F FE	501,465	.88.5191	442,595	500,000	500,788	.0	(138)	.0	.0	.2.600	2.566	FA	5,200	13,000	02/05/2020	02/07/2030
38141G-XR-0	GOLDMAN SACHS GROUP INC			1,2,5	1.F FE	1,001,872	.82.6173	826,173	1,000,000	1,000,216	.0	(227)	.0	.0	.1.992	1.988	JJ	8,521	19,920	01/20/2021	01/27/2032
38141G-YJ-7	GOLDMAN SACHS GROUP INC			1,2,5	2.A FE	400,000	.83.5271	334,108	400,000	400,000	.0	.0	.0	.0	.2.383	2.383	JJ	4,236	9,532	07/14/2021	07/21/2032
382550-BJ-9	GOODYEAR TIRE & RUBBER CO			1,2	4.A FE	30,000	.89.2342	26,770	30,000	26,770	(681)	.0	.0	.0	.5.250	5.249	AO	267	1,575	03/31/2021	04/30/2031
382550-BN-0	GOODYEAR TIRE & RUBBER CO			1,2	4.A FE	117,906	.91.9165	119,491	130,000	118,127	(892)	1,503	.0	.0	.5.000	6.847	JJ	2,997	5,800	12/23/2024	07/15/2029
382550-BR-1	GOODYEAR TIRE & RUBBER CO			1,2	4.A FE	80,812	.89.6062	85,126	95,000	83,018	(25)	1,265	.0	.0	.5.250	7.739	JJ	2,300	4,463	12/23/2024	07/15/2031
389284-AA-8	GRAY TELEVISION INC			1,2	5.A FE	112,497	.96.8857	123,045	127,000	118,199	.0	3,051	.0	.0	.7.000	10.367	MN	1,136	8,540	12/23/2024	05/15/2027
389375-AM-8	GRAY TELEVISION INC			1,2	3.C FE	297,125	100.1287	290,373	290,000	290,216	(6,591)	(318)	.0	.0	10.500	9.837	JJ	17,593	.0	12/23/2024	07/15/2029
39138Q-AA-3	GREAT-WEST LIFE CO FINANCE 2018 LP			1,2	1.F FE	1,993,480	.96.4486	1,928,972	2,000,000	1,997,563	.0	699	.0	.0	.4.047	4.086	MN	9,893	80,940	05/15/2018	05/17/2028
398433-AP-7	GRIFFON CORP			1,2	4.B FE	112,693	.98.0219	119,587	122,000	115,939	.0	1,643	.0	.0	.5.750	7.546	MS	2,338	7,015	03/28/2023	03/01/2028
398905-AQ-2	GROUP 1 AUTOMOTIVE INC			1,2	3.B FE	26,000	100.3964	26,103	26,000	26,000	.0	.0	.0	.0	.6.375	6.376	JJ	695	.0	07/25/2024	01/15/2030
402635-AT-3	GULFPORT ENERGY OPERATING CORP			1,2	3.C FE	92,756	100.7037	92,647	92,000	92,281	(466)	(9)	.0	.0	.6.750	6.544	MS	1,863	.0	12/12/2024	09/01/2029
404119-BT-5	HCA INC			1,2	2.C FE	400,000	100.2340	400,936	400,000	400,000	.0	.0	.0	.0	.5.250	5.249	JD	933	21,000	11/10/2016	06/15/2026

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
404280-CT-4	HSBC HOLDINGS PLC	C	1, 2, 5		1. G FE	400,696	84.9774	339,910	400,000	399,013	0	(172)	0	0	2.804	2.842	MN	1,153	11,216	05/18/2021	05/24/2032
40434L-AJ-4	HP INC		1, 2		2. B FE	996,110	85.5937	855,937	1,000,000	997,387	0	73	0	0	2.650	2.694	JD	1,031	26,500	06/08/2021	06/17/2031
40434L-AK-1	HP INC		1, 2		2. B FE	199,534	95.8428	191,686	200,000	199,696	0	372	0	0	4.000	4.039	AO	1,689	8,000	03/29/2022	04/15/2029
40434L-AM-7	HP INC		1, 2		2. B FE	748,808	99.8467	748,850	750,000	749,361	0	233	0	0	4.750	4.780	JJ	16,427	35,625	06/06/2022	01/15/2028
410345-AQ-5	HANESBRANDS INC		1, 2		4. C FE	31,288	106.6186	33,052	31,000	31,271	430	(17)	0	0	9.000	8.811	FA	1,054	2,340	06/04/2024	02/15/2031
417558-AB-9	HARVEST MIDSTREAM I LP		1, 2		3. C FE	35,000	101.8036	35,631	35,000	35,000	0	0	0	0	7.500	7.499	MN	335	1,378	04/29/2024	05/15/2032
42704L-AA-2	HERC HOLDINGS INC		1, 2		3. C FE	129,024	98.5689	135,039	137,000	132,144	(59)	1,644	0	0	5.500	7.029	JJ	3,474	6,985	12/23/2024	07/15/2027
42704L-AE-4	HERC HOLDINGS INC		1, 2		3. C FE	48,000	101.2186	48,585	48,000	48,000	0	0	0	0	6.625	6.624	JD	141	1,661	06/04/2024	06/15/2029
428040-DA-4	HERTZ CORP		1, 2		5. A FE	87,802	84.1175	84,117	100,000	84,117	(7,985)	2,973	0	0	4.625	8.807	JD	385	4,394	12/23/2024	12/01/2026
428040-DB-2	HERTZ CORP		1, 2		5. A FE	134,772	69.3214	119,233	172,000	119,067	(22,931)	4,230	0	0	5.000	9.419	JD	717	8,350	12/23/2024	12/01/2029
428040-DC-0	HERTZ CORP		1, 2		4. A FE	108,141	106.5137	110,774	104,000	107,589	(525)	(28)	0	0	12.625	11.465	JJ	6,674	540	12/23/2024	07/15/2029
428102-AG-2	HESS MIDSTREAM OPERATIONS LP		1, 2		3. A FE	40,054	101.1561	40,462	40,000	40,046	(3)	(4)	0	0	6.500	6.466	JD	217	1,408	06/27/2024	06/01/2029
428104-AA-1	HESS MIDSTREAM OPERATIONS LP		1, 2		3. A FE	167,877	97.3027	175,145	180,000	171,739	(32)	1,984	0	0	5.125	6.627	JD	410	8,713	12/23/2024	06/15/2028
431318-AS-3	HILCORP ENERGY I LP		1, 2		3. B FE	49,654	96.9721	49,456	51,000	49,198	(752)	206	0	0	6.250	6.866	MN	531	2,094	06/27/2024	11/01/2028
431318-BE-3	HILCORP ENERGY I LP		1, 2		3. B FE	19,185	93.3354	18,667	20,000	18,667	(525)	7	0	0	6.875	7.482	MN	176	0	11/18/2024	05/15/2034
431571-AB-4	HILLENBRAND INC		1, 2		3. A FE	16,313	99.1768	16,860	17,000	16,627	0	196	0	0	5.000	6.373	MS	250	800	06/27/2024	09/15/2026
431571-AF-5	HILLENBRAND INC		1, 2		3. A FE	18,010	100.0416	18,007	18,000	18,001	(9)	(1)	0	0	6.250	6.235	FA	425	566	06/27/2024	02/15/2029
432833-AH-4	HILTON DOMESTIC OPERATING COMPANY INC		1, 2		3. B FE	106,214	99.8640	109,850	110,000	107,538	(15)	636	0	0	5.750	6.496	MN	1,054	5,894	03/22/2024	05/01/2028
432833-AJ-0	HILTON DOMESTIC OPERATING COMPANY INC		1, 2		3. B FE	54,239	92.1838	57,154	62,000	56,306	(27)	1,068	0	0	3.750	6.188	MN	388	2,231	08/05/2024	05/01/2029
432833-AP-6	HILTON DOMESTIC OPERATING COMPANY INC		1, 2		3. B FE	24,000	99.6874	23,925	24,000	23,925	(75)	0	0	0	5.875	5.875	AO	353	725	03/22/2024	04/01/2029
432833-AQ-4	HILTON DOMESTIC OPERATING COMPANY INC		1, 2		3. B FE	24,000	99.8150	23,956	24,000	23,956	(44)	0	0	0	6.125	6.125	AO	368	755	03/22/2024	04/01/2032
432833-AR-2	HILTON DOMESTIC OPERATING COMPANY INC		1, 2		3. B FE	56,000	98.3119	55,055	56,000	55,055	(945)	0	0	0	5.875	5.875	MS	1,024	0	09/05/2024	03/15/2033
436440-AP-6	HOLOGIC INC		1, 2		3. B FE	265,938	90.5630	251,765	278,000	250,860	(1,074)	1,544	0	0	3.250	4.066	FA	3,413	8,548	12/23/2024	02/15/2029
437076-BY-7	HOME DEPOT INC		1, 2		1. F FE	497,130	92.9610	464,805	500,000	498,620	0	289	0	0	2.950	3.017	JD	656	14,750	06/03/2019	06/15/2029
438516-BZ-8	HONEYWELL INTERNATIONAL INC		1, 2		1. F FE	199,782	86.1793	172,359	200,000	199,878	0	21	0	0	1.950	1.962	JD	325	3,900	05/14/2020	06/01/2030
442722-AB-0	HOWARD MIDSTREAM ENERGY PARTNERS LLC		1, 2		4. A FE	60,280	104.9285	62,957	60,000	60,246	(9)	(25)	0	0	8.875	8.729	JJ	2,455	5,003	08/05/2024	07/15/2028
442722-AC-8	HOWARD MIDSTREAM ENERGY PARTNERS LLC		1, 2		4. A FE	32,035	101.6489	32,528	32,000	32,033	0	(1)	0	0	7.375	7.355	JA	1,272	0	06/27/2024	07/15/2032
444454-AF-9	HUGHES SATELLITE SYSTEMS CORP		1		5. C FE	79,973	79.1186	68,833	87,000	68,833	(1,712)	1,960	0	0	6.625	9.431	FA	2,402	5,764	10/26/2023	08/01/2026
446150-AS-3	HUNTINGTON BANCSHARES INC		1, 2		2. A FE	498,425	87.9229	439,615	500,000	499,156	0	163	0	0	2.550	2.586	FA	5,206	12,750	01/29/2020	02/04/2030
446150-AX-2	HUNTINGTON BANCSHARES INC		2		2. A FE	600,000	80.9836	485,902	600,000	600,000	0	0	0	0	2.487	2.487	FA	0	14,922	08/09/2021	08/15/2030
44644M-AF-8	HUNTINGTON NATIONAL BANK		2, 5		1. G FE	625,000	99.1555	619,722	625,000	625,000	0	0	0	0	4.552	4.554	MN	3,477	28,450	05/06/2022	05/17/2028
44984W-AJ-6	INEOS FINANCE PLC	C	1, 2		3. B FE	198,250	102.4535	204,907	200,000	198,551	0	301	0	0	7.500	7.702	AO	3,167	10,333	04/18/2024	04/15/2029
45167R-AH-7	IDEX CORP		1, 2		2. B FE	999,252	85.9467	859,467	1,000,000	999,508	0	75	0	0	2.625	2.633	JD	1,167	26,250	05/18/2021	06/15/2031
45174H-BJ-5	IHEARTCOMMUNICATIONS INC		1, 2		5. A FE	185,767	86.7822	179,872	207,268	179,872	(6,002)	107	0	0	9.125	12.279	FA	578	0	12/20/2024	05/01/2029
45174H-BL-0	IHEARTCOMMUNICATIONS INC		1, 2		5. C FE	57,317	76.5895	50,243	65,600	50,243	(7,108)	33	0	0	10.875	14.338	MN	218	0	12/20/2024	05/01/2030
45174H-BM-8	IHEARTCOMMUNICATIONS INC		1, 2		5. A FE	90,032	77.8407	87,983	113,030	87,983	(2,133)	85	0	0	7.750	12.942	FA	268	0	12/20/2024	08/15/2030
45258L-AA-5	INOLA MERGER CORP		1, 2		3. B FE	123,959	95.0471	134,967	142,000	128,678	0	2,420	0	0	4.750	7.295	MN	862	6,389	12/23/2024	05/15/2029
45344L-AC-7	CRESCENT ENERGY FINANCE LLC		1, 2		3. C FE	158,604	104.5120	164,084	157,000	158,490	(161)	(81)	0	0	9.250	8.534	FA	5,486	11,378	12/23/2024	02/15/2028
45344L-AD-5	CRESCENT ENERGY FINANCE LLC		1, 2		3. C FE	60,045	99.5035	59,702	60,000	59,702	(343)	0	0	0	7.625	7.610	AO	1,144	1,646	12/04/2024	04/01/2032
45344L-AE-3	CRESCENT ENERGY FINANCE LLC		1, 2		3. C FE	40,000	97.3065	38,923	40,000	38,923	(1,077)	0	0	0	7.375	7.373	JJ	1,614	0	06/13/2024	01/15/2033
456837-AW-3	ING GROEP NV	C	2, 5		1. G FE	1,004,320	86.0887	860,887	1,000,000	1,002,849	0	(394)	0	0	2.727	2.677	AO	6,818	27,270	03/25/2021	04/01/2032
456873-AD-0	TRANE TECHNOLOGIES FINANCING LTD	C	1, 2		2. A FE	1,256,093	95.8663	1,198,329	1,250,000	1,252,858	0	(601)	0	0	3.800	3.737	MS	13,194	47,500	05/13/2019	03/21/2029
457187-AC-6	INGREDION INC		1, 2		2. B FE	798,464	89.7771	718,217	800,000	799,123	0	148	0	0	2.900	2.922	JD	1,933	23,200	05/08/2020	06/01/2030
45765U-AC-7	INSIGHT ENTERPRISES INC		1, 2		3. C FE	35,205	100.7193	35,252	35,000	35,108	(97)	(1)	0	0	6.625	6.523	MN	296	644	12/19/2024	05/15/2032
45824T-BC-8	INTELSAT JACKSON HOLDINGS SA	C	1, 2		4. A FE	355,814	92.4393	357,740	387,000	356,766	(4,508)	3,473	0	0	6.500	8.097	MS	7,407	20,605	12/23/2024	03/15/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
45866F-AK-0	INTERCONTINENTAL EXCHANGE INC .....	.....	.....	1,2	1.G FE	996,344	86.4186	864,186	1,000,000	997,920	0	357	0	0	2.100	2.140	JD	933	21,000	05/20/2020	06/15/2030
459200-KJ-9	INTERNATIONAL BUSINESS MACHINES CORP .....	.....	.....	1,2	1.G FE	1,004,520	85.8482	858,482	1,000,000	1,002,834	0	(515)	0	0	1.950	1.892	MM	2,492	19,500	08/24/2021	05/15/2030
460599-AF-0	INTERNATIONAL GAME TECHNOLOGY PLC	C.....	.....	1,2	3.A FE	188,310	98.1624	196,325	200,000	195,241	0	3,466	0	0	4.125	6.080	AO	1,742	8,250	12/08/2022	04/15/2026
461070-AQ-7	INTERSTATE POWER AND LIGHT CO .....	.....	.....	1,2	2.A FE	112,645	94.6391	118,299	125,000	115,154	0	2,010	0	0	3.600	5.716	AO	1,125	4,500	09/27/2023	04/01/2029
461070-AS-3	INTERSTATE POWER AND LIGHT CO .....	.....	.....	1,2	2.A FE	1,004,950	86.4330	864,330	1,000,000	1,002,751	0	(497)	0	0	2.300	2.243	JD	1,917	23,000	05/28/2020	06/01/2030
46266T-AA-6	IQVIA INC .....	.....	.....	1,2	3.B FE	192,000	98.2355	196,471	200,000	195,520	0	1,711	0	0	5.000	6.029	MM	1,278	10,000	11/17/2022	05/15/2027
46284V-AF-8	IRON MOUNTAIN INC .....	.....	.....	1,2	3.C FE	154,318	94.8035	148,842	157,000	147,965	91	319	0	0	4.875	5.209	MS	2,254	7,288	12/23/2024	09/15/2029
46284V-AG-6	IRON MOUNTAIN INC .....	.....	.....	1,2	3.C FE	105,342	96.5157	110,993	115,000	108,389	(56)	1,529	0	0	5.000	6.840	JJ	2,651	5,250	12/23/2024	07/15/2028
46284V-AQ-4	IRON MOUNTAIN INC .....	.....	.....	1,2	3.C FE	54,000	99.7559	53,868	54,000	53,868	(132)	0	0	0	6.250	6.251	JJ	234	0	12/03/2024	01/15/2033
466313-AJ-2	JABIL INC .....	.....	.....	1,2	2.C FE	355,380	92.2646	369,058	400,000	364,258	0	2,132	0	0	3.600	4.512	JJ	6,640	14,400	01/08/2020	01/15/2030
466313-AM-5	JABIL INC .....	.....	.....	1,2	2.C FE	448,119	98.6005	443,702	450,000	449,075	0	375	0	0	4.250	4.342	MM	2,444	19,125	04/20/2022	05/15/2027
46647P-BP-0	JPMORGAN CHASE & CO .....	.....	.....	1,2,5	1.G FE	395,000	89.3646	352,990	395,000	395,000	0	0	0	0	2.956	2.957	MM	1,557	11,676	05/06/2020	05/13/2031
46647P-BX-3	JPMORGAN CHASE & CO .....	.....	.....	1,2,5	1.F FE	400,000	82.9790	331,916	400,000	400,000	0	0	0	0	1.953	1.953	FA	3,190	7,812	01/28/2021	02/04/2032
46647P-DR-4	JPMORGAN CHASE & CO .....	.....	.....	1,2,5	1.E FE	301,320	99.9752	299,925	300,000	301,186	0	(108)	0	0	5.350	5.291	JD	1,338	16,050	07/17/2023	06/01/2034
46647P-DU-7	JPMORGAN CHASE & CO .....	.....	.....	1,2,5	1.E FE	300,000	100.9243	302,773	300,000	300,000	0	0	0	0	5.299	5.300	JJ	6,933	15,897	07/17/2023	07/24/2029
475795-AD-2	JELD-WEN INC .....	.....	.....	1,2	4.B FE	57,811	94.5460	70,909	75,000	63,893	0	3,042	0	0	4.875	10.873	JD	163	3,656	11/18/2022	12/15/2027
47580P-AA-1	JELD-WEN HOLDING INC .....	.....	.....	1,2	4.B FE	35,000	92.7348	32,457	35,000	32,457	(2,543)	0	0	0	7.000	6.999	MS	878	0	08/08/2024	09/01/2032
476556-DD-4	JERSEY CENTRAL POWER & LIGHT CO .....	.....	.....	1,2	1.G FE	398,904	84.9473	339,789	400,000	399,235	0	105	0	0	2.750	2.780	MS	3,667	11,000	06/08/2021	03/01/2032
476920-AA-1	JETBLUE AIRWAYS CORP .....	.....	.....	1,2	4.A FE	79,620	106.3643	85,091	80,000	79,650	0	30	0	0	9.875	9.962	MJSD	241	2,325	12/23/2024	09/20/2031
478111-AD-9	JOHNS HOPKINS HEALTH SYSTEM CORP .....	.....	.....	1,2	1.D FE	504,480	88.5817	442,908	500,000	502,381	0	(453)	0	0	2.420	2.314	JJ	6,050	12,100	02/05/2020	01/01/2030
47837R-AA-8	JOHNSON CONTROLS INTERNATIONAL PLC	C.....	.....	1,2	2.B FE	881,903	83.7562	753,806	900,000	888,358	0	1,925	0	0	1.750	1.991	MS	4,638	15,750	07/19/2021	09/15/2030
48203R-AM-6	JUNIPER NETWORKS INC .....	.....	.....	1,2	2.B FE	1,999,020	94.9698	1,899,395	2,000,000	1,999,566	0	174	0	0	3.750	3.755	FA	28,333	75,000	08/19/2019	08/15/2029
482480-AG-5	KLA CORP .....	.....	.....	1,2	1.F FE	1,073,470	97.4729	974,729	1,000,000	1,033,717	0	(7,838)	0	0	4.100	3.186	MS	12,072	41,000	07/26/2019	03/15/2029
482480-AL-4	KLA CORP .....	.....	.....	1,2	1.F FE	762,300	97.9280	734,460	750,000	760,389	0	(1,143)	0	0	4.650	4.426	JJ	16,081	34,875	04/10/2023	02/15/2032
49271V-AN-0	KEURIG DR PEPPER INC .....	.....	.....	1,2	2.B FE	398,756	84.6045	338,418	400,000	399,202	0	126	0	0	2.250	2.285	MS	2,650	9,000	03/01/2021	03/15/2031
49306S-AA-4	KEYBANK NA .....	.....	.....	.....	2.A FE	527,888	98.3394	516,282	525,000	527,962	0	(929)	0	0	4.390	4.185	JD	1,088	23,048	06/07/2022	12/14/2027
49327M-3E-2	KEYBANK NA .....	.....	.....	.....	2.A FE	749,790	99.4329	745,747	750,000	749,975	0	90	0	0	4.150	4.156	FA	12,364	31,125	08/03/2022	08/08/2025
49338L-AE-3	KEYSIGHT TECHNOLOGIES INC .....	.....	.....	1,2	2.B FE	1,023,470	99.5337	995,337	1,000,000	1,010,860	0	(5,000)	0	0	4.600	4.035	AO	10,861	46,000	05/24/2022	04/06/2027
49456B-AR-2	KINDER MORGAN INC .....	.....	.....	1,2	2.B FE	351,544	83.6887	376,599	450,000	366,261	0	11,205	0	0	2.000	5.637	FA	3,400	9,000	09/05/2023	02/15/2031
49461M-AA-8	KINETIK HOLDINGS LP .....	.....	.....	1,2	3.A FE	58,782	98.4189	61,020	62,000	59,479	(32)	362	0	0	5.875	6.767	JD	162	3,496	08/05/2024	06/15/2030
49461M-AB-6	KINETIK HOLDINGS LP .....	.....	.....	1,2	3.A FE	3,015	102.1621	3,065	3,000	3,012	0	(3)	0	0	6.625	6.505	JD	9	204	12/15/2023	12/15/2028
498894-AA-2	KNIFE RIVER CORP .....	.....	.....	1,2	3.C FE	25,088	104.1478	26,037	25,000	25,075	0	(9)	0	0	7.750	7.689	MM	323	1,938	06/28/2023	05/01/2031
50012L-AC-8	KODIAK GAS SERVICES LLC .....	.....	.....	1,2	3.C FE	42,000	101.9834	42,833	42,000	42,000	0	0	0	0	7.250	7.249	FA	1,150	1,632	01/30/2024	02/15/2029
50077L-BG-9	KRAFT HEINZ FOODS CO .....	.....	.....	1,2	2.B FE	40,000	97.9917	39,197	40,000	40,000	0	0	0	0	3.875	3.874	MM	198	1,550	05/04/2020	05/15/2027
501797-AW-4	BATH & BODY WORKS INC .....	.....	.....	1,2	3.B FE	100,396	100.7755	105,814	105,000	101,207	0	516	0	0	6.625	7.406	AO	1,739	6,459	12/23/2024	10/01/2030
50220P-AD-5	LSEGA FINANCING PLC	C.....	.....	1,2	1.G FE	996,688	85.2053	852,053	1,000,000	997,846	0	332	0	0	2.500	2.537	AO	5,903	25,000	03/26/2021	04/06/2031
502431-AF-6	L3HARRIS TECHNOLOGIES INC .....	.....	.....	1,2	2.B FE	625,236	90.4848	542,909	600,000	614,631	0	(2,898)	0	0	2.900	2.350	JD	773	17,400	03/18/2021	12/15/2029
50247W-AB-3	LYB INTERNATIONAL FINANCE II BV	C.....	.....	1,2	2.B FE	1,979,360	97.1354	1,942,708	2,000,000	1,994,973	0	2,290	0	0	3.500	3.622	MS	23,139	70,000	02/21/2017	03/02/2027
512807-AU-2	LAM RESEARCH CORP .....	.....	.....	1,2	1.G FE	1,021,680	97.2272	972,272	1,000,000	1,001,005	0	(2,251)	0	0	4.000	3.726	MS	11,778	40,000	05/21/2019	03/15/2029
512807-AV-0	LAM RESEARCH CORP .....	.....	.....	1,2	1.G FE	790,520	85.6445	685,156	800,000	794,642	0	923	0	0	1.900	2.030	JD	676	15,200	05/13/2020	06/15/2030
513272-AD-6	LAMB WESTON HOLDINGS INC .....	.....	.....	1,2	3.C FE	103,075	91.4836	107,036	117,000	106,143	(66)	1,642	0	0	4.125	6.271	JJ	2,024	4,414	12/23/2024	01/31/2030
516806-AK-2	VITAL ENERGY INC .....	.....	.....	1,2	4.B FE	57,176	96.1018	54,778	57,000	54,778	(2,392)	(6)	0	0	7.875	7.819	AO	948	2,456	08/05/2024	04/15/2032
52532X-AD-7	LEIDOS INC .....	.....	.....	1,2	2.B FE	398,568	99.5026	398,010	400,000	399,889	0	303	0	0	3.625	3.701	MM	1,853	14,500	05/07/2020	05/15/2025
527298-BV-4	LEVEL 3 FINANCING INC .....	.....	.....	1,2	4.B FE	47,363	112.5632	50,653	45,000	47,242	0	(121)	0	0	11.000	9.692	MM	633	3,204	07/24/2024	11/15/2029
527298-CD-3	LEVEL 3 FINANCING INC .....	.....	.....	1,2	5.A FE	145,923	83.1400	239,443	288,000	161,308	(4)	15,390	0	0	4.500	17.661	JJ	6,480	12,006	12/23/2024	04/01/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		C o d e	F o r e i g n	Bond Char			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
532457-CE-6	ELI LILLY AND CO			1,2	1.E FE	748,385	100.0674	750,505	750,000	749,390	0	574	0	0	5.000	5.074	FA	12,917	37,500	02/24/2023	02/27/2026
532457-CF-3	ELI LILLY AND CO			1,2	1.E FE	746,705	98.0285	735,214	750,000	747,251	0	324	0	0	4.700	4.755	FA	12,142	35,250	02/24/2023	02/27/2033
534187-BK-4	LINCOLN NATIONAL CORP			1,2	2.B FE	798,248	89.8569	718,856	800,000	798,935	0	178	0	0	3.400	3.425	JJ	12,542	27,200	05/08/2020	01/15/2031
536797-AF-0	LITHIA MOTORS INC			1,2	3.B FE	68,244	90.7395	72,592	80,000	70,466	(19)	1,140	0	0	4.375	6.809	JJ	1,614	3,063	12/23/2024	01/15/2031
538034-AR-0	LIVE NATION ENTERTAINMENT INC			1,2	4.A FE	142,605	96.6320	152,679	158,000	148,162	(3)	2,999	0	0	4.750	7.259	AO	1,584	7,149	12/23/2024	10/15/2027
538034-AV-1	LIVE NATION ENTERTAINMENT INC			1,2	3.B FE	366,806	101.0892	370,997	367,000	366,978	(37)	107	0	0	6.500	6.498	MN	3,048	22,393	12/23/2024	05/15/2027
538034-AX-7	LIVE NATION ENTERTAINMENT INC			1,2	3.B FE	95,096	94.3908	100,054	106,000	97,617	0	2,157	0	0	3.750	6.665	JJ	1,833	2,925	12/23/2024	01/15/2028
539439-AY-5	LLOYDS BANKING GROUP PLC	C		2	1.G FE	450,000	101.4790	456,655	450,000	450,000	0	0	0	0	5.985	5.982	FA	10,773	26,933	07/31/2023	08/07/2027
53944Y-AT-0	LLOYDS BANKING GROUP PLC	C		2	1.G FE	650,000	99.7981	648,687	650,000	650,000	0	0	0	0	4.716	4.713	FA	11,921	30,654	08/04/2022	08/11/2026
539830-BZ-1	LOCKHEED MARTIN CORP			1,2	1.F FE	149,730	99.2782	148,917	150,000	149,812	0	54	0	0	4.450	4.490	MN	853	6,675	05/23/2023	05/15/2028
539830-CA-5	LOCKHEED MARTIN CORP			1,2	1.F FE	99,674	97.0082	97,008	100,000	99,713	0	32	0	0	4.750	4.789	FA	1,794	4,750	05/23/2023	02/15/2034
550241-AB-9	LUMEN TECHNOLOGIES INC			1,2	4.B FE	43,369	90.0478	63,007	69,971	46,275	0	2,906	0	0	4.125	15.169	FA	1,090	1,147	03/26/2024	04/15/2029
550241-AC-7	LUMEN TECHNOLOGIES INC			1,2	4.B FE	65,056	89.5210	93,962	104,961	68,559	0	3,503	0	0	4.125	13.525	FA	1,636	1,721	03/26/2024	04/15/2030
550241-AH-6	LUMEN TECHNOLOGIES, INC.				4.A FE	99,684	89.2764	133,106	149,095	104,221	0	4,538	0	0	4.125	11.983	FA	2,323	2,445	03/26/2024	04/15/2030
55261F-AQ-7	M&T BANK CORP			1,2,5	2.A FE	730,000	98.8144	721,345	730,000	730,000	0	0	0	0	4.553	4.554	FA	12,464	33,237	08/09/2022	08/16/2028
55279H-AQ-3	MANUFACTURERS AND TRADERS TRUST CO				1.G FE	1,006,920	96.1822	961,822	1,000,000	1,002,107	0	(718)	0	0	3.400	3.316	FA	12,656	34,000	09/22/2017	08/17/2027
552953-CF-6	MGM RESORTS INTERNATIONAL			1,2	3.C FE	199,557	99.2684	210,449	212,000	204,894	0	2,709	0	0	5.500	7.115	AO	2,462	10,835	12/23/2024	04/15/2027
552953-CJ-8	MGM RESORTS INTERNATIONAL			1,2	3.C FE	48,000	99.6207	47,818	48,000	47,818	(182)	0	0	0	6.500	6.500	AO	659	1,612	03/25/2024	04/15/2032
552953-CK-5	MGM RESORTS INTERNATIONAL			1,2	3.C FE	52,000	99.7409	51,865	52,000	51,865	(135)	0	0	0	6.125	6.125	MS	920	0	09/03/2024	09/15/2029
55336V-BN-9	MPLX LP			1,2	2.B FE	491,265	98.4812	492,406	500,000	495,079	0	1,546	0	0	4.250	4.615	JD	1,771	21,250	06/09/2022	12/01/2027
55337P-AA-0	MIWD HOLDCO II LLC			1,2	4.C FE	41,396	94.4553	47,228	50,000	43,395	0	993	0	0	5.500	8.777	FA	1,146	2,750	11/22/2022	02/01/2030
55760L-AA-5	MADISON IAQ LLC			1,2	4.B FE	143,714	94.6000	157,982	167,000	150,809	(33)	3,815	0	0	4.125	7.310	JD	19	9,921	12/23/2024	06/30/2028
55760L-AB-3	MADISON IAQ LLC			1,2	5.A FE	60,714	94.3840	73,620	78,000	64,653	0	2,049	0	0	5.875	10.732	JD	13	6,110	12/23/2024	06/30/2029
57164P-AH-9	MARRIOTT OWNERSHIP RESORTS INC			1,2	4.B FE	16,975	93.2310	18,646	20,000	17,549	0	445	0	0	4.500	7.812	JD	40	900	09/12/2023	06/15/2029
57174B-BU-5	MARSH & MCLENNAN COMPANIES INC			1,2	1.G FE	174,330	101.3002	177,275	175,000	174,415	0	68	0	0	5.400	5.449	MS	2,783	9,555	09/06/2023	09/15/2033
574599-BP-0	MASCO CORP			1,2	2.B FE	1,186,454	84.1035	1,009,242	1,200,000	1,191,284	0	1,423	0	0	2.000	2.135	AO	6,000	24,000	07/02/2021	10/01/2030
574599-BQ-8	MASCO CORP			1,2	2.B FE	596,047	83.6730	502,038	600,000	597,477	0	391	0	0	2.000	2.073	FA	4,533	12,000	02/18/2021	02/15/2031
576323-AP-4	MASTEC INC			1,2	2.C FE	117,107	96.8572	125,914	130,000	120,862	0	2,162	0	0	4.500	6.719	FA	2,210	5,850	09/27/2023	08/15/2028
57636Q-AP-9	MASTERCARD INC			1,2	1.D FE	399,224	93.4415	373,766	400,000	399,574	0	88	0	0	3.350	3.372	MS	3,536	13,400	03/24/2020	03/26/2030
57636Q-AR-6	MASTERCARD INC			1,2	1.D FE	184,484	97.5180	180,408	185,000	184,827	0	80	0	0	3.300	3.344	MS	1,611	6,105	03/24/2020	03/26/2027
57638P-AA-2	MASTERBRAND INC			1,2	3.B FE	45,950	100.7228	45,325	45,000	45,217	(724)	(9)	0	0	7.000	6.641	JJ	1,610	0	12/11/2024	07/15/2032
576485-AH-9	MATADOR RESOURCES CO			1,2	3.C FE	60,000	97.2088	58,325	60,000	58,325	(1,875)	0	0	0	6.250	6.249	AO	1,000	0	09/20/2024	04/15/2033
577081-BD-3	MATTEL INC			1,2	2.C FE	74,166	100.2771	75,208	75,000	74,480	0	156	0	0	5.875	6.135	JD	196	4,406	03/28/2023	12/15/2027
57763R-AD-9	MAUSER PACKAGING SOLUTIONS HOLDING CO			1	4.B FE	312,790	101.9241	319,022	313,000	312,931	(64)	162	0	0	7.875	7.884	FA	9,312	23,861	12/23/2024	04/15/2027
579780-AS-6	MCCORMICK & COMPANY INC			1,2	2.B FE	595,272	82.7792	496,675	600,000	597,008	0	463	0	0	1.850	1.937	FA	4,193	11,100	02/08/2021	02/15/2031
58013M-FB-5	MCDONALD'S CORP			1,2	2.A FE	2,486,900	97.7215	2,443,037	2,500,000	2,496,861	0	1,487	0	0	3.500	3.561	MS	29,167	87,500	03/07/2017	03/01/2027
58013M-FV-1	MCDONALD'S CORP			1,2	2.A FE	199,470	99.1965	198,393	200,000	199,543	0	57	0	0	4.950	4.983	FA	3,768	9,900	08/09/2023	08/14/2033
58506D-AA-6	MEDLINE BORROWER LP			1,2	3.C FE	93,053	101.0179	93,947	93,000	93,038	(18)	3	0	0	6.250	6.233	AO	1,453	2,811	12/23/2024	04/01/2029
58933Y-AR-6	MERCK & CO INC			1,2	1.E FE	573,294	99.7850	598,710	600,000	598,674	0	12,043	0	0	2.750	4.832	FA	6,463	16,500	10/31/2022	02/10/2025
58933Y-AX-3	MERCK & CO INC			1,2	1.E FE	228,883	95.0754	237,688	250,000	233,260	0	3,532	0	0	3.400	5.204	MS	2,692	8,500	09/29/2023	03/07/2029
58933Y-BK-0	MERCK & CO INC			1,2	1.E FE	149,868	96.3680	144,552	150,000	149,889	0	14	0	0	4.500	4.511	MN	825	6,750	05/08/2023	05/17/2033
591894-CE-8	METROPOLITAN EDISON CO			1,2	2.A FE	299,583	100.4087	301,226	300,000	299,737	0	98	0	0	5.200	5.230	AO	3,900	15,600	03/28/2023	04/01/2028
59217G-CK-3	METROPOLITAN LIFE GLOBAL FUNDING I				1.D FE	2,967,450	95.6572	2,869,715	3,000,000	2,989,947	0	3,595	0	0	3.000	3.130	MS	25,500	90,000	01/23/2018	09/19/2027
59217G-EG-0	METROPOLITAN LIFE GLOBAL FUNDING I				1.D FE	399,176	90.4320	361,728	400,000	399,544	0	89	0	0	2.950	2.974	AO	2,688	11,800	04/03/2020	04/09/2030
594918-CS-1	MICROSOFT CORP			1,2	1.A FE	464,340	84.6814	423,407	500,000	477,181	0	3,738	0	0	1.350	2.206	MS	1,988	6,750	06/15/2021	09/15/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
595112-BP-7	MICRON TECHNOLOGY INC			1,2	2.C FE	999,950	.98.5914	985,914	1,000,000	1,000,065	.0	.44	.0	.0	.4.185	.4.184	FA	15,810	41,850	07/10/2019	02/15/2027
595112-BQ-5	MICRON TECHNOLOGY INC			1,2	2.C FE	999,940	.97.5730	975,730	1,000,000	1,000,096	.0	.59	.0	.0	.4.663	.4.662	FA	17,616	46,630	07/10/2019	02/15/2030
59565J-AA-9	STAGWELL GLOBAL LLC			1,2	4.B FE	107,539	.95.1177	116,044	122,000	110,931	(32)	1,826	.0	.0	.5.625	8.000	FA	2,593	6,441	12/23/2024	08/15/2029
59565X-AD-2	MIDCONTINENT COMMUNICATIONS			1,2	4.C FE	50,000	102.6261	51,313	50,000	50,000	.0	.0	.0	.0	.8.000	8.000	FA	1,500	.0	08/13/2024	08/15/2032
599191-AA-1	MILEAGE PLUS HOLDINGS LLC			1,2	2.C FE	41,587	100.6548	41,772	41,500	41,549	.0	(58)	.0	.0	.6.500	6.249	IMSD	82	2,283	06/27/2024	06/20/2027
60337J-AA-4	ATHENAHEALTH GROUP INC			1,2	5.B FE	87,602	.95.0857	106,496	112,000	92,404	(15)	.2.632	.0	.0	.6.500	11.044	FA	2,750	6,793	12/23/2024	02/15/2030
60672J-AA-7	MITER BRANDS ACQUISITION HOLDCO INC			1,2	3.C FE	36,000	100.5419	36,195	36,000	36,000	.0	.0	.0	.0	.6.750	6.750	AO	608	1,235	03/20/2024	04/01/2032
606822-AR-5	MITSUBISHI UFJ FINANCIAL GROUP INC	C			1.G FE	2,000,000	.96.8763	1,937,526	2,000,000	2,000,000	.0	.0	.0	.0	.3.287	3.286	JJ	28,487	65,740	07/18/2017	07/25/2027
606822-BX-1	MITSUBISHI UFJ FINANCIAL GROUP INC	C	2		1.G FE	1,000,000	.83.7167	837,167	1,000,000	1,000,000	.0	.0	.0	.0	.2.309	2.309	JJ	10,326	23,090	07/12/2021	07/20/2032
606822-CE-2	MITSUBISHI UFJ FINANCIAL GROUP INC	C	2		1.G FE	500,000	.98.2609	491,304	500,000	500,000	.0	.0	.0	.0	.4.080	4.078	AO	4,080	20,400	04/11/2022	04/19/2028
606822-CS-1	MITSUBISHI UFJ FINANCIAL GROUP INC	C	2		1.G FE	300,000	101.2499	303,750	300,000	300,000	.0	.0	.0	.0	.5.422	5.420	FA	5,829	16,266	02/15/2023	02/22/2029
609207-AT-2	MONDELEZ INTERNATIONAL INC			1,2	2.B FE	1,228,212	.89.4948	1,073,937	1,200,000	1,216,872	.0	(3,087)	.0	.0	.2.750	2.452	AO	7,150	33,000	03/17/2021	04/13/2030
615369-AW-5	MOODY'S CORP			1,2	2.A FE	493,330	.83.0880	415,440	500,000	495,425	.0	.642	.0	.0	.2.000	2.149	FA	3,667	10,000	08/10/2021	08/19/2031
617446-8L-6	MORGAN STANLEY			1,2,5	1.E FE	401,220	88.8018	355,207	400,000	400,664	.0	(114)	.0	.0	.2.699	2.664	JJ	4,768	10,796	01/21/2020	01/22/2031
617446-8P-7	MORGAN STANLEY			1,2,5	1.E FE	200,000	.92.7768	185,554	200,000	200,000	.0	.0	.0	.0	.3.622	3.622	AO	1,811	7,244	03/26/2020	04/01/2031
617446-8X-0	MORGAN STANLEY			1,2,5	1.E FE	998,011	.81.9100	819,100	1,000,000	997,858	.0	.147	.0	.0	.1.928	1.960	AO	3,374	19,280	01/21/2021	04/28/2032
62482B-AA-0	MEDLINE BORROWER LP			1,2	3.C FE	199,990	.92.6360	220,474	238,000	209,721	(57)	5,181	.0	.0	.3.875	7.156	AO	2,306	8,544	12/23/2024	04/01/2029
62482B-AB-8	MEDLINE BORROWER LP			1,2	4.C FE	85,506	.96.2755	98,201	102,000	89,345	.0	2,026	.0	.0	.5.250	8.470	AO	1,339	4,961	12/23/2024	10/01/2029
62886E-AY-4	NCR VOYIX CORP			1,2	4.A FE	32,650	.96.1124	33,639	35,000	33,102	.0	.437	.0	.0	.5.000	6.659	AO	438	1,750	12/19/2023	10/01/2028
62886E-BA-5	NCR VOYIX CORP			1,2	4.A FE	75,907	.95.6924	79,425	83,000	76,924	(215)	.811	.0	.0	.5.125	7.045	AO	898	5,757	12/23/2024	04/15/2029
62922L-AC-2	NGL ENERGY OPERATING LLC			1,2	4.A FE	49,125	101.3520	49,662	49,000	49,068	(49)	(9)	.0	.0	.8.125	8.055	FMAN	509	2,912	08/20/2024	02/15/2029
62922L-AD-0	NGL ENERGY OPERATING LLC			1,2	4.A FE	46,000	100.7586	46,349	46,000	46,000	.0	.0	.0	.0	.8.375	8.374	FMAN	492	3,029	01/25/2024	02/15/2032
629377-CR-1	NRG ENERGY INC			1,2	3.B FE	50,000	.87.3493	43,675	50,000	43,675	.716	.0	.0	.0	.3.625	3.625	FA	685	1,813	11/17/2020	02/15/2031
629377-CS-9	NRG ENERGY INC			1,2	3.B FE	24,000	.87.0000	20,880	24,000	20,880	.335	.0	.0	.0	.3.875	3.875	FA	351	930	08/09/2021	02/15/2032
62944T-AF-2	NVR INC			1,2	2.A FE	1,247,844	.90.1721	1,082,065	1,200,000	1,228,451	.0	(5,427)	.0	.0	.3.000	2.480	MN	4,600	36,000	06/04/2021	05/15/2030
62947Q-BC-1	NXP BV	C		1,2	2.A FE	181,672	101.6514	181,956	179,000	180,998	.0	(477)	.0	.0	.5.550	5.214	JD	828	9,935	07/14/2023	12/01/2028
62954H-AV-0	NXP BV	C		1,2	2.A FE	380,364	.96.9224	387,690	400,000	384,672	.0	2,988	.0	.0	.4.300	5.275	JD	621	17,200	07/14/2023	06/18/2029
62954H-AZ-1	NXP BV	C		1,2	2.A FE	719,438	.98.6132	739,599	750,000	735,673	.0	.9,230	.0	.0	.3.875	5.250	JD	1,049	29,063	03/15/2023	06/18/2026
62954W-AE-5	NTT FINANCE CORP	C		1,2	1.F FE	154,868	.83.6158	167,232	200,000	160,799	.0	5,084	.0	.0	.2.065	5.854	AO	1,010	4,130	10/26/2023	04/03/2031
62954W-AJ-4	NTT FINANCE CORP	C		1,2	1.F FE	988,030	.99.7388	997,388	1,000,000	997,343	.0	4,608	.0	.0	.4.239	4.721	JJ	18,369	42,390	12/09/2022	07/25/2025
63111X-AD-3	NASDAQ INC			1,2	2.B FE	1,362,946	.82.1946	1,150,725	1,400,000	1,376,797	.0	3,605	.0	.0	.1.650	1.942	JJ	10,652	23,100	01/22/2021	01/15/2031
632525-AU-5	NATIONAL AUSTRALIA BANK LTD	C			1.G FE	1,210,976	.85.0189	1,020,226	1,200,000	1,206,765	.0	(1,094)	.0	.0	.2.332	2.225	FA	10,105	27,984	01/26/2021	08/21/2030
63861C-AC-3	NATIONSTAR MORTGAGE HOLDINGS INC			1,2	4.A FE	124,556	.97.1268	142,776	147,000	131,298	(18)	.0	.0	.0	.5.500	9.013	FA	3,054	7,673	12/23/2024	08/15/2028
63861C-AF-6	NATIONSTAR MORTGAGE HOLDINGS INC			1,2	4.A FE	45,791	101.1119	46,511	46,000	45,813	.0	.21	.0	.0	.7.125	7.199	FA	1,366	1,639	06/27/2024	02/01/2032
638962-AA-8	NCR ATLEOS CORP			1,2	4.A FE	127,281	108.1812	134,145	124,000	127,225	(6)	(83)	.0	.0	.9.500	8.690	AO	2,945	7,815	12/23/2024	04/01/2029
64083Y-AA-9	NESCO HOLDINGS II INC			1,2	4.C FE	56,859	.92.7959	60,317	65,000	59,120	.0	1,111	.0	.0	.5.500	8.038	AO	755	3,575	11/18/2022	04/15/2029
641062-AR-5	NESTLE HOLDINGS INC			1,2	1.D FE	531,612	.96.0825	576,495	600,000	576,288	.0	21,890	.0	.0	.0.625	4.568	JJ	1,729	3,750	11/23/2022	01/15/2026
641062-BA-1	NESTLE HOLDINGS INC			1	1.D FE	296,100	.99.6794	299,038	300,000	299,001	.0	1,417	.0	.0	.4.000	4.494	MS	3,833	12,000	11/23/2022	09/12/2025
641062-BM-5	NESTLE HOLDINGS INC			1,2	1.D FE	299,091	100.6086	301,826	300,000	299,259	.0	.135	.0	.0	.5.000	5.050	MS	4,542	15,000	09/06/2023	09/12/2030
641423-CD-8	NEVADA POWER CO			1,2	1.F FE	598,440	.87.9461	527,676	600,000	599,141	.0	.156	.0	.0	.2.400	2.429	MN	2,400	14,400	01/28/2020	05/01/2030
64952W-CX-9	NEW YORK LIFE GLOBAL FUNDING				1.A FE	2,176,810	.95.0027	2,204,063	2,320,000	2,269,209	.0	15,662	.0	.0	.3.000	3.773	JJ	33,060	69,600	06/12/2018	01/10/2028
64952W-EG-4	NEW YORK LIFE GLOBAL FUNDING				1.A FE	599,784	.82.2985	493,791	600,000	599,858	.0	.26	.0	.0	.1.850	1.635	FA	4,625	11,100	07/29/2021	08/01/2031
651229-AW-6	NEWELL BRANDS INC			1,2	3.C FE	126,877	.99.9676	130,958	131,000	128,953	(11)	1,465	.0	.0	.5.700	7.006	AO	1,867	5,466	11/06/2024	04/01/2026
651229-AX-4	NEWELL BRANDS INC			1,2	3.C FE	34,240	101.3167	40,527	40,000	34,552	.0	.246	.0	.0	.6.875	8.798	AO	688	1,853	04/03/2024	04/01/2036
651229-BC-9	NEWELL BRANDS INC			1,2	3.C FE	59,731	100.8291	60,497	60,000	59,758	.333	.61	.0	.0	.6.375	6.534	MS	1,126	3,666	08/05/2024	09/15/2027

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		C o d e	F o r e i g n	Bond Char			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
CUSIP Identification	Description				NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost			Par Value	Book/ Adjusted Carrying Value											
651229-BD-7	NEWELL BRANDS INC			1,2	3.C FE	28,159	101.7986	29,522	29,000	28,250	0	91	0	0	6.625	7.285	MS	566	961	06/27/2024	09/15/2029
651229-BE-5	NEWELL BRANDS INC			1,2	3.C FE	17,000	100.6754	17,115	17,000	17,000	0	0	0	0	6.625	6.625	MN	150	0	10/29/2024	05/15/2032
651229-BF-2	NEWELL BRANDS INC			1,2	3.C FE	25,000	100.3463	25,087	25,000	25,000	0	0	0	0	6.375	6.375	MN	213	0	10/29/2024	05/15/2030
65249B-AA-7	NEWS CORP			1,2	3.A FE	129,273	92.8130	133,651	144,000	131,715	150	1,986	0	0	3.875	5.869	MN	713	5,212	12/23/2024	05/15/2029
65336Y-AN-3	NEXSTAR MEDIA INC			1,2	4.B FE	273,360	93.2841	292,912	314,000	285,054	0	5,997	0	0	4.750	7.565	MN	2,486	14,084	12/23/2024	11/01/2028
65339K-BM-1	NEXTERA ENERGY CAPITAL HOLDINGS INC			1,2	2.A FE	255,879	90.6079	271,824	300,000	263,873	0	6,370	0	0	2.750	5.633	MN	1,375	8,250	09/25/2023	11/01/2029
65339K-BR-0	NEXTERA ENERGY CAPITAL HOLDINGS INC			1,2	2.A FE	1,036,200	86.5278	865,278	1,000,000	1,021,277	0	(3,882)	0	0	2.250	1.817	JD	1,875	22,500	01/20/2021	06/01/2030
65343H-AA-9	NEXSTAR MEDIA INC			1,2	4.B FE	122,479	97.4647	128,653	132,000	125,535	0	2,116	0	0	5.625	7.786	JJ	3,424	6,722	12/23/2024	07/15/2027
65364U-AN-6	NIAGARA MOHAWK POWER CORP			1,2	2.A FE	1,000,000	84.7676	847,676	1,000,000	1,000,000	0	1,960	0	0	1.960	1.960	JD	218	19,600	06/23/2020	06/27/2030
654106-AK-9	NIKE INC			1,2	1.E FE	214,378	91.0964	227,741	250,000	220,249	0	4,821	0	0	2.850	5.498	MS	1,860	7,125	10/06/2023	03/27/2030
65473P-AH-8	NISOURCE INC			1,2	2.B FE	998,260	91.4987	914,987	1,000,000	999,173	0	193	0	0	2.950	2.969	MN	9,833	29,500	08/07/2019	09/01/2029
65473P-AN-5	NISOURCE INC			1,2	2.B FE	751,065	100.8263	756,197	750,000	750,708	0	(128)	0	0	5.250	5.219	MS	9,953	39,375	03/21/2023	03/30/2028
65505P-AA-5	NOBLE FINANCE II LLC			1,2	3.C FE	40,170	100.9739	39,380	39,000	39,380	(734)	(56)	0	0	8.000	7.338	AO	659	1,560	08/08/2024	04/15/2030
655664-AT-7	NORDSTROM INC			1,2	3.A FE	18,950	90.5684	22,642	25,000	20,151	0	694	0	0	4.375	9.104	AO	273	1,094	03/28/2023	04/01/2030
655844-CA-4	NORFOLK SOUTHERN CORP			1,2	2.A FE	997,860	99.3257	993,257	1,000,000	999,818	0	352	0	0	3.650	3.682	FA	15,208	36,500	07/30/2018	08/01/2025
665859-AT-1	NORTHERN TRUST CORP			2	1.E FE	990,140	96.5747	965,747	1,000,000	995,984	0	1,068	0	0	3.650	3.771	FA	15,006	36,500	11/26/2018	08/03/2028
665859-AV-6	NORTHERN TRUST CORP			2	1.E FE	398,828	86.3231	353,925	410,000	403,189	0	1,194	0	0	1.950	2.283	MN	1,333	7,995	03/18/2021	05/01/2030
665859-AW-4	NORTHERN TRUST CORP			2	1.E FE	748,785	98.6603	739,953	750,000	749,411	0	253	0	0	4.000	4.035	MN	4,250	30,000	05/05/2022	05/10/2027
66679N-AB-6	NORTHRIVER MIDSTREAM FINANCE LP			1,2	3.B FE	33,000	100.7452	33,246	33,000	33,000	0	0	0	0	6.750	6.749	JJ	1,101	0	06/24/2024	07/15/2032
666807-BS-0	NORTHROP GRUMMAN CORP			1,2	2.A FE	436,892	97.3202	437,941	450,000	439,347	0	1,733	0	0	4.400	4.910	MN	3,300	19,800	07/27/2023	05/01/2030
66977W-AS-8	NOVA CHEMICALS CORP			1,2	3.C FE	171,621	90.4073	185,335	205,000	176,122	(37)	4,539	0	0	4.250	8.138	MN	1,113	8,075	12/23/2024	05/15/2029
66977W-AU-3	NOVA CHEMICALS CORP			1,2	3.C FE	44,543	105.4860	46,414	44,000	44,384	(126)	(32)	0	0	9.000	8.636	FA	1,496	1,693	09/13/2024	02/15/2030
670001-AE-6	NOVELIS CORP			1,2	3.C FE	54,854	92.7179	57,485	62,000	56,455	(80)	844	0	0	4.750	6.832	JJ	1,235	2,708	08/05/2024	01/30/2030
670001-AG-1	NOVELIS CORP			1,2	3.C FE	55,565	95.3540	59,119	62,000	58,654	(25)	1,565	0	0	3.250	6.335	MN	257	1,934	08/05/2024	11/15/2026
67021C-AM-9	NSTAR ELECTRIC CO			1,2	1.G FE	1,147,176	96.5967	1,159,161	1,200,000	1,184,325	0	6,247	0	0	3.200	3.782	MN	4,907	38,400	05/23/2018	05/15/2027
670346-AY-1	NUCOR CORP			1,2	1.G FE	499,200	99.2020	496,010	500,000	499,601	0	162	0	0	4.300	4.335	MN	2,269	21,500	05/18/2022	05/23/2027
67059T-AE-5	NUSTAR LOGISTICS LP			1,2	3.A FE	142,321	99.4198	151,118	152,000	146,490	0	2,083	0	0	5.625	7.352	AO	1,496	8,128	12/23/2024	04/28/2027
67066G-AF-1	NVIDIA CORP			1,2	1.D FE	503,405	91.5883	457,941	500,000	501,854	0	(327)	0	0	2.850	2.770	AO	3,563	14,250	03/27/2020	04/01/2030
67066G-AN-4	NVIDIA CORP			1,2	1.D FE	398,236	84.9856	339,942	400,000	398,822	0	171	0	0	2.000	2.049	JD	356	8,000	06/14/2021	06/15/2031
67077M-AT-5	NUTRIEN LTD			1,2	2.B FE	124,596	97.0067	121,258	125,000	124,817	0	45	0	0	4.200	4.238	AO	1,313	5,250	03/19/2019	04/01/2029
67077M-AW-8	NUTRIEN LTD			1,2	2.B FE	499,485	89.9685	449,842	500,000	499,710	0	55	0	0	2.950	2.962	MN	1,967	14,750	05/11/2020	05/13/2030
674215-AL-2	CHORD ENERGY CORP			1,2	3.C FE	112,563	99.9808	114,978	115,000	113,935	0	693	0	0	6.375	7.075	JD	611	7,331	01/31/2023	06/01/2026
681919-BB-1	QMINICOM GROUP INC			1,2	2.A FE	996,560	87.8247	878,247	1,000,000	998,127	0	338	0	0	2.450	2.488	AO	4,151	24,500	02/19/2020	04/30/2030
681919-BD-7	QMINICOM GROUP INC			1,2	2.A FE	549,027	85.4044	469,724	550,000	549,347	0	101	0	0	2.600	2.620	FA	5,958	14,300	04/28/2021	08/01/2031
682189-AQ-8	ON SEMICONDUCTOR CORP			1,2	3.B FE	103,151	93.3278	108,260	116,000	107,179	0	2,041	0	0	3.875	6.230	MS	1,498	4,379	06/27/2024	09/01/2028
68233J-CQ-5	ONCOR ELECTRIC DELIVERY COMPANY LLC			1,2	1.F FE	449,073	98.7093	444,192	450,000	449,385	0	202	0	0	4.300	4.344	MN	2,473	19,350	05/08/2023	05/15/2028
682357-AA-6	180 MEDICAL INC			1,2	3.A FE	173,598	91.1486	182,297	200,000	180,421	0	3,415	0	0	3.875	6.276	AO	1,636	7,750	12/08/2022	10/15/2029
68245X-AH-2	1011778 BC UNLIMITED LIABILITY CO			1,2	3.B FE	139,080	94.5579	134,272	142,000	133,843	173	421	0	0	3.875	5.463	MS	1,620	5,115	12/23/2024	01/15/2028
68245X-AJ-8	1011778 BC UNLIMITED LIABILITY CO			1,2	4.B FE	101,231	95.6855	98,556	103,000	97,984	488	77	0	0	4.375	5.014	MN	576	4,178	12/23/2024	01/15/2028
682680-AY-9	ONEOK INC			1,2	2.B FE	794,064	92.9810	743,848	800,000	797,035	0	609	0	0	3.400	3.487	MS	9,067	27,200	08/13/2019	09/01/2029
682680-BB-8	ONEOK INC			1,2	2.B FE	599,382	90.6757	544,054	600,000	599,672	0	76	0	0	3.100	3.111	MS	5,477	18,600	03/05/2020	03/15/2030
682691-AC-4	ONEMAIN FINANCE CORP			1,2	3.B FE	53,205	92.1607	54,375	59,000	53,786	0	581	0	0	3.875	6.607	MS	581	1,143	08/05/2024	09/15/2028
682695-AA-9	ONEMAIN FINANCE CORP			1,2	3.B FE	34,000	106.0302	33,930	32,000	33,802	0	(198)	0	0	9.000	6.530	JJ	1,328	0	09/09/2024	01/15/2029
68389X-BN-4	ORACLE CORP			1,2	2.B FE	961,810	96.1306	961,306	1,000,000	966,978	0	4,251	0	0	3.250	3.733	MN	4,153	32,500	06/07/2018	11/15/2027
68389X-CF-0	ORACLE CORP			1	2.B FE	299,607	100.9586	302,876	300,000	299,890	0	140	0	0	5.800	5.845	MN	2,465	17,400	11/07/2022	11/10/2025

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
68389X-CN-5	ORACLE CORP			1,2	2.B FE	446,976	.99.0265	445,619	450,000	448,057	.0	541	.0	.0	4.500	4.641	MN	3,094	20,250	02/06/2023	05/06/2028
68389X-CN-3	ORACLE CORP			1,2	2.B FE	442,947	.98.4489	443,020	450,000	444,649	.0	873	.0	.0	4.650	4.905	MN	3,197	20,925	02/06/2023	05/06/2030
68622T-AA-9	ORGANON & CO			1,2	3.B FE	187,000	.93.9770	178,556	190,000	178,556	3,199	.0	.0	.0	4.125	4.420	AO	1,328	7,838	03/11/2022	04/30/2028
68902V-AK-3	OTIS WORLDWIDE CORP			1,2	2.B FE	599,952	.88.8734	533,240	600,000	599,986	.0	15	.0	.0	2.565	2.565	FA	5,814	15,390	02/19/2020	02/15/2030
69007T-AE-4	OUTFRONT MEDIA CAPITAL LLC			1,2	4.B FE	86,644	.93.0502	81,884	88,000	81,793	1,980	91	.0	.0	4.250	4.643	JJ	1,725	3,145	12/23/2024	01/15/2029
69007T-AG-9	OUTFRONT MEDIA CAPITAL LLC			1,2	3.B FE	98,460	104.5067	99,281	95,000	98,006	(31)	(294)	.0	.0	.7375	6.761	MN	895	6,294	12/23/2024	02/15/2031
690732-AF-9	OVIENS & MINOR INC			1,2	4.B FE	97,996	.89.3224	107,187	120,000	103,020	(5)	3,028	.0	.0	4.500	8.541	MS	1,365	5,063	12/23/2024	03/31/2029
690732-AG-7	OVIENS & MINOR INC			1,2	4.B FE	40,781	.93.9056	42,258	45,000	41,450	.0	518	.0	.0	6.625	8.522	AO	745	2,981	09/12/2023	04/01/2030
69073T-AT-0	OVIENS-BROCKWAY GLASS CONTAINER INC			1,2	4.B FE	94,418	.99.4189	94,448	95,000	94,252	(352)	140	.0	.0	6.625	6.818	MN	804	5,797	12/23/2024	05/13/2027
69331C-AH-1	PG&E CORP			1,2	3.B FE	97,262	.97.6752	102,559	105,000	99,565	.0	1,249	.0	.0	5.000	6.681	JJ	2,625	4,550	12/23/2024	07/01/2028
693475-AZ-8	PNC FINANCIAL SERVICES GROUP INC			2	1.G FE	598,320	.88.8091	532,855	600,000	599,106	.0	174	.0	.0	2.550	2.582	JJ	6,758	15,300	01/16/2020	01/22/2030
693506-BP-1	PPG INDUSTRIES INC			1,2	2.A FE	766,575	.96.6755	725,066	750,000	756,323	.0	(1,961)	.0	.0	3.750	3.448	MS	8,281	28,125	05/15/2020	03/15/2028
69351U-BC-6	PPL ELECTRIC UTILITIES CORP			1,2	1.E FE	450,927	.97.4408	438,484	450,000	450,927	.0	.0	.0	.0	4.850	4.822	FA	8,245	13,338	01/02/2024	02/15/2034
69353R-FJ-2	PNC BANK NA (DELAWARE)			2	1.F FE	3,236,805	.95.7432	3,111,653	3,250,000	3,245,594	.0	1,447	.0	.0	3.250	3.297	JJ	46,651	105,625	01/17/2018	01/22/2028
69356M-AA-4	PM GENERAL PURCHASER LLC			1,2	5.A FE	59,178	.99.3412	66,559	67,000	61,358	(43)	1,112	.0	.0	9.500	12.304	JD	530	6,270	06/27/2024	10/01/2028
69867D-AA-6	CLARIOS GLOBAL LP			1,2	3.C FE	150,958	.99.9142	153,868	154,000	152,639	(47)	889	.0	.0	6.250	6.913	MN	1,230	8,313	10/11/2024	05/15/2026
69867D-AC-2	CLARIOS GLOBAL LP			1,2	4.C FE	120,980	100.4538	122,554	122,000	121,354	.0	205	.0	.0	8.500	8.752	MN	1,325	10,370	10/26/2023	05/15/2027
701094-AN-4	PARKER-HANNIFIN CORP			1,2	2.A FE	463,545	.93.5742	435,120	465,000	464,300	.0	148	.0	.0	3.250	3.287	JD	714	15,113	06/05/2019	11/01/2029
70450Y-AE-3	PAYPAL HOLDINGS INC			1,2	1.G FE	1,000,398	.91.3789	913,789	1,000,000	1,000,229	.0	(22)	.0	.0	2.850	2.845	AO	7,125	28,500	09/19/2019	10/01/2029
708696-BZ-1	FIRSTENERGY PENNSYLVANIA ELECTRIC CO			1,2	1.G FE	598,854	.93.9575	563,745	600,000	599,450	.0	114	.0	.0	3.600	3.623	JD	1,800	21,600	05/28/2019	06/01/2029
709599-BH-6	PENSKE TRUCK LEASING CO LP			1,2	2.B FE	900,108	.92.5359	832,823	900,000	900,117	.0	3	.0	.0	3.350	3.348	MN	5,025	30,150	09/24/2019	11/01/2029
713448-CT-3	PEPSICO INC			1,2	1.E FE	761,112	.99.4169	795,335	800,000	794,683	.0	15,917	.0	.0	2.750	4.832	AO	3,728	22,000	10/28/2022	04/30/2025
713448-EZ-7	PEPSICO INC			1,2	1.E FE	364,833	.85.2222	383,500	450,000	379,972	.0	11,248	.0	.0	1.625	4.986	MN	1,219	7,313	08/21/2023	05/01/2030
71376L-AE-0	PERFORMANCE FOOD GROUP INC			2	4.A FE	338,062	.92.7726	321,921	347,000	320,392	2,617	1,015	.0	.0	4.250	4.754	FA	6,145	13,388	12/23/2024	08/01/2029
71376L-AF-7	PERFORMANCE FOOD GROUP INC			1,2	4.A FE	24,000	.99.9434	23,986	24,000	23,986	(14)	.0	.0	.0	6.125	6.125	MS	445	.0	09/04/2024	09/15/2032
71424V-AA-8	PERMIAN RESOURCES OPERATING LLC			1,2	3.B FE	109,717	101.6668	109,800	108,000	108,764	(848)	(106)	.0	.0	7.000	6.728	JJ	3,486	4,602	12/23/2024	01/15/2032
71424V-AB-6	PERMIAN RESOURCES OPERATING LLC			1,2	3.B FE	42,000	.98.7365	41,469	42,000	41,469	(531)	.0	.0	.0	6.250	6.250	FA	1,065	.0	07/29/2024	02/01/2033
71429M-AD-7	PERRIGO FINANCE UNLIMITED CO			C,1,2	3.C FE	30,000	.98.1291	29,439	30,000	29,439	(561)	.0	.0	.0	6.125	6.124	MS	531	.0	09/11/2024	09/30/2032
71677K-AA-6	PETSMART LLC			1,2	4.A FE	225,000	.94.3386	235,846	250,000	233,985	.0	4,439	.0	.0	4.750	7.074	FA	4,486	11,875	11/23/2022	02/15/2028
716973-AC-6	PFIZER INVESTMENT ENTERPRISES PTE LTD			C,1,2	1.F FE	149,780	.99.1249	148,687	150,000	149,848	.0	44	.0	.0	4.450	4.483	MN	6,675	6,675	09/28/2023	05/19/2028
716973-AD-4	PFIZER INVESTMENT ENTERPRISES PTE LTD			C,1,2	1.F FE	444,797	.98.9510	445,279	450,000	445,789	.0	681	.0	.0	4.650	4.850	MN	2,441	20,925	07/27/2023	05/19/2030
716973-AE-2	PFIZER INVESTMENT ENTERPRISES PTE LTD			C,1,2	1.F FE	429,591	.96.8712	435,920	450,000	431,664	.0	1,685	.0	.0	4.750	5.355	MN	2,494	21,375	10/06/2023	05/19/2033
718547-AL-9	PHILLIPS 66 CO			1,2	2.A FE	636,159	.98.1840	638,196	650,000	643,447	.0	3,535	.0	.0	3.550	4.151	AO	5,769	23,075	09/28/2023	10/01/2026
720186-AL-9	PIEDMONT NATURAL GAS COMPANY INC			1,2	2.A FE	748,110	.94.2372	706,779	750,000	749,097	.0	187	.0	.0	3.500	3.530	JD	2,188	26,250	05/21/2019	06/01/2029
720186-AN-5	PIEDMONT NATURAL GAS COMPANY INC			1,2	2.A FE	199,262	.85.3820	170,764	200,000	199,525	.0	74	.0	.0	2.500	2.542	MS	1,472	5,000	03/08/2021	03/15/2031
721283-BM-3	PIKE CORP			1,2	4.C FE	82,092	105.5725	82,347	78,000	81,344	(688)	(61)	.0	.0	8.625	7.397	JJ	2,822	1,022	12/23/2024	01/31/2031
723787-AR-8	PIONEER NATURAL RESOURCES CO			1,2	1.D FE	1,000,068	.84.9217	849,217	1,000,000	1,000,034	.0	(1)	.0	.0	2.150	2.149	JJ	9,914	21,500	01/20/2021	01/15/2031
723787-AV-9	PIONEER NATURAL RESOURCES CO			1	1.D FE	298,853	100.6608	301,982	300,000	299,952	.0	64	.0	.0	5.100	5.114	MS	3,910	15,300	03/27/2023	03/29/2026
72650R-BM-3	PLAINS ALL AMERICAN PIPELINE LP			1,2	2.B FE	682,500	.93.0254	930,254	1,000,000	802,355	.0	30,986	.0	.0	3.550	8.526	JD	1,578	35,500	09/09/2019	12/15/2029
737446-AP-9	POST HOLDINGS INC			1,2	4.B FE	167,591	.96.7758	164,519	170,000	163,196	583	307	.0	.0	5.500	5.802	JD	416	8,800	12/23/2024	12/15/2029
737446-AQ-7	POST HOLDINGS INC			1,2	4.B FE	123,771	.92.1669	117,052	127,000	116,311	108	332	.0	.0	4.625	5.083	AO	1,240	5,527	12/23/2024	04/15/2030
737446-AU-8	POST HOLDINGS INC			1,2	3.B FE	31,125	.99.3075	30,785	31,000	30,785	(335)	(5)	.0	.0	6.250	6.182	FA	732	790	08/20/2024	02/15/2032
73943N-AA-4	PRAIRIE ACQUIROR LP			1,2	4.C FE	25,000	102.8545	25,714	25,000	25,000	.0	.0	.0	.0	9.000	9.004	FA	938	906	02/22/2024	08/01/2029
740212-AL-9	PRECISION DRILLING CORP			1,2	4.A FE	47,084	.99.9541	47,978	48,000	47,640	41	315	.0	.0	7.125	7.882	JJ	1,577	3,981	06/12/2023	01/15/2026
74166M-AF-3	PRIME SECURITY SERVICES BORROWER LLC			1,2	3.B FE	182,188	.93.4380	193,417	207,000	191,186	(86)	4,883	.0	.0	3.375	6.531	JD	311	6,480	12/23/2024	08/31/2027

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
74166N-AA-2	ADT SECURITY CORP	1			3.B FE	187,050	91.5658	201,445	220,000	192,526	0	2,683	0	0	4.875	7.038	JJ	4,945	10,725	11/22/2022	07/15/2032
744538-AE-9	PUBLIC SERVICE COMPANY OF NEW HAMPSHIRE	1,2			1.E FE	94,721	84.1346	79,928	95,000	94,813	0	27	0	0	2.200	2.233	JD	93	2,090	06/01/2021	06/15/2031
74456Q-BS-0	PUBLIC SERVICE ELECTRIC AND GAS CO	1,2			1.F FE	2,377,825	96.5531	2,413,828	2,500,000	2,463,738	0	14,476	0	0	3.000	3.645	MN	9,583	75,000	06/07/2018	05/15/2027
74456Q-CB-0	PUBLIC SERVICE ELECTRIC AND GAS CO	1,2			1.F FE	399,612	89.3058	357,223	400,000	399,798	0	43	0	0	2.450	2.461	JJ	4,519	9,800	01/08/2020	01/15/2030
74456Q-CN-4	PUBLIC SERVICE ELECTRIC AND GAS CO	1,2			1.F FE	449,415	100.0411	450,185	450,000	449,507	0	78	0	0	5.200	5.216	FA	9,750	23,010	08/03/2023	08/01/2033
744573-AW-6	PUBLIC SERVICE ENTERPRISE GROUP INC	1,2			2.B FE	99,894	103.1486	103,149	100,000	99,927	0	27	0	0	5.875	5.897	AO	1,240	6,055	10/02/2023	10/15/2028
74460D-AC-3	PUBLIC STORAGE OPERATING CO	1,2			1.F FE	3,255,220	96.1760	3,125,721	3,250,000	3,251,573	0	(521)	0	0	3.094	3.074	MS	29,608	100,555	09/19/2017	09/15/2027
747525-AF-0	QUALCOMM INC	1,2			1.F FE	1,940,860	99.5837	1,991,673	2,000,000	1,996,340	0	9,369	0	0	3.450	3.936	MN	7,858	69,000	05/30/2018	05/20/2025
74834L-BB-5	QUEST DIAGNOSTICS INC	1,2			2.A FE	797,958	89.8150	718,520	800,000	798,863	0	200	0	0	2.950	2.978	JD	66	35,400	12/12/2019	06/30/2030
74841C-AA-9	ROCKET MORTGAGE LLC	1,2			3.A FE	157,572	90.3480	176,179	195,000	167,289	(305)	5,151	0	0	3.625	7.624	MS	2,356	6,561	12/23/2024	03/01/2029
749571-AF-2	RHP HOTEL PROPERTIES LP	1,2			3.C FE	140,037	96.7867	147,116	152,000	144,448	(16)	2,308	0	0	4.750	6.731	AO	1,524	6,864	12/23/2024	10/15/2027
749571-AG-0	RHP HOTEL PROPERTIES LP	1,2			3.C FE	182,184	94.2607	195,120	207,000	188,923	(21)	3,452	0	0	4.500	6.970	FA	3,519	8,528	12/23/2024	02/15/2029
749571-AJ-4	RHP HOTEL PROPERTIES LP	1,2			3.C FE	16,000	102.5610	16,410	16,000	16,000	0	0	0	0	7.250	7.248	JJ	535	1,234	06/07/2023	07/15/2028
749571-AK-1	RHP HOTEL PROPERTIES LP	1,2			3.C FE	72,120	100.4680	72,337	72,000	72,061	(58)	(2)	0	0	6.500	6.471	AO	1,170	2,115	12/23/2024	04/01/2032
74977R-DR-2	COOPERATIVE RABOBANK UA	C			1.G FE	750,000	98.9675	742,256	750,000	750,000	0	0	0	0	4.655	4.653	FA	12,510	34,913	08/15/2022	08/22/2028
75281A-BJ-7	RANGE RESOURCES CORP	1,2			3.C FE	92,804	103.0190	92,717	90,000	91,974	(829)	0	0	0	8.250	6.601	JJ	3,424	5,363	12/23/2024	01/15/2029
75281A-BK-4	RANGE RESOURCES CORP	1,2			3.C FE	124,399	93.8574	117,322	125,000	117,322	1,598	20	0	0	4.750	4.850	FA	2,243	5,581	12/23/2024	02/15/2030
75420N-AA-1	RAVEN ACQUISITION HOLDINGS LLC	1,2			4.C FE	47,000	99.0963	46,575	47,000	46,575	(425)	0	0	0	6.875	6.875	MN	440	0	10/24/2024	11/15/2031
754730-AG-4	RAYMOND JAMES FINANCIAL INC	1,2			1.G FE	604,424	98.8414	593,048	600,000	602,495	0	(398)	0	0	4.650	4.556	AO	6,975	27,900	03/26/2020	04/01/2030
75513E-CR-0	RTX CORP	1,2			2.A FE	448,158	99.0762	445,843	450,000	448,466	0	186	0	0	5.150	5.202	FA	7,983	23,175	02/24/2023	02/27/2033
75606D-AQ-4	ANYWHERE REAL ESTATE GROUP LLC	1,2			5.A FE	120,282	75.3527	95,698	127,000	95,090	560	479	0	0	5.250	6.188	AO	1,408	6,274	12/23/2024	04/15/2030
758750-AL-7	REGAL REXNORD CORP	1			2.C FE	34,951	100.9159	35,321	35,000	34,984	0	18	0	0	6.050	6.092	FA	800	2,118	01/09/2023	02/15/2026
758750-AM-5	REGAL REXNORD CORP	1,2			2.C FE	74,952	101.7705	76,328	75,000	74,965	0	12	0	0	6.050	6.066	AO	958	4,538	01/09/2023	04/15/2028
758750-AN-3	REGAL REXNORD CORP	1,2			2.C FE	31,973	102.8455	32,911	32,000	31,984	0	7	0	0	6.300	6.312	FA	762	2,016	01/09/2023	02/15/2030
7591EP-AQ-3	REGIONS FINANCIAL CORP	1,2			2.A FE	398,780	98.8935	395,574	400,000	399,904	0	254	0	0	2.250	2.314	MN	1,075	9,000	05/13/2020	05/18/2025
760759-AS-9	REPUBLIC SERVICES INC	1,2			2.A FE	949,330	96.7049	967,049	1,000,000	982,563	0	5,658	0	0	3.375	4.025	MN	4,313	33,750	06/08/2018	11/15/2027
760759-AV-2	REPUBLIC SERVICES INC	1,2			2.A FE	804,720	87.9386	703,509	800,000	802,928	0	(552)	0	0	2.300	2.220	MS	6,133	18,400	06/10/2021	03/01/2030
76119L-AD-3	RESIDEO FUNDING INC	1,2			3.C FE	64,000	100.0927	64,059	64,000	64,000	0	0	0	0	6.500	6.500	JJ	1,895	0	07/10/2024	07/15/2032
76174L-AA-1	PACTIV EVERGREEN GROUP ISSUER LLC	1,2			4.A FE	133,974	99.2745	136,006	137,000	134,093	6,034	591	0	0	4.000	4.604	AO	1,157	5,080	12/23/2024	10/15/2027
76680R-AJ-6	RINGCENTRAL INC	1,2			3.B FE	74,575	105.8677	78,342	74,000	74,543	(54)	11	0	0	8.500	8.259	FA	2,376	5,001	12/04/2024	08/15/2030
76774L-AB-3	RB GLOBAL HOLDINGS INC	1,2			3.B FE	30,189	102.1709	30,651	30,000	30,158	0	(31)	0	0	6.750	6.564	MS	596	1,890	06/27/2024	03/15/2028
76774L-AC-1	RB GLOBAL HOLDINGS INC	1,2			4.A FE	20,000	104.5702	20,914	20,000	20,000	0	0	0	0	7.750	7.750	MS	456	1,550	03/01/2023	03/15/2031
771367-CE-7	ROCHESTER GAS AND ELECTRIC CORP	1,2			1.F FE	600,000	82.0516	492,310	600,000	600,000	0	0	0	0	1.850	1.850	JD	925	11,100	11/16/2020	02/01/2030
77340R-AT-4	ROOKIES EXPRESS PIPELINE LLC	1,2			3.B FE	38,512	94.0641	42,329	45,000	40,010	0	735	0	0	4.800	7.336	MN	276	2,160	11/18/2022	05/15/2030
776743-AG-1	ROPER TECHNOLOGIES INC	1,2			2.A FE	1,496,745	91.3204	1,369,806	1,500,000	1,498,425	0	352	0	0	2.950	2.974	MS	13,029	44,250	08/19/2019	09/15/2029
776743-AJ-5	ROPER TECHNOLOGIES INC	1,2			2.B FE	396,876	85.2393	340,957	400,000	398,019	0	340	0	0	2.000	2.096	JD	22	12,000	07/14/2021	06/30/2030
776743-AL-0	ROPER TECHNOLOGIES INC	1,2			2.A FE	584,406	82.1769	493,061	600,000	589,665	0	1,576	0	0	1.750	2.051	FA	3,967	10,500	07/23/2021	02/15/2031
780153-BU-5	ROYAL CARIBBEAN CRUISES LTD	1,2			3.A FE	48,000	101.2913	48,620	48,000	48,000	0	0	0	0	6.250	6.250	MS	883	1,567	02/22/2024	03/15/2032
780153-BV-3	ROYAL CARIBBEAN CRUISES LTD	1,2			3.A FE	63,000	99.7727	62,857	63,000	62,857	(143)	0	0	0	6.000	6.000	FA	1,460	0	07/29/2024	02/01/2033
780153-BW-1	ROYAL CARIBBEAN CRUISES LTD	1,2			3.A FE	52,000	98.3433	51,139	52,000	51,139	(861)	0	0	0	5.625	5.625	MS	772	0	09/16/2024	09/30/2031
78016E-ZD-2	ROYAL BANK OF CANADA	1			1.E FE	993,675	97.6858	976,858	1,000,000	996,896	0	1,274	0	0	3.625	3.765	MN	5,740	36,250	05/24/2022	05/04/2027
78016H-ZS-2	ROYAL BANK OF CANADA	1			1.E FE	299,862	100.8160	299,448	300,000	299,922	0	44	0	0	5.200	5.208	FA	6,500	16,077	07/13/2023	08/01/2028
78355H-KQ-1	RYDER SYSTEM INC	1,2			2.B FE	599,886	99.7905	598,743	600,000	599,996	0	12	0	0	4.625	4.627	JD	2,313	27,750	04/02/2020	06/01/2025
78410G-AD-6	SBA COMMUNICATIONS CORP	1,2			3.B FE	295,556	95.7222	296,739	310,000	296,270	(2,488)	2,477	0	0	3.875	4.907	FA	4,538	11,334	12/23/2024	02/15/2027
78454L-AN-0	SM ENERGY CO	1,2			3.C FE	40,000	99.9671	39,987	40,000	39,987	(13)	0	0	0	6.750	6.744	MS	795	1,350	05/21/2024	09/15/2026

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		C o d e	F o r e i g n	Bond Char			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
CUSIP Identification	Description				NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost			Par Value	Book/ Adjusted Carrying Value											
78454L-AP-5	SM ENERGY CO			1,2	3.C FE	88,606	99.7796	88,804	89,000	88,607	(81)	83	0	0	6.625	6.542	JJ	2,719	2,617	12/23/2024	01/15/2027
78454L-AW-0	SM ENERGY CO			1,2	3.C FE	26,884	99.4558	26,853	27,000	26,853	(43)	12	0	0	6.500	6.624	JJ	809	0	07/30/2024	07/15/2028
78454L-AX-8	SM ENERGY CO			1,2	3.C FE	42,000	99.0034	41,581	42,000	41,581	(419)	0	0	0	6.750	6.750	FA	1,229	0	07/18/2024	08/01/2029
78454L-AY-6	SM ENERGY CO			1,2	3.C FE	36,000	98.4680	35,448	36,000	35,448	(552)	0	0	0	7.000	7.000	FA	1,092	0	07/18/2024	08/01/2032
78466C-AC-0	SS&C TECHNOLOGIES INC			1,2	4.A FE	237,145	98.9063	235,397	238,000	234,754	913	32	0	0	5.500	5.542	MS	3,309	12,265	12/23/2024	09/30/2027
785592-AS-5	SABINE PASS LIQUEFACTION LLC			1,2	2.A FE	96,538	100.2427	100,243	100,000	97,677	0	97	0	0	5.000	6.145	MS	1,472	5,000	10/27/2023	03/15/2027
79380M-AA-3	SAKS GLOBAL ENTERPRISES LLC			1,2	4.C FE	44,000	96.3240	42,383	44,000	42,383	(1,617)	0	0	0	11.000	10.988	JD	202	0	12/10/2024	12/15/2029
79466L-AJ-3	SALESFORCE INC			1,2	1.E FE	398,844	83.9628	335,851	400,000	399,223	0	114	0	0	1.950	1.982	JJ	3,597	7,800	06/29/2021	07/15/2031
797440-BK-9	SAN DIEGO GAS & ELECTRIC CO			1	1.F FE	5,634,642	103.8566	5,504,402	5,300,000	5,633,132	0	(1,510)	0	0	6.000	5.368	JD	26,500	159,000	11/22/2024	06/01/2039
80281L-AP-0	SANTANDER UK GROUP HOLDINGS PLC	C		2,5	2.A FE	1,400,000	85.6802	1,199,523	1,400,000	1,400,000	0	0	0	0	2.896	2.896	MS	11,938	40,544	03/08/2021	03/15/2032
808513-AQ-8	CHARLES SCHWAB CORP			1,2	1.F FE	998,390	96.8843	968,843	1,000,000	999,642	0	194	0	0	3.200	3.217	MS	10,578	32,000	02/27/2017	03/02/2027
808513-BW-4	CHARLES SCHWAB CORP			1,2	1.F FE	3,011,730	97.1066	2,913,198	3,000,000	3,002,854	0	(1,300)	0	0	3.300	3.249	AO	24,750	99,000	08/21/2017	04/01/2027
810186-AS-5	SCOTTS MIRACLE-GRO CO			1,2	4.C FE	340,700	92.0709	377,491	410,000	338,749	(203)	(1,313)	0	0	4.500	5.159	AO	3,895	17,325	12/23/2024	10/15/2029
81104P-AA-7	E W SCRIPPS CO			1,2	5.B FE	61,802	80.6091	56,426	70,000	55,978	(6,689)	1,505	0	0	5.875	9.264	JJ	1,896	3,819	08/05/2024	07/15/2027
81180W-BN-0	SEAGATE HDD CAYMAN	C		1,2	3.B FE	40,000	106.5493	42,620	40,000	40,000	0	0	0	0	8.250	8.250	JD	147	3,300	05/24/2023	12/15/2029
81180W-BP-5	SEAGATE HDD CAYMAN	C		1,2	3.B FE	18,618	106.9359	19,248	18,000	18,553	0	(66)	0	0	8.500	7.525	JJ	706	1,296	06/27/2024	07/15/2031
81725W-AK-9	SENSATA TECHNOLOGIES BV	C		1,2	3.B FE	172,500	91.7621	183,524	200,000	180,371	0	3,845	0	0	4.000	6.672	AO	1,689	8,000	11/17/2022	04/15/2029
817565-CD-4	SERVICE CORPORATION INTERNATIONAL			1,2	3.C FE	19,375	97.4295	19,486	20,000	19,446	0	71	0	0	4.625	5.658	JD	41	463	08/05/2024	12/15/2027
817565-CF-9	SERVICE CORPORATION INTERNATIONAL			1,2	3.C FE	135,093	87.6583	142,006	162,000	139,856	(476)	2,988	0	0	3.375	6.228	FA	2,066	5,214	12/23/2024	08/15/2030
817565-CG-7	SERVICE CORPORATION INTERNATIONAL			1,2	3.C FE	89,343	89.0758	90,857	102,000	88,144	(154)	1,243	0	0	4.000	6.046	MN	521	3,780	12/23/2024	05/15/2031
81762P-AE-2	SERVICENOW INC			1,2	1.G FE	1,563,895	83.0439	1,390,986	1,675,000	1,604,566	0	11,593	0	0	1.400	2.193	MS	7,817	23,450	07/26/2021	09/01/2030
82453A-AB-3	SHIFT4 PAYMENTS LLC			1	3.C FE	70,974	101.7393	71,217	70,000	70,595	(363)	(15)	0	0	6.750	6.517	FA	1,785	0	12/23/2024	08/15/2032
82481L-AD-1	SHIRE ACQUISITIONS INVESTMENTS IRELAND D	C		1,2	2.A FE	66,163	97.7675	67,460	69,000	66,163	0	105	2,818	0	3.200	0.000	MS	601	121,034	09/20/2016	09/23/2026
828807-CV-7	SIMON PROPERTY GROUP LP			1,2	1.G FE	1,945,200	99.2749	1,985,498	2,000,000	1,994,355	0	8,396	0	0	3.500	3.936	MS	23,333	70,000	06/21/2018	09/01/2025
82967N-BC-1	SIRIUS XM RADIO INC			1,2	3.C FE	93,966	95.9392	97,858	102,000	95,798	0	1,060	0	0	5.500	7.098	JJ	2,805	5,060	12/23/2024	07/01/2029
82967N-BG-2	SIRIUS XM RADIO INC			1,2	3.C FE	481,889	87.2716	436,358	500,000	433,924	(7,689)	1,653	0	0	4.125	4.738	JJ	10,313	18,975	12/23/2024	07/01/2030
82967N-BJ-6	SIRIUS XM RADIO INC			1,2	3.C FE	107,858	92.1478	103,206	112,000	102,485	(269)	618	0	0	4.000	4.869	JJ	2,066	4,080	12/23/2024	07/15/2028
82967N-BM-9	SIRIUS XM RADIO INC			1,2	3.C FE	66,247	83.7610	58,633	70,000	58,405	(1,016)	237	0	0	3.875	4.672	MS	904	2,422	12/23/2024	09/01/2031
83001A-AC-6	SIX FLAGS ENTERTAINMENT CORP			1,2	4.A FE	4,724	98.9172	4,946	5,000	4,834	0	65	0	0	5.500	7.096	AO	58	275	03/28/2023	04/15/2027
83001A-AD-4	SIX FLAGS ENTERTAINMENT CORP			1,2	4.A FE	51,161	102.1149	53,100	52,000	51,266	(51)	94	0	0	7.250	7.510	MN	482	3,154	09/06/2024	05/15/2031
83002Y-AA-7	SIX FLAGS ENTERTAINMENT CORP			1,2	3.A FE	81,566	101.3028	82,055	81,000	81,430	(121)	(15)	0	0	6.625	6.506	MN	894	2,504	12/23/2024	05/01/2032
83088W-AL-6	SKYWORKS SOLUTIONS INC			1,2	2.C FE	398,456	85.6133	342,453	400,000	398,959	0	145	0	0	3.000	3.045	JD	1,000	12,000	05/12/2021	06/01/2031
83368R-BD-3	SOCIETE GENERALE SA	C		2	2.B FE	398,072	83.4445	333,778	400,000	398,647	0	179	0	0	2.889	2.940	JD	706	11,556	06/03/2021	06/09/2032
83545G-BD-3	SONIC AUTOMOTIVE INC			1,2	3.C FE	111,903	92.3494	122,825	133,000	116,484	0	2,531	0	0	4.625	7.731	MN	786	5,804	12/23/2024	11/15/2029
83600W-AE-9	SOTERA HEALTH HOLDINGS LLC			1,2	4.A FE	48,000	101.2940	48,621	48,000	48,000	0	0	0	0	7.375	7.375	JD	295	1,780	05/23/2024	06/01/2031
842587-DS-3	SOUTHERN CO			1,2	2.A FE	458,821	102.0279	469,328	460,000	459,115	0	237	0	0	5.500	5.553	MS	7,449	25,792	09/21/2023	03/15/2029
842587-DT-1	SOUTHERN CO			1,2	2.A FE	498,505	102.1613	510,807	500,000	498,702	0	159	0	0	5.700	5.737	MS	8,392	29,054	09/05/2023	03/15/2034
845467-AR-0	EXPAND ENERGY CORP			1,2	2.C FE	16,172	98.4628	16,739	17,000	16,341	0	117	0	0	5.375	6.468	FA	381	699	06/27/2024	02/01/2029
845467-AS-8	EXPAND ENERGY CORP			1,2	2.C FE	39,489	97.7856	41,070	42,000	39,947	0	293	0	0	5.375	6.489	MS	665	1,451	10/30/2024	03/15/2030
84762L-AX-3	SPECTRUM BRANDS INC			1,2	4.A FE	48,120	85.9550	41,258	48,000	41,258	11,564	(11)	0	0	3.875	3.844	MS	548	10,982	02/19/2021	03/15/2031
85172F-AN-9	ONEMAIN FINANCE CORP			1	3.B FE	137,257	101.7650	138,400	136,000	136,838	0	(419)	0	0	7.125	6.582	MS	2,853	4,845	08/05/2024	03/15/2026
85205T-AN-0	SPIRIT AEROSYSTEMS INC			1,2	3.C FE	61,490	107.1996	64,320	60,000	61,188	0	(188)	0	0	9.375	6.739	MN	484	5,391	08/05/2024	11/30/2029
852234-AP-8	BLOCK INC			1,2	3.A FE	123,701	88.0155	133,784	152,000	128,949	(1)	2,703	0	0	3.500	6.419	JD	443	5,058	12/23/2024	06/01/2031
852234-AR-4	BLOCK INC			1,2	3.A FE	115,239	101.0259	116,180	115,000	115,182	(49)	(7)	0	0	6.500	6.465	MN	955	3,694	12/23/2024	05/15/2032
853191-AA-2	STANDARD BUILDING SOLUTIONS INC			1,2	3.B FE	56,320	100.2718	56,152	56,000	56,087	(233)	0	0	0	6.500	6.403	FA	1,466	0	12/09/2024	08/15/2032

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
853496-AC-1	STANDARD BUILDING SOLUTIONS INC .....	.....	1,2 .....	.....	3.B FE	77,573	..97.8164	78,253	80,000	78,115	 (15)	 557	 0	 0	5.000	6.193	FA	1,511	1,875	12/23/2024	02/15/2027
853496-AD-9	STANDARD BUILDING SOLUTIONS INC .....	.....	1,2 .....	.....	3.B FE	261,705	..95.8842	270,393	282,000	266,041	 (1,847)	 3,344	 0	 0	4.750	6.587	JJ	6,177	7,458	12/23/2024	01/15/2028
853496-AG-2	STANDARD BUILDING SOLUTIONS INC .....	.....	1,2 .....	.....	3.B FE	14,230	..91.1797	15,501	17,000	14,575	 (11)	 300	 0	 0	4.375	7.546	JJ	343	525	08/05/2024	07/15/2030
854502-AL-5	STANLEY BLACK & DECKER INC .....	.....	1,2 .....	.....	2.A FE	996,670	..86.7121	867,121	1,000,000	998,211	 0	 338	 0	 0	2.300	2.337	MS	6,772	23,000	02/03/2020	03/15/2030
855030-AQ-5	STAPLES INC .....	.....	1,2 .....	.....	4.C FE	187,692	..98.4597	187,073	190,000	186,674	 (1,135)	 116	 0	 0	10.750	11.072	MS	6,808	4,475	12/23/2024	09/01/2029
855030-AS-1	STAPLES INC .....	.....	1,2 .....	.....	5.B FE	65,127	..78.2695	70,620	90,227	69,209	 2,238	 3,050	 0	 0	12.750	19.180	JJ	5,305	7,027	12/23/2024	01/15/2030
855244-AZ-2	STARBUCKS CORP .....	.....	1,2 .....	.....	2.A FE	617,022	..87.5806	525,484	600,000	609,880	 0	 (1,626)	 0	 0	2.550	2.237	MN	1,955	15,300	06/04/2020	11/15/2030
85571B-BB-0	STARWOOD PROPERTY TRUST INC .....	.....	1,2 .....	.....	3.C FE	39,109	102.5114	39,979	39,000	39,095	 0	 (14)	 0	 0	7.250	7.174	AO	707	1,445	06/27/2024	04/01/2029
857477-BD-4	STATE STREET CORP .....	.....	2,5 .....	.....	1.D FE	1,000,000	..97.1576	971,576	1,000,000	1,000,000	 0	 0	 0	 0	4.141	4.143	JD	3,221	41,410	11/28/2018	12/03/2029
857477-BG-7	STATE STREET CORP .....	.....	.....	.....	1.F FE	199,188	..89.5357	179,071	200,000	199,587	 0	 83	 0	 0	2.400	2.446	JJ	2,093	4,800	01/21/2020	01/24/2030
857477-BX-0	STATE STREET CORP .....	.....	2,5 .....	.....	1.F FE	150,000	100.8052	151,208	150,000	150,000	 0	 0	 0	 0	5.751	5.757	MN	1,366	8,627	11/01/2022	11/04/2026
857691-AG-4	STATION CASINOS LLC .....	.....	1,2 .....	.....	4.C FE	123,922	..94.9768	134,867	142,000	130,063	 0	 3,158	 0	 0	4.500	7.573	FA	2,414	6,053	12/23/2024	02/15/2028
858119-BF-6	STEEL DYNAMICS INC .....	.....	1,2 .....	.....	2.B FE	298,875	100.1276	300,383	300,000	299,722	 0	 139	 0	 0	5.000	5.051	JD	667	15,000	05/03/2018	12/15/2026
858119-BL-3	STEEL DYNAMICS INC .....	.....	1,2 .....	.....	2.B FE	199,238	..98.8129	197,626	200,000	199,928	 0	 158	 0	 0	2.400	2.480	JD	213	4,800	06/03/2020	06/15/2025
85917P-AA-5	STERIS IRISH FINCO UNLIMITED CO	C.....	1,2 .....	.....	2.B FE	998,970	..86.3295	863,295	1,000,000	999,342	 0	 120	 0	 0	2.700	2.712	MS	7,950	27,000	03/24/2021	03/15/2031
86203H-AA-8	STONEHENGE CAPITAL FUND CONNECTICUT IV L .....	.....	.....	.....	1.C	87,328	..98.7548	86,241	87,328	87,328	 0	 0	 0	 0	8.000	7.999	N/A	311	6,986	12/10/2015	12/15/2025
86208H-AC-9	STONEHENGE CAPITAL FUND CONNECTICUT VI .....	.....	.....	.....	1.C FE	1,112,960	..89.9440	1,001,041	1,112,960	1,112,960	 0	 0	 0	 0	8.000	7.999	N/A	3,957	89,037	12/23/2021	12/15/2031
86562M-AY-6	SUMITOMO MITSUI FINANCIAL GROUP INC	C.....	.....	.....	1.G FE	1,000,000	..96.0862	960,862	1,000,000	1,000,000	 0	 960	 0	 0	3.544	3.543	JJ	16,145	35,440	01/10/2018	01/17/2028
86562M-BW-9	SUMITOMO MITSUI FINANCIAL GROUP INC	C.....	.....	.....	1.G FE	999,322	..89.3731	893,731	1,000,000	999,645	 0	 76	 0	 0	2.750	2.757	JJ	12,681	27,500	01/07/2020	01/15/2030
86562M-CB-4	SUMITOMO MITSUI FINANCIAL GROUP INC	C.....	.....	.....	1.G FE	603,072	..85.5090	513,054	600,000	601,778	 0	 (296)	 0	 0	2.130	2.073	JJ	6,142	12,780	06/30/2020	07/08/2030
86563V-BC-2	SUMITOMO MITSUI TRUST BANK LTD	C.....	.....	.....	1.F FE	299,901	100.0093	300,028	300,000	299,987	 0	 45	 0	 0	4.800	4.806	MS	4,240	14,400	09/06/2022	09/15/2025
86614R-AN-7	SUMMIT MATERIALS LLC .....	.....	1,2 .....	.....	3.C FE	45,313	100.3981	50,199	50,000	46,272	 0	 767	 0	 0	5.250	7.421	JJ	1,210	2,625	09/27/2023	01/15/2029
86614R-AP-2	SUMMIT MATERIALS LLC .....	.....	1,2 .....	.....	3.C FE	22,000	106.0716	23,336	22,000	22,000	 0	 0	 0	 0	7.250	7.248	JJ	735	935	11/30/2023	01/15/2031
86765K-AB-5	SUNOCO LP .....	.....	1,2 .....	.....	3.A FE	25,000	102.6203	25,655	25,000	25,000	 0	 0	 0	 0	7.000	7.000	MN	292	880	04/16/2024	05/01/2029
86765L-AZ-0	SUNOCO LP .....	.....	1,2 .....	.....	3.A FE	130,286	..92.6042	131,498	142,000	129,014	 (44)	 1,313	 0	 0	4.500	5.917	AO	1,083	6,053	12/23/2024	04/30/2030
86828L-AC-6	SUPERIOR PLUS LP .....	.....	1,2 .....	.....	3.C FE	38,477	..90.8115	40,865	45,000	40,344	 0	 916	 0	 0	4.500	7.412	MS	596	2,025	11/18/2022	03/15/2029
87157D-AG-4	SYNAPTICS INC .....	.....	1,2 .....	.....	3.C FE	83,919	..91.0687	90,158	99,000	87,939	 (21)	 2,019	 0	 0	4.000	6.954	JD	176	3,880	06/27/2024	06/15/2029
87264A-AV-7	T-MOBILE USA INC .....	.....	1,2 .....	.....	2.B FE	731,010	..99.3763	745,322	750,000	738,536	 0	 3,396	 0	 0	4.750	5.294	FA	14,844	35,625	09/13/2022	02/01/2028
87264A-BD-6	T-MOBILE USA INC .....	.....	1,2 .....	.....	2.B FE	619,733	..97.6965	605,718	620,000	619,920	 0	 57	 0	 0	3.750	3.756	AO	4,908	23,250	04/03/2020	04/15/2027
87264A-BL-5	T-MOBILE USA INC .....	.....	1,2 .....	.....	2.B FE	90,225	..97.2094	97,488	90,000	90,012	 0	 (93)	 0	 0	2.250	2.135	FA	765	2,025	05/10/2021	02/15/2026
87264A-BV-6	T-MOBILE USA INC .....	.....	1,2 .....	.....	2.B FE	270,450	..93.4016	252,184	270,000	270,277	 0	 (52)	 0	 0	3.375	3.349	AO	1,924	9,113	05/10/2021	04/15/2029
872882-AM-7	TSMC GLOBAL LTD	C.....	1,2 .....	.....	1.D FE	499,755	..99.2466	496,233	500,000	499,888	 0	 67	 0	 0	4.375	4.384	JJ	9,661	21,875	07/19/2022	07/22/2027
874054-AG-4	TAKE-TWO INTERACTIVE SOFTWARE INC .....	.....	1,2 .....	.....	2.B FE	985,410	..97.5970	975,970	1,000,000	982,843	 0	 2,987	 0	 0	3.700	4.031	AO	7,914	37,000	06/02/2022	04/14/2027
87470L-AD-3	TALLGRASS ENERGY PARTNERS LP .....	.....	1,2 .....	.....	4.A FE	83,442	..96.2499	88,550	92,000	86,242	 0	 1,528	 0	 0	5.500	7.853	JJ	2,333	4,510	12/23/2024	01/15/2028
87470L-AG-6	TALLGRASS ENERGY PARTNERS LP .....	.....	1,2 .....	.....	4.A FE	105,070	..99.4842	109,433	110,000	107,302	 0	 1,090	 0	 0	6.000	7.246	MS	2,200	6,150	12/23/2024	03/01/2027
87470L-AL-5	TALLGRASS ENERGY PARTNERS LP .....	.....	1,2 .....	.....	4.A FE	31,178	100.2958	31,092	31,000	31,086	 (80)	 (12)	 0	 0	7.375	7.222	FA	864	828	10/09/2024	02/15/2029
875127-BH-4	TAMPA ELECTRIC CO .....	.....	1,2 .....	.....	1.G FE	1,396,063	..85.4707	1,196,590	1,400,000	1,397,469	 0	 401	 0	 0	2.400	2.432	MS	9,893	33,600	03/17/2021	03/15/2031
87612B-BG-6	TARGA RESOURCES PARTNERS LP .....	.....	1,2 .....	.....	2.B FE	87,376	..98.9291	91,015	92,000	89,090	 0	 847	 0	 0	5.000	6.158	JJ	2,121	4,600	11/30/2022	01/15/2028
87612E-BH-8	TARGET CORP .....	.....	1,2 .....	.....	1.F FE	999,900	..94.9040	949,040	1,000,000	1,000,002	 0	 29	 0	 0	3.375	3.375	AO	7,125	33,750	03/18/2019	04/15/2029
87901J-AH-8	TEGNA INC .....	.....	1,2 .....	.....	3.A FE	64,195	..93.5810	67,378	72,000	65,294	 0	 1,043	 0	 0	5.000	7.381	MS	1,060	3,175	12/23/2024	09/15/2029
88023U-AH-4	TEMPUR SEALY INTERNATIONAL INC .....	.....	1,2 .....	.....	3.B FE	181,194	..92.2051	196,397	213,000	189,466	 0	 4,250	 0	 0	4.000	7.030	AO	1,799	7,800	12/23/2024	04/15/2029
88033G-DB-3	TENET HEALTHCARE CORP .....	.....	2 .....	.....	3.C FE	269,375	..98.0578	277,504	283,000	273,504	 (40)	 2,804	 0	 0	5.125	6.433	MN	2,417	13,479	12/23/2024	11/01/2027
88033G-DM-9	TENET HEALTHCARE CORP .....	.....	1,2 .....	.....	3.C FE	21,066	..93.7923	22,510	24,000	21,535	 (9)	 412	 0	 0	4.250	6.971	JD	85	850	06/27/2024	06/01/2029
88033G-DO-0	TENET HEALTHCARE CORP .....	.....	1,2 .....	.....	3.C FE	95,411	..99.3862	94,417	95,000	94,409	 (998)	 (4)	 0	 0	6.125	6.032	JD	259	2,756	12/23/2024	06/15/2030
88033G-DS-6	TENET HEALTHCARE CORP .....	.....	2 .....	.....	3.C FE	114,200	..99.8368	117,807	118,000	115,872	 (38)	 905	 0	 0	6.250	7.179	FA	3,073	6,750	12/23/2024	02/01/2027

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
88033G-DU-1	TENET HEALTHCARE CORP .....	.....	.....	1,2	.. 3.C FE	277,047	101.0241	277,816	275,000	276,431	(672)	44	0	0	6.750	6.598	MN	2,372	6,041	12/23/2024	05/15/2031
880451-AZ-2	TENNESSEE GAS PIPELINE COMPANY LLC .....	.....	.....	1,2	.. 2.B FE	820,329	89.5532	805,979	900,000	834,101	10,731	0	0	0	2.900	4.462	MS	8,700	26,100	09/21/2023	03/01/2030
880779-BA-0	TEREX CORP .....	.....	.....	1,2	.. 3.C FE	103,171	95.2107	107,588	113,000	105,348	(332)	1,262	0	0	5.000	6.733	MN	722	4,825	12/23/2024	05/15/2029
880779-BB-8	TEREX CORP .....	.....	.....	1,2	.. 3.C FE	59,025	98.1367	57,901	59,000	57,901	(1,125)	0	0	0	6.250	6.242	AO	850	0	12/03/2024	10/15/2032
882384-AD-2	TEXAS EASTERN TRANSMISSION LP .....	.....	.....	1,2	.. 2.A FE	1,610,271	95.3635	1,534,398	1,609,000	1,609,559	0	(119)	0	0	3.500	3.488	JJ	25,967	56,315	06/12/2019	01/15/2028
882508-BV-5	TEXAS INSTRUMENTS INC .....	.....	.....	1,2	.. 1.E FE	748,695	100.1513	751,135	750,000	749,196	0	287	0	0	4.600	4.637	FA	13,033	34,500	11/15/2022	02/15/2028
883203-BV-2	TEXTRON INC .....	.....	.....	1,2	.. 2.B FE	1,735,920	99.7656	1,696,015	1,700,000	1,700,000	0	(4,086)	0	0	3.875	3.875	MS	21,958	65,875	05/27/2015	03/01/2025
883556-CL-4	THERMO FISHER SCIENTIFIC INC .....	.....	.....	1,2	.. 1.G FE	172,947	83.1952	145,592	175,000	173,583	0	194	0	0	2.000	2.129	AO	739	3,500	08/09/2021	10/15/2031
883556-CW-0	THERMO FISHER SCIENTIFIC INC .....	.....	.....	1,2	.. 1.G FE	300,000	100.7125	302,138	300,000	300,000	0	0	0	0	4.977	4.976	FA	5,848	14,931	08/07/2023	08/10/2030
883556-CX-8	THERMO FISHER SCIENTIFIC INC .....	.....	.....	1,2	.. 1.G FE	300,000	99.4093	298,228	300,000	300,000	0	0	0	0	5.086	5.085	FA	5,976	15,258	08/07/2023	08/10/2033
89115A-2C-5	TORONTO-DOMINION BANK .....	.....	.....	1	.. 1.F FE	750,460	98.3640	737,730	750,000	750,237	0	(89)	0	0	4.108	4.094	JD	1,968	30,810	06/02/2022	06/08/2027
89115A-2H-4	TORONTO-DOMINION BANK .....	.....	.....	1	.. 1.F FE	300,000	99.7551	309,265	300,000	300,000	0	0	0	0	4.693	4.691	MS	4,145	14,079	09/08/2022	09/15/2027
89115A-2M-3	TORONTO-DOMINION BANK .....	.....	.....	1	.. 1.F FE	750,000	100.4931	753,698	750,000	750,000	0	0	0	0	5.156	5.154	JJ	18,368	38,670	01/03/2023	01/10/2028
892331-AN-9	TOYOTA MOTOR CORP	C .....	.....	1,2	.. 1.E FE	1,400,000	86.3886	1,209,440	1,400,000	1,400,000	0	0	0	0	2.362	2.362	MS	8,818	33,068	03/18/2021	03/25/2031
892356-AA-4	TRACTOR SUPPLY CO .....	.....	.....	1,2	.. 2.B FE	1,589,378	83.5889	1,337,422	1,600,000	1,593,576	0	1,046	0	0	1.750	1.823	MN	4,667	28,000	11/24/2020	11/01/2030
89236T-DR-3	TOYOTA MOTOR CREDIT CORP .....	.....	.....	1	.. 1.E FE	1,432,125	97.3727	1,460,591	1,500,000	1,481,325	0	8,759	0	0	3.200	3.844	JJ	22,667	48,000	10/16/2018	01/11/2027
89236T-KX-2	TOYOTA MOTOR CREDIT CORP .....	.....	.....	.....	.. 1.E FE	149,819	100.7592	151,139	150,000	149,907	0	67	0	0	5.000	5.040	FA	2,854	7,500	08/09/2023	08/14/2026
89236T-KZ-7	TOYOTA MOTOR CREDIT CORP .....	.....	.....	.....	.. 1.E FE	299,949	100.6149	301,845	300,000	299,998	0	41	0	0	5.600	5.601	MS	5,133	16,800	09/06/2023	09/11/2025
893647-BU-0	TRANSIGM INC .....	.....	.....	1,2	.. 3.C FE	108,930	100.3100	109,338	109,000	108,883	(65)	18	0	0	6.375	6.388	MS	2,316	3,389	12/23/2024	03/01/2029
893647-BV-8	TRANSIGM INC .....	.....	.....	1,2	.. 3.C FE	70,123	100.9115	70,638	70,000	70,088	(32)	(3)	0	0	6.625	6.594	MS	1,546	2,201	12/23/2024	03/01/2032
893830-BX-6	TRANSOCEAN INC	C .....	.....	1,2	.. 4.B FE	70,352	103.1756	71,036	68,850	70,032	(46)	(160)	0	0	8.750	9.925	FA	2,276	5,467	12/23/2024	02/15/2030
89386M-AA-6	TRANSOCEAN TITAN FINANCING LTD	C .....	.....	1,2	.. 4.B FE	14,000	102.0107	14,282	14,000	14,000	0	0	0	0	8.375	8.373	FA	489	1,266	01/09/2023	02/01/2028
896215-AH-3	TRIMAS CORP .....	.....	.....	1,2	.. 3.C FE	89,624	91.5839	96,163	105,000	93,422	0	2,237	0	0	4.125	7.158	AO	914	4,331	09/27/2023	04/15/2029
896288-AC-1	TRINET GROUP INC .....	.....	.....	1,2	.. 3.B FE	51,136	101.9794	52,010	51,000	51,129	0	(7)	0	0	7.125	7.076	FA	1,373	3,340	06/27/2024	08/15/2031
896522-AJ-8	TRINITY INDUSTRIES INC .....	.....	.....	1,2	.. 3.B FE	50,000	103.7460	51,873	50,000	50,000	0	0	0	0	7.750	7.748	JJ	1,787	4,036	06/28/2023	07/15/2028
89668Q-AE-8	TRINSEO MATERIALS OPERATING SCA	C .....	.....	1,2	.. 6. FE	12,176	99.7177	14,958	15,000	14,229	200	1,043	0	0	5.375	13.774	MN	130	806	11/22/2022	09/01/2025
89668Q-AF-5	TRINSEO MATERIALS OPERATING SCA	C .....	.....	1,2	.. 6. FE	40,784	62.4264	40,577	65,000	40,577	11,115	2,975	0	0	5.125	14.210	FA	1,258	3,331	11/22/2022	04/01/2029
896818-AU-5	TRIUMPH GROUP INC	C .....	.....	1,2	.. 4.C FE	21,000	104.2156	21,885	21,000	21,000	0	0	0	0	9.000	9.000	MS	557	2,204	02/28/2023	03/15/2028
89686Q-AA-4	TRIVIMUM PACKAGING FINANCE BV	C .....	.....	1,2	.. 4.B FE	189,308	98.6269	197,254	200,000	194,955	0	2,837	0	0	5.500	7.176	JD	4,156	11,000	12/08/2022	08/15/2026
89788M-AG-7	TRUIST FINANCIAL CORP .....	.....	.....	1,2,5	.. 2.A FE	500,000	98.1418	490,709	500,000	500,000	0	0	0	0	4.123	4.125	JD	1,432	20,615	06/01/2022	06/06/2028
89788M-AH-5	TRUIST FINANCIAL CORP .....	.....	.....	1,2,5	.. 2.A FE	300,151	99.5706	298,712	300,000	300,034	0	(47)	0	0	4.260	4.241	JJ	5,432	12,780	07/26/2022	07/28/2026
902104-AC-2	COHERENT CORP .....	.....	.....	1,2	.. 4.A FE	184,698	95.3894	200,318	210,000	190,748	0	3,066	0	0	5.000	7.233	JD	467	10,500	04/03/2024	12/15/2029
902494-BJ-1	TYSON FOODS INC .....	.....	.....	1,2	.. 2.B FE	999,740	99.2462	992,462	1,000,000	999,997	0	63	0	0	4.000	4.000	MS	13,333	40,000	02/14/2019	03/01/2026
902613-AE-8	UBS GROUP AG	C	2 .....	.....	.. 1.G FE	1,004,050	82.3753	823,753	1,000,000	1,002,581	0	(380)	0	0	2.095	2.050	FA	8,147	20,950	02/03/2021	02/11/2032
902613-AM-0	UBS GROUP AG	C	2 .....	.....	.. 1.G FE	500,000	99.7805	498,903	500,000	500,000	0	0	0	0	4.488	4.484	MN	3,054	22,440	05/03/2022	05/12/2026
902613-AS-7	UBS GROUP AG	C	2 .....	.....	.. 1.G FE	748,629	99.5212	746,409	750,000	749,340	0	359	0	0	4.703	4.738	FA	14,305	35,273	08/02/2024	08/05/2027
90265E-AT-7	UDR INC .....	.....	.....	1,2	.. 2.A FE	596,484	79.4346	476,608	600,000	597,586	0	298	0	0	2.100	2.158	FA	5,250	12,600	02/11/2021	08/01/2032
90290M-AD-3	US FOODS INC .....	.....	.....	1,2	.. 3.C FE	110,350	95.8687	116,960	122,000	113,469	(5)	1,650	0	0	4.750	6.718	FA	2,189	5,320	12/23/2024	02/15/2029
90290M-AG-6	US FOODS INC .....	.....	.....	1,2	.. 3.C FE	20,000	102.2308	20,446	20,000	20,000	0	0	0	0	6.875	6.876	MS	405	1,337	09/11/2023	08/15/2028
90351D-AB-3	UBS GROUP AG	C .....	.....	.....	.. 1.G FE	2,090,820	99.5006	1,990,012	2,000,000	2,009,655	0	(12,871)	0	0	4.125	3.445	MS	22,229	82,500	01/09/2018	09/24/2025
90353T-AE-0	UBER TECHNOLOGIES INC .....	.....	.....	1,2	.. 2.B FE	41,460	101.8541	41,760	41,000	41,241	0	(157)	0	0	7.500	6.625	MS	905	3,634	08/05/2024	09/15/2027
90353T-AK-6	UBER TECHNOLOGIES INC .....	.....	.....	1,2	.. 2.B FE	50,111	96.7260	55,134	57,000	51,777	0	911	0	0	4.500	6.842	FA	969	2,453	08/05/2024	08/15/2029
904764-BC-0	UNILEVER CAPITAL CORP .....	.....	.....	1,2	.. 1.E FE	1,485,330	96.7747	1,451,620	1,500,000	1,494,564	0	1,633	0	0	3.500	3.620	MS	14,438	52,500	09/04/2018	03/22/2028
904764-BT-3	UNILEVER CAPITAL CORP .....	.....	.....	1,2	.. 1.E FE	148,731	99.8709	149,806	150,000	148,850	0	101	0	0	5.000	5.108	JD	479	7,500	09/05/2023	12/08/2033
907818-FB-9	UNION PACIFIC CORP .....	.....	.....	1,2	.. 1.G FE	1,497,820	96.0123	1,440,185	1,500,000	1,499,090	0	268	0	0	3.700	3.716	MS	18,500	55,500	02/21/2019	03/01/2029

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
90932L-AG-2	UNITED AIRLINES INC			1,2	3.A FE	100,457	.98,2878	105,168	107,000	103,985	(11)	2,070	.0	.0	4.375	6.692	AO	988	4,353	12/23/2024	04/15/2026
911312-BX-3	UNITED PARCEL SERVICE INC			1,2	1.F FE	419,559	.99,8077	419,193	420,000	419,982	.0	99	.0	.0	3.900	3.918	AO	4,095	16,380	03/19/2020	04/01/2025
911312-BY-1	UNITED PARCEL SERVICE INC			1,2	1.F FE	199,246	.98,8119	197,624	200,000	199,575	.0	82	.0	.0	4.450	4.496	AO	2,225	8,900	03/19/2020	04/01/2030
911365-BG-8	UNITED RENTALS (NORTH AMERICA) INC			1,2	3.A FE	132,092	.97,1877	131,203	135,000	130,856	(686)	493	.0	.0	4.875	5.406	JJ	3,035	5,899	12/23/2024	01/15/2028
911365-BN-3	UNITED RENTALS (NORTH AMERICA) INC			1,2	3.B FE	340,125	.91,0569	322,341	354,000	321,695	(1,924)	983	.0	.0	4.000	4.762	JJ	6,529	11,080	12/23/2024	07/15/2030
911365-BR-4	UNITED RENTALS (NORTH AMERICA) INC			1,2	3.B FE	80,068	.99,2693	79,415	80,000	79,415	(653)	.0	.0	.0	6.125	6.113	MS	1,443	2,348	12/23/2024	03/15/2034
91159H-JF-8	US BANCORP			1,2,5	1.G FE	500,000	.99,1085	495,543	500,000	500,000	.0	.0	.0	.0	4.548	4.550	JJ	10,044	22,740	07/19/2022	07/22/2028
911684-AD-0	UNITED STATES CELLULAR CORP			1	3.B FE	65,769	.105,6657	79,249	75,000	66,937	.0	584	.0	.0	6.700	8.435	JD	223	5,025	12/08/2022	12/15/2033
912909-AU-2	UNITED STATES STEEL CORP			1,2	3.C FE	1,900	.100,3977	2,008	2,000	1,929	.0	14	.0	.0	6.875	7.894	MS	46	138	11/18/2022	03/01/2029
91324P-DT-6	UNITEDHEALTH GROUP INC			1,2	1.F FE	994,312	.79,3001	793,001	1,000,000	995,549	.0	266	.0	.0	3.500	3.539	FA	13,222	35,000	07/24/2019	08/15/2039
91324P-DX-7	UNITEDHEALTH GROUP INC			1	1.F FE	396,628	.86,1240	344,496	400,000	398,103	.0	333	.0	.0	2.000	2.094	MN	1,022	8,000	05/13/2020	05/15/2030
91324P-ED-0	UNITEDHEALTH GROUP INC			1,2	1.F FE	149,987	.85,0369	127,555	150,000	149,992	.0	2	.0	.0	2.300	2.301	MN	441	3,450	05/17/2021	05/15/2031
91324P-EG-3	UNITEDHEALTH GROUP INC			1,2	1.F FE	449,551	.97,9654	440,844	450,000	449,781	.0	95	.0	.0	3.700	3.722	MN	2,128	16,650	05/18/2022	05/15/2027
91324P-EN-8	UNITEDHEALTH GROUP INC			1	1.F FE	149,987	.100,5251	150,788	150,000	150,001	.0	11	.0	.0	5.150	5.149	AO	1,631	7,725	10/25/2022	10/15/2025
91324P-EP-3	UNITEDHEALTH GROUP INC			1,2	1.F FE	149,937	.101,5564	152,335	150,000	149,964	.0	24	.0	.0	5.250	5.258	FA	2,975	7,875	10/25/2022	02/15/2028
91324P-ER-9	UNITEDHEALTH GROUP INC			1,2	1.F FE	400,268	.100,6245	402,498	400,000	400,296	.0	17	.0	.0	5.350	5.339	FA	8,084	21,400	09/22/2023	02/15/2033
91324P-EV-0	UNITEDHEALTH GROUP INC			1,2	1.F FE	283,254	.94,8862	284,659	300,000	285,176	.0	1,419	.0	.0	4.500	5.243	AO	2,850	13,500	08/22/2023	04/15/2033
914906-AX-0	UNIVISION COMMUNICATIONS INC			1,2	4.A FE	116,047	.95,7669	116,836	122,000	116,174	(776)	644	.0	.0	7.375	8.326	JD	25	12,058	12/23/2024	06/30/2030
914906-AY-8	UNIVISION COMMUNICATIONS INC			1,2	4.A FE	101,713	.101,8280	103,865	102,000	101,732	.0	19	.0	.0	8.000	8.083	FA	3,083	5,760	12/23/2024	08/15/2028
91529Y-AN-6	UNUM GROUP			1,2	2.B FE	5,956,720	.95,9060	5,826,290	6,075,000	5,963,496	.0	6,777	.0	.0	4.000	4.459	JD	10,800	121,500	09/18/2024	06/15/2029
91879Q-AP-4	VAIL RESORTS INC			1,2	3.C FE	38,000	.101,0792	38,410	38,000	38,000	.0	.0	.0	.0	6.500	6.500	MN	316	1,283	04/24/2024	05/15/2032
91889F-AC-5	VALARIS LTD			1,2	4.A FE	31,963	.101,0955	32,351	32,000	31,971	.0	4	.0	.0	8.375	8.396	AO	454	2,680	04/04/2023	04/30/2030
91911K-AN-2	BAUSCH HEALTH COMPANIES INC			1,2	4.C FE	119,568	.97,8663	124,290	127,000	123,472	.216	2,298	503	.0	5.500	9.033	MN	1,164	4,785	10/16/2024	11/01/2025
92277G-AU-1	VENTAS REALTY LP			1,2	2.A FE	995,060	.90,1687	901,687	1,000,000	997,422	.0	489	.0	.0	3.000	3.056	JJ	13,833	30,000	08/12/2019	01/15/2030
92332Y-AA-9	VENTURE GLOBAL LNG INC			1,2	3.B FE	137,295	.104,0183	142,505	137,000	137,285	(15)	3	.0	.0	8.125	8.048	JD	928	10,522	12/23/2024	06/01/2028
92332Y-AB-7	VENTURE GLOBAL LNG INC			1,2	3.B FE	10,425	.104,2814	10,428	10,000	10,425	.0	.0	.0	.0	8.375	7.990	JD	70	419	11/01/2024	06/01/2031
92332Y-AC-5	VENTURE GLOBAL LNG INC			1,2	3.B FE	25,000	.110,5110	27,628	25,000	25,000	.0	.0	.0	.0	9.500	9.479	FA	990	1,827	10/19/2023	02/01/2029
92332Y-AD-3	VENTURE GLOBAL LNG INC			1,2	3.B FE	112,576	.109,8832	115,377	105,000	111,677	(540)	(371)	.0	.0	9.875	7.642	FA	4,320	2,659	12/23/2024	02/01/2032
92332Y-AE-1	VENTURE GLOBAL LNG INC			1,2	3.B FE	61,993	.101,5273	62,947	62,000	61,993	.0	.0	.0	.0	7.000	7.003	JJ	1,893	.0	08/05/2024	01/15/2030
92343V-AA-0	VERIZON COMMUNICATIONS INC			1,2	2.A FE	463,800	.95,9841	479,921	500,000	470,581	.0	5,097	.0	.0	4.016	5.394	JD	1,562	20,080	08/30/2023	12/03/2029
92343V-FE-9	VERIZON COMMUNICATIONS INC			1,2	2.A FE	400,002	.91,5064	366,026	400,000	399,991	.0	7	.0	.0	3.150	3.148	MS	3,465	12,600	03/18/2020	03/22/2030
92343V-FX-7	VERIZON COMMUNICATIONS INC			1,2	2.A FE	967,690	.83,1827	831,827	1,000,000	978,980	.0	3,377	.0	.0	1.680	2.065	AO	2,847	16,800	07/22/2021	10/30/2030
92343V-GT-5	VERIZON COMMUNICATIONS INC			1,2	2.A FE	290,042	.98,8669	296,601	300,000	291,073	.0	820	.0	.0	5.050	5.494	MN	2,188	15,150	09/28/2023	05/09/2033
92556V-AD-8	VIATRIS INC			1,2	2.C FE	1,000,860	.86,7356	867,356	1,000,000	1,000,498	.0	(83)	.0	.0	2.700	2.689	JD	675	27,000	06/18/2020	06/22/2030
92564R-AA-3	VICI PROPERTIES LP			1,2	2.C FE	192,563	.98,3794	201,678	205,000	198,659	.0	3,041	.0	.0	4.250	5.985	JD	726	8,713	12/08/2022	12/01/2026
92564R-AB-1	VICI PROPERTIES LP			1,2	2.C FE	182,700	.95,8459	201,276	210,000	189,674	.0	3,363	.0	.0	4.625	5.896	JD	809	9,713	11/07/2022	01/15/2029
92564R-AG-0	VICI PROPERTIES LP			1,2	2.C FE	29,535	.99,6126	29,884	30,000	29,840	.0	305	.0	.0	4.625	5.837	JD	62	1,388	02/08/2024	06/15/2025
92660F-AK-0	VIDEOTRON LTD			1,2	2.C FE	119,494	.99,6691	126,580	127,000	122,714	.0	1,669	.0	.0	5.125	6.744	AO	1,374	6,381	04/24/2024	04/15/2027
92735L-AA-0	EXPAND ENERGY CORP			1,2	2.C FE	278,020	.101,0493	282,938	280,000	278,634	.0	297	.0	.0	6.750	6.883	AO	3,990	18,225	08/05/2024	04/15/2029
92840V-AB-8	VISTRA OPERATIONS COMPANY LLC			1,2	3.B FE	79,886	.99,7025	79,762	80,000	79,757	(139)	10	.0	.0	5.625	5.689	FA	1,700	.0	12/23/2024	02/15/2027
92840V-AH-5	VISTRA OPERATIONS COMPANY LLC			1,2	3.B FE	180,793	.94,1549	169,479	180,000	169,472	1,543	(135)	.0	.0	4.375	4.323	MN	1,313	7,656	12/23/2024	05/01/2029
928563-AC-9	VMIWARE LLC			1,2	2.B FE	647,816	.97,7479	635,361	650,000	649,374	.0	255	.0	.0	3.900	3.939	FA	9,154	25,350	08/16/2017	08/21/2027
92857H-AB-6	VODAFONE GROUP PLC			C,1	2.B FE	232,943	.107,0669	240,900	225,000	232,041	.0	(686)	.0	.0	6.250	5.752	MN	1,211	14,063	08/17/2023	11/30/2032
92857H-BJ-8	VODAFONE GROUP PLC			C,1	2.B FE	365,404	.99,6799	373,800	375,000	372,708	.0	5,392	.0	.0	4.125	5.652	MN	1,332	15,469	08/17/2023	05/30/2025
92933B-AT-1	WMG ACQUISITION CORP			1,2	2.C FE	82,958	.92,1143	87,509	95,000	85,971	.0	1,493	.0	.0	3.750	6.013	JD	297	3,469	08/05/2024	12/01/2029

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
92939U-AE-6	WEC ENERGY GROUP INC			1,2	2.A FE	996,562	..83.6190	836,190	1,000,000	997,900	..0	350	..0	..0	1.800	1.838	AO	3,800	18,000	01/21/2021	10/15/2030
92940P-AE-4	WRKCO INC			1,2	2.B FE	749,820	..96.4532	723,399	750,000	749,938	..0	18	..0	..0	3.900	3.903	JD	2,438	29,250	05/16/2019	06/01/2028
92940P-AG-9	WRKCO INC			1,2	2.B FE	603,220	..83.9379	503,628	600,000	602,210	..0	(231)	..0	..0	3.000	2.949	JD	800	18,000	06/04/2020	06/15/2033
92943G-AA-9	W R GRACE HOLDINGS LLC			1,2	4.C FE	93,878	..92.1040	98,551	107,000	96,039	..(253)	1,320	..0	..0	5.625	8.267	FA	2,274	3,628	12/23/2024	08/15/2029
92943G-AD-3	W R GRACE HOLDINGS LLC			1,2	4.A FE	89,174	..96.8818	95,913	99,000	93,016	..(45)	2,033	..0	..0	4.875	7.598	JD	215	4,412	12/23/2024	06/15/2027
929566-AL-1	WABASH NATIONAL CORP			1,2	4.A FE	61,008	..91.1350	64,706	71,000	63,973	..(5)	1,496	..0	..0	4.500	7.554	AO	675	3,060	06/27/2024	10/15/2028
931142-FB-4	WALMART INC			1,2	1.C FE	399,389	..98.2337	392,935	400,000	399,597	..0	129	..0	..0	3.900	3.933	AO	3,293	15,600	04/13/2023	04/15/2028
931142-FD-0	WALMART INC			1,2	1.C FE	399,943	..95.1928	380,771	400,000	399,955	..0	9	..0	..0	4.100	4.101	AO	3,462	16,400	04/13/2023	04/15/2033
933940-AA-6	WAND NEWCO 3 INC			1,2	4.C FE	44,000	..102.8403	45,250	44,000	44,000	..0	0	..0	..0	7.625	7.625	JJ	1,407	1,678	01/18/2024	01/30/2032
94106B-AA-9	WASTE CONNECTIONS INC			1,2	2.A FE	1,399,874	..89.4317	1,252,044	1,400,000	1,399,958	..0	35	..0	..0	2.600	2.601	FA	15,167	36,400	01/21/2020	02/01/2030
94106L-BE-8	WASTE MANAGEMENT INC			1,2	1.G FE	946,050	..96.1904	961,904	1,000,000	980,926	..0	6,205	..0	..0	3.150	3.859	MN	4,025	31,500	10/16/2018	11/15/2027
94106L-BQ-1	WASTE MANAGEMENT INC			1,2	1.G FE	549,956	..88.9110	489,011	550,000	549,977	..0	5	..0	..0	2.000	2.001	JD	917	11,000	04/28/2021	06/01/2029
94106L-BZ-1	WASTE MANAGEMENT INC			1,2	1.G FE	47,821	..96.3326	52,983	55,000	49,966	..0	1,722	..0	..0	3.875	6.487	JJ	983	4,182	03/28/2023	01/15/2029
94419N-AA-5	WAYFAIR LLC			1,2	3.B FE	26,000	..100.0431	26,011	26,000	26,000	..0	0	..0	..0	7.250	7.250	AO	435	0	09/24/2024	10/31/2029
948565-AD-8	WEEKLEY HOMES LLC			1,2	3.B FE	36,807	..95.2817	42,877	45,000	39,320	..0	1,247	..0	..0	4.875	8.959	MS	646	2,194	11/22/2022	09/15/2028
94974B-GP-9	WELLS FARGO & CO				2.A FE	2,101,140	..99.2171	1,984,342	2,000,000	2,008,967	..0	(11,801)	..0	..0	3.550	2.933	MS	18,144	71,000	04/07/2016	09/29/2025
95000U-2G-7	WELLS FARGO & CO			1,2,5	2.A FE	414,968	..90.2392	360,957	400,000	408,099	..0	(1,562)	..0	..0	2.879	2.432	AO	1,951	11,516	05/27/2020	10/30/2030
95000U-3A-9	WELLS FARGO & CO			1,2,5	2.A FE	749,616	..99.6176	747,132	750,000	747,941	..0	(35)	..0	..0	4.808	4.900	AO	15,626	36,060	07/18/2022	07/25/2028
95000U-3C-5	WELLS FARGO & CO			1,2,5	2.A FE	450,000	..99.7839	449,028	450,000	450,000	..0	0	..0	..0	4.540	4.543	FA	7,718	20,430	08/08/2022	08/15/2026
95081Q-AQ-7	WESCO DISTRIBUTION INC			1,2	3.B FE	106,179	..101.1749	107,245	106,000	106,150	..(18)	(11)	..0	..0	6.375	6.331	MS	1,990	3,362	12/23/2024	03/15/2029
95081Q-AR-5	WESCO DISTRIBUTION INC			1,2	3.B FE	39,040	..101.4412	39,562	39,000	39,039	..0	(2)	..0	..0	6.625	6.607	MS	761	1,349	06/27/2024	03/15/2032
959802-BA-6	WESTERN UNION CO			1,2	2.B FE	1,598,608	..84.6914	1,355,062	1,600,000	1,599,131	..0	166	..0	..0	2.750	2.760	MS	12,956	44,000	02/23/2021	03/15/2031
961214-FC-2	WESTPAC BANKING CORP				1.D FE	500,000	..98.8813	494,407	500,000	500,000	..0	0	..0	..0	4.043	4.041	FA	7,019	20,215	05/18/2022	08/26/2027
969457-BY-5	WILLIAMS COMPANIES INC			1,2	2.B FE	284,926	..86.1339	306,637	356,000	294,922	..0	7,988	..0	..0	2.600	5.949	MS	2,725	9,256	09/26/2023	03/15/2031
969457-CK-4	WILLIAMS COMPANIES INC			1,2	2.B FE	749,145	..100.9511	757,133	750,000	749,421	..0	212	..0	..0	5.300	5.324	FA	15,017	40,302	08/07/2023	08/15/2028
96949V-AL-7	WILLIAMS SCOTSMAN INC			1,2	3.C FE	51,000	..102.7820	52,419	51,000	51,000	..0	0	..0	..0	7.375	7.375	AO	940	3,824	09/11/2023	10/01/2031
96949V-AM-5	WILLIAMS SCOTSMAN INC			1,2	3.C FE	28,044	..101.1600	28,325	28,000	28,040	..0	(4)	..0	..0	6.625	6.588	JD	82	861	06/27/2024	06/15/2029
970648-AJ-0	WILLIS NORTH AMERICA INC			1,2	2.B FE	1,403,848	..91.0351	1,274,491	1,400,000	1,402,070	..0	(402)	..0	..0	2.950	2.914	MS	12,161	41,300	05/21/2020	09/15/2029
970648-AL-5	WILLIS NORTH AMERICA INC			1,2	2.B FE	749,663	..99.7803	748,352	750,000	749,854	..0	69	..0	..0	4.650	4.658	JD	1,550	34,875	05/12/2022	06/15/2027
976657-AL-0	WEC ENERGY GROUP INC			1,2	2.A FE	119,980	..99.2246	119,070	120,000	120,000	..0	3	..0	..0	3.550	3.551	JD	189	4,260	06/04/2015	06/15/2025
983133-AA-7	WYNN RESORTS FINANCE LLC			1,2	3.C FE	99,699	..95.7814	105,360	110,000	101,673	..0	1,370	..0	..0	5.125	7.024	AO	1,409	5,253	12/23/2024	10/01/2029
983133-AC-3	WYNN RESORTS FINANCE LLC			1,2	3.C FE	26,780	..104.0311	27,048	26,000	26,699	..0	(81)	..0	..0	7.125	6.567	FA	700	926	02/08/2024	02/15/2031
983133-AD-1	WYNN RESORTS FINANCE LLC			1,2	3.C FE	41,000	..98.0768	40,211	41,000	40,211	..(789)	0	..0	..0	6.250	6.250	MS	719	0	09/10/2024	03/15/2033
983793-AK-6	XPO INC			1,2	3.C FE	32,000	..102.3895	32,765	32,000	32,000	..0	0	..0	..0	7.125	7.122	FA	950	1,444	12/07/2023	02/01/2032
98379J-AA-3	RXO INC			1,2	3.B FE	107,881	..102.9392	109,116	106,000	107,220	..0	(352)	..0	..0	7.500	7.050	MN	1,016	7,725	06/27/2024	11/15/2027
98379K-AA-0	XPO INC			1,2	2.C FE	46,949	..100.6883	47,323	47,000	46,965	..0	10	..0	..0	6.250	6.274	JD	245	2,875	06/27/2024	06/01/2028
983919-AK-7	XILINX INC			1,2	1.G FE	1,049,717	..88.1524	925,600	1,050,000	1,049,842	..0	28	..0	..0	2.375	2.378	JD	2,078	24,938	05/12/2020	06/01/2030
98419M-AL-4	XYLEM INC			1,2	2.B FE	695,980	..85.2338	596,637	700,000	697,590	..0	376	..0	..0	2.250	2.311	JJ	6,606	15,750	06/24/2020	01/30/2031
98421M-AC-0	XEROX HOLDINGS CORP			1,2	4.C FE	43,163	..89.7690	38,601	43,000	38,601	..(4,549)	(13)	..0	..0	8.875	8.783	MN	329	2,650	03/12/2024	11/30/2029
988498-AP-6	YUM! BRANDS INC			1,2	3.C FE	108,838	..92.6507	103,769	112,000	102,976	..(730)	258	..0	..0	4.625	5.030	AO	1,295	4,949	12/23/2024	01/31/2032
98978V-AS-2	ZOETIS INC			1,2	2.A FE	890,286	..86.0426	760,617	884,000	887,894	..0	(711)	..0	..0	2.000	1.909	MN	2,259	17,680	07/21/2021	05/15/2030
98978V-AU-7	ZOETIS INC			1,2	2.B FE	449,672	..100.5797	452,608	450,000	449,908	..0	120	..0	..0	5.400	5.424	MN	3,173	24,300	11/08/2022	11/14/2025
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					431,366,375	XXX	411,066,867	436,880,290	432,629,937	16,686	872,533	41,067	0	XXX	XXX	XXX	4,520,309	14,539,927	XXX	XXX
36264P-AF-6	GSIBS 21PJ4 A6 - RMBS			4	1.A	911,666	..90.9034	882,661	970,987	918,258	..0	(1,325)	..0	..0	2.500	3.688	MN	2,023	24,937	07/26/2022	09/25/2051

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
36270F-AZ-6	GSMB 23PJ3 A16 - RMBS		4		1.A	640,057	.99.1666	645,208	650,630	641,235	.0	1,036	.0	.0	5.500	5.863	MON	2,982	36,965	05/24/2023	10/27/2053
362925-AP-4	GSMB 2022-PJ5 A9 - CMO/RMBS		4		1.A	1,656,360	.92.9814	1,581,446	1,700,821	1,664,182	.0	5,035	.0	.0	3.000	3.525	MON	4,252	52,789	05/28/2022	10/25/2052
36830R-AW-0	GCAT 22INV3 2A5 - RMBS		4		1.A	1,590,311	.93.4221	1,496,457	1,601,824	1,577,672	.0	4,067	.0	.0	4.500	4.850	MON	1,201	74,025	08/22/2022	08/26/2052
465978-AM-6	JPMMT 2023-1 A4A - RMBS		4		1.A	1,120,242	.97.1989	1,105,094	1,136,941	1,124,264	.0	3,748	.0	.0	5.000	5.436	MON	4,737	60,239	01/10/2023	06/25/2053
46655K-BV-7	JPMMT 226 12A - RMBS		4		1.A	778,936	.95.5587	750,772	785,666	780,324	.0	1,547	.0	.0	3.500	3.701	MON	2,292	29,016	05/25/2022	11/25/2052
46655N-AG-5	JPMMT 227 1A5 - RMBS		4,5		1.A	376,416	.70.7995	414,177	585,000	380,886	.0	3,997	.0	.0	3.000	5.745	MON	1,463	17,550	12/07/2023	12/26/2053
46655N-CS-7	JPMMT 227 24A - RMBS		4,5		1.A	1,622,489	.93.6013	1,553,379	1,659,570	1,630,276	.0	8,724	.0	.0	4.000	4.513	MON	5,532	68,942	08/04/2022	12/26/2053
46655V-BD-3	JPMMT 228 A12 - RMBS		4		1.A	1,180,320	.96.7364	1,144,796	1,183,418	1,180,173	.0	(64)	.0	.0	4.500	4.529	MON	4,438	56,898	07/27/2022	01/25/2053
46656R-AN-0	JPMMT 2023-3 A4B - RMBS		4		1.A	559,997	.99.2600	561,114	565,297	560,755	.0	695	.0	.0	5.500	5.764	MON	2,591	32,869	04/21/2023	10/27/2053
552732-AA-7	MFRA 2021-INV2 A1 - CMO/RMBS		4		1.A	4,599,974	.85.5715	4,443,052	5,192,211	4,609,137	.0	9,163	.0	.0	1.906	5.495	MON	8,247	16,494	10/04/2024	11/27/2056
61775J-AF-0	MSRM 232 A4 - RMBS		4		1.A	295,280	.100.1707	298,800	298,290	296,055	.0	745	.0	.0	6.000	6.437	MON	1,491	19,968	07/19/2023	06/25/2053
61775Q-AJ-6	MSRM 233 A5 - RMBS		4		1.A	195,046	.101.7901	203,580	200,000	196,060	.0	1,233	.0	.0	6.500	7.174	MON	1,083	13,000	10/27/2023	09/25/2053
67116M-AC-5	CBX 23J1 A3 - RMBS		4		1.A	587,980	.94.4574	578,156	612,080	590,218	.0	1,875	.0	.0	4.500	5.334	MON	2,295	28,466	02/16/2023	01/27/2053
67448E-AG-3	CBX 22INV4 A7 - RMBS		4		1.A	1,153,665	.90.0466	1,070,793	1,189,154	1,157,079	.0	394	.0	.0	3.500	3.968	MON	3,468	42,599	06/07/2022	06/25/2052
67448J-AG-2	CBX 22INV5 A7 - RMBS		4		1.A	645,202	.92.8111	641,305	690,979	652,265	.0	5,461	.0	.0	4.000	5.302	MON	2,303	28,307	11/16/2022	10/25/2052
816943-BJ-2	SEMT 2023-3 A4 - CMO/RMBS		4		1.A	343,111	.100.2155	346,598	345,853	343,524	.0	402	.0	.0	6.000	6.255	MON	1,729	22,034	08/08/2023	09/25/2053
81744K-AD-8	SEMT 2023-2 A4 - RMBS		4		1.A	1,133,285	.97.0734	1,138,175	1,172,490	1,137,781	.0	2,868	.0	.0	5.000	5.898	MON	4,885	60,617	03/09/2023	03/25/2053
81749B-AD-3	SEMT 231 A4 - RMBS		4		1.A	1,228,755	.97.4593	1,205,962	1,237,401	1,229,955	.0	921	.0	.0	5.000	5.154	MON	5,156	63,866	01/18/2023	01/15/2053
918307-AE-9	UWM 21INV4 A4 - RMBS		4		1.A	635,017	.84.6219	621,005	733,859	644,730	.0	5,157	.0	.0	2.500	4.817	MON	1,529	18,837	09/29/2022	12/26/2051
95003N-AD-8	WFMB 2022-INV1 A4 - RMBS		4		1.A	1,413,720	.88.4641	1,314,981	1,486,458	1,426,075	.0	6,866	.0	.0	3.000	3.966	MON	3,716	45,960	05/24/2022	03/25/2052
1029999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						22,667,830	XXX	21,997,512	23,998,931	22,740,904	0	62,542	0	0	XXX	XXX	XXX	67,414	814,380	XXX	XXX
056083-AA-6	BXP 2017-GM A - CMBS		4		1.A	1,470,678	.95.3367	1,439,584	1,510,000	1,489,399	.0	7,210	.0	.0	3.379	3.948	MON	4,252	51,023	04/27/2022	06/15/2039
05609X-AA-9	BX 22CLS A - CMBS		4		1.A	1,112,210	.100.2351	1,117,622	1,115,000	1,112,519	.0	134	.0	.0	5.760	5.842	MON	5,352	64,224	10/06/2022	10/14/2039
06427D-AR-4	BACM 2017-BNK3 A3 - CMBS		4		1.A	496,482	.96.8394	479,143	494,781	494,654	.0	(268)	.0	.0	3.311	3.275	MON	1,365	16,382	01/19/2018	02/17/2050
06427D-AW-3	BACM 2017-BNK3 B - CMBS		4		1.A	5,149,933	.95.1107	4,755,535	5,000,000	5,029,464	.0	(17,201)	.0	.0	3.879	3.528	MON	16,163	193,950	02/02/2017	02/17/2050
06539L-BA-7	BANK 2018-BNK13 A4 - CMBS		4		1.A	3,635,777	.96.2845	3,466,241	3,600,000	3,610,391	.0	(4,431)	.0	.0	3.953	3.842	MON	11,859	142,308	07/23/2018	08/17/2061
065402-BB-4	BANK 2019-BNK18 A3 - CMBS		4		1.A	2,019,932	.91.2558	1,825,116	2,000,000	2,008,009	.0	(2,296)	.0	.0	3.325	3.213	MON	5,542	66,500	05/21/2019	05/17/2062
06540A-AC-5	BANK 2019-BNK20 A2 - CMBS		4		1.A	998,044	.91.0396	884,314	971,351	986,758	.0	(3,113)	.0	.0	2.758	2.372	MON	2,232	26,892	06/04/2020	09/15/2062
06540C-BF-3	BANK 2021-BNK35 A5 - CMBS		4		1.A	1,853,943	.83.7522	1,507,539	1,800,000	1,836,175	.0	(5,366)	.0	.0	2.285	1.951	MON	3,428	41,130	07/28/2021	06/17/2064
06540V-AZ-8	BANK 2019-BNK24 A2 - CMBS		4		1.A	1,599,720	.89.4081	1,416,225	1,584,000	1,591,313	.0	(1,689)	.0	.0	2.707	2.593	MON	3,573	43,063	12/11/2019	11/17/2062
06540Y-AH-2	BANK 2020-BNK28 A4 - CMBS		4		1.A	1,498,418	.83.8160	1,257,241	1,500,000	1,498,602	.0	54	.0	.0	1.844	1.855	MON	2,305	27,660	07/16/2021	03/15/2063
06541A-BB-5	BANK 2021-BNK31 A3 - CMBS		4		1.A	2,019,848	.83.3474	1,666,948	2,000,000	2,011,553	.0	(2,184)	.0	.0	1.771	1.656	MON	2,952	35,420	02/28/2021	02/18/2054
06541T-BA-6	BANK 2020-BNK29 A3 - CMBS		4		1.A	3,029,823	.82.7678	2,483,035	3,000,000	3,016,928	.0	(3,236)	.0	.0	1.742	1.628	MON	4,355	52,260	11/20/2020	11/17/2053
06542B-BC-0	BANK 2021-BNK32 A4 - CMBS		4		1.A	2,019,844	.86.4777	1,729,554	2,000,000	2,011,624	.0	(2,249)	.0	.0	2.349	2.231	MON	3,915	46,980	03/16/2021	04/17/2054
08161Y-BD-4	BIARK 2022-B34 A2 - CMBS		4		1.A	1,537,907	.97.6162	1,464,242	1,500,000	1,515,880	.0	(8,221)	.0	.0	3.833	3.296	MON	4,791	58,415	03/30/2022	04/16/2055
08162R-AC-1	BIARK 2021-B23 4A1 - CMBS		4		1.A	2,019,902	.82.0706	1,641,412	2,000,000	2,011,694	.0	(2,174)	.0	.0	1.823	1.708	MON	3,038	36,460	01/29/2021	02/18/2054
08162R-AD-9	BIARK 2021-B23 A5 - CMBS		4		1.A	980,859	.82.2446	822,446	1,000,000	987,442	.0	1,795	.0	.0	2.070	2.289	MON	1,725	20,700	03/17/2021	02/18/2054
08163A-AE-3	BIARK 2020-B18 A5 - CMBS		4		1.A	1,950,391	.83.7240	1,674,480	2,000,000	1,969,337	.0	5,199	.0	.0	1.925	2.231	MON	3,208	38,500	03/25/2021	07/15/2053
08163E-BC-8	BIARK 2021-B26 A4 - CMBS		4		1.A	2,019,921	.85.3205	1,706,409	2,000,000	2,011,692	.0	(2,355)	.0	.0	2.295	2.171	MON	3,825	45,900	05/13/2021	06/17/2054
08163G-AU-4	BIARK 2021-B28 A5 - CMBS		4		1.A	2,059,996	.83.0775	1,661,550	2,000,000	2,040,308	.0	(5,979)	.0	.0	2.224	1.890	MON	3,706	44,474	08/03/2021	08/17/2054
12593F-BD-5	COMM 2015-LC21 A4 - CMBS		4		1.A	1,392,051	.99.4720	1,402,840	1,410,286	1,406,660	.0	6,300	.0	.0	3.708	4.208	MON	4,358	52,293	08/10/2022	07/10/2048
12593Q-BH-2	COMM 2015-CCRE26 B - CMBS		4		1.A	688,383	.98.0419	676,489	690,000	689,148	.0	373	.0	.0	4.463	4.624	MON	2,566	31,313	05/10/2022	10/13/2048
17323Y-AC-3	CGOIT 2015-GC31 A3 - CMBS		4		1.A	3,545,290	.99.7490	3,501,561	3,510,372	3,507,977	.0	(2,508)	.0	.0	3.497	3.448	MON	10,230	124,720	06/24/2015	06/12/2048
302975-BE-6	FREMF 2020-K105 B - CMBS		4		1.C	2,708,895	.90.6177	2,265,443	2,500,000	2,625,598	.0	(23,739)	.0	.0	3.530	2.452	MON	7,354	88,250	06/17/2021	02/25/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
302984-AS-8	FREMF 2020-K104 B - CMBS			4	1.A	2,184,531	.91.2740	1,825,480	2,000,000	2,110,796	.0	(21,429)	.0	.0	3.531	2.385	MON	5,886	71,984	06/09/2021	02/25/2052
36250G-AP-0	GSMS 2015-GC30 A4 - CMBS			4	1.A	1,775,128	.99.4444	1,809,887	1,820,000	1,813,491	.0	16,944	.0	.0	3.382	4.387	MON	5,129	61,552	09/27/2022	05/12/2050
36250P-AC-9	GSMS 2015-GC32 A3 - CMBS			4	1.A	1,647,265	.99.2488	1,618,822	1,631,076	1,630,415	.0	(1,933)	.0	.0	3.498	3.400	MON	4,755	57,055	07/17/2015	07/10/2048
36250S-AD-1	GSMS 2018-GS10 A4 - CMBS			4	1.A	4,039,825	.95.4891	3,819,564	4,000,000	4,012,524	.0	(4,696)	.0	.0	3.890	3.784	MON	12,967	155,600	07/18/2018	07/12/2051
36252S-AU-1	GSMS 2019-GC38 A3 - CMBS			4	1.A	3,029,850	.95.2884	2,858,653	3,000,000	3,011,543	.0	(3,411)	.0	.0	3.703	3.597	MON	9,258	111,090	02/13/2019	02/12/2052
36257H-BN-5	GSMS 2019-GC40 A3 - CMBS			4	1.A	2,019,958	.91.6186	1,832,373	2,000,000	2,008,651	.0	(2,197)	.0	.0	2.904	2.795	MON	4,840	58,080	06/26/2019	07/10/2052
36258Y-BF-4	GSMS 2020-GC45 A4 - CMBS			4	1.A	605,996	.89.3746	536,248	600,000	602,907	.0	(660)	.0	.0	2.658	2.545	MON	1,329	15,950	01/10/2020	02/14/2053
44217N-AC-0	HGMT 2015-HGLR 1A2 - CMBS			4	1.A	2,162,990	.99.5191	2,145,632	2,156,000	2,155,459	.0	(1,090)	.0	.0	3.087	3.054	MON	5,546	66,546	05/12/2017	03/05/2037
46591A-AZ-8	JPMDB 2018-C8 A3 - CMBS			4	1.A	3,561,389	.96.9386	3,383,785	3,490,650	3,516,757	.0	(10,566)	.0	.0	3.944	3.661	MON	11,474	137,722	02/12/2019	06/16/2051
61690Q-AD-1	MSBAM 2015-C23 A3 - CMBS			4	1.A	2,987,869	.99.2920	2,941,435	2,962,410	2,959,322	.0	(2,794)	.0	.0	3.451	3.371	MON	8,519	103,577	05/05/2022	07/15/2050
61767Y-AY-6	MSC 2018-H3 A4 - CMBS			4	1.A	1,514,969	.96.5983	1,448,974	1,500,000	1,503,789	.0	(1,912)	.0	.0	3.914	3.798	MON	4,893	58,710	06/27/2018	07/17/2051
94989K-AU-7	WFCM 2015-C29 A3 - CMBS			4	1.A	2,716,446	.99.7109	2,648,579	2,656,258	2,653,742	.0	(5,684)	.0	.0	3.368	3.185	MON	7,455	102,622	01/31/2015	06/17/2048
94989N-BD-8	WFCM 2015-C30 A3 - CMBS			4	1.A	4,486,992	.99.6459	4,426,864	4,442,593	4,438,811	.0	(6,319)	.0	.0	3.411	3.295	MON	12,628	153,967	07/27/2015	09/17/2058
94989T-AY-0	WFCM 2015-LC22 A3 - CMBS			4	1.A	1,931,689	.99.6125	1,905,243	1,912,656	1,910,328	.0	(726)	.0	.0	3.572	3.559	MON	5,693	68,320	09/15/2015	09/17/2058
95000L-AY-9	WFCM 2016-C33 A3 - CMBS			4	1.A	1,646,148	.98.3074	1,609,007	1,636,710	1,605,832	.0	(1,308)	.0	.0	3.162	3.102	MON	4,313	52,974	02/14/2019	03/17/2059
95000L-BE-2	WFCM 2016-C33 B - CMBS			4	1.A	336,889	.98.1979	343,693	350,000	344,987	.0	3,664	.0	.0	4.506	5.718	MON	1,314	15,771	09/08/2022	03/17/2059
95001A-BC-9	WFCM 2017-C41 A3 - CMBS			4	1.A	5,049,915	.95.6992	4,784,962	5,000,000	5,010,466	.0	(6,119)	.0	.0	3.210	3.095	MON	13,375	160,500	11/17/2017	11/18/2050
95001N-AX-6	WFCM 2018-C45 A3 - CMBS			4	1.A	2,419,008	.96.4340	2,309,816	2,395,230	2,399,151	.0	(2,129)	.0	.0	3.920	3.848	MON	7,824	93,893	06/28/2018	06/15/2051
95003D-BJ-6	WFCM 2021-C60 A4 - CMBS			4	1.A	4,119,960	.84.2108	3,368,430	4,000,000	4,079,732	.0	(12,051)	.0	.0	2.342	2.004	MON	7,807	93,680	07/16/2021	08/17/2054
1039999999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						94,043,061	XXX	86,462,417	92,739,372	93,261,827	0	(130,357)	0	0	XXX	XXX	XXX	247,098	2,988,410	XXX	XXX
02008J-AD-8	ALLYA 2022-1 A4 - ABS			4	1.A FE	426,282	.98.9521	425,494	430,000	428,875	.0	1,036	.0	.0	3.450	3.738	MON	659	14,835	06/13/2022	06/15/2027
02582J-JV-3	AMXCA 2022-3 A - ABS			4	1.A FE	294,633	.99.5736	298,721	300,000	298,500	.0	2,328	.0	.0	3.750	4.610	MON	500	11,250	04/20/2023	08/16/2027
02589B-AE-0	AMXCA 2024-3 A - ABS			4	1.A FE	1,124,949	.100.2489	1,127,801	1,125,000	1,124,955	.0	.6	.0	.0	4.650	4.697	MON	2,325	20,634	07/16/2024	07/16/2029
05602R-AD-3	BMWOT 2022-A A3 - ABS			4	1.A FE	347,448	.99.5014	353,840	355,613	354,213	.0	2,542	.0	.0	3.210	4.564	MON	190	16,516	11/03/2022	08/25/2026
05602R-AE-1	BMWOT 2022-A A4 - ABS			4	1.A FE	369,890	.98.9812	366,230	370,000	369,970	.0	30	.0	.0	3.440	3.474	MON	212	12,728	05/10/2022	02/26/2028
08883B-AA-1	BOWLING GREEN KETUCKY CTL PASS-THROUGH T			4	2.C YE	1,253,446	.81.2720	1,018,701	1,253,446	1,253,451	.0	.0	.0	.0	5.350	5.410	MON	2,980	67,059	10/03/2011	06/15/2036
12664J-AC-4	CNH 2022-C A3 - ABS			4	1.A FE	479,690	.100.6584	489,328	486,128	483,201	.0	2,926	.0	.0	5.150	5.939	MON	1,113	25,333	10/18/2023	04/17/2028
12666D-AC-5	CNH 2023-B A3 - ABS			4	1.A FE	479,938	.101.6146	487,750	480,000	479,964	.0	23	.0	.0	5.600	5.671	MON	1,195	26,880	09/19/2023	02/15/2029
14043G-AD-6	COPAR 2022-2 A3 - ABS			4	1.A FE	205,633	.99.4733	204,565	205,648	205,645	.0	.5	.0	.0	3.660	3.691	MON	335	8,966	08/02/2022	05/17/2027
14043Q-AC-6	COPAR 2022-1 A3 - ABS			4	1.A FE	247,348	.99.2425	245,528	247,402	247,392	.0	14	.0	.0	3.170	3.200	MON	349	9,961	04/26/2022	04/15/2027
14043Q-AD-4	COPAR 2022-1 A4 - ABS			4	1.A FE	802,614	.98.4413	792,453	805,000	804,132	.0	602	.0	.0	3.320	3.425	MON	1,188	26,726	06/09/2022	09/15/2027
14044C-AD-4	COPAR 2021-1 A4 - ABS			4	1.A FE	736,953	.97.8204	772,782	790,000	777,141	.0	15,362	.0	.0	1.040	3.142	MON	365	8,216	05/19/2022	04/15/2027
14318M-AD-1	CARMX 2022-3 A3 - ABS			4	1.A FE	457,043	.99.6832	455,606	457,054	457,052	.0	3	.0	.0	3.970	4.004	MON	806	22,671	07/12/2022	04/15/2027
14318M-AE-9	CARMX 2022-3 A4 - ABS			4	1.A FE	749,988	.99.2733	744,550	750,000	749,996	.0	3	.0	.0	4.060	4.095	MON	1,353	30,450	07/12/2022	02/15/2028
14688D-AD-3	CRVNA 2022-P1 A4 - ABS			4	1.A FE	747,861	.98.6234	739,676	750,000	749,389	.0	548	.0	.0	3.520	3.628	MON	1,540	26,400	03/31/2022	02/10/2028
161571-HS-6	CHAIT 2022-1 A - ABS			4	1.A FE	148,799	.99.6824	149,524	150,000	149,624	.0	515	.0	.0	3.970	4.371	MON	265	5,955	05/15/2023	09/15/2027
23346T-AB-7	DTE 2023A A2 - ABS			4	1.A FE	2,755,222	.105.9486	2,590,443	2,445,000	2,749,395	.0	(5,826)	.0	.0	6.090	4.849	MON	49,634	124,084	08/22/2024	09/01/2038
29375R-AC-0	EFF 242 A3 - ABS			4	1.A FE	6,190,313	.101.7074	6,102,442	6,000,000	6,199,020	.0	(21,292)	.0	.0	5.610	4.184	MON	10,285	84,150	09/25/2024	04/02/2028
3625B5-AD-3	GMICAR 2022-2 A4 - ABS			4	1.A FE	319,957	.98.4664	315,093	320,000	319,987	.0	11	.0	.0	3.270	3.276	MON	433	10,400	04/05/2022	04/17/2028
36265W-AD-5	GMICAR 2022-3 A3 - ABS			4	1.A FE	172,705	.99.6094	172,032	172,706	172,706	.0	.0	.0	.0	3.640	3.668	MON	262	8,065	07/06/2022	04/16/2027
36265W-AE-3	GMICAR 2022-3 A4 - ABS			4	1.A FE	269,981	.98.9983	267,295	270,000	269,993	.0	.5	.0	.0	3.710	3.715	MON	417	10,017	07/07/2022	12/16/2027
36804P-AF-3	GATX CORP - ABS			4	2.B FE	6,020	.100.0000	6,020	6,020	6,020	.0	.0	.0	.0	5.697	5.618	JJ	171	343	03/17/2005	01/02/2025
38012Q-AD-0	GIALT 2024-3 A3 - ABS			4	1.A FE	2,524,701	.99.4282	2,510,561	2,525,000	2,524,736	.0	35	.0	.0	4.210	4.254	MON	3,248	23,327	09/24/2024	10/20/2027
437927-AC-0	HAROT 2023-2 A3 - ABS			4	1.A FE	750,234	.100.4616	753,462	750,000	750,116	.0	(115)	.0	.0	4.930	4.964	MON	1,643	36,975	12/18/2023	11/15/2027

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
438123-AC-5	HAROT 2023-4 A3 - ABS .....	.....	.....	4	.. 1.A FE	149,974	101.5533	152,330	150,000	149,986	0	10	0	0	5.670	5.745	MON	236	8,505	11/01/2023	06/21/2028
43815P-AD-1	HAROT 2022-2 A4 - ABS .....	.....	.....	4	.. 1.A FE	139,969	99.2520	138,953	140,000	139,990	0	0	0	0	3.760	3.796	MON	190	5,264	08/15/2022	12/18/2028
43815Q-AC-1	HAROT 2023-3 A3 - ABS .....	.....	.....	4	.. 1.A FE	348,045	101.0088	353,531	350,000	349,063	0	8.78	0	0	5.410	5.751	MON	684	18,935	11/01/2023	02/18/2028
448976-AE-0	HART 2024-C A4 - ABS .....	.....	.....	4	.. 1.A FE	1,449,554	99.0158	1,435,729	1,450,000	1,449,579	0	25	0	0	4.440	4.491	MON	2,861	10,551	10/08/2024	01/15/2031
47787C-AB-9	JDOT 2023-C A2 - ABS .....	.....	.....	4	.. 1.A FE	153,704	100.2534	154,104	153,714	153,712	0	10	0	0	5.760	5.835	MON	394	13,820	09/12/2023	08/17/2026
47787C-AC-7	JDOT 2023-C A3 - ABS .....	.....	.....	4	.. 1.A FE	739,949	101.2025	748,898	740,000	739,974	0	20	0	0	5.480	5.546	MON	1,802	40,552	09/12/2023	05/15/2028
477920-AB-8	JDOT 2023-B A2 - ABS .....	.....	.....	4	.. 1.A FE	158,896	100.1302	159,197	158,990	158,978	0	75	0	0	5.590	5.721	MON	395	14,828	07/20/2023	06/15/2026
477920-AC-6	JDOT 2023-B A3 - ABS .....	.....	.....	4	.. 1.A FE	460,956	100.7385	466,419	463,000	462,073	0	832	0	0	5.180	5.436	MON	1,066	23,983	08/22/2023	03/15/2028
50117D-AC-0	KCOT 2024-2 A3 - ABS .....	.....	.....	4	.. 1.A FE	5,764,862	101.3401	5,842,254	5,765,000	5,764,876	0	14	0	0	5.260	5.319	MON	13,477	143,196	06/18/2024	11/15/2028
58770A-AC-7	MBART 2023-1 A3 - ABS .....	.....	.....	4	.. 1.A FE	579,564	100.0157	582,746	582,654	581,205	0	1,829	0	0	4.510	4.941	MON	1,168	28,765	01/03/2024	11/15/2027
65479U-AE-8	NART-24A-A4 - ABS .....	.....	.....	4	.. 1.A FE	5,175,586	101.3708	5,068,541	5,000,000	5,162,380	0	(13,205)	0	0	5.180	4.080	MON	11,511	64,750	09/25/2024	04/15/2031
693342-AC-1	PGC 2022-A A3 - ABS .....	.....	.....	4	.. 1.A FE	3,470,112	91.6501	3,299,404	3,600,000	3,472,957	0	2,845	0	0	4.377	4.747	JD	13,131	78,786	08/19/2024	06/03/2041
85236K-AE-2	SIDC 211 A2 - ABS .....	.....	.....	4	.. 1.G FE	1,052,260	96.2187	1,105,552	1,149,000	1,099,364	0	38,462	0	0	1.877	5.687	MON	359	21,567	10/04/2023	03/26/2046
86746B-AA-1	SNWA 23GRD1 A1 - ABS .....	.....	.....	4	.. 1.B FE	134,679	101.9887	140,829	138,083	134,863	0	190	0	0	5.750	6.275	MON	243	8,094	10/18/2023	12/20/2050
87267W-AA-2	TMUST 2022-1 A - ABS .....	.....	.....	4	.. 1.A FE	907,500	100.1412	913,014	911,727	910,635	0	2,603	0	0	4.910	5.285	MON	1,368	50,663	08/25/2023	05/22/2028
881943-AD-6	TEVT 2023-1 A3 - ABS .....	.....	.....	4	.. 1.A FE	149,989	100.9482	151,422	150,000	149,994	0	4	0	0	5.380	5.444	MON	247	8,070	12/13/2023	06/20/2028
89237J-AA-4	TALNT 2020-1 A - ABS .....	.....	.....	4	.. 1.A FE	809,761	98.7145	824,266	835,000	829,638	0	5,313	0	0	1.350	2.262	MON	188	11,273	04/06/2022	05/25/2033
89238J-AC-9	TAOT 2021-D A3 - ABS .....	.....	.....	4	.. 1.A FE	118,668	99.2802	125,636	126,547	125,638	0	3,706	0	0	0.710	5.719	MON	40	1,550	09/12/2023	09/08/2028
92212K-AG-1	VDC 241 A2 - ABS .....	.....	.....	4	.. 1.G FE	6,685,000	97.8200	6,539,268	6,685,000	6,685,000	0	0	0	0	5.100	5.154	MON	15,153	67,240	09/27/2024	09/15/2054
92348K-AS-2	VZMT 2022-4 A - ABS .....	.....	.....	4	.. 1.A FE	1,084,945	99.5749	1,080,388	1,085,000	1,084,986	0	17	0	0	3.400	3.426	MON	1,127	36,890	05/19/2022	11/20/2028
92348K-BZ-5	VZMT 2023-5 A1A - ABS .....	.....	.....	4	.. 1.A FE	1,379,974	100.7970	1,390,999	1,380,000	1,379,987	0	10	0	0	5.610	5.677	MON	2,366	77,418	09/12/2023	09/08/2028
98163L-AD-2	WOART 2021-B A4 - ABS .....	.....	.....	4	.. 1.A FE	1,405,664	98.3033	1,474,549	1,500,000	1,485,545	0	28,369	0	0	0.690	2.818	MON	460	10,350	05/05/2022	06/15/2027
98163Q-AD-1	WOART 2022-B A3 - ABS .....	.....	.....	4	.. 1.A FE	506,352	99.4436	503,596	506,413	506,403	0	19	0	0	3.250	3.277	MON	731	21,446	05/24/2022	07/15/2027
98163Q-AE-9	WOART 2022-B A4 - ABS .....	.....	.....	4	.. 1.A FE	1,349,660	98.7458	1,333,069	1,350,000	1,349,883	0	85	0	0	3.440	3.472	MON	2,064	46,440	05/24/2022	03/15/2028
98163T-AD-5	WOART 2022-C A3 - ABS .....	.....	.....	4	.. 1.A FE	238,004	99.5409	236,930	238,022	238,019	0	6	0	0	3.660	3.691	MON	387	9,657	08/02/2022	10/15/2027
98164N-AE-5	WOART 2024-C A4 - ABS .....	.....	.....	4	.. 1.A FE	659,984	99.1161	654,166	660,000	659,985	0	1	0	0	4.440	4.482	MON	1,302	9,361	08/13/2024	05/15/2030
1049999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						56,935,260	XXX	56,265,685	56,712,168	57,120,186	0	70,885	0	0	XXX	XXX	XXX	154,418	1,463,896	XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						605,012,526	XXX	575,792,481	610,330,760	605,752,854	16,686	875,603	41,067	0	XXX	XXX	XXX	4,989,240	19,806,612	XXX	XXX
1309999999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
000000-00-0	INVENT ELECTRIC PUBLIC LIMITED COMPANY - .....	.....	.....	5	.. 4.B FE	149,250	100.9690	151,454	150,000	149,281	0	31	0	0	3.500	3.632	MON	0	0	09/12/2024	09/12/2031
000000-00-0	GEN II FUND SERVICES, LLC - TLB .....	.....	.....	5	.. 4.B FE	99,750	100.3750	100,375	100,000	99,753	0	3	0	0	7.339	7.489	MON	448	0	11/19/2024	11/26/2031
000000-00-0	FUGUE FINANCE B.V. - TERM LOAN (FIRST LI .....	.....	D	5	.. 4.B FE	100,000	100.7920	100,792	100,000	100,000	0	0	0	0	3.250	3.297	MON	0	0	12/05/2024	01/09/2032
000000-00-0	BARNES GROUP INC. - TERM LOAN .....	.....	.....	5	.. 4.B FE	124,688	99.9500	124,938	125,000	124,689	0	2	0	0	3.000	3.083	MON	0	0	12/10/2024	12/10/2031
00036F-AB-0	A-AP BUYER, INC. - TERM LOAN B .....	.....	.....	5	.. 4.A FE	124,688	100.6250	125,781	125,000	124,705	0	18	0	0	7.607	7.759	MON	26	2,916	08/01/2024	09/09/2031
00076V-BL-3	ABG INTERMEDIATE HOLDINGS 2 LLC - TERM L .....	.....	.....	5	.. 4.A FE	508,231	100.2810	517,167	515,718	510,849	0	1,556	0	0	6.595	6.897	MON	1,526	56,739	09/08/2023	12/21/2028
00132U-AG-9	OSMOSIS BUYER LIMITED - 2024 REFINANCING .....	.....	.....	5	.. 4.C FE	140,704	100.0000	144,276	144,276	141,548	0	765	0	0	8.053	8.780	MON	971	12,442	04/22/2024	07/31/2028
00162D-AB-1	AL GCX HOLDINGS, LLC - TERM LOAN B .....	.....	.....	5	.. 4.A FE	92,142	100.4250	94,640	94,239	92,936	0	299	0	0	7.257	7.730	MON	494	7,969	04/22/2022	05/17/2029
00184N-AB-3	TRICORBRAUN HOLDINGS, INC. - CLOSING DAT .....	.....	.....	5	.. 4.C FE	397,458	99.8370	406,869	407,534	402,091	101	1,722	0	0	7.721	8.302	MON	87	35,548	05/13/2022	03/03/2028
00247N-AG-7	AZZ INCORPORATED - TERM LOAN B .....	.....	.....	5	.. 3.B FE	155,297	100.2680	161,361	160,930	157,415	0	807	0	0	6.857	7.541	MON	431	13,704	05/06/2022	05/13/2029
00488P-AV-7	ACRISURE, LLC - B6 TL .....	.....	.....	5	.. 4.B FE	259,130	99.9690	262,966	263,047	261,028	(33)	590	0	0	7.357	7.620	MON	54	21,290	06/11/2024	11/06/2030
00488Y-AB-2	APPRODUCTS HOLDINGS, INC. - INITIAL TERM .....	.....	.....	5	.. 5.B FE	191,334	80.5710	155,892	193,484	155,892	(13,629)	336	0	0	8.840	9.164	MJSD	48	23,982	12/08/2021	05/17/2028
00775K-AK-4	OSAIC HOLDINGS, INC. - TERM LOAN .....	.....	.....	5	.. 4.A FE	221,638	100.2840	224,512	223,876	222,251	0	450	0	0	7.857	8.199	MON	49	21,297	08/10/2023	08/17/2028
00847Y-AE-2	AGILITI HEALTH, INC. - TERM LOAN .....	.....	.....	5	.. 4.C FE	289,629	98.0000	291,060	297,000	291,060	(1,791)	780	0	0	7.375	7.803	MS	5,612	25,159	04/25/2023	05/01/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
01642P-BB-1	ALIXPARTNERS, LLP - INITIAL DOLLAR TERM		5		4.A FE	112,386	100.2920	113,566	113,235	112,657	0	187	0	0	6.971	7.256	MON	22	9,056	07/12/2023	02/04/2028
01862L-BA-5	ALLIANCE LAUNDRY SYSTEMS LLC - TERM LOAN		5		4.B FE	203,975	100.5450	206,117	205,000	204,029	0	54	0	0	7.837	8.039	MON	357	5,887	08/09/2024	08/19/2031
01881U-AM-7	ALLIANT HOLDINGS INTERMEDIATE, LLC		5		4.B FE	277,740	100.1560	278,378	277,944	277,832	0	18	0	0	7.106	7.215	MON	495	24,726	12/07/2023	09/19/2031
01957T-AH-0	ALLIED UNIVERSAL HOLDCO LLC (F/K/A USAGM)		5		4.C FE	99,231	100.2410	99,470	99,231	99,231	0	0	0	0	8.207	8.317	MON	767	4,077	05/08/2024	05/12/2028
02106X-AH-9	ASPIRE BAKERIES HOLDINGS LLC - INITIAL T		5		4.B FE	99,500	100.7500	100,750	100,000	99,513	0	13	0	0	8.823	9.053	MON	980	0	10/25/2024	12/23/2030
02351X-AB-4	AMAZON HOLDCO INC. - SEVEN-YEAR TERM LOA		5		3.C FE	184,538	99.5830	184,229	185,000	184,229	(335)	26	0	0	6.607	6.770	MON	34	3,032	07/30/2024	09/29/2031
02474R-AJ-2	AMERICAN BUILDERS & CONTRACTORS SUPPLY C		5		3.B FE	396,504	100.2500	397,992	397,000	396,568	0	64	0	0	6.107	6.217	MON	2,304	25,094	01/26/2024	01/31/2031
03234T-AW-8	AMWINS GROUP, INC. - TERM LOAN		5		4.A FE	77,604	100.2540	78,587	78,388	77,896	0	158	0	0	6.721	7.023	MON	15	6,288	02/10/2023	02/19/2028
03306U-AH-1	ANCHOR PACKAGING, LLC - TERM LOAN		5		4.B FE	99,501	100.4170	100,166	99,750	99,532	0	31	0	0	7.694	7.856	MON	405	5,080	05/01/2024	07/18/2029
03852J-AV-3	ARAMARK INTERMEDIATE HOLDCO CORPORATION		5		3.A FE	253,657	100.4500	260,743	259,574	256,853	0	499	0	0	6.357	6.691	MON	1,566	17,952	05/23/2022	06/22/2030
04009D-AH-7	ARETEC GROUP, INC. (FKA RCS CAPITAL CORP		5		4.B FE	386,601	100.0780	390,704	390,399	387,760	262	472	0	0	8.077	8.340	MON	1,839	37,525	03/08/2023	08/09/2030
04287K-AF-8	ARCONIC (ARSENAL AIC) 1L TLB CL		5		3.C FE	270,598	100.7250	272,296	272,321	270,943	0	247	0	0	7.607	7.825	MON	58	18,481	07/23/2024	08/18/2030
04349H-AK-0	ASCEND LEARNING, LLC - TL		5		4.C FE	294,371	100.4380	297,146	295,850	295,027	4,481	213	0	0	7.957	8.155	MON	65	28,652	11/18/2021	12/11/2028
04621H-AW-3	ASSUREDPARTNERS, INC - 2024 TERM LOAN		5		4.B FE	144,095	100.1310	144,464	144,275	144,114	0	19	0	0	8.073	8.213	MON	1,035	8,853	04/04/2024	02/14/2031
04649V-AZ-3	ASURION, LLC - NEW B-3 TERM LOAN (SECOND		5		4.C FE	285,056	97.4290	292,287	300,000	289,241	3,932	2,587	0	0	9.721	10.867	MON	81	32,601	05/31/2022	01/31/2028
04649V-BB-5	ASURION, LLC - TERM LOAN		5		4.A FE	296,463	99.6460	310,962	312,066	302,597	0	2,614	0	0	8.457	9.568	MON	73	27,468	08/17/2022	08/19/2028
04649V-BC-3	ASURION, LLC - NEW B-11 TERM LOAN		5		4.A FE	285,775	100.0000	292,457	292,457	288,352	0	1,133	0	0	8.707	9.283	MON	2,396	26,429	07/28/2023	08/19/2028
04686R-AB-9	ATHENAHEALTH, INC. - TERM LOAN B		5		4.B FE	294,112	100.1070	295,844	295,528	294,696	593	202	0	0	7.607	7.800	MON	62	25,436	01/13/2023	02/15/2029
04761P-AJ-4	SIMPLY GOOD FOODS USA, INC. - TERM LOAN		5		3.C FE	145,497	100.6670	146,467	145,497	145,497	0	0	0	0	6.957	7.047	MON	28	7,871	05/29/2024	03/17/2027
05350N-AP-9	AVANTOR FUNDING, INC. - TERM LOAN		5		2.C FE	10,869	100.4860	10,935	10,882	10,876	0	7	0	0	6.457	6.581	MON	195	2,514	10/19/2021	11/08/2027
05355J-AJ-0	AVEANNA HEALTHCARE LLC - TERM LOAN (SECO		5		5.C FE	146,000	96.0000	192,000	200,000	155,108	0	9,108	0	0	11.664	18.916	JAJO	2,138	25,214	12/09/2021	12/10/2029
05624A-AB-8	ENVESTNET, INC. - TERM LOAN		5		4.B FE	124,375	100.7320	125,915	125,000	124,399	0	24	0	0	3.500	3.630	MON	0	0	09/19/2024	11/25/2031
05988H-AJ-6	BOXER PARENT COMPANY INC. - (USD) TERM L		5		4.B FE	299,250	100.7390	302,217	300,000	299,300	0	50	0	0	8.335	8.493	JAJO	4,307	6,379	07/03/2024	07/30/2031
067809-AM-5	BARNES GROUP INC. - 2024 REFINANCING TER		5		3.C FE	215,439	100.0000	217,067	217,067	215,756	0	232	0	0	6.857	7.110	MON	41	17,354	08/10/2023	09/03/2030
07014Q-AN-1	GREAT OUTDOORS GROUP, LLC - TERM B-2 LOA		5		4.A FE	283,687	100.3500	292,730	291,709	287,305	0	1,390	0	0	8.221	8.876	MON	67	33,923	05/13/2022	03/06/2028
07768Y-AM-4	BELFOR HOLDINGS INC. - (USD) TERM LOAN B		5		4.C FE	92,245	101.0000	94,109	93,177	92,400	0	133	0	0	8.107	8.403	MON	21	8,495	10/25/2023	11/01/2030
08078U-AM-5	BELRON FINANCE US LLC - (USD) TERM LOAN	D	5		3.C FE	249,375	100.8130	252,033	250,000	249,395	0	20	0	0	7.273	7.419	FMAN	2,778	523	10/02/2024	10/16/2031
08511L-BC-1	BERLIN PACKAGING L.L.C. - TERM LOAN B		5		4.C FE	381,875	100.5000	391,952	390,002	385,254	0	1,016	0	0	8.029	8.385	MON	1,668	37,760	05/16/2022	06/07/2031
09238F-AL-5	BLACKHAWK NETWORK HOLDINGS, INC.		5		4.B FE	192,584	101.1070	197,018	194,860	194,172	0	274	0	0	10.344	10.595	JAJO	1,658	24,567	01/05/2022	03/12/2029
10620U-AK-8	BRAZOS DELAWARE II, LLC - REFINANCING TE		5		4.A FE	110,818	100.5470	111,938	111,121	111,121	0	160	0	0	8.255	8.551	MM	3,294	7,087	02/01/2023	02/11/2030
10801X-AK-3	BRIGHTVIEW LANDSCAPES, LLC - INITIAL TER		5		4.A FE	243,540	100.3750	246,923	246,000	244,486	0	353	0	0	7.085	7.352	MJSD	3,002	20,322	04/14/2022	04/20/2029
11565H-AB-2	BROWN GROUP HOLDINGS, LLC - INITIAL TERM		5		4.B FE	337,402	100.2970	339,856	338,850	338,094	0	221	0	0	6.857	7.024	MON	65	27,973	10/29/2021	07/01/2031
12508K-AJ-6	C&R HYDRA BUYER, INC. - TERM LOAN		5		4.C FE	98,754	100.2000	99,449	98,808	98,808	0	55	0	0	8.457	8.660	MON	790	6,010	03/15/2024	03/25/2031
12546F-AF-9	CHG PPC PARENT LLC - TL		5		4.B FE	382,127	100.4380	385,729	384,047	382,972	0	273	0	0	7.471	7.662	MON	80	34,863	11/17/2021	12/08/2028
12673C-AB-0	CPPIB OVM MEMBER U.S. LLC - TERM LOAN B		5		4.A FE	104,092	100.6250	105,656	105,000	104,141	0	49	0	0	7.854	8.123	MJSD	4,215	351	08/07/2024	08/20/2031
12768E-AG-1	CAESARS ENTERTAINMENT, INC. - TERM LOAN		5		3.C FE	150,641	99.9580	152,099	152,163	151,056	0	218	0	0	6.607	6.888	MON	28	12,663	01/25/2023	02/06/2030
14835J-AQ-3	CAST & CREW LLC - INCREMENTAL FACILITY N		5		4.C FE	139,947	96.7660	136,101	140,650	136,101	(4,124)	103	0	0	8.107	8.333	MON	32	12,823	02/15/2022	12/29/2028
15018L-AN-1	CEDAR FAIR, L.P. - TERM LOAN B		5		3.A FE	198,503	100.1560	199,310	199,000	198,552	0	49	0	0	6.357	6.488	MON	35	8,939	04/18/2024	05/01/2031
15651F-AD-8	CENTURY DE BUYER LLC - TERM LOAN B		5		4.B FE	267,239	100.7500	270,665	268,650	267,488	0	202	0	0	7.897	8.099	MON	884	27,997	09/27/2023	10/30/2030
15807E-AH-5	CHAMP ACQUISITION CORPORATION - TLB		5		4.B FE	99,000	100.5830	100,583	100,000	99,016	0	16	0	0	8.857	9.176	MON	25	656	11/08/2024	11/25/2031
15963C-AC-0	THE CHAMBERLAIN GROUP, LLC. - TERM LOAN		5		4.C FE	202,859	100.4750	204,668	203,700	203,239	109	120	0	0	7.707	7.886	MON	1,482	19,166	10/22/2021	11/03/2028
172442-AU-9	Cinemark USA Cov-Lite T/LB (11/24) - Tar		5		3.A FE	388,110	100.5000	395,990	394,020	389,455	0	847	0	0	0.000	0.216	MJSD	0	36,707	05/22/2023	05/24/2030
18972F-AC-6	CLYDESDALE ACQUISITION HOLDINGS, INC. -		5		4.B FE	138,775	100.1060	142,484	142,333	140,163	0	508	0	0	7.748	8.281	MON	980	11,727	03/30/2022	04/13/2029
20602R-AC-4	CONCENTRA HEALTH SERVICES, INC. - TERM L		5		3.B FE	99,625	100.6250	100,373	99,750	99,634	0	9	0	0	6.607	6.722	MON	625	3,005	06/26/2024	07/26/2031
21043X-AH-5	CONSTRUCTION PARTNERS, INC. - TERM LOAN		5		4.A FE	99,722	100.3130	100,313	100,000	99,728	0	6	0	0	6.838	6.984	MON	647	199	10/29/2024	11/03/2031

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
22006V-AL-3	CORPORATION SERVICE COMPANY - TERM LOAN	...	...	5	.. 3.C FE	182,986	100.4380	186,933	186,117	184,017	0	435	0	0	...6.857	...7.238	MON	35	9,921	...07/12/2024	...11/02/2029 ...
22164M-AB-3	COTIVITI HOLDINGS, INC. - FLOATING-RATE	...	...	5	.. 4.B FE	178,205	100.4380	179,884	179,100	178,308	0	104	0	0	...7.553	...7.747	MON	1,127	8,583	...02/22/2024	...05/01/2031 ...
22282G-AM-9	REORLD HOLDING CORPORATION - TERM LOAN	...	...	5	.. 3.B FE	126,670	100.0830	127,093	126,988	126,810	0	45	0	0	...6.947	...7.087	MON	490	9,482	...11/17/2021	...11/30/2028 ...
22282G-AN-7	REORLD HOLDING CORPORATION - TERM LOAN	...	...	5	.. 3.B FE	9,732	100.0830	9,764	9,756	9,742	0	3	0	0	...6.947	...7.087	MON	38	794	...11/17/2021	...11/30/2028 ...
22704N-AF-9	CROCS TERM B 1LN 02/20/2029	...	...	5	.. 3.B FE	184,510	100.4130	186,203	185,438	184,894	0	138	0	0	...0.076	...0.148	MON	0	12,764	...01/27/2022	...02/20/2029 ...
22860E-AJ-1	CROWN SUBSEA COMMUNICATIONS HOLDING, INC	...	...	5	.. 4.A FE	137,907	101.4060	141,259	139,300	138,087	0	180	0	0	...8.573	...8.881	MON	1,097	11,129	...01/26/2024	...01/30/2031 ...
24022K-AB-5	DCERT BUYER, INC. - INITIAL TERM LOAN (F	...	...	5	.. 4.B FE	287,208	95.8130	279,373	291,582	279,373	...(10,158)	997	0	0	...8.357	...8.836	MON	2,295	25,105	...05/13/2022	...10/16/2026 ...
26143F-AB-5	DRAGON BUYER, INC. - TLB	...	...	5	.. 4.B FE	99,402	100.0830	100,083	100,000	99,423	0	21	0	0	...7.579	...7.795	IJSD	1,526	0	...09/24/2024	...09/30/2031 ...
26483N-AW-0	DUN & BRADSTREET CORPORATION, THE - 2022	...	...	5	.. 4.A FE	280,033	100.0180	283,761	283,710	282,184	0	439	0	0	...6.588	...6.837	MON	260	22,800	...02/22/2022	...01/18/2029 ...
26812C-AN-6	DYNASTY ACQUISITION CO., INC. - TERM LOA	...	...	5	.. 3.C FE	101,295	100.3750	101,803	101,422	101,295	0	0	0	0	...2.250	...2.301	JAJO	0	0	...10/25/2024	...10/31/2031 ...
26812C-AP-1	DYNASTY ACQUISITION CO., INC. - TERM LOA	...	...	5	.. 3.C FE	38,530	100.3750	38,722	38,578	38,530	0	0	0	0	...2.250	...2.301	MON	0	0	...10/25/2024	...10/31/2031 ...
26872N-AC-3	EMRLD BORROWER LP - TERM LOAN B	...	...	5	.. 3.C FE	166,667	100.2950	168,848	168,351	167,058	0	164	0	0	...6.933	...7.205	MS	1,073	9,478	...05/04/2023	...05/31/2030 ...
26872N-AD-1	EMRLD BORROWER LP - TERM LOAN B	...	...	5	.. 3.C FE	199,493	100.2920	200,584	200,000	199,515	0	22	0	0	...7.073	...7.254	MON	629	2,215	...11/19/2024	...08/04/2031 ...
26881K-AC-8	EP PURCHASER, LLC - TERM LOAN B	...	...	5	.. 4.B FE	101,863	99.3910	101,752	102,375	101,752	372	73	0	0	...8.090	...8.289	IJSD	23	9,325	...10/28/2021	...11/06/2028 ...
28414B-AF-3	ELANCO ANIMAL HEALTH INCORPORATED - TERM	...	...	5	.. 3.B FE	124,628	99.8280	125,354	125,570	125,146	302	165	0	0	...6.403	...6.627	MON	673	9,118	...10/29/2021	...08/01/2027 ...
29279U-AB-2	ENDURANCE INTERNATIONAL GROUP HOLDINGS, ...	...	...	5	.. 4.B FE	183,399	66.6250	129,558	194,458	129,558	...(58,822)	1,955	0	0	...8.138	...9.415	MON	1,231	20,784	...06/07/2022	...02/10/2028 ...
29280U-AD-5	ENDO FINANCE HOLDINGS, INC. - TLB	...	...	5	.. 4.B FE	158,004	100.6000	160,558	159,600	158,163	0	160	0	0	...8.357	...8.695	MON	37	10,284	...04/11/2024	...04/23/2031 ...
29359B-AE-1	ENSEMBLE HEALTH PARTNERS, INC.	...	...	5	.. 4.B FE	314,715	100.6380	319,453	317,427	315,077	0	278	0	0	...7.585	...7.880	JAJO	4,157	12,193	...06/27/2024	...08/01/2029 ...
29426N-AD-6	EPICOR SOFTWARE CORPORATION (FKA EAGLE P	...	...	5	.. 4.C FE	109,739	100.6350	110,699	110,000	109,761	0	22	0	0	...7.132	...7.270	MON	305	4,072	...11/08/2024	...05/30/2031 ...
29428X-AG-5	EPIC CRUDE SERVICES, LP - TLB	...	...	5	.. 3.C FE	114,425	100.7860	115,904	115,000	114,441	0	16	0	0	...7.656	...7.855	JAJO	1,761	0	...10/09/2024	...10/15/2031 ...
31732F-AR-7	FILTRATION GROUP CORPORATION - 2021 INCR	...	...	5	.. 4.C FE	295,649	100.6750	299,702	297,692	296,301	0	367	0	0	...7.971	...8.228	MON	66	27,500	...05/19/2023	...10/21/2028 ...
31773H-AD-4	GIP PILOT ACQUISITION PARTNERS, L.P. - A	...	...	5	.. 3.C FE	242,160	100.5000	244,594	243,377	242,373	0	175	0	0	...7.090	...7.277	JAJO	4,118	19,894	...09/18/2023	...10/04/2030 ...
31935H-AD-9	FIRST BRANDS GROUP, LLC - 2021 TERM LOAN	...	...	5	.. 4.A FE	305,112	93.6670	286,843	306,237	286,843	0	230	0	0	...9.847	...10.046	JAJO	5,193	33,169	...04/27/2022	...03/30/2027 ...
31935H-AG-2	FIRST BRANDS GROUP, LLC - 2022-11 INCREM	...	...	5	.. 4.A FE	124,586	93.4380	120,011	128,439	120,011	...(6,040)	1,068	0	0	...9.847	...10.906	JAJO	2,183	13,910	...08/09/2023	...03/30/2027 ...
33718F-AK-6	FIRST STUDENT BIDCO INC. - TLB	...	...	5	.. 4.A FE	139,885	100.0940	142,029	141,895	140,835	0	299	0	0	...6.892	...7.092	IJSD	516	14,746	...10/18/2021	...07/21/2028 ...
33718F-AL-4	FIRST STUDENT BIDCO INC. - TLB2 -- BANKD	...	...	5	.. 4.A FE	169,428	100.0890	184,325	184,161	175,483	0	2,449	0	0	...6.892	...8.372	IJSD	705	15,570	...06/29/2022	...07/21/2028 ...
33718F-AM-2	FIRST STUDENT BIDCO INC. - TLC	...	...	5	.. 4.A FE	42,779	100.0940	43,434	43,393	43,069	0	91	0	0	...6.892	...7.092	IJSD	166	4,499	...10/18/2021	...07/21/2028 ...
34416D-BB-3	FOCUS FINANCIAL PARTNERS, LLC - TERM LOA	...	...	5	.. 4.B FE	148,483	100.8370	150,244	148,997	148,503	0	20	0	0	...7.607	...7.778	MON	31	2,659	...09/10/2024	...09/11/2031 ...
34416D-BC-1	FOCUS FINANCIAL PARTNERS, LLC - DELAYED	...	...	5	.. 4.B FE	15,963	100.8370	16,137	16,003	15,964	0	2	0	0	...0.500	...0.544	IJSD	1	0	...09/10/2024	...09/15/2031 ...
34966L-AB-0	FORTRESS INTERMEDIATE 3, INC. - TERM LOA	...	...	5	.. 4.B FE	213,390	100.1880	214,866	214,463	213,484	0	93	0	0	...7.857	...8.059	MON	55	9,107	...05/09/2024	...06/27/2031 ...
35039K-AD-8	FOUNDATION BUILDING MATERIALS, INC. - IN	...	...	5	.. 4.B FE	211,721	98.2880	209,979	213,636	209,979	...(1,946)	204	0	0	...8.585	...8.874	JAJO	3,163	7,330	...07/02/2024	...01/29/2031 ...
35906E-AT-7	FRONTIER COMMUNICATIONS HOLDINGS, LLC -	...	...	5	.. 4.B FE	134,325	101.0830	136,462	135,000	134,375	0	50	0	0	...8.763	...8.982	AO	3,031	2,793	...06/21/2024	...07/01/2031 ...
38017B-AX-4	GO DADDY OPERATING COMPANY, LLC - TERM L	...	...	5	.. 3.B FE	322,605	99.9820	325,411	325,646	324,332	0	325	0	0	...6.107	...6.290	MON	55	24,310	...02/28/2022	...11/09/2029 ...
38121N-AC-7	GOLDEN STATE FOODS LLC - TERM LOAN B	...	...	5	.. 4.B FE	99,097	100.7810	100,781	100,000	99,124	0	27	0	0	...8.774	...9.069	MON	24	0	...10/07/2024	...10/07/2031 ...
39954E-AB-9	GROUNDWORKS, LLC - TERM LOAN	...	...	5	.. 4.B FE	141,579	100.4250	139,595	139,000	139,595	...(1,682)	(302)	0	0	...7.647	...7.299	MON	472	6,872	...03/06/2024	...03/14/2031 ...
39954E-AC-7	GROUNDWORKS, LLC - DELAYED DRAW TERM LOA	...	...	5	.. 4.B FE	25,381	100.4250	25,746	25,637	25,411	0	30	0	0	...1.641	...1.886	IJSD	14	199	...03/06/2024	...03/14/2031 ...
40273U-AE-9	GULFSIDE SUPPLY INC - TLB	...	...	5	.. 4.B FE	141,402	100.3250	142,308	141,847	141,438	0	36	0	0	...7.326	...7.483	JAJO	174	5,432	...05/29/2024	...06/17/2031 ...
410346-AX-8	HANESBRANDS INC. - INITIAL TERM LOAN B	...	...	5	.. 3.B FE	80,563	100.7500	81,987	81,377	80,777	0	116	0	0	...8.107	...8.401	MON	18	7,634	...02/14/2023	...03/08/2030 ...
421300-AL-8	HAYWARD INDUSTRIES, INC. - REFINANCING T	...	...	5	.. 4.B FE	289,132	100.4060	291,404	290,226	289,645	0	171	0	0	...6.971	...7.150	MON	56	23,523	...12/16/2021	...05/30/2028 ...
43117L-AM-5	HIGHTOWER HOLDING, LLC - TLB	...	...	5	.. 4.C FE	192,076	100.3750	194,253	193,528	192,769	0	231	0	0	...8.071	...8.313	FIJAN	2,647	18,883	...12/15/2021	...04/21/2028 ...
43283L-AK-7	HILTON GRAND VACATIONS BORROWER LLC - IN	...	...	5	.. 3.A FE	124,064	100.2190	124,647	124,375	124,106	0	42	0	0	...6.823	...6.964	MON	754	8,661	...01/10/2024	...01/17/2031 ...
43385C-AB-4	AIR CONTROL CONCEPTS HOLDINGS, L.P. - TE	...	...	5	.. 4.B FE	185,898	100.4060	187,120	186,364	185,927	0	29	0	0	...7.607	...7.758	MON	39	6,484	...07/16/2024	...07/23/2031 ...
43385C-AC-2	AIR CONTROL CONCEPTS HOLDINGS, L.P. - DE	...	...	5	.. 4.B FE	18,636	100.4060	18,712	18,636	18,636	0	0	0	0	...7.645	...7.750	JAJO	75	87	...07/16/2024	...07/23/2031 ...
44332E-AY-2	HUB INTERNATIONAL LIMITED - TLB	...	...	5	.. 4.B FE	386,771	100.5000	391,895	389,946	388,158	0	328	0	0	...7.367	...7.571	JAJO	5,760	35,195	...06/08/2023	...06/20/2030 ...
44988L-AK-3	IRB HOLDING CORPORATION - TERM LOAN	...	...	5	.. 4.B FE	0	100.1250	0	0	0	0	0	0	0	...7.423	...7.599	MON	975	0	...01/16/2024	...12/15/2027 ...

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
44988L-AL-1	IRB HOLDING CORP. - TLB			5	4.B FE	392,553	100.0220	394,337	394,250	393,210	.0	353	.0	.0	7.073	7.267	MON	2,123	28,890	01/16/2024	12/15/2027
45173J-AR-5	COHERENT CORP. - TERM LOAN B			5	3.A FE	346,298	100.1040	355,154	354,785	349,612	.0	1,178	.0	.0	6.857	7.352	MON	68	28,962	05/23/2022	07/02/2029
45567Y-AN-5	MH SUB I, LLC (MICRO HOLDING CORP.) - 20			5	4.B FE	396,940	.99.9820	404,431	404,504	401,585	4,599	.0	.0	.0	8.823	9.190	MON	3,172	35,774	06/13/2022	05/03/2028
45780Y-AZ-9	INSTALLED BUILDING PRODUCTS, INC. - TRAN			5	3.A FE	125,822	100.0630	126,534	126,454	126,075	.0	69	.0	.0	6.323	6.461	MON	712	10,383	12/09/2021	03/28/2031
45784Q-AE-9	INSULET CORPORATION - TERM LOAN B			5	3.B FE	168,701	100.4750	169,927	169,124	168,726	.0	25	.0	.0	6.857	6.997	MON	32	4,830	07/31/2024	08/04/2031
46284N-AV-1	IRON MOUNTAIN INCORPORATED - TERM LOAN B			5	3.C FE	270,208	.99.8440	271,825	272,250	270,506	.0	287	.0	.0	6.357	6.577	MON	48	17,659	12/08/2023	01/31/2031
47077D-AM-2	JANE STREET GROUP, LLC - 1ST LIEN TERM L			5	3.A FE	315,938	.99.5680	316,154	317,526	316,154	(147)	363	.0	.0	6.395	6.551	FMAN	1,015	21,737	01/12/2024	12/10/2031
47947B-AF-9	JOHNSTONE SUPPLY, LLC - 2024-1 INCREMENT			5	4.B FE	159,600	100.2250	160,360	160,000	159,634	.0	34	.0	.0	6.875	7.012	MON	428	6,445	05/16/2024	06/09/2031
48242Y-AW-2	KBR, INC. - TERM B FACILITY			5	3.A FE	99,002	100.1340	99,383	99,250	99,035	.0	34	.0	.0	6.357	6.492	MON	18	6,678	01/10/2024	01/17/2031
48254E-AB-7	KKR APPLE BIDCO, LLC - INITIAL TERM LOAN				4.B FE	96,684	100.4460	97,433	97,000	96,830	.0	46	.0	.0	7.221	7.380	MON	19	7,965	10/20/2021	09/22/2028
48853U-BQ-2	KENAN ADVANTAGE GROUP, INC., THE - U.S.			5	4.B FE	226,038	100.4380	229,278	228,278	226,452	.0	415	.0	.0	7.607	7.965	MON	48	15,372	01/19/2024	01/25/2029
50011J-AF-7	KODIAK BP, LLC - TERM LOAN B			5	4.B FE	99,500	.99.9640	99,964	100,000	99,505	.0	5	.0	.0	8.274	8.487	MON	345	.0	11/26/2024	11/26/2031
50170J-AH-1	LBM ACQUISITION, LLC - INCREMENTAL TLB			5	4.C FE	401,826	.99.0110	408,190	412,268	405,077	1,338	1,106	.0	.0	8.297	8.767	MON	1,900	39,327	12/15/2021	06/06/2031
50217U-BF-3	LTI HOLDINGS, INC. - TLB			5	4.C FE	191,595	100.0500	194,610	194,513	191,838	.0	243	.0	.0	9.107	9.642	MON	49	7,627	07/19/2024	07/29/2029
50220K-AC-8	LS GROUP OPOO ACQUISITION LLC (LS GROUP			5	4.B FE	289,521	100.4060	292,900	291,716	290,491	.0	259	.0	.0	7.357	7.541	MON	60	26,370	02/16/2022	04/23/2031
50221U-AC-5	LSF12 CROWN US COMMERCIAL BIDCO, LLC - T			5	4.C FE	371,121	.99.5630	373,361	375,000	371,228	.0	107	.0	.0	8.803	9.125	MON	1,467	.0	10/11/2024	12/02/2031
55303B-AD-5	MH SUB I, LLC (WEBMD HEALTH CORP.) - 202				5.A FE	103,940	.98.8130	103,754	105,000	103,754	6,140	152	.0	.0	10.607	10.930	MON	31	13,267	02/18/2022	02/23/2029
55314N-AE-2	MKS INSTRUMENTS, INC. - 2024-1 DOLLAR TE			5	3.A FE	254,429	100.1880	263,910	263,415	257,742	.0	1,235	.0	.0	6.589	7.230	MON	289	22,803	04/11/2022	08/17/2029
55315Q-AH-9	MJH HEALTHCARE HOLDINGS, LLC - TERM LOAN			5	4.B FE	95,841	100.4380	97,687	97,261	96,435	.0	204	.0	.0	7.707	8.065	MON	21	8,641	01/25/2022	01/28/2029
55328H-AK-7	MPH ACQUISITION HOLDINGS LLC - INITIAL T				6. FE	80,095	.84.6530	81,902	96,750	81,223	1,480	1,368	14,646	.0	9.026	13.089	MJSD	802	9,617	10/15/2021	09/01/2028
55336C-AK-8	MIWD HOLDCO II LLC - TERM LOAN			5	3.C FE	98,700	100.8610	100,357	98,500	98,786	.0	86	.0	.0	7.357	7.603	MON	20	5,371	03/21/2024	03/28/2031
55822D-AL-5	MADISON SAFETY & FLOW LLC - TERM LOAN B			5	4.B FE	99,378	100.6560	100,404	99,750	99,392	.0	14	.0	.0	7.607	7.784	MON	21	1,512	09/19/2024	09/26/2031
57723C-AR-0	MATTHESS FIRM, INC. - TERM LOAN (2021)				4.A FE	184,658	.99.8540	186,619	186,892	185,676	360	327	.0	.0	8.923	9.257	MS	4,308	14,099	11/08/2021	09/25/2028
57763T-AE-3	MAUSER PACKAGING SOLUTIONS HOLDING COMPA			5	4.B FE	97,023	100.6070	99,098	98,500	97,813	.0	427	.0	.0	7.588	8.015	MON	747	8,841	01/30/2023	04/15/2027
57906H-AF-4	MCAFFEE CORP. - TERM LOAN B				4.C FE	511,950	.99.9750	514,394	514,523	513,011	1,660	367	.0	.0	7.370	7.551	MON	1,264	48,121	02/03/2022	03/01/2029
58503U-AF-0	MEDLINE BORROWER, LP - ADD-ON NON-FUNGIB			5	3.C FE	332,411	100.2690	337,702	336,796	334,281	.0	665	.0	.0	6.607	6.924	MON	2,109	17,826	06/05/2024	10/23/2028
59408U-AB-3	MICHAELS COMPANIES, INC. THE - TERM B LO				4.C FE	192,033	.80.3270	155,420	193,484	155,420	(4,738)	230	.0	.0	8.840	9.093	MJSD	4,566	14,599	12/14/2021	04/15/2028
60315G-AH-1	MINERALS TECHNOLOGIES, INC. - TERM LOAN B			5	3.A FE	134,831	100.2500	135,338	135,000	134,833	.0	2	.0	.0	6.339	6.452	MON	143	544	11/21/2024	11/21/2031
60662W-AW-2	MITCHELL INTERNATIONAL, INC. - TERM LOAN			5	4.C FE	188,577	.99.9180	189,370	189,525	188,651	.0	73	.0	.0	7.607	7.792	MON	1,361	8,178	06/06/2024	06/17/2031
60877J-AG-7	MOMENTIVE PERFORMANCE MATERIALS GMBH - T			5	4.A FE	306,540	101.0000	322,506	319,313	311,033	534	2,562	.0	.0	8.357	9.432	MON	74	31,232	03/23/2023	03/29/2028
62908H-AM-7	NEP GROUP, INC. - PIK TERM LOAN B				4.B FE	96,560	.90.9000	90,848	99,943	90,848	(4,067)	642	.0	.0	4.611	5.337	MON	26	11,441	12/31/2024	08/19/2026
62908H-AP-0	NEP GROUP, INC. - INCREMENTAL (209MM) PI				5.A FE	326,922	.91.2500	301,237	330,123	301,237	(12,854)	566	.0	.0	4.986	5.245	MON	91	41,663	12/31/2024	08/19/2026
62927U-AB-9	NGP XI MIDSTREAM HOLDINGS, L.L.C. - NGP			5	4.C FE	202,950	100.7500	206,538	205,000	203,075	.0	125	.0	.0	8.329	8.631	MJSD	4,555	7,732	07/18/2024	07/25/2031
62955E-AJ-3	ONG BUSINESS SERVICES, LLC - TLB				4.B FE	163,765	100.1250	164,793	164,588	163,826	.0	61	.0	.0	7.357	7.551	MON	1,144	6,429	06/13/2024	06/25/2031
63001P-AF-8	NCR ATLEOS CORPORATION - TERM LOAN B				4.A FE	107,457	100.2810	111,379	111,067	108,279	.0	834	.0	.0	8.397	9.226	JAJO	3,284	13,924	09/22/2023	04/16/2029
63939W-AL-7	WAYSTAR TECHNOLOGIES, INC. - TERM LOAN B			5	4.A FE	.0	100.2500	0	.0	0	.0	0	.0	.0	7.323	7.561	MON	1,555	.0	06/24/2024	10/22/2029
63939W-AM-5	BL Waystar B 1L			5	4.A FE	243,571	100.2500	247,265	246,648	245,061	.0	468	.0	.0	6.803	7.061	MON	3,0	19,794	06/24/2024	10/22/2029
64072U-AK-8	CSC HOLDINGS, LLC (FKA CSC HOLDINGS INC.				5.A FE	161,706	.92.1090	179,049	194,388	161,706	7,353	500	29,884	.0	7.173	8.340	MS	3,802	12,424	03/01/2022	04/15/2027
66877A-AH-4	GEN DIGITAL INC. - ADDITIONAL TRANCHE B-			5	3.A FE	255,189	.99.5970	257,624	258,667	256,522	.0	463	.0	.0	6.107	6.387	MON	44	18,986	01/31/2022	09/12/2029
68218H-AE-7	OMNIA PARTNERS, LLC - INITIAL TERM LOAN				4.B FE	182,593	100.4110	185,296	184,538	182,991	.0	279	.0	.0	7.702	7.996	MON	831	18,675	01/29/2024	07/25/2030
68371Y-AP-8	OPEN TEXT CORPORATION - 2023 REPLACEMENT		A	5	2.C FE	255,585	.99.9500	264,141	264,273	258,121	.0	1,213	.0	.0	6.107	6.738	MON	45	20,713	11/16/2022	01/31/2030
68764J-AH-4	ORYX MIDSTREAM SERVICES PERMIAN BASIN LL			5	3.C FE	196,005	100.5000	197,967	196,982	196,297	.0	177	.0	.0	7.512	7.723	MON	658	15,580	01/31/2024	10/05/2028
69315J-AG-8	PAI HOLDCO, INC. - TERM B LOAN (FIRST LI				5.B FE	106,141	.84.2190	89,615	106,407	89,615	(9,437)	45	.0	.0	8.597	8.748	JAJO	1,575	10,110	11/10/2021	10/28/2027
69515E-AJ-1	PACKAGING COORDINATORS MIDCO, INC. - TER			5	4.C FE	121,251	100.3470	121,976	121,555	121,408	.0	50	.0	.0	7.835	7.992	MJSD	1,644	9,118	11/09/2021	11/30/2027
70533D-AF-7	PEDIATRIC ASSOCIATES HOLDING COMPANY, LL				4.B FE	208,308	.97.0450	203,031	209,214	203,031	1,020	136	.0	.0	8.097	8.290	JAJO	2,925	15,100	09/29/2023	12/29/2028

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
70757D-AZ-2	PENN NATIONAL GAMING, INC. - TERM LOAN B .....	.....	5 .....	.....	.. 3.C FE	160,083	100.2500	161,691	161,288	160,542	0	172	0	0	...7.173	...7.394	MON	868	14,215	04/21/2022	05/03/2029
71360H-AB-3	PERATON CORP. - TERM B LOAN (FIRST LIEN) .....	.....	.....	.....	.. 4.B FE	187,657	..92.8540	176,230	189,792	176,230	(12,450)	362	0	0	...8.207	...8.540	MON	43	18,915	02/24/2022	02/01/2028
71601H-AB-2	PETCO HEALTH AND WELLNESS COMPANY, INC. ....	.....	.....	.....	.. 4.C FE	181,515	..96.9480	183,786	189,572	183,786	3,556	1,407	0	0	...7.840	...8.796	MJSD	41	16,783	05/31/2022	03/03/2028
71677H-AL-9	PETSMART LLC - INITIAL TERM LOAN .....	.....	.....	.....	.. 4.A FE	276,359	..99.5000	290,981	292,443	283,663	0	2,829	0	0	...8.207	...9.442	MON	67	27,000	05/20/2022	02/11/2028
72431H-AD-2	CORNERSTONE BUILDING BRANDS, INC. - TRAN .....	.....	.....	.....	.. 4.B FE	286,948	..95.2750	277,905	291,688	277,905	(11,228)	779	0	0	...7.747	...8.159	MON	1,004	25,389	03/03/2022	04/12/2028
72712E-AB-3	PLANO HLDGCO, INC. - TERM LOAN B (FIRST .....	.....	5 .....	.....	.. 4.A FE	99,500	100.7500	100,750	100,000	99,528	0	28	0	0	...7.829	...8.029	MJSD	22	0	08/02/2024	10/02/2031
73044E-AB-0	PODS, LLC - INITIAL TERM LOAN .....	.....	.....	.....	.. 4.C FE	172,854	..93.3070	162,914	174,600	162,914	(7,959)	278	0	0	...7.847	...8.133	JAJO	2,360	13,852	12/03/2021	03/31/2028
73108R-AB-4	POLARIS NEWCO, LLC - DOLLAR TERM LOAN (F .....	.....	.....	.....	.. 4.C FE	154,800	100.1020	155,346	155,188	154,977	2,016	62	0	0	...8.847	...9.013	MJSD	2,365	12,662	02/08/2022	06/02/2028
74339N-AG-1	PROJECT BOOST PURCHASER, LLC - TERM LOAN .....	.....	5 .....	.....	.. 4.B FE	99,750	100.5910	100,591	100,000	99,767	0	17	0	0	...8.147	...8.305	JAJO	1,743	1,928	07/03/2024	07/16/2031
74773K-AD-7	QUARTZ ACQUIRECO, LLC - ADDITIONAL TERM .....	.....	5 .....	.....	.. 4.A FE	244,058	100.6250	248,418	246,875	244,726	0	394	0	0	...7.079	...7.368	MJSD	4,700	20,811	04/14/2023	06/28/2030
74839X-AJ-8	QUIKRETE HOLDINGS, INC. - (2031) TERM LO .....	.....	.....	.....	.. 3.B FE	362,451	..99.8860	364,568	364,984	363,662	0	282	0	0	...6.857	...7.023	MON	70	26,972	03/25/2024	04/14/2031
77313D-AW-1	ROCKET SOFTWARE, INC. - EXTENDED DOLLAR .....	.....	5 .....	.....	.. 4.C FE	275,807	100.6250	280,334	278,593	276,217	0	410	0	0	...8.823	...9.207	MON	2,185	15,217	04/16/2024	11/28/2028
77381H-AB-5	ROCKPOINT GAS STORAGE PARTNERS LP - TLB	A	5 .....	.....	.. 4.A FE	247,476	100.5500	251,375	250,000	247,580	0	104	0	0	...7.985	...8.283	FIAN	2,440	2,730	09/13/2024	09/18/2031
77669L-AK-9	INDICOR, LLC - (USD) TERM LOAN .....	.....	.....	.....	.. 4.B FE	95,060	100.1720	98,677	98,507	96,017	0	512	0	0	...7.145	...7.875	MJSD	352	8,432	02/06/2023	11/22/2029
78249L-AE-0	RUSSELL INVESTMENTS US INSTITUTIONAL HOL .....	.....	5 .....	.....	.. 4.A FE	346,214	..95.1250	341,165	358,649	341,165	2,855	2,300	0	0	...5.543	...6.049	JAJO	6,862	57,073	11/01/2024	05/30/2027
78350L-AZ-8	RYAN, LLC - TERM LOAN .....	.....	5 .....	.....	.. 4.C FE	233,448	100.1880	238,762	238,314	234,226	0	700	0	0	...8.073	...8.560	MON	1,714	20,951	11/09/2023	11/14/2030
78350U-AJ-4	RYAN SPECIALTY GROUP, LLC - TERM LOAN B1 .....	.....	5 .....	.....	.. 3.C FE	198,966	100.2500	199,464	198,966	198,966	0	0	0	0	...6.607	...6.717	MON	37	15,034	01/17/2024	09/15/2031
78466D-BJ-2	SS&C TECHNOLOGIES HOLDINGS, INC. - TERM .....	.....	5 .....	.....	.. 3.A FE	195,680	100.2260	196,122	195,680	195,680	0	0	0	0	...6.357	...6.444	MON	1,191	0	05/02/2024	05/09/2031
78477M-AG-6	FIRST ADVANTAGE HOLDINGS, LLC - TLB .....	.....	5 .....	.....	.. 4.A FE	263,651	100.9690	267,568	265,000	263,700	0	48	0	0	...7.823	...8.026	MON	1,843	2,660	09/19/2024	10/31/2031
80004Y-AC-7	SANDISK CORPORATION - TERM LOAN B .....	.....	5 .....	.....	.. 3.B FE	369,375	..98.1250	367,969	375,000	367,969	(1,424)	18	0	0	...3.000	...3.285	MON	0	0	12/13/2024	12/13/2031
80875A-AW-1	LIGHT AND WONDER INTERNATIONAL, INC. - 2 .....	.....	5 .....	.....	.. 3.A FE	228,592	100.2680	230,936	230,319	229,260	0	248	0	0	...6.632	...6.847	MON	638	18,407	04/07/2022	04/15/2029
81527C-AP-2	SEDGWICK CLAIMS MANAGEMENT SERVICES, INC .....	.....	5 .....	.....	.. 4.B FE	479,978	100.5000	491,161	488,717	484,562	0	1,328	0	0	...7.585	...7.897	JAJO	6,400	41,706	02/17/2023	07/31/2031
82670N-AB-2	SIGNIA AEROSPACE, LLC - TERM LOAN .....	.....	5 .....	.....	.. 3.C FE	92,058	..99.8130	92,135	92,308	92,060	0	3	0	0	...7.396	...7.552	MJSD	266	0	11/22/2024	12/11/2031
82670N-AC-0	SIGNIA AEROSPACE, LLC - DELAYED DRAW TER .....	.....	5 .....	.....	.. 4.B FE	7,673	..99.8130	7,678	7,692	7,673	0	0	0	0	...3.000	...3.083	MJSD	0	0	11/22/2024	12/11/2031
83421E-AB-2	TTF HOLDINGS, LLC - COV-LITE TL .....	.....	5 .....	.....	.. 4.B FE	188,100	..99.0000	188,100	190,000	188,100	(141)	141	0	0	...8.107	...8.404	MON	1,448	7,302	06/21/2024	07/18/2031
84748E-AF-7	SPECIALTY BUILDING PRODUCTS HOLDINGS, LL .....	.....	5 .....	.....	.. 4.C FE	182,736	..99.3960	183,411	184,526	182,824	0	89	0	0	...8.207	...8.609	MON	1,427	1,625	10/09/2024	10/15/2028
84857H-AY-6	SPIRIT AEROSYSTEMS, INC. (FKA MID-WESTER .....	.....	5 .....	.....	.. 3.C FE	275,674	100.7500	286,332	284,200	280,010	0	2,061	0	0	...9.085	10.005	JAJO	4,447	27,865	11/08/2022	01/15/2027
86614D-AK-4	SUMMIT MATERIALS, LLC - INCREMENTAL TERM .....	.....	5 .....	.....	.. 2.C FE	148,877	100.0180	149,277	149,250	148,956	0	75	0	0	...6.147	...6.292	MON	408	9,800	11/30/2023	01/12/2029
86859C-AN-4	SUPPLYONE, INC. - SEVEN-YEAR TERM LOAN B .....	.....	5 .....	.....	.. 4.B FE	112,996	100.6880	114,923	114,138	113,116	0	120	0	0	...8.107	...8.403	MON	26	7,105	03/27/2024	04/19/2031
86880N-BB-8	SURGERY CENTER HOLDINGS, INC. - TLB .....	.....	5 .....	.....	.. 4.B FE	266,380	100.6830	268,199	266,380	266,380	0	0	0	0	...7.089	...7.190	MON	315	25,698	01/26/2022	12/19/2030
87169D-AB-1	SYNEOS HEALTH, INC. (FKA INC RESEARCH HO .....	.....	5 .....	.....	.. 4.A FE	141,754	..97.5750	140,423	143,913	140,423	(1,722)	310	0	0	...8.354	...8.744	MJSD	6,194	10,209	09/19/2023	09/27/2030
87876G-AF-9	TECTA AMERICA CORP. - TERM LOAN (FIRST L .....	.....	.....	.....	.. 4.A FE	111,441	100.3540	117,088	116,675	113,732	0	901	0	0	...8.471	...9.486	MON	931	10,171	06/07/2022	04/10/2028
88023H-AH-3	TEMPO ACQUISITION, LLC - SIXTH INCREMENT .....	.....	5 .....	.....	.. 3.C FE	239,663	100.2970	240,675	239,963	239,795	0	50	0	0	...6.823	...6.924	MON	1,455	20,793	08/31/2022	08/31/2028
88025B-AN-1	TEMPUR SEALY INTERNATIONAL, INC. - TERM .....	.....	.....	.....	.. 3.A FE	263,675	100.1560	265,413	265,000	263,715	0	40	0	0	...7.070	...7.260	MON	1,664	1,167	10/04/2024	10/24/2031
89334G-BG-8	TRANS UNION LLC - TERM LOAN B9 .....	.....	5 .....	.....	.. 3.B FE	163,207	..99.7750	163,248	163,617	163,248	(138)	57	0	0	...6.107	...6.217	MON	563	12,645	11/18/2021	06/24/2031
89364M-CA-0	TRANSDIGM INC. - NEW TRANCHE J TERM LOAN .....	.....	5 .....	.....	.. 3.C FE	356,229	100.1350	356,710	356,229	356,229	0	0	0	0	...6.829	...6.921	MJSD	68	28,740	03/23/2023	02/28/2031
89435T-AB-0	TRAVERSE MIDSTREAM PARTNERS LLC - ADVANC .....	.....	.....	.....	.. 4.B FE	170,433	100.3750	171,931	171,289	171,289	0	217	0	0	...8.085	...8.189	JAJO	127	17,482	10/20/2021	02/16/2028
89705D-AQ-5	TRONOX FINANCE LLC - TERM LOAN B .....	.....	5 .....	.....	.. 4.A FE	276,507	100.1250	279,649	279,300	277,624	0	397	0	0	...6.601	...6.854	MJSD	666	22,627	03/03/2022	04/04/2029
89788V-AG-7	TRUIST INSURANCE HOLDINGS, LLC - TLB .....	.....	5 .....	.....	.. 4.B FE	68,779	100.1560	68,059	68,952	68,798	0	19	0	0	...7.079	...7.220	MJSD	14	4,035	03/22/2024	05/06/2031
89841E-AB-1	UKG INC. - 2024 REFINANCING TERM LOAN (F .....	.....	5 .....	.....	.. 4.C FE	304,694	100.6340	306,927	304,994	304,779	0	35	0	0	...7.617	...7.740	FIAN	4,195	22,848	01/31/2024	02/10/2031
90266U-AK-9	UFC HOLDINGS, LLC - TERM LOAN B .....	.....	5 .....	.....	.. 3.C FE	229,713	100.4320	230,994	230,000	229,717	0	4	0	0	...6.770	...6.887	FIAN	1,427	0	11/14/2024	11/21/2031
90276D-AE-9	UGI ENERGY SERVICES, LLC - TERM LOAN B .....	.....	5 .....	.....	.. 3.C FE	121,268	100.3540	122,309	121,877	121,429	0	45	0	0	...6.857	...7.036	MON	791	4,729	02/16/2023	02/22/2030
90347B-AP-3	AXALTA COATING SYSTEMS U.S. HOLDINGS, IN .....	.....	5 .....	.....	.. 3.A FE	248,549	100.2010	251,564	251,059	249,279	0	284	0	0	...6.271	...6.529	MJSD	1,531	14,184	12/08/2022	12/20/2029
90351N-AN-5	US1, INC. - TL .....	.....	.....	.....	.. 4.B FE	256,762	..99.7250	256,699	257,407	256,699	(180)	92	0	0	...7.354	...7.504	MJSD	4,838	12,878	09/14/2023	09/27/2030
90351N-AR-6	US1 Inc 2024 Term Loan B .....	.....	5 .....	.....	.. 4.A FE	383,774	..99.7380	388,980	390,001	386,563	0	706	0	0	...6.579	...6.888	MJSD	213	39,700	12/05/2022	11/22/2029

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
91732N-AL-7	USALCO, LLC - TERM LOAN .....	.....	5 .....	.....	.. 4.C FE	90,206	100.6250	91,226	90,659	90,223	0	17	0	0	8.573	8.815	MON	691	1,147	09/17/2024	09/30/2031
91732N-AM-5	USALCO, LLC - DELAYED TL .....	.....	5 .....	.....	.. 4.C FE	9,294	100.6250	9,399	9,341	9,296	0	2	0	0	4.000	4.138	IMJD	0	0	09/17/2024	09/30/2031
91809E-AF-8	UTZ QUALITY FOODS, LLC .....	.....	5 .....	.....	.. 4.B FE	153,743	100.1460	160,778	160,544	156,879	0	1,204	0	0	7.107	8.068	MON	32	15,771	05/13/2022	01/20/2028
922270-AE-6	VARSITY BRANDS, INC. - TERM LOAN (FIRST .....	.....	5 .....	.....	.. 4.C FE	238,800	100.0250	240,060	240,000	238,869	0	69	0	0	8.271	8.478	FIAM	1,985	4,587	07/26/2024	08/26/2031
92338T-AB-2	VERDE PURCHASER, LLC - INITIAL TERM LOAN .....	.....	5 .....	.....	.. 4.B FE	99,500	100.2290	100,229	100,000	99,503	0	3	0	0	4.500	4.675	IMJD	0	0	12/06/2024	11/30/2030
92943E-AE-6	BOOST NEWCO BORROWER, LLC - TL .....	.....	5 .....	.....	.. 3.B FE	281,338	100.3960	285,413	284,288	281,844	0	403	0	0	6.829	7.097	IMJD	5,228	20,424	09/20/2023	01/31/2031
93369P-AL-8	WAND NEWCO 3, INC. - TRANCHE B-1 TERM LO .....	.....	5 .....	.....	.. 4.C FE	126,621	100.3070	127,354	126,965	126,665	0	44	0	0	7.607	7.783	MON	2,123	8,444	01/18/2024	01/30/2031
94254P-AC-4	WATLOW ELECTRIC MANUFACTURING COMPANY - .....	.....	.....	.....	.. 4.B FE	179,185	100.9820	182,625	180,849	180,011	0	285	0	0	8.085	8.357	JAJO	2,536	17,180	11/05/2021	03/02/2028
96208U-AW-1	WEX INC. - TERM B-2 LOAN .....	.....	5 .....	.....	.. 3.B FE	191,154	99.8570	193,246	193,523	192,300	0	379	0	0	6.323	6.647	MON	2,181	13,133	12/08/2021	04/03/2028
96350T-AH-3	WHITE CAP SUPPLY HOLDINGS, LLC - TRANCHE .....	.....	5 .....	.....	.. 4.B FE	391,000	100.0830	391,325	391,000	391,000	0	0	0	0	7.823	7.935	MON	2,719	32,815	02/03/2022	10/19/2029
96925H-AF-9	WILLIAM MORRIS ENDEAVOR ENTERTAINMENT, L .....	.....	.....	.....	.. 4.C FE	234,433	100.1250	238,663	238,365	237,912	0	1,209	0	0	7.221	7.759	MON	1,629	18,527	02/28/2022	05/18/2025
97246F-AM-8	WILSONART LLC - TLB .....	.....	5 .....	.....	.. 4.B FE	343,888	100.1130	349,520	349,125	344,193	0	305	0	0	8.579	8.984	IMJD	83	12,042	07/25/2024	08/05/2031
97360B-AF-2	WINDSOR HOLDINGS III, LLC - TERM LOAN B .....	.....	.....	.....	.. 4.A FE	300,018	101.0540	309,367	306,140	301,324	0	873	0	0	7.856	8.318	MON	601	30,321	06/22/2023	08/01/2030
98932T-AG-8	ZELIS COST MANAGEMENT BUYER, INC. - TERM .....	.....	5 .....	.....	.. 4.B FE	194,496	100.0570	195,585	195,473	194,658	0	162	0	0	7.323	7.559	MON	1,272	14,629	01/10/2024	09/28/2029
98975V-AM-8	FLUIDRA, S.A. - TERM LOAN B .....	.....	5 .....	.....	.. 3.B FE	111,271	99.9580	111,503	111,550	111,387	53	40	0	0	6.382	6.535	MON	20	8,205	01/21/2022	01/29/2029
C0787F-AF-9	BAUSCH + LOMB CORPORATION - INCREMENTAL	A	5 .....	.....	.. 4.C FE	234,630	100.3750	237,889	237,000	235,241	0	476	0	0	8.329	8.680	MON	55	22,213	09/14/2023	09/29/2028
C4111R-AG-0	GREAT CANADIAN GAMING CORPORATION - COV-	A .....	.....	.....	.. 4.B FE	247,500	99.7750	249,438	250,000	247,569	0	69	0	0	9.087	9.466	IMJD	568	2,189	10/31/2024	11/01/2029
C6901L-AM-5	1011778 B.C. UNLIMITED LIABILITY COMPANY	A	5 .....	.....	.. 3.A FE	289,690	99.3960	292,441	294,218	291,549	(195)	435	0	0	6.107	6.360	MON	1,708	21,969	09/12/2023	09/20/2030
C6907U-AB-7	ONTARIO GAMING GTA LIMITED PARTNERSHIP - .....	.....	.....	.....	.. 4.B FE	225,923	100.1430	228,026	227,700	226,250	0	247	0	0	8.579	8.842	IMJD	54	19,749	02/23/2024	08/01/2030
C7052B-AL-8	GFL ENVIRONMENTAL INC. - COV-LITE TLB .....	.....	.....	.....	.. 3.B FE	139,301	100.1090	139,802	139,650	139,325	0	24	0	0	6.610	6.744	JAJO	2,313	06,277	06/27/2024	07/03/2031
C8000C-AM-5	CLARIOS GLOBAL LP - AMENDMENT NO. 5 DOLL	A	5 .....	.....	.. 3.C FE	317,604	100.3000	320,158	319,200	317,981	0	229	0	0	6.857	7.036	MON	2,068	25,997	04/20/2023	05/06/2030
C8856U-AE-8	HUSKY INJECTION MOLDING SYSTEMS LTD. (YU .....	.....	5 .....	.....	.. 4.C FE	97,752	100.7500	100,246	99,500	98,064	0	312	0	0	8.785	9.343	IN	24	6,901	02/01/2024	02/15/2029
C9600D-AC-7	VETSTRATEGY CANADA HOLDINGS INC. - FACIL	D .....	.....	.....	.. 4.C FE	175,070	100.6880	179,881	178,652	175,847	0	714	0	0	9.393	10.016	IMJD	8,857	8,703	11/17/2023	12/12/2028
G4712J-AZ-5	HYPERION REFINANCE S.A R.L. - (USD) TERM	D	5 .....	.....	.. 4.B FE	193,055	100.5680	195,127	194,025	193,177	0	122	0	0	7.525	7.720	MON	1,055	14,110	02/02/2024	02/15/2031
G4768P-AS-0	INEOS US FINANCE LLC - TERM LOAN B	D	5 .....	.....	.. 3.B FE	227,131	100.6880	231,003	229,425	227,420	0	290	0	0	7.353	7.636	MON	562	17,496	01/31/2024	02/07/2031
G5080A-AJ-1	JAZZ PHARMACEUTICALS, INC. - TERM LOAN B	D .....	.....	.....	.. 3.B FE	198,292	100.1940	198,677	198,292	198,292	0	0	0	0	6.823	6.913	MON	1,203	13,368	01/12/2024	05/05/2028
G5112T-AB-9	JETBLUE AIRWAYS CORPORATION - TLB .....	.....	5 .....	.....	.. 4.A FE	200,398	100.6460	205,808	204,488	200,693	0	295	0	0	9.854	10.506	IMJD	672	6,244	08/13/2024	08/27/2029
G9368P-BH-6	VIRGIN MEDIA BRISTOL LLC - FACILITY Y .....	.....	.....	.....	.. 4.A FE	346,500	98.8880	346,108	350,000	346,108	(980)	468	0	0	7.724	8.002	AO	5,857	30,270	09/20/2023	03/31/2031
L1802P-AC-3	COBHAM ULTRA US CO-BORROWER LLC - TERM L .....	.....	.....	.....	.. 4.C FE	210,798	99.5360	214,638	215,638	212,747	0	632	0	0	9.245	9.800	MS	8,272	20,335	11/17/2021	08/03/2029
L2210T-AL-9	CURIUM BIDCO S.A R.L. - TLB	D .....	.....	.....	.. 4.C FE	389,041	100.9380	397,661	393,966	391,063	0	638	0	0	7.829	8.131	IMJD	8,076	29,012	09/29/2022	07/31/2029
L2465B-AW-6	DELTA 2 (LUX) SARL - TERM LOAN B .....	.....	5 .....	.....	.. 3.A FE	76,667	100.1500	76,782	76,667	76,667	0	0	0	0	2.000	2.028	IMJD	13	0	09/10/2024	09/10/2031
L2465B-AX-4	FORMULA ONE MANAGEMENT LIMITED - DELAYED	D .....	.....	.....	.. 3.A FE	38,333	100.1500	38,391	38,333	38,333	0	0	0	0	2.000	2.028	IMJD	0	0	09/10/2024	09/10/2031
L9635L-AD-6	VENGA FINANCE S.A R.L. - TERM LOAN	D .....	.....	.....	.. 4.B FE	94,807	100.3750	98,115	97,749	96,015	0	388	0	0	9.026	9.639	JAJO	811	10,288	11/05/2021	06/28/2029
L9901E-AG-2	ZACAPA S.A R.L. - ADD-ON TL	D	5 .....	.....	.. 4.B FE	386,870	100.4820	390,878	389,003	387,731	0	303	0	0	8.355	8.562	JAJO	11,495	30,604	02/10/2022	03/22/2029
LX2171-79-6	FUGUE FINANCE LLC - TERM LOAN .....	.....	5 .....	.....	.. 4.B FE	194,319	100.7920	198,312	196,754	195,223	0	498	0	0	8.514	8.933	FIAM	1,536	18,521	06/23/2023	01/31/2028
LX2490-53-5	SPEEDSTER BIDCO GMBH - USD TERM LOAN B	D .....	.....	.....	.. 4.B FE	169,575	100.1670	170,284	170,000	169,586	0	11	0	0	3.500	3.589	MON	0	0	10/17/2024	10/17/2031
N2014A-AH-5	CIMPRESS USA INCORPORATED - TLB .....	.....	5 .....	.....	.. 3.B FE	248,750	100.3750	249,683	248,750	248,750	0	0	0	0	6.897	6.990	MON	1,430	11,522	05/10/2024	05/17/2028
N6872P-AA-9	PEGASUS BIDCO B.V. - TERM LOAN B	D .....	.....	.....	.. 4.A FE	290,696	100.8130	296,426	294,036	291,924	0	469	0	0	7.773	8.070	FIAM	2,984	27,097	05/05/2022	07/12/2029
N6949K-AB-7	PEARLS (NETHERLANDS) BIDCO B.V. - TERM L	D	5 .....	.....	.. 4.B FE	189,383	100.6880	191,164	189,857	189,578	2,030	67	0	0	8.585	8.745	JAJO	2,814	17,847	02/08/2022	02/26/2029
N8137F-AB-6	HUNTER DOUGLAS NV - TERM LOAN	C	5 .....	.....	.. 4.B FE	257,083	99.7500	257,729	258,375	257,614	415	185	0	0	8.021	8.221	JAJO	2,130	22,914	02/09/2022	02/26/2029
N8232N-AL-1	NOURYON FINANCE B.V. - TERM LOAN B	D .....	.....	.....	.. 4.A FE	96,732	100.5940	98,290	97,710	96,993	0	222	0	0	7.657	8.028	FA	1,205	8,703	09/15/2023	04/03/2028
N8232N-AM-9	NOURYON FINANCE B.V. - INCREMENTAL TLB	D	5 .....	.....	.. 4.A FE	122,515	101.0420	123,752	122,956	122,956	0	245	0	0	7.657	7.995	FA	1,527	10,413	03/03/2023	04/03/2028
N8436U-AL-9	TMF SAPPHIRE BIDCO B.V. - (USD) TL	D .....	.....	.....	.. 4.B FE	237,115	100.9380	244,831	242,556	238,919	0	1,097	0	0	8.090	8.726	IMJD	4,699	23,871	04/27/2023	05/03/2028
P2121Y-AW-8	CARNIVAL CORPORATION - 2024 REPRICING AD .....	.....	.....	.....	.. 2.C FE	82,409	100.5310	83,263	82,823	82,553	0	119	0	0	7.107	7.313	MON	555	8,365	08/01/2023	08/08/2027
U3000J-AQ-2	EVERTEC GROUP, LLC - TERM LOAN B .....	.....	5 .....	.....	.. 3.C FE	197,509	101.0000	204,525	202,500	198,367	0	769	0	0	7.107	7.665	MON	40	16,304	10/12/2023	10/30/2030

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

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
1829999999	Subtotal - Bonds - Unaffiliated Bank Loans - Acquired					47,419,398	XXX	47,823,911	48,083,720	47,338,460	(137,212)	93,487	44,530	0	XXX	XXX	XXX	311,305	3,387,840	XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans					47,419,398	XXX	47,823,911	48,083,720	47,338,460	(137,212)	93,487	44,530	0	XXX	XXX	XXX	311,305	3,387,840	XXX	XXX
2419999999	Total - Issuer Obligations					592,375,488	XXX	550,576,091	598,054,427	593,276,095	16,686	968,583	41,067	0	XXX	XXX	XXX	5,556,654	18,559,056	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					345,589,473	XXX	324,044,209	369,573,336	345,801,034	0	74,159	0	0	XXX	XXX	XXX	1,063,646	7,453,256	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					94,043,061	XXX	86,462,417	92,739,372	93,261,827	0	(130,357)	0	0	XXX	XXX	XXX	247,098	2,988,410	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					57,693,853	XXX	57,008,766	57,453,692	57,875,611	0	68,725	0	0	XXX	XXX	XXX	163,877	1,505,908	XXX	XXX
2459999999	Total - SVO Identified Funds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999	Total - Affiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999	Total - Unaffiliated Bank Loans					47,419,398	XXX	47,823,911	48,083,720	47,338,460	(137,212)	93,487	44,530	0	XXX	XXX	XXX	311,305	3,387,840	XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999	Total Bonds					1,137,121,273	XXX	1,065,915,394	1,165,904,547	1,137,553,028	(120,526)	1,074,596	85,598	0	XXX	XXX	XXX	7,342,579	33,894,469	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A ...\$	550,591,501	1B ..\$	47,484,104	1C ..\$	35,403,949	1D ..\$	31,407,200	1E ..\$	46,353,241	1F ..\$	65,913,581	1G ..\$	83,432,250
1B	2A ...\$	88,422,323	2B ..\$	87,446,795	2C ..\$	12,101,185								
1C	3A ...\$	7,353,359	3B ..\$	13,103,089	3C ..\$	18,271,555								
1D	4A ...\$	13,906,032	4B ..\$	20,464,301	4C ..\$	11,864,353								
1E	5A ...\$	2,361,197	5B ..\$	656,618	5C ..\$	398,491								
1F	6\$	617,905												

SCHEDULE D - PART 2 - SECTION 1

[illegible]

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
1A	1A ...\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$	
1B	2A ...\$	2B ..\$	2C ..\$					
1C	3A ...\$	3B ..\$	3C ..\$					
1D	4A ...\$	4B ..\$	4C ..\$					
1E	5A ...\$ 2, 149, 140	5B ..\$	5C ..\$					
1F	6\$							

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

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi- fication	Description	Code	For- eign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Design- nation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
00287Y-10-9 ...	ABBVIE ORD			14,595.000	2,593,532	177.700	2,593,532	717,248	0	90,489	0	331,744	0	331,744	0	04/10/2014 ..	
009158-10-6 ...	AIR PRODUCTS AND CHEMICALS ORD			3,150.000	913,626	290.040	913,626	246,112	0	22,239	0	51,156	0	51,156	0	04/18/2013 ..	
018802-10-8 ...	ALLIANT ENERGY ORD			11,439.000	676,502	59.140	676,502	247,249	0	21,963	0	89,682	0	89,682	0	10/03/2012 ..	
031162-10-0 ...	AMGEN ORD			3,535.000	921,362	260.640	921,362	527,545	0	31,815	0	(96,788)	0	(96,788)	0	03/09/2016 ..	
037833-10-0 ...	APPLE ORD			6,480.000	1,622,722	250.420	1,622,722	242,846	0	6,415	0	375,127	0	375,127	0	01/03/2019 ..	
09290D-10-1 ...	BLACKROCK ORD			300.000	307,533	1,025.110	307,533	119,075	0	1,530	0	188,458	0	188,458	0	01/10/2019 ..	
125896-10-0 ...	CMS ENERGY ORD			7,000.000	466,550	66.650	466,550	166,633	0	14,420	0	60,060	0	60,060	0	10/12/2012 ..	
166764-10-0 ...	CHEVRON ORD			1,250.000	181,050	144.840	181,050	105,563	0	8,150	0	(5,400)	0	(5,400)	0	02/09/2018 ..	
17275R-10-2 ...	CISCO SYSTEMS ORD			7,000.000	414,400	59.200	414,400	176,030	0	11,130	0	60,760	0	60,760	0	09/22/2015 ..	
30161N-10-1 ...	EXELON ORD			14,000.000	526,960	37.640	526,960	375,718	0	21,280	0	24,360	0	24,360	0	02/05/2018 ..	
30231G-10-2 ...	EXXON MOBIL ORD			4,800.000	516,336	107.570	516,336	377,552	0	18,432	0	36,432	0	36,432	0	03/29/2022 ..	
437076-10-2 ...	HOME DEPOT ORD			840.000	326,752	388.990	326,752	178,995	0	7,560	0	35,650	0	35,650	0	02/28/2020 ..	
478160-10-4 ...	JOHNSON & JOHNSON ORD			9,380.000	1,356,536	144.620	1,356,536	712,605	0	46,056	0	(113,686)	0	(113,686)	0	02/04/2014 ..	
539830-10-9 ...	LOCKHEED MARTIN ORD			700.000	340,158	485.940	340,158	60,847	0	8,925	0	22,890	0	22,890	0	02/04/2013 ..	
55339C-10-9 ...	MINEQ HOLDINGS			3,847.000	38	0.010	38	38	0	0	0	0	0	0	0	11/08/2024 ..	
580135-10-1 ...	MCDONALD'S ORD			5,110.000	1,481,338	289.890	1,481,338	582,701	0	34,646	0	(33,828)	0	(33,828)	0	11/04/2016 ..	
58933Y-10-5 ...	MERCK & CO ORD			12,250.000	1,218,630	99.480	1,218,630	473,467	9,923	37,730	0	(116,865)	0	(116,865)	0	02/08/2013 ..	
594918-10-4 ...	MICROSOFT ORD			1,750.000	737,625	421.500	737,625	93,551	0	5,390	0	79,555	0	79,555	0	07/19/2016 ..	
595017-10-4 ...	MICROCHIP TECHNOLOGY ORD			20,300.000	1,164,205	57.350	1,164,205	354,766	0	36,763	0	(666,449)	0	(666,449)	0	12/14/2010 ..	
65339F-10-1 ...	NEXTERA ENERGY ORD			26,900.000	1,928,461	71.690	1,928,461	582,578	0	55,414	0	294,555	0	294,555	0	11/29/2023 ..	
704326-10-7 ...	PAYCHEX ORD			12,390.000	1,737,326	140.220	1,737,326	484,678	0	47,454	0	261,553	0	261,553	0	07/26/2013 ..	
713448-10-8 ...	PEPSICO ORD			10,590.000	1,610,315	152.060	1,610,315	997,623	14,349	55,492	0	(188,290)	0	(188,290)	0	11/29/2023 ..	
718546-10-4 ...	PHILLIPS 66 ORD			6,760.000	770,167	113.930	770,167	493,291	0	30,420	0	(129,860)	0	(129,860)	0	12/22/2021 ..	
742718-10-9 ...	PROCTER & GAMBLE ORD			3,115.000	522,230	167.650	522,230	210,451	0	12,336	0	65,758	0	65,758	0	09/14/2015 ..	
744573-10-6 ...	PUBLIC SERVICE ENTERPRISE GROUP ORD			28,175.000	2,380,506	84.490	2,380,506	978,944	0	67,620	0	657,605	0	657,605	0	12/02/2015 ..	
911312-10-6 ...	UNITED PARCEL SERVICE CL B ORD			5,320.000	670,852	126.100	670,852	536,724	0	34,686	0	(165,612)	0	(165,612)	0	05/16/2019 ..	
92939U-10-6 ...	WEC ENERGY GROUP ORD			17,500.000	1,645,700	94.040	1,645,700	870,048	0	58,450	0	172,725	0	172,725	0	12/22/2015 ..	
931142-10-3 ...	WALMART ORD			33,600.000	3,035,760	90.350	3,035,760	641,326	6,972	27,300	0	1,270,080	0	1,270,080	0	11/13/2015 ..	
94106L-10-9 ...	WASTE MANAGEMENT ORD			7,000.000	1,412,530	201.790	1,412,530	314,302	0	21,000	0	158,830	0	158,830	0	04/27/2016 ..	
98389B-10-0 ...	XCEL ENERGY ORD			32,098.000	2,167,257	67.520	2,167,257	853,680	0	69,412	0	180,070	0	180,070	0	06/20/2013 ..	
5019999999. Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					33,646,958	XXX	33,646,958	12,722,185	31,244	904,517	0	2,900,271	0	2,900,271	0	XXX	XXX
31338F-11-2 ...	FEDERAL HOME LOAN BANK OF BOSTON	RF		9,410.000	941,000	100.000	941,000	941,000	0	79,442	0	0	0	0	0	10/05/2023 ..	
5029999999. Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated) Other					941,000	XXX	941,000	941,000	0	79,442	0	0	0	0	0	XXX	XXX
5109999999. Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)					34,587,958	XXX	34,587,958	13,663,185	31,244	983,959	0	2,900,271	0	2,900,271	0	XXX	XXX
5409999999. Total - Common Stocks - Mutual Funds					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5609999999. Total - Common Stocks - Unit Investment Trusts					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5809999999. Total - Common Stocks - Closed-End Funds					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
922908-76-9 ...	VANGUARD TSM IDX ETF			18,621.000	5,396,552	289.810	5,396,552	1,861,540	0	68,419	0	979,278	0	979,278	0	10/01/2014 ..	
5819999999. Subtotal - Common Stocks - Exchange Traded Funds					5,396,552	XXX	5,396,552	1,861,540	0	68,419	0	979,278	0	979,278	0	XXX	XXX
5979999999. Total - Common Stocks - Parent, Subsidiaries and Affiliates					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999999 - Total Common Stocks					39,984,510	XXX	39,984,510	15,524,725	31,244	1,052,378	0	3,879,549	0	3,879,549	0	XXX	XXX
5999999999 - Total Preferred and Common Stocks					42,133,650	XXX	42,133,650	17,791,209	31,244	1,052,378	0	3,762,205	0	3,762,205	0	XXX	XXX

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

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

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
38384E-K2-0	GNR 2023-132 B - CMO/RMBS		..10/04/2024 ..	BAML		983,125	1,000,000	1,111
91282C-GM-7	UNITED STATES TREASURY		..12/16/2024 ..	BAML		2,428,849	2,575,000	30,368
91282C-K0-3	UNITED STATES TREASURY		..10/08/2024 ..	Various		4,924,365	4,825,000	61,107
0109999999. Subtotal - Bonds - U.S. Governments						8,336,339	8,400,000	92,587
3132DS-AZ-2	FH SD5340 - RMBS		..06/27/2024 ..	MORGAN SECURITIES-FIXED INC		9,429,193	11,774,993	17,662
3132DU-AS-6	FH SD6317 - RMBS		..12/19/2024 ..	Bank of Montreal		12,610,319	12,725,645	36,940
3132DU-EJ-2	FH SD6437 - RMBS		..12/19/2024 ..	Citigroup		13,174,852	13,291,150	38,581
3132DU-LM-7	FH SD6632 - RMBS		..11/25/2024 ..	Morgan Stanley		5,913,626	6,299,993	17,500
3132DV-MC-6	FH SD7555 - RMBS		..12/19/2024 ..	BANCO SANTANDER SA		2,471,355	2,866,767	4,539
3133KJ-XK-3	FH RA3382 - RMBS		..12/17/2024 ..	CANTOR FITZGERALD + CO.		412,790	477,948	677
3137HD-XE-5	FHR 5443 CY - CMO/RMBS		..08/29/2024 ..	Citigroup		3,452,727	3,400,000	1,558
3137HD-YU-8	FHR 5440 LQ - CMO/RMBS		..10/29/2024 ..	Jefferies & Co., Inc.		6,793,654	6,683,995	0
3137HF-7A-7	FHR 5438 DY - CMO/RMBS		..10/04/2024 ..	BAML		4,142,684	4,101,667	5,013
3137HF-CT-0	FHR 5444 BY - CMO/RMBS		..08/22/2024 ..	BNYMELLON/MIZUHO INTERNATIONAL		2,524,902	2,500,000	9,931
3140QN-QU-9	FN CB3166 - RMBS		..11/21/2024 ..	BAML		21,708,979	24,999,994	43,750
3140QP-FZ-5	FN CB3783 - RMBS		..06/25/2024 ..	Bank of America Merrill Lynch		1,631,464	1,749,999	4,861
3140QT-QZ-5	FN CB7671 - RMBS		..01/03/2024 ..	Citigroup		1,481,930	1,492,072	3,108
3140W0-AZ-8	FN FA0023 - RMBS		..12/17/2024 ..	Morgan Stanley		1,134,550	1,303,612	1,847
3140XM-V5-9	FN FS6131 - RMBS		..07/30/2024 ..	BNP Paribas		8,593,982	10,249,998	21,354
3140XN-5E-0	FN FS7144 - RMBS		..06/25/2024 ..	Citi Bank		15,629,815	19,621,580	27,252
3140XN-S4-7	FN FS6838 - RMBS		..12/19/2024 ..	Citigroup		14,680,876	14,883,194	43,203
3140XP-PF-0	FN FS7621 - RMBS		..06/25/2024 ..	JP Morgan		10,609,807	13,267,441	18,427
3140XR-M2-8	FN FS9376 - RMBS		..12/19/2024 ..	Morgan Stanley		1,902,271	2,215,566	3,508
3140XR-RA-5	FN FS9480 - RMBS		..12/19/2024 ..	Citigroup		2,029,584	2,366,161	3,577
3140XS-CN-1	FN FS9976 - RMBS		..12/19/2024 ..	IFCSMUNI		1,353,158	1,569,945	2,486
31418D-4X-7	FN MA4437 - RMBS		..06/25/2024 ..	Bank of America Merrill Lynch		16,194,631	20,402,685	28,337
31418D-6B-3	FN MA4465 - RMBS		..06/25/2024 ..	Bank of America Merrill Lynch		18,024,705	22,708,289	31,539
875124-JS-9	TAMPA BAY WTR FLA A REGL WTR SUPPLY AUTH		..10/10/2024 ..	Corporate Action		140,000	140,000	91
875124-JT-7	TAMPA BAY WTR FLA A REGL WTR SUPPLY AUTH		..10/10/2024 ..	Corporate Action		860,000	860,000	562
0909999999. Subtotal - Bonds - U.S. Special Revenues						176,901,834	201,952,693	366,304
001940-AC-9	ATS CORP		..06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		1,826	2,000	3
00253X-AA-9	AADVANTAGE LOYALTY IP LTD		..12/23/2024 ..	Various		25,748	25,833	272
00253X-AB-7	AADVANTAGE LOYALTY IP LTD		..12/23/2024 ..	Jefferies		19,547	20,000	128
004498-AB-7	ACI WORLDWIDE INC		..11/21/2024 ..	GOLDMAN SACHS AND CO. LLC		35,028	35,000	542
00687Y-AB-1	ADIENT GLOBAL HOLDINGS LTD	C.....	..12/23/2024 ..	Jefferies		10,173	10,000	175
00687Y-AC-9	ADIENT GLOBAL HOLDINGS LTD	C.....	..12/23/2024 ..	Various		41,579	40,000	461
00810G-AD-6	AETHON UNITED BR LP		..09/19/2024 ..	Merril Lynch Pierce Fenner Smith		39,000	39,000	0
013092-AB-7	ALBERTSONS COMPANIES INC		..08/05/2024 ..	Jefferies		9,899	10,000	279
013092-AG-6	ALBERTSONS COMPANIES INC		..08/05/2024 ..	Various		25,377	28,000	354
01741R-AH-5	ATI INC		..07/23/2024 ..	UBS SECURITIES LLC		4,938	5,000	43
01741R-AN-2	ATI INC		..12/23/2024 ..	Jefferies		10,379	10,000	302
019736-AE-7	ALLISON TRANSMISSION INC		..12/23/2024 ..	Jefferies		9,705	10,000	137
019736-AF-4	ALLISON TRANSMISSION INC		..12/23/2024 ..	Various		17,848	18,000	107
019736-AG-2	ALLISON TRANSMISSION INC		..08/05/2024 ..	Jefferies		4,425	5,000	3
02005N-BF-6	ALLY FINANCIAL INC		..08/05/2024 ..	Jefferies		5,037	5,000	61
02352N-AA-7	AMER SPORTS CO		..07/09/2024 ..	Various		100,597	101,000	1,239
02406P-AU-4	AMERICAN AXLE & MANUFACTURING INC		..12/23/2024 ..	Various		17,921	18,000	313
02406P-BB-5	AMERICAN AXLE & MANUFACTURING INC		..12/23/2024 ..	Various		10,888	12,000	169
024747-AF-4	AMERICAN BUILDERS & CONTRACTORS SUPPLY C		..12/23/2024 ..	Jefferies		14,178	15,000	156
02589B-AE-0	AMXCA 2024-3 A - ABS		..07/16/2024 ..	Citi Bank		1,124,949	1,125,000	0
030981-AJ-3	AMERIGAS PARTNERS LP		..12/23/2024 ..	Jefferies		9,748	10,000	237
03674X-AQ-9	ANTERO RESOURCES CORP		..08/05/2024 ..	Various		11,334	11,000	192
03690A-AH-9	ANTERO MIDSTREAM PARTNERS LP		..12/23/2024 ..	Jefferies		9,723	10,000	45
038522-AQ-1	ARAMARK SERVICES INC		..12/23/2024 ..	Various		27,012	28,000	423
039524-AA-1	ARCHES BUYER INC		..12/23/2024 ..	Jefferies		8,981	10,000	52

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
03959K--AC-4	ARCHROCK PARTNERS LP		12/23/2024 ..	Jefferies		9,961	10,000	181
03959K--AD-2	ARCHROCK PARTNERS LP		08/12/2024 ..	WELLS FARGO SECURITIES, LLC		36,000	36,000	0
043436--AW-4	ASBURY AUTOMOTIVE GROUP INC		12/23/2024 ..	Various		21,392	23,000	173
04364V--AR-4	ASCENT RESOURCES UTICA HOLDINGS LLC		12/23/2024 ..	Various		51,161	50,000	1,405
04364V--AX-1	ASCENT RESOURCES UTICA HOLDINGS LLC		10/02/2024 ..	Merril Lynch Pierce Fenner Smith		28,000	28,000	0
04685A--3T-6	ATHENE GLOBAL FUNDING		09/18/2024 ..	Various		7,769,489	7,575,000	200,794
05352T--AA-7	AVANTOR FUNDING INC		12/23/2024 ..	Jefferies		9,567	10,000	116
053773--BF-3	AVIS BUDGET CAR RENTAL LLC		10/16/2024 ..	Merril Lynch Pierce Fenner Smith		9,275	10,000	69
053773--BG-1	AVIS BUDGET CAR RENTAL LLC		12/23/2024 ..	Jefferies		9,224	10,000	137
053773--BH-9	AVIS BUDGET CAR RENTAL LLC		08/05/2024 ..	Various		19,387	20,000	460
053773--BJ-5	AVIS BUDGET CAR RENTAL LLC		12/23/2024 ..	Various		88,092	87,000	602
05523R--AJ-6	BAE SYSTEMS PLC	C.....	09/18/2024 ..	CITADEL		10,071,848	9,750,000	240,128
05605H--AB-6	BIIX TECHNOLOGIES INC		06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		5,598	6,000	122
071705--AA-5	BAUSCH + LOMB CORP		06/14/2024 ..	Merril Lynch Pierce Fenner Smith		15,338	15,000	265
071734--AN-7	BAUSCH HEALTH COMPANIES INC		09/25/2024 ..	GOLDMAN SACHS AND CO. LLC		31,300	40,000	623
085770--AB-1	BERRY GLOBAL INC		12/23/2024 ..	Various		29,599	30,000	650
08949L--AB-6	BIG RIVER STEEL LLC		09/23/2024 ..	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		3,030	3,000	30
095796--AJ-7	BLUE RACER MIDSTREAM LLC		05/14/2024 ..	RBC CAPITAL MARKETS		30,000	30,000	0
095796--AK-4	BLUE RACER MIDSTREAM LLC		05/14/2024 ..	RBC CAPITAL MARKETS		20,000	20,000	0
097751--BT-7	BOMBARDIER INC		08/05/2024 ..	Jefferies		5,012	5,000	121
097751--CB-5	BOMBARDIER INC		03/22/2024 ..	RBC CAPITAL MARKETS		38,903	39,000	0
097751--CC-3	BOMBARDIER INC		05/21/2024 ..	MORGAN STANLEY & CO. LLC		34,000	34,000	0
10373Q--BW-9	BP CAPITAL MARKETS AMERICA INC		01/04/2024 ..	JP Morgan Securities LLC		299,934	300,000	0
109696--AA-2	BRINKS CO		12/23/2024 ..	Jefferies		9,674	10,000	116
109696--AC-8	BRINKS CO		06/06/2024 ..	Various		21,010	21,000	0
118230--AQ-4	BUCKEYE PARTNERS LP		12/23/2024 ..	Jefferies		9,630	10,000	48
118230--AU-5	BUCKEYE PARTNERS LP		12/23/2024 ..	Jefferies		9,474	10,000	168
12008R--AP-2	BUILDERS FIRSTSOURCE INC		12/23/2024 ..	Jefferies		13,221	15,000	138
12008R--AS-6	BUILDERS FIRSTSOURCE INC		02/26/2024 ..	Merril Lynch Pierce Fenner Smith		40,000	40,000	0
1248EP--BX-0	CCO HOLDINGS LLC		12/23/2024 ..	Jefferies		37,695	40,000	426
1248EP--CB-7	CCO HOLDINGS LLC		02/12/2024 ..	Merril Lynch Pierce Fenner Smith		4,550	5,000	55
1248EP--CD-3	CCO HOLDINGS LLC		12/23/2024 ..	Various		124,700	145,000	666
1248EP--CE-1	CCO HOLDINGS LLC		12/23/2024 ..	Various		124,529	145,000	1,855
1248EP--CK-7	CCO HOLDINGS LLC		12/23/2024 ..	Various		108,438	130,000	1,614
12515K--AA-6	CD&R SMOKEY BUYER INC		09/25/2024 ..	UBS SECURITIES LLC		71,000	71,000	0
12543D--BH-2	CHS/COMMUNITY HEALTH SYSTEMS INC		12/06/2024 ..	WELLS FARGO SECURITIES, LLC		4,644	5,000	120
12543D--BK-5	CHS/COMMUNITY HEALTH SYSTEMS INC		12/23/2024 ..	Various		130,612	158,000	524
12543D--BM-1	CHS/COMMUNITY HEALTH SYSTEMS INC		12/23/2024 ..	Various		29,236	35,000	342
12543D--BN-9	CHS/COMMUNITY HEALTH SYSTEMS INC		08/05/2024 ..	Various		82,794	81,000	4,081
12769G--AB-6	CAESARS ENTERTAINMENT INC		12/23/2024 ..	Various		122,473	120,000	2,075
12769G--AC-4	CAESARS ENTERTAINMENT INC		12/23/2024 ..	Various		102,417	103,000	828
131347--CK-0	CALPINE CORP		08/05/2024 ..	Various		14,852	15,000	87
14366R--AA-7	CARNIVAL HOLDINGS (BERMUDA) LTD	C.....	12/23/2024 ..	Various		355,613	330,000	6,725
150190--AB-2	SIX FLAGS ENTERTAINMENT CORP		10/21/2024 ..	Merril Lynch Pierce Fenner Smith		39,750	40,000	42
150190--AE-6	SIX FLAGS ENTERTAINMENT CORP		08/05/2024 ..	Jefferies		4,849	5,000	15
153527--AN-6	CENTRAL GARDEN & PET CO		12/23/2024 ..	Various		19,772	22,000	223
16115Q--AF-7	CHART INDUSTRIES INC		12/23/2024 ..	Various		41,285	40,000	677
163851--AF-5	CHEMOURS CO		12/23/2024 ..	Various		22,126	24,000	194
163851--AH-1	CHEMOURS CO		06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		1,728	2,000	11
163851--AJ-7	CHEMOURS CO		11/13/2024 ..	GOLDMAN SACHS AND CO. LLC		35,000	35,000	0
172441--BH-9	CINEMARK USA INC		07/24/2024 ..	Various		40,214	40,000	27
17275R--BT-8	CISCO SYSTEMS INC		08/09/2024 ..	MORGAN SECURITIES-FIXED INC		6,986,932	6,800,000	158,346
17888H--AA-1	CIVITAS RESOURCES INC		12/23/2024 ..	Various		29,239	28,000	946
17888H--AC-7	CIVITAS RESOURCES INC		12/23/2024 ..	Various		12,714	12,000	205
18060T--AC-9	CLARIOS GLOBAL LP		12/04/2024 ..	Various		12,263	12,000	54
18064P--AC-3	CLARIVATE SCIENCE HOLDINGS CORP	C.....	12/23/2024 ..	Jefferies		9,330	10,000	113

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
18064P-AD-1	CLARIVATE SCIENCE HOLDINGS CORP	C.....	.05/29/2024	Merril Lynch Pierce Fenner Smith .....	.....	16,470	18,000	366
18453H-AA-4	CLEAR CHANNEL OUTDOOR HOLDINGS INC .....	.....	.12/23/2024	Various .....	.....	30,374	32,000	562
18453H-AC-0	CLEAR CHANNEL OUTDOOR HOLDINGS INC .....	.....	.12/23/2024	Jefferies .....	.....	8,719	10,000	194
185899-AN-1	CLEVELAND-CLIFFS INC .....	.....	.12/23/2024	Jefferies .....	.....	49,648	50,000	694
185899-AQ-4	CLEVELAND-CLIFFS INC .....	.....	.10/09/2024	Various .....	.....	57,058	57,000	0
205768-AS-3	COMSTOCK RESOURCES INC .....	.....	.12/23/2024	Various .....	.....	23,885	25,000	521
209111-EM-1	CONSOLIDATED EDISON COMPANY OF NEW YORK .....	.....	.11/06/2024	Morgan Stanley .....	.....	285,824	265,000	6,481
209111-ES-8	CONSOLIDATED EDISON COMPANY OF NEW YORK .....	.....	.11/06/2024	Various .....	.....	689,759	635,000	9,112
210518-DW-3	CONSUMERS ENERGY CO .....	.....	.01/02/2024	Various .....	.....	299,486	300,000	0
21871N-AC-5	CORECIVIC INC .....	.....	.06/27/2024	Various .....	.....	87,065	87,000	49
222070-AE-4	COTY INC .....	.....	.08/05/2024	Jefferies .....	.....	4,956	5,000	77
224044-CU-9	COX COMMUNICATIONS INC .....	.....	.10/11/2024	BAML .....	.....	3,684,053	3,700,000	30,808
23345M-AA-5	DT MIDSTREAM INC .....	.....	.12/23/2024	Various .....	.....	13,078	14,000	40
23346T-AB-7	DTE 2023A A2 - ABS .....	.....	.08/22/2024	First Tennessee Fin Capital Markets .....	.....	2,755,222	2,445,000	120,775
233853-AT-7	DAIMLER TRUCK FINANCE NORTH AMERICA LLC	BZWL SECS	.09/18/2024	BZW SECS .....	.....	6,315,995	6,075,000	163,114
235825-AF-3	DANA INC .....	.....	.12/23/2024	Jefferies .....	.....	9,836	10,000	90
23918K-AT-5	DAVITA INC .....	.....	.12/23/2024	Jefferies .....	.....	38,406	45,000	632
23918K-AW-8	DAVITA INC .....	.....	.08/08/2024	BNY/SUNTRUST CAPITAL MARKETS .....	.....	38,000	38,000	0
24422E-XH-7	JOHN DEERE CAPITAL CORP .....	.....	.01/02/2024	GOLDMAN .....	.....	299,436	300,000	0
25260W-AD-3	DIAMOND FOREIGN ASSET CO	C.....	.06/27/2024	GOLDMAN SACHS AND CO. LLC .....	.....	24,699	24,000	696
253651-AK-9	DIEBOLD NIXDORF INC .....	.....	.12/11/2024	GOLDMAN SACHS AND CO. LLC .....	.....	19,000	19,000	0
25461L-AA-0	DIRECTV FINANCING LLC .....	.....	.12/23/2024	Various .....	.....	17,267	18,000	384
26442C-BJ-2	DUKE ENERGY CAROLINAS LLC .....	.....	.12/04/2024	CITADEL .....	.....	7,663,308	7,600,000	146,300
26873C-AB-8	EMRLD BORROWER LP .....	.....	.06/27/2024	Various .....	.....	34,116	34,000	0
26885B-AH-3	EQM MIDSTREAM PARTNERS LP .....	.....	.08/05/2024	Jefferies .....	.....	5,093	5,000	32
26885B-AK-6	EQM MIDSTREAM PARTNERS LP .....	.....	.08/05/2024	Jefferies .....	.....	9,549	10,000	26
27034R-AA-1	PERMIAN RESOURCES OPERATING LLC .....	.....	.08/05/2024	Various .....	.....	64,982	63,000	1,998
27034R-AC-7	PERMIAN RESOURCES OPERATING LLC .....	.....	.12/23/2024	Various .....	.....	128,687	116,000	3,740
278768-AA-4	ECHOSTAR CORP .....	.....	.11/20/2024	Stifel Nicolaus & Co. ....	.....	13,219	15,000	0
278768-AC-0	ECHOSTAR CORP .....	.....	.12/11/2024	Various .....	.....	48,769	45,000	403
28035Q-AA-0	EDGEWELL PERSONAL CARE CO .....	.....	.12/23/2024	Jefferies .....	.....	9,767	10,000	67
28618M-AA-4	ELEMENT SOLUTIONS INC .....	.....	.06/27/2024	GOLDMAN SACHS AND CO. LLC .....	.....	3,675	4,000	50
29103C-AA-6	EMRLD BORROWER LP .....	.....	.12/23/2024	Various .....	.....	70,835	70,000	1,697
29254B-AA-5	ENCINO ACQUISITION PARTNERS HOLDINGS LLC .....	.....	.12/23/2024	Various .....	.....	18,345	18,000	282
29254B-AB-3	ENCINO ACQUISITION PARTNERS HOLDINGS LLC .....	.....	.11/19/2024	Various .....	.....	60,713	60,000	69
29261A-AA-8	ENCOMPASS HEALTH CORP .....	.....	.12/23/2024	Various .....	.....	31,513	33,000	385
29261A-AB-6	ENCOMPASS HEALTH CORP .....	.....	.08/05/2024	Various .....	.....	12,215	13,000	158
29272W-AD-1	ENERGIZER HOLDINGS INC .....	.....	.12/23/2024	Jefferies .....	.....	36,642	40,000	414
29281R-AA-7	ENDO FINANCE HOLDINGS INC .....	.....	.04/11/2024	GOLDMAN SACHS AND CO. LLC .....	.....	20,000	20,000	0
29362U-AC-8	ENTEGRIS INC .....	.....	.12/23/2024	Jefferies .....	.....	9,461	10,000	109
29365B-AA-1	ENTEGRIS ESCROW CORP .....	.....	.06/27/2024	GOLDMAN SACHS AND CO. LLC .....	.....	3,825	4,000	39
29365B-AB-9	ENTEGRIS ESCROW CORP .....	.....	.08/05/2024	Various .....	.....	34,432	35,000	552
29375R-AC-0	EFF 242 A3 - ABS .....	.....	.09/25/2024	US BANCORP .....	.....	6,190,313	6,000,000	5,610
29379V-CF-8	ENTERPRISE PRODUCTS OPERATING LLC .....	.....	.01/02/2024	MITSUBISHI UFJ SECURITIES .....	.....	443,687	445,000	0
29450Y-AA-7	EQUIPMENTSHARE.COM INC .....	.....	.12/23/2024	Various .....	.....	22,619	22,000	209
29450Y-AB-5	EQUIPMENTSHARE.COM INC .....	.....	.06/27/2024	Various .....	.....	28,149	28,000	69
29450Y-AC-3	EQUIPMENTSHARE.COM INC .....	.....	.09/10/2024	Citigroup (SSB) .....	.....	28,000	28,000	0
29605J-AA-4	ESAB CORP .....	.....	.06/27/2024	GOLDMAN SACHS AND CO. LLC .....	.....	49,049	49,000	110
35906A-BF-4	FRONTIER COMMUNICATIONS HOLDINGS LLC .....	.....	.08/05/2024	Jefferies .....	.....	9,537	10,000	132
35908M-AD-2	FRONTIER COMMUNICATIONS HOLDINGS LLC .....	.....	.08/05/2024	Jefferies .....	.....	5,193	5,000	98
36162J-AE-6	GEO GROUP INC .....	.....	.04/04/2024	GOLDMAN .....	.....	45,000	45,000	0
36162J-AG-1	GEO GROUP INC .....	.....	.12/17/2024	SMBC SECURITIES INC .....	.....	5,288	5,000	75
36166T-AB-6	GCI LLC .....	.....	.06/27/2024	GOLDMAN SACHS AND CO. LLC .....	.....	1,832	2,000	19
36168Q-AL-8	GFL ENVIRONMENTAL INC .....	.....	.12/23/2024	Various .....	.....	35,622	38,000	377
36168Q-AQ-7	GFL ENVIRONMENTAL INC .....	.....	.08/05/2024	Various .....	.....	13,310	13,000	264

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
364760-AP-3	GAP INC		12/23/2024	Various		10,595	12,000	122
36485M-AK-5	GARDAWORLD SECURITY CORP		12/23/2024	Jefferies		9,699	10,000	193
36485M-AP-4	GARDAWORLD SECURITY CORP		10/29/2024	Merril Lynch Pierce Fenner Smith		30,000	30,000	0
367398-AA-2	GATES CORP		05/22/2024	GOLDMAN SACHS AND CO. LLC		19,000	19,000	0
37185L-AL-6	GENESIS ENERGY LP		02/27/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		3,004	3,000	18
37185L-AM-4	GENESIS ENERGY LP		08/05/2024	Jefferies		5,093	5,000	23
37185L-AQ-5	GENESIS ENERGY LP		05/06/2024	RBC CAPITAL MARKETS		30,000	30,000	0
37185L-AR-3	GENESIS ENERGY LP		12/05/2024	WELLS FARGO SECURITIES, LLC		20,000	20,000	0
37441Q-AA-9	WRANGLER HOLDCO CORP		06/06/2024	RBC CAPITAL MARKETS		24,000	24,000	0
378272-AN-8	GLENCORE FUNDING LLC		09/18/2024	Mizuho		6,789,172	6,850,000	130,911
38012Q-AD-0	GMALT 243 A - ABS		09/24/2024	Wells		2,524,701	2,525,000	0
38021M-AA-4	GOAT HOLDCO LLC		12/10/2024	RBC CAPITAL MARKETS		26,000	26,000	0
382550-BN-0	GOODYEAR TIRE & RUBBER CO		12/23/2024	Various		16,544	18,000	306
382550-BR-1	GOODYEAR TIRE & RUBBER CO		12/23/2024	Jefferies		8,943	10,000	131
389284-AA-8	GRAY TELEVISION INC		12/23/2024	Jefferies		4,824	5,000	38
389375-AM-8	GRAY TELEVISION INC		12/23/2024	Various		297,125	290,000	4,537
398905-AQ-2	GROUP 1 AUTOMOTIVE INC		07/25/2024	WELLS FARGO SECURITIES, LLC		26,000	26,000	0
402635-AT-3	GULFPORT ENERGY OPERATING CORP		12/12/2024	Various		92,756	92,000	610
410345-AQ-5	HANESBRANDS INC		06/04/2024	BARCLAYS CAPITAL INC FIXED INC		10,288	10,000	275
417558-AB-9	HARVEST MIDSTREAM I LP		04/29/2024	WELLS FARGO SECURITIES, LLC		35,000	35,000	0
42704L-AA-2	HERC HOLDINGS INC		12/23/2024	Jefferies		9,911	10,000	138
42704L-AE-4	HERC HOLDINGS INC		06/04/2024	GOLDMAN SACHS AND CO. LLC		48,000	48,000	0
428040-DA-4	HERTZ CORP		12/23/2024	Various		26,400	30,000	159
428040-DB-2	HERTZ CORP		12/23/2024	Jefferies		10,980	15,000	140
428040-DC-0	HERTZ CORP		12/23/2024	Various		108,141	104,000	3,242
428102-AG-2	HESS MIDSTREAM OPERATIONS LP		06/27/2024	GOLDMAN SACHS AND CO. LLC		40,054	40,000	30
428104-AA-1	HESS MIDSTREAM OPERATIONS LP		12/23/2024	Jefferies		14,585	15,000	79
431318-AS-3	HILCORP ENERGY I LP		06/27/2024	GOLDMAN SACHS AND CO. LLC		34,648	35,000	111
431318-BE-3	HILCORP ENERGY I LP		11/18/2024	Various		19,185	20,000	15
431571-AB-4	HILLENBRAND INC		06/27/2024	GOLDMAN SACHS AND CO. LLC		1,969	2,000	29
431571-AF-5	HILLENBRAND INC		06/27/2024	Various		18,010	18,000	47
432833-AH-4	HILTON DOMESTIC OPERATING COMPANY INC		12/23/2024	Jefferies		10,004	10,000	118
432833-AJ-0	HILTON DOMESTIC OPERATING COMPANY INC		08/05/2024	Jefferies		4,606	5,000	49
432833-AP-6	HILTON DOMESTIC OPERATING COMPANY INC		03/22/2024	Merril Lynch Pierce Fenner Smith		24,000	24,000	0
432833-AQ-4	HILTON DOMESTIC OPERATING COMPANY INC		03/22/2024	Merril Lynch Pierce Fenner Smith		24,000	24,000	0
432833-AR-2	HILTON DOMESTIC OPERATING COMPANY INC		09/05/2024	DEUTSCHE BANK SECURITIES INC		56,000	56,000	0
436440-AP-6	HOLOGIC INC		12/23/2024	Jefferies		18,174	20,000	271
442722-AB-0	HOWARD MIDSTREAM ENERGY PARTNERS LLC		08/05/2024	Jefferies		5,280	5,000	26
442722-AC-8	HOWARD MIDSTREAM ENERGY PARTNERS LLC		06/27/2024	Various		32,035	32,000	5
448976-AE-0	HART 2024-C A4 - ABS		10/08/2024	BZW SECS		1,449,554	1,450,000	0
44984W-AJ-6	INEOS FINANCE PLC	C.....	04/18/2024	GOLDMAN SACHS AND CO. LLC		198,250	200,000	3,125
45174H-BJ-5	IHEARTCOMMUNICATIONS INC		12/20/2024	Various		185,767	207,268	5,370
45174H-BL-0	IHEARTCOMMUNICATIONS INC		12/20/2024	Various		57,317	65,600	935
45174H-BM-8	IHEARTCOMMUNICATIONS INC		12/20/2024	Various		90,032	113,030	2,315
45258L-AA-5	IMOLA MERGER CORP		12/23/2024	Jefferies		9,418	10,000	79
45344L-AC-7	CRESCENT ENERGY FINANCE LLC		12/23/2024	Various		45,259	43,000	1,430
45344L-AD-5	CRESCENT ENERGY FINANCE LLC		12/04/2024	Various		60,045	60,000	267
45344L-AE-3	CRESCENT ENERGY FINANCE LLC		06/13/2024	WELLS FARGO SECURITIES, LLC		40,000	40,000	0
45765U-AC-7	INSIGHT ENTERPRISES INC		12/19/2024	Various		35,205	35,000	97
45824T-BC-8	INTELSAT JACKSON HOLDINGS SA	C.....	12/23/2024	Various		116,360	125,000	868
46284V-AF-8	IRON MOUNTAIN INC		12/23/2024	Jefferies		9,486	10,000	163
46284V-AG-6	IRON MOUNTAIN INC		12/23/2024	Jefferies		9,692	10,000	125
46284V-AQ-4	IRON MOUNTAIN INC		12/03/2024	GOLDMAN SACHS AND CO. LLC		54,000	54,000	0
47580P-AA-1	JELD-WEN HOLDING INC		08/08/2024	Merril Lynch Pierce Fenner Smith		35,000	35,000	0
476920-AA-1	JETBLUE AIRWAYS CORP		12/23/2024	Various		79,620	80,000	5

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
49461M-AA-8	KINETIK HOLDINGS LP		..08/05/2024 ..	Jefferies		 4,949	 5,000	 42
50012L-AC-8	KODIAK GAS SERVICES LLC		..01/30/2024 ..	BARCLAYS CAPITAL INC FIXED INC		 42,000	 42,000	 0
50117D-AC-0	KCOT 242 A3 - ABS		..06/18/2024 ..	MITSUBISHI UFJ SECURITIES		 5,764,862	 5,765,000	 0
501797-AW-4	BATH & BODY WORKS INC		..12/23/2024 ..	Jefferies		 10,036	 10,000	 191
513272-AD-6	LAMB WESTON HOLDINGS INC		..12/23/2024 ..	Jefferies		 9,112	 10,000	 86
516806-AK-2	VITAL ENERGY INC		..08/05/2024 ..	Various		 57,176	 57,000	 304
527298-BV-4	LEVEL 3 FINANCING INC.		..07/24/2024 ..	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		 47,363	 45,000	 1,691
527298-CD-3	LEVEL 3 FINANCING INC		..12/23/2024 ..	Jefferies		 8,313	 10,000	 216
536797-AF-0	LITHIA MOTORS INC		..12/23/2024 ..	Jefferies		 9,056	 10,000	 109
538034-AR-0	LIVE NATION ENTERTAINMENT INC		..12/23/2024 ..	Jefferies		 9,636	 10,000	 119
538034-AV-1	LIVE NATION ENTERTAINMENT INC		..12/23/2024 ..	Various		 85,729	 85,000	 979
538034-AX-7	LIVE NATION ENTERTAINMENT INC		..12/23/2024 ..	Various		 42,596	 46,000	 300
550241-AB-9	LUMEN TECHNOLOGIES, INC.		..03/26/2024 ..	BANC OF AMERICA/FIXED INCOME		 65,328	 105,400	 480
550241-AC-7	LUMEN TECHNOLOGIES, INC.		..03/26/2024 ..	Various		 65,328	 105,400	 480
550241-AH-6	LUMEN TECHNOLOGIES, INC.		..03/26/2024 ..	Various		 100,101	 149,719	 874
552732-AA-7	MFRA 2021-INV2 A1 - CMO/RMBS		..10/04/2024 ..	BANK OF NYC/GOLDMAN		 4,749,996	 5,361,547	 1,703
552953-CF-6	MGM RESORTS INTERNATIONAL		..12/23/2024 ..	Jefferies		 19,784	 20,000	 275
552953-CJ-8	MGM RESORTS INTERNATIONAL		..03/25/2024 ..	DEUTSCHE BANK SECURITIES INC.		 48,000	 48,000	 0
552953-CK-5	MGM RESORTS INTERNATIONAL		..09/03/2024 ..	Merril Lynch Pierce Fenner Smith		 52,000	 52,000	 0
55760L-AA-5	MADISON IAQ LLC		..12/23/2024 ..	Jefferies		 9,411	 10,000	 120
55760L-AB-3	MADISON IAQ LLC		..12/23/2024 ..	Various		 14,923	 16,000	 346
57638P-AA-2	MASTERBRAND INC		..12/11/2024 ..	Various		 45,950	 45,000	 791
576485-AH-9	MATADOR RESOURCES CO		..09/20/2024 ..	Merril Lynch Pierce Fenner Smith		 60,000	 60,000	 0
57763R-AD-9	MAUSER PACKAGING SOLUTIONS HOLDING CO		..12/23/2024 ..	Jefferies		 25,601	 25,000	 643
58506D-AA-6	MEDLINE BORROWER LP		..12/23/2024 ..	Various		 93,053	 93,000	 531
58770A-AC-7	MBART 2023-1 A3 - ABS		..01/03/2024 ..	Jefferies		 561,226	 565,000	 1,416
59565J-AA-9	STAGWELL GLOBAL LLC		..12/23/2024 ..	Jefferies		 9,418	 10,000	 234
59565X-AD-2	MIDCONTINENT COMMUNICATIONS		..08/13/2024 ..	BNY/SUNTRUST CAPITAL MARKETS		 50,000	 50,000	 0
599191-AA-1	MILEAGE PLUS HOLDINGS LLC		..06/27/2024 ..	Various		 38,244	 38,050	 103
60337J-AA-4	ATHENAHEALTH GROUP INC		..12/23/2024 ..	Jefferies		 9,393	 10,000	 271
60672J-AA-7	MITER BRANDS ACQUISITION HOLDCO INC		..03/20/2024 ..	RBC CAPITAL MARKETS		 36,000	 36,000	 0
62482B-AA-0	MEDLINE BORROWER LP		..12/23/2024 ..	Various		 41,098	 45,000	 580
62482B-AB-8	MEDLINE BORROWER LP		..12/23/2024 ..	Jefferies		 9,592	 10,000	 152
62886E-BA-5	NOR VOYIX CORP		..12/23/2024 ..	Various		 47,964	 50,000	 681
62922L-AC-2	NGL ENERGY OPERATING LLC		..08/20/2024 ..	Various		 49,125	 49,000	 7
62922L-AD-0	NGL ENERGY OPERATING LLC		..01/25/2024 ..	BARCLAYS CAPITAL INC FIXED INC		 46,000	 46,000	 0
63861C-AC-3	NATIONSTAR MORTGAGE HOLDINGS INC		..12/23/2024 ..	Jefferies		 9,680	 10,000	 229
63861C-AF-6	NATIONSTAR MORTGAGE HOLDINGS INC		..06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		 45,791	 46,000	 291
638962-AA-8	NCR ATLEOS CORP		..12/23/2024 ..	Various		 59,144	 55,000	 817
651229-AW-6	NEWELL BRANDS INC		..08/05/2024 ..	Various		 52,766	 52,943	 308
651229-AX-4	NEWELL BRANDS INC		..04/03/2024 ..	MORGAN STANLEY & CO LLC		 21,965	 25,000	 19
651229-BC-9	NEWELL BRANDS INC		..08/05/2024 ..	Various		 34,543	 35,000	 870
651229-BD-7	NEWELL BRANDS INC		..06/27/2024 ..	Various		 28,159	 29,000	 266
651229-BE-5	NEWELL BRANDS INC		..10/29/2024 ..	GOLDMAN SACHS AND CO. LLC		 17,000	 17,000	 0
651229-BF-2	NEWELL BRANDS INC		..10/29/2024 ..	GOLDMAN SACHS AND CO. LLC		 25,000	 25,000	 0
65249B-AA-7	NEWS CORP		..12/23/2024 ..	Various		 12,906	 14,000	 83
65336Y-AN-3	NEXSTAR MEDIA INC		..12/23/2024 ..	Jefferies		 23,060	 25,000	 258
65343H-AA-9	NEXSTAR MEDIA INC		..12/23/2024 ..	Jefferies		 14,388	 15,000	 220
65479U-AE-8	NART-24A-A4 - ABS		..09/25/2024 ..	IFCSAMUNI		 5,175,586	 5,000,000	 7,914
65505P-AA-5	NOBLE FINANCE II LLC		..08/08/2024 ..	MORGAN STANLEY & CO. LLC		 40,170	 39,000	 1,101
66679N-AB-6	NORTHRIVER MIDSTREAM FINANCE LP		..06/24/2024 ..	RBC CAPITAL MARKETS		 33,000	 33,000	 0
66977W-AS-8	NOVA CHEMICALS CORP		..12/23/2024 ..	Various		 171,621	 205,000	 2,000
66977W-AU-3	NOVA CHEMICALS CORP		..09/13/2024 ..	Various		 44,543	 44,000	 54
670001-AE-6	NOVELIS CORP		..08/05/2024 ..	Jefferies		 4,687	 5,000	 4
670001-AG-1	NOVELIS CORP		..08/05/2024 ..	Jefferies		 4,750	 5,000	 37

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
67059T-AE-5	MUSTAR LOGISTICS LP		12/23/2024 ..	Jefferies		9,917	10,000	120
682189-AQ-8	ON SEMICONDUCTOR CORP		06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		5,535	6,000	76
68245X-AH-2	1011778 BC UNLIMITED LIABILITY CO		12/23/2024 ..	Jefferies		14,100	15,000	151
68245X-AJ-8	1011778 BC UNLIMITED LIABILITY CO		12/23/2024 ..	Jefferies		9,524	10,000	73
682691-AC-4	ONEMAIN FINANCE CORP		08/05/2024 ..	Various		53,205	59,000	756
682695-AA-9	ONEMAIN FINANCE CORP		09/09/2024 ..	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		34,000	32,000	440
69007T-AE-4	OUTFRONT MEDIA CAPITAL LLC		12/23/2024 ..	Various		16,556	18,000	260
69007T-AG-9	OUTFRONT MEDIA CAPITAL LLC		12/23/2024 ..	Various		12,572	12,000	141
690732-AF-9	OWENS & MINOR INC		12/23/2024 ..	Jefferies		8,787	10,000	131
69073T-AT-0	OWENS-BROOKWAY GLASS CONTAINER INC		12/23/2024 ..	Jefferies		9,973	10,000	110
69331C-AH-1	PG&E CORP		12/23/2024 ..	Various		17,421	18,000	341
693342-AC-1	PG 2022-A A3 - ABS		08/19/2024 ..	Citi Bank		3,470,112	3,600,000	34,578
69351U-BC-6	PPL ELECTRIC UTILITIES CORP		01/02/2024 ..	B.A. Securities Inc.		450,927	450,000	0
69356M-AA-4	PM GENERAL PURCHASER LLC		06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		2,041	2,000	14
69867D-AA-6	CLARIOS GLOBAL LP		10/11/2024 ..	Various		51,986	52,000	620
71376L-AE-0	PERFORMANCE FOOD GROUP INC		12/23/2024 ..	Various		31,541	34,000	332
71376L-AF-7	PERFORMANCE FOOD GROUP INC		09/04/2024 ..	WELLS FARGO SECURITIES, LLC		24,000	24,000	0
71424V-AA-8	PERMIAN RESOURCES OPERATING LLC		12/23/2024 ..	Various		60,962	59,000	963
71424V-AB-6	PERMIAN RESOURCES OPERATING LLC		07/29/2024 ..	Merril Lynch Pierce Fenner Smith		42,000	42,000	0
71429M-AD-7	PERRIGO FINANCE UNLIMITED CO	C.	09/11/2024 ..	Merril Lynch Pierce Fenner Smith		30,000	30,000	0
721283-AB-5	PIKE CORP		12/23/2024 ..	Various		64,092	60,000	1,635
737446-AP-9	POST HOLDINGS INC		12/23/2024 ..	Jefferies		14,517	15,000	85
737446-AQ-7	POST HOLDINGS INC		12/23/2024 ..	Jefferies		9,268	10,000	116
737446-AU-8	POST HOLDINGS INC		08/20/2024 ..	Various		31,125	31,000	5
73943N-AA-4	PRAIRIE ACQUIROR LP		02/22/2024 ..	Jefferies		25,000	25,000	0
74166M-AF-3	PRIME SECURITY SERVICES BORROWER LLC		12/23/2024 ..	Jefferies		23,233	25,000	118
74841C-AA-9	ROCKET MORTGAGE LLC		12/23/2024 ..	Various		20,942	23,000	307
749571-AF-2	RHP HOTEL PROPERTIES LP		12/23/2024 ..	Jefferies		9,674	10,000	119
749571-AG-0	RHP HOTEL PROPERTIES LP		12/23/2024 ..	Jefferies		23,411	25,000	419
749571-AK-1	RHP HOTEL PROPERTIES LP		12/23/2024 ..	Various		72,120	72,000	199
75281A-BJ-7	RANGE RESOURCES CORP		12/23/2024 ..	Various		72,804	70,000	1,829
75281A-BK-4	RANGE RESOURCES CORP		12/23/2024 ..	Jefferies		9,399	10,000	198
75420N-AA-1	RAVEN ACQUISITION HOLDINGS LLC		10/24/2024 ..	RBC CAPITAL MARKETS		47,000	47,000	0
75606D-AQ-4	ANYWHERE REAL ESTATE GROUP LLC		12/23/2024 ..	Jefferies		6,834	10,000	131
76119L-AD-3	RESIDEO FUNDING INC		07/10/2024 ..	MORGAN STANLEY & CO. LLC		64,000	64,000	0
76174L-AA-1	PACTIV EVERGREEN GROUP ISSUER LLC		12/23/2024 ..	Jefferies		14,232	15,000	106
76680R-AJ-6	RINGCENTRAL INC		12/04/2024 ..	Various		15,969	15,000	210
76774L-AB-3	RITCHIE BROS HOLDINGS INC		06/27/2024 ..	Various		9,189	9,000	233
780153-BU-5	ROYAL CARIBBEAN CRUISES LTD		02/22/2024 ..	Merril Lynch Pierce Fenner Smith		48,000	48,000	0
780153-BV-3	ROYAL CARIBBEAN CRUISES LTD		07/29/2024 ..	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		63,000	63,000	0
780153-BW-1	ROYAL CARIBBEAN CRUISES LTD		09/16/2024 ..	MORGAN STANLEY & CO. LLC		52,000	52,000	0
78410G-AD-6	SBA COMMUNICATIONS CORP		12/23/2024 ..	Jefferies		24,003	25,000	415
78454L-AN-0	SM ENERGY CO		05/21/2024 ..	RBC CAPITAL MARKETS		40,000	40,000	510
78454L-AP-5	SM ENERGY CO		12/23/2024 ..	Various		88,606	89,000	1,731
78454L-AW-0	SM ENERGY CO		07/30/2024 ..	WELLS FARGO SECURITIES, LLC		26,884	27,000	67
78454L-AX-8	SM ENERGY CO		07/18/2024 ..	RBC CAPITAL MARKETS		42,000	42,000	0
78454L-AY-6	SM ENERGY CO		07/18/2024 ..	RBC CAPITAL MARKETS		36,000	36,000	0
78466C-AC-0	SS&C TECHNOLOGIES INC		12/23/2024 ..	Jefferies		19,722	20,000	321
797440-BK-9	SAN DIEGO GAS & ELECTRIC CO		11/22/2024 ..	Deutsche Bank Wellington Direct		5,634,642	5,300,000	153,700
810186-AS-5	SCOTTS MIRACLE-GRO CO		12/23/2024 ..	Various		54,566	60,000	757
81104P-AA-7	E W SCRIPPS CO		08/05/2024 ..	Jefferies		3,414	5,000	17
81180W-BP-5	SEAGATE HDD CAYMAN	C.	06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		8,618	8,000	308
817565-CD-4	SERVICE CORPORATION INTERNATIONAL		08/05/2024 ..	WELLS FARGO SECURITIES, LLC		19,375	20,000	131
817565-CF-9	SERVICE CORPORATION INTERNATIONAL		12/23/2024 ..	Jefferies		8,781	10,000	141
817565-CG-7	SERVICE CORPORATION INTERNATIONAL		12/23/2024 ..	Jefferies		8,912	10,000	67

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
818913-AA-3	SFA ISSUER LLC		12/10/2024	Jefferies		44,000	44,000	.0
82453A-AB-3	SHIFT4 PAYMENTS LLC		12/23/2024	Various		70,974	70,000	.509
82967N-BC-1	SIRIUS XM RADIO INC		12/23/2024	Jefferies		.9,499	10,000	.159
82967N-BG-2	SIRIUS XM RADIO INC		12/23/2024	Jefferies		34,950	40,000	.477
82967N-BJ-6	SIRIUS XM RADIO INC		12/23/2024	Jefferies		.9,137	10,000	.100
82967N-BM-9	SIRIUS XM RADIO INC		12/23/2024	Jefferies		.8,344	10,000	.144
83001A-AD-4	SIX FLAGS ENTERTAINMENT CORP		.09/06/2024	Various		17,148	17,000	.151
83002Y-AA-7	SIX FLAGS ENTERTAINMENT CORP		12/23/2024	Various		81,566	81,000	.584
83545G-BD-3	SONIC AUTOMOTIVE INC		12/23/2024	Various		18,859	21,000	.307
83600IW-AE-9	SOTERA HEALTH HOLDINGS LLC		.05/23/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		48,000	48,000	.0
845467-AR-0	SOUTHWESTERN ENERGY CO		.06/27/2024	GOLDMAN SACHS AND CO. LLC		7,779	8,000	.176
845467-AS-8	SOUTHWESTERN ENERGY CO		.10/30/2024	Jefferies		14,790	15,000	.103
85172F-AN-9	ONEMAIN FINANCE CORP		.08/05/2024	Various		224,010	222,000	1,858
85205T-AN-0	SPIRIT AEROSYSTEMS INC		.08/05/2024	Jefferies		.5,405	5,000	.86
852234-AP-8	BLOCK INC		12/23/2024	Jefferies		.8,744	10,000	.43
852234-AR-4	BLOCK INC		12/23/2024	Various		.115,239	115,000	.185
853191-AA-2	STANDARD BUILDING SOLUTIONS INC		12/09/2024	Various		56,320	56,000	.751
853496-AC-1	STANDARD BUILDING SOLUTIONS INC		12/23/2024	Various		77,573	80,000	.694
853496-AD-9	STANDARD BUILDING SOLUTIONS INC		12/23/2024	Various		121,432	125,000	1,102
853496-AG-2	STANDARD BUILDING SOLUTIONS INC		.08/05/2024	Jefferies		.4,544	5,000	.13
855030-AQ-5	STAPLES INC		12/23/2024	Various		187,692	190,000	.336
855030-AS-1	STAPLES INC		12/23/2024	Jefferies		.3,925	5,000	.282
85571B-BB-0	STARWOOD PROPERTY TRUST INC		.06/27/2024	Various		39,109	39,000	.73
857691-AG-4	STATION CASINOS LLC		12/23/2024	Jefferies		.9,449	10,000	.187
86765K-AB-5	SUNOCO LP		.04/16/2024	BNY/SUNTRUST CAPITAL MARKETS		25,000	25,000	.0
86765L-AZ-0	SUNOCO LP		12/23/2024	Jefferies		.9,293	10,000	.94
87157D-AG-4	SYNAPTICS INC		.06/27/2024	GOLDMAN SACHS AND CO. LLC		.3,631	4,000	.6
87470L-AD-3	TALLGRASS ENERGY PARTNERS LP		12/23/2024	Jefferies		.9,567	10,000	.138
87470L-AG-6	TALLGRASS ENERGY PARTNERS LP		12/23/2024	Jefferies		.9,904	10,000	.223
87470L-AL-5	TALLGRASS ENERGY PARTNERS LP		10/09/2024	Various		31,178	31,000	.751
87901J-AH-8	TEGNA INC		12/23/2024	Various		10,945	12,000	.195
88023U-AH-4	TEMPUR SEALY INTERNATIONAL INC		12/23/2024	Various		23,622	26,000	.249
88033G-DB-3	TENET HEALTHCARE CORP		12/23/2024	Jefferies		39,094	40,000	.595
88033G-DM-9	TENET HEALTHCARE CORP		.06/27/2024	GOLDMAN SACHS AND CO. LLC		.7,464	8,000	.26
88033G-DQ-0	TENET HEALTHCARE CORP		12/23/2024	Various		95,411	95,000	2,031
88033G-DS-6	TENET HEALTHCARE CORP		12/23/2024	Jefferies		10,023	10,000	.128
88033G-DU-1	TENET HEALTHCARE CORP		12/23/2024	Various		190,613	188,000	1,240
880779-BA-0	TEREX CORP		12/23/2024	Various		26,927	28,000	.324
880779-BB-8	TEREX CORP		12/03/2024	Various		59,025	59,000	.194
893647-BU-0	TRANSIGM INC		12/23/2024	Various		108,930	109,000	.360
893647-BV-8	TRANSIGM INC		12/23/2024	Various		70,123	70,000	.250
893830-BX-6	TRANSOCEAN INC	C.	12/23/2024	Jefferies		.8,099	8,750	.320
896288-AC-1	TRINET GROUP INC		.06/27/2024	GOLDMAN SACHS AND CO. LLC		8,136	8,000	.211
902104-AC-2	COHERENT CORP		.04/03/2024	Jane Street		23,372	25,000	.382
90290M-AD-3	US FOODS INC		12/23/2024	Jefferies		14,203	15,000	.245
90353T-AE-0	UBER TECHNOLOGIES INC		.08/05/2024	Jefferies		.5,099	5,000	.147
90353T-AK-6	UBER TECHNOLOGIES INC		.08/05/2024	Jefferies		.4,824	5,000	.107
90932L-AG-2	UNITED AIRLINES INC		12/23/2024	Jefferies		.9,780	10,000	.109
911365-BG-8	UNITED RENTALS (NORTH AMERICA) INC		12/23/2024	Various		17,473	18,000	.298
911365-BN-3	UNITED RENTALS (NORTH AMERICA) INC		12/23/2024	Various		125,803	139,000	2,511
911365-BR-4	UNITED RENTALS (NORTH AMERICA) INC		12/23/2024	Various		80,068	80,000	.663
914906-AX-0	UNIVISION COMMUNICATIONS INC		12/23/2024	Various		28,201	29,000	.262
914906-AY-8	UNIVISION COMMUNICATIONS INC		12/23/2024	Various		81,675	82,000	2,861
91529Y-AN-6	UNUM GROUP		.09/18/2024	BAML		5,956,720	6,075,000	63,450
91879Q-AP-4	VAIL RESORTS INC		.04/24/2024	Merril Lynch Pierce Fenner Smith		38,000	38,000	.0

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
91911K-AN-2	BAUSCH HEALTH COMPANIES INC		..10/16/2024 ..	RBC CAPITAL MARKETS		78,500	80,000	2,029
92212K-AG-1	VDC 241 A2 - ABS		..09/27/2024 ..	Deutsche Bank Wellington Direct		6,685,000	6,685,000	0
92332Y-AA-9	VENTURE GLOBAL LNG INC		..12/23/2024 ..	Jefferies		15,464	15,000	263
92332Y-AB-7	VENTURE GLOBAL LNG INC		..11/01/2024 ..	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		10,425	10,000	356
92332Y-AD-3	VENTURE GLOBAL LNG INC		..12/23/2024 ..	Various		77,851	70,000	1,236
92332Y-AE-1	VENTURE GLOBAL LNG INC		..08/05/2024 ..	Various		61,993	62,000	12
92564R-AG-0	VICI PROPERTIES LP		..02/08/2024 ..	GOLDMAN SACHS AND CO. LLC		29,535	30,000	220
92660F-AK-0	VIDEOTRON LTD		..04/24/2024 ..	Jefferies		4,850	5,000	8
92735L-AA-0	CHESAPEAKE ENERGY CORP		..08/05/2024 ..	Various		78,421	78,000	1,828
92840V-AB-8	VISTRA OPERATIONS COMPANY LLC		..12/23/2024 ..	Various		79,886	80,000	1,062
92840V-AH-5	VISTRA OPERATIONS COMPANY LLC		..12/23/2024 ..	Jefferies		4,699	5,000	32
92933B-AT-1	WMG ACQUISITION CORP		..08/05/2024 ..	Jefferies		4,519	5,000	34
92943G-AA-9	W R GRACE HOLDINGS LLC		..12/23/2024 ..	Various		46,043	50,000	875
92943G-AD-3	W R GRACE HOLDINGS LLC		..12/23/2024 ..	Various		11,635	12,000	44
929566-AL-1	WABASH NATIONAL CORP		..06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		5,411	6,000	55
933940-AA-6	WAND NEWCO 3 INC		..01/18/2024 ..	GOLDMAN SACHS AND CO. LLC		44,000	44,000	0
94419N-AA-5	WAYFAIR LLC		..09/24/2024 ..	GOLDMAN SACHS AND CO. LLC		26,000	26,000	0
95081Q-AQ-7	WESCO DISTRIBUTION INC		..12/23/2024 ..	Various		106,179	106,000	220
95081Q-AR-5	WESCO DISTRIBUTION INC		..06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		54,040	54,000	82
96949V-AM-5	WILLIAMS SCOTSMAN INC		..06/27/2024 ..	Various		28,044	28,000	0
98164N-AE-5	WOART 2024-C A4 - ABS		..08/13/2024 ..	Bank of Tokyo Mitsubishi		659,984	660,000	0
983133-AA-7	WYNN RESORTS FINANCE LLC		..12/23/2024 ..	Jefferies		9,549	10,000	148
983133-AC-3	WYNN RESORTS FINANCE LLC		..02/08/2024 ..	DEUTSCHE BANK SECURITIES INC.		26,780	26,000	41
983133-AD-1	WYNN RESORTS FINANCE LLC		..09/10/2024 ..	DEUTSCHE BANK SECURITIES INC.		41,000	41,000	0
98379J-AA-3	RXO INC		..06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		6,151	6,000	54
98379K-AA-0	XPO INC		..06/27/2024 ..	GOLDMAN SACHS AND CO. LLC		2,011	2,000	9
98421M-AC-0	XEROX HOLDINGS CORP		..03/12/2024 ..	Various		43,163	43,000	0
988498-AP-6	YUM! BRANDS INC		..12/23/2024 ..	Jefferies		4,612	5,000	53
1109999999.	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					117,613,460	116,862,540	1,613,090
29280U-AD-5	ENDO LUXEMBOURG FINANCE COMPANY I S.A R.	D.....	..04/11/2024 ..	BANK OF NYC/GOLDMAN		158,400	160,000	0
000000-00-0	NVENT ELECTRIC PUBLIC LIMITED COMPANY -		..09/12/2024 ..	RBC		149,250	150,000	0
000000-00-0	GEN II FUND SERVICES, LLC - TLB		..11/19/2024 ..	UBS		99,750	100,000	0
000000-00-0	FUGUE FINANCE B.V. - TERM LOAN (FIRST LI	D.....	..12/05/2024 ..	Deutsche Bank Wellington Direct		100,000	100,000	0
000000-00-0	BARNES GROUP INC. - TERM LOAN		..12/10/2024 ..	RBC		124,688	125,000	0
00132U-AP-9	AI AQUA MERGER SUB, INC. - INCREMENTAL T		..04/22/2024 ..	Morgan Stanley		(14,122)	0	0
00132U-AP-9	AI AQUA MERGER SUB, INC. - INCREMENTAL T		..07/01/2024 ..	Morgan Stanley		14,878	0	0
00036F-AB-0	A-AP BUYER, INC. - TERM LOAN B		..08/01/2024 ..	Jefferies & Co., Inc.		124,688	125,000	0
00488P-AS-4	ACRISURE, LLC - 2024 REFINANCING TERM LO		..06/27/2024 ..	Bank of Montreal		107,360	107,360	0
01862L-BA-5	ALLIANCE LAUNDRY SYSTEMS LLC - TERM LOAN		..08/09/2024 ..	Citigroup		203,975	205,000	0
01881U-AM-7	ALLIANT HOLDINGS INTERMEDIATE, LLC - B6		..01/01/2024 ..	Morgan Stanley		(288)	(288)	0
01957T-AH-0	ALLIED UNIVERSAL HOLDCO LLC (F/K/A USAGM		..05/08/2024 ..	Morgan Stanley		100,000	100,000	0
02106X-AH-9	ASPIRE BAKERIES HOLDINGS LLC - INITIAL T		..10/25/2024 ..	Jefferies & Co., Inc.		99,500	100,000	0
02351X-AB-4	AMAZON HOLDCO INC. - SEVEN-YEAR TERM LOA		..07/30/2024 ..	Jefferies & Co., Inc.		184,538	185,000	0
02474R-AJ-2	AMERICAN BUILDERS & CONTRACTORS SUPPLY C		..01/26/2024 ..	Various		399,500	400,000	0
03306U-AG-3	ANCHOR PACKAGING, LLC - TERM LOAN		..05/01/2024 ..	UBS		99,750	100,000	0
04287K-AF-8	ARCONIC (ARSENAL AIC) TL TLB CL		..07/23/2024 ..	Jefferies & Co., Inc.		100,000	100,000	0
04621H-AW-3	ASSUREDPARTNERS, INC - 2024 TERM LOAN		..04/04/2024 ..	Morgan Stanley		144,819	145,000	0
04761P-AJ-4	SIMPLY GOOD FOODS USA, INC. - TERM LOAN		..05/29/2024 ..	BZW SECS		100,000	100,000	0
05624A-AB-8	ENVESTNET, INC. - TERM LOAN		..09/19/2024 ..	RBC		124,375	125,000	0
05988H-AJ-6	BOXER PARENT COMPANY INC. - (USD) TERM L		..07/03/2024 ..	BANK OF NYC/GOLDMAN		299,250	300,000	0
08078U-AM-5	BELRON FINANCE US LLC - (USD) TERM LOAN	D.....	..10/02/2024 ..	BAML		249,375	250,000	0
12508K-AJ-6	CD&R HYDRA BUYER, INC. - TERM LOAN		..03/15/2024 ..	UBS AG - STAMFORD BRANCH		99,500	100,000	0
12673C-AB-0	CPPIB OVM MEMBER U.S. LLC - TERM LOAN B		..08/07/2024 ..	BZW SECS		104,092	105,000	0
15018L-AN-1	CEDAR FAIR, L.P. - TERM LOAN B		..04/18/2024 ..	BANK OF NYC/GOLDMAN		199,500	200,000	0
15807E-AH-5	CHAMP ACQUISITION CORPORATION - TLB		..11/08/2024 ..	BAML		99,000	100,000	0

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
20602R-AC-4	CONCENTRA HEALTH SERVICES, INC. - TERM L		..06/26/2024	Jefferies & Co., Inc.		99,875	100,000	0
21043X-AH-5	CONSTRUCTION PARTNERS, INC. - TERM LOAN		..10/29/2024	BAML		99,722	100,000	0
22006V-AL-3	CORPORATION SERVICE COMPANY - TERM LOAN		..07/12/2024	BAML		100,000	100,000	0
22164M-AB-3	COTIVITI HOLDINGS, INC. - FLOATING-RATE		..02/22/2024	JP MORGAN CHASE BANK N.A.		179,100	180,000	0
22860E-AJ-1	CROWN SUBSEA COMMUNICATIONS HOLDING, INC		..01/26/2024	Various		138,600	140,000	0
26143F-AB-5	DRAGON BUYER, INC. - TLB		..09/24/2024	UBS		99,402	100,000	0
26812C-AN-6	DYNASTY ACQUISITION CO., INC. - TERM LOA		..10/25/2024	UBS		101,295	202,844	0
26812C-AP-1	DYNASTY ACQUISITION CO., INC. - TERM LOA		..10/25/2024	UBS		38,530	77,156	0
26872N-AD-1	EMRLD BORROWER LP - TERM LOAN B		..11/19/2024	Various		199,493	200,000	0
29359B-AE-1	ENSEMBLE HEALTH PARTNERS, INC.		..06/27/2024	BANK OF NYC/GOLDMAN		316,626	319,262	0
29426N-AZ-7	EPICOR SOFTWARE CORPORATION - TERM LOAN		..11/08/2024	Various		109,739	110,000	0
29428X-AG-5	EPIC CRUDE SERVICES, LP - TLB		..10/09/2024	BANK OF NYC/GOLDMAN		114,425	115,000	0
34416D-BB-3	FOCUS FINANCIAL PARTNERS, LLC - TERM LOA		..09/10/2024	RBC		148,483	148,997	0
34416D-BC-1	FOCUS FINANCIAL PARTNERS, LLC - DELAYED		..09/10/2024	RBC		15,963	16,003	0
34966L-AB-0	FORTRESS INTERMEDIATE 3, INC. - TERM LOA		..05/09/2024	Jefferies & Co., Inc.		213,925	215,000	0
35039K-AD-8	FOUNDATION BUILDING MATERIALS, INC. - IN		..07/02/2024	RBC		213,072	215,000	0
35906E-AT-7	FRONTIER COMMUNICATIONS HOLDINGS, LLC -		..06/21/2024	Jefferies & Co., Inc.		134,325	135,000	0
38121N-AC-7	GOLDEN STATE FOODS LLC - TERM LOAN B		..10/07/2024	Bank of Montreal		99,097	100,000	0
39954E-AB-9	GROUNDWORKS, LLC - TERM LOAN		..03/06/2024	KKR Corporate Lending LLC Bank Debt		141,934	139,352	0
39954E-AC-7	GROUNDWORKS, LLC - DELAYED DRAW TERM LOA		..03/06/2024	KKR CORPORATE LENDING LLC		25,391	25,648	0
40273U-AE-9	GULFSIDE SUPPLY INC - TLB		..05/29/2024	Wells		149,529	150,000	0
43283L-AG-6	HILTON GRAND VACATIONS BORROWER LLC - IN		..01/10/2024	BAML		124,688	125,000	0
43385C-AB-4	AIR CONTROL CONCEPTS HOLDINGS, L.P. - TE		..07/16/2024	RBC		185,898	186,364	0
43385C-AC-2	AIR CONTROL CONCEPTS HOLDINGS, L.P. - DE		..07/16/2024	RBC		18,636	18,636	0
44988L-AK-3	IRB HOLDING CORPORATION - TERM LOAN		..01/16/2024	BZW SECS		125,000	125,000	0
45784Q-AE-9	INSULET CORPORATION - TERM LOAN B		..07/31/2024	Morgan Stanley		169,575	170,000	0
47077D-AH-3	JANE STREET GROUP, LLC - TERM LOAN B		..01/12/2024	BZW SECS		318,400	320,000	0
47947B-AF-9	JOHNSTONE SUPPLY, LLC - TERM LOAN		..05/16/2024	Wells		159,600	160,000	0
48242Y-AU-6	KBR, INC. - TERM LOAN B		..01/10/2024	BAML		99,750	100,000	0
48853U-BN-9	KENAN ADVANTAGE GROUP, INC., THE - TERM		..01/19/2024	MCDONALD & CO SECURITIES INC		227,743	230,000	0
50011J-AF-7	KODIAK BP, LLC - TERM LOAN B		..11/26/2024	RBC		99,500	100,000	0
50217U-BF-3	LTI HOLDINGS, INC. - TLB		..07/19/2024	Jefferies & Co., Inc.		192,075	195,000	0
50221U-AC-5	LSF12 CROWN US COMMERCIAL BIDCO, LLC - T		..10/11/2024	BAML		371,121	375,000	0
55336C-AK-8	MIWD HOLDCO II LLC - TERM LOAN		..03/21/2024	ROYAL BANK OF CANADA		99,196	100,000	0
55822D-AL-5	MADISON SAFETY & FLOW LLC - TERM LOAN B		..09/19/2024	Wells		99,627	100,000	0
58503U-AF-0	MEDLINE BORROWER, LP - ADD-ON NON-FUNGIB		..06/05/2024	BAML		160,000	160,000	0
60315G-AH-1	MINERALS TECHNOLOGIES INC. - TERM LOAN B		..11/21/2024	Jefferies & Co., Inc.		134,831	135,000	0
60662W-AW-2	MITCHELL INTERNATIONAL, INC. - TERM LOAN		..06/06/2024	BANK OF NYC/GOLDMAN		189,050	190,000	0
62908H-AM-7	NEP GROUP, INC. - PIK TERM LOAN B		..12/31/2024	PAYMENT IN KIND		3,036	3,036	0
62908H-AP-0	NEP GROUP, INC. - INCREMENTAL (209MM) PI		..12/31/2024	PAYMENT IN KIND		10,023	10,023	0
62927U-AB-9	NGP XI MIDSTREAM HOLDINGS, L.L.C. - NGP		..07/18/2024	Jefferies & Co., Inc.		202,950	205,000	0
62955E-AJ-3	OVG BUSINESS SERVICES, LLC - TLB		..06/13/2024	Jefferies & Co., Inc.		164,175	165,000	0
63939W-AL-7	WAYSTAR TECHNOLOGIES, INC. - TERM LOAN B		..06/24/2024	Jefferies & Co., Inc.		100,000	100,000	0
68218H-AB-3	OMNIA PARTNERS, LLC - FIRST LIEN TERM LO		..01/30/2024	Direct		15,886	15,886	0
68218H-AC-1	OMNIA PARTNERS, LLC - FIRST LIEN DELAYED		..02/01/2024	BZW SECS		159	0	0
68764J-AH-4	ORYX MIDSTREAM SERVICES PERMIAN BASIN LL		..01/31/2024	BZW SECS		99,750	100,000	0
72712E-AB-3	PLANO HOLDCO, INC. - TERM LOAN B (FIRST		..08/02/2024	Jefferies & Co., Inc.		99,500	100,000	0
74339N-AG-1	PROJECT BOOST PURCHASER, LLC - TERM LOAN		..07/03/2024	RBC		99,750	100,000	0
74839X-AJ-8	QUIKRETE HOLDINGS, INC. - (2031) TERM LO		..03/25/2024	WELLS FARGO		99,490	99,740	0
74919E-AP-9	R1 RCM INC. - INITIAL TERM B LOAN		..01/01/2024	Jefferies & Co., Inc.		(158,064)	(160,000)	0
77313D-AW-1	ROCKET SOFTWARE, INC. - EXTENDED DOLLAR		..04/16/2024	RBC		277,200	280,000	0
77381H-AB-5	ROCKPOINT GAS STORAGE PARTNERS LP - TLB	A.	..09/13/2024	Wells		247,476	250,000	0
78249L-AE-0	RUSSELL INVESTMENTS US INSTITUTIONAL HOL		..11/01/2024	PIK BUY		16,675	16,675	0
78350L-BB-0	RYAN, LLC - DELAYED DRAW TERM LOAN - DUP		..11/14/2024	Jefferies & Co., Inc.		(100)	0	0
78350U-AE-5	RYAN SPECIALTY GROUP ,LLC - INITIAL TERM		..01/17/2024	Jefferies & Co., Inc.		200,000	200,000	0

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
784660-BJ-2	SS&C TECHNOLOGIES HOLDINGS, INC. - TERM		..05/02/2024 ..	Morgan Stanley		220,000	220,000	0
78477M-AG-6	FIRST ADVANTAGE HOLDINGS, LLC - TLB		..09/19/2024 ..	BAML		263,651	265,000	0
80004Y-AC-7	SANDISK CORPORATION - TERM LOAN B		..12/13/2024 ..	Jefferies & Co., Inc.		369,375	375,000	0
82670N-AB-2	SIGNIA AEROSPACE, LLC - TERM LOAN		..11/22/2024 ..	Jefferies & Co., Inc.		92,058	92,308	0
82670N-AC-0	SIGNIA AEROSPACE, LLC - DELAYED DRAW TER		..11/22/2024 ..	Jefferies & Co., Inc.		7,673	7,692	0
83421E-AB-2	TTF HOLDINGS, LLC - COV-LITE TL		..06/21/2024 ..	Jefferies & Co., Inc.		188,100	190,000	0
84748E-AF-7	SPECIALTY BUILDING PRODUCTS HOLDINGS, LL		..10/09/2024 ..	BZW SECS		183,206	185,000	0
86859C-AN-4	SUPPLYONE, INC. - SEVEN-YEAR TERM LOAN B		..03/27/2024 ..	Royal Bank of Canada		113,850	115,000	0
88025B-AN-1	TEMPUR SEALY INTERNATIONAL, INC. - TERM		..10/04/2024 ..	Wells		263,675	265,000	0
89788V-AG-7	TRUIST INSURANCE HOLDINGS, LLC - TERM LO		..03/22/2024 ..	J.P. MORGAN CHASE BANK N.A.		149,625	150,000	0
89841E-AB-1	UKG INC. - 2024 REFINANCING TERM LOAN (F		..01/31/2024 ..	Nomura Corporate Funding Americas LLC		154,230	154,423	0
90266U-AK-9	UFC HOLDINGS, LLC - TERM LOAN B		..11/14/2024 ..	BANK OF NYC/GOLDMAN		229,713	230,000	0
90276D-AE-9	UGI ENERGY SERVICES, LLC - TERM LOAN B		..06/28/2024 ..	Direct		122,003	122,499	0
90347B-AL-2	AXALTA COATING SYSTEMS DUTCH HOLDING B B		..03/18/2024 ..	BZW SECS		250,265	252,339	0
90351N-AL-9	USI, INC. (FKA COMPASS INVESTORS INC.) -		..01/01/2024 ..	Morgan Stanley		(325)	(325)	0
91732N-AM-5	USALCO, LLC - DELAYED TL		..09/17/2024 ..	BANK OF NYC/GOLDMAN		9,294	9,341	0
91732N-AL-7	USALCO, LLC - TERM LOAN		..09/17/2024 ..	BANK OF NYC/GOLDMAN		90,206	90,659	0
92227Q-AE-6	VARSITY BRANDS, INC. - TERM LOAN (FIRST		..07/26/2024 ..	BAML		238,800	240,000	0
92338T-AB-2	VERDE PURCHASER, LLC - INITIAL TERM LOAN		..12/06/2024 ..	RBC		99,500	100,000	0
92943E-AB-2	GTOR W MERGER SUB LLC - (USD) TERM LOAN		..02/01/2024 ..	Jefferies & Co., Inc.		(1,532)	0	0
93369P-AK-0	WAND NEWCO 3, INC. - TERM LOAN		..01/18/2024 ..	BAML		129,648	130,000	0
97246F-AM-8	WILSONART LLC - TLB		..07/25/2024 ..	Deutsche Bank Wellington Direct		344,750	350,000	0
98932T-AG-8	ZELIS COST MANAGEMENT BUYER, INC. - TERM		..01/10/2024 ..	Morgan Stanley		195,473	196,456	0
C4111R-AG-0	GREAT CANADIAN GAMING CORPORATION - COV-	A.....	..10/31/2024 ..	Deutsche Bank Wellington Direct		247,500	250,000	0
C6907U-AB-7	ONTARIO GAMING GTA LIMITED PARTNERSHIP -		..02/23/2024 ..	DEUTSCHE BANK AG NEW YORK BRANCH		99,500	100,000	0
C7052B-AL-8	GFL ENVIRONMENTAL INC. - COV-LITE TLB	A.....	..06/27/2024 ..	Jefferies & Co., Inc.		139,650	140,000	0
C8856U-AE-8	HUSKY INJECTION MOLDING SYSTEMS LTD. (YU		..02/01/2024 ..	Deutsche Bank Wellington Direct		98,243	100,000	0
C9600D-AB-9	IVC ACQUISITION LTD - (USD) TERM LOAN	D.....	..04/01/2024 ..	BZW SECS		(450)	(450)	0
G4712J-AU-6	HYPERION REFINANCE S.A.R.L.	D.....	..02/02/2024 ..	Jefferies & Co., Inc.		194,025	195,000	0
G4768P-AQ-4	INEOS US FINANCE LLC - TERM LOAN B		..01/31/2024 ..	BARCLAYS BANK PLC		227,700	230,000	0
G5080A-AH-5	JAZZ FINANCING LUX S.A.R.L. - TERM LOAN		..01/12/2024 ..	BAML		200,000	200,000	0
G5112T-AB-9	JETBLUE AIRWAYS CORPORATION - TLB		..08/13/2024 ..	BZW SECS		200,900	205,000	0
L2465B-AW-6	DELTA 2 (LUX) SARL - TERM LOAN B		..09/10/2024 ..	BANK OF NYC/GOLDMAN		76,667	76,667	0
L2465B-AX-4	FORMULA ONE MANAGEMENT LIMITED - DELAYED	D.....	..09/10/2024 ..	BANK OF NYC/GOLDMAN		38,333	38,333	0
LX2490-53-5	SPEEDSTER BIDCO GMBH - USD TERM LOAN B	D.....	..10/17/2024 ..	Deutsche Bank Wellington Direct		169,575	170,000	0
N2014A-AG-7	CIMPRESS USA INCORPORATED - TLB		..05/10/2024 ..	Jefferies & Co., Inc.		250,000	250,000	0
U3000J-AQ-2	EVERTEC GROUP, LLC - TERM LOAN B		..01/01/2024 ..	BBNT		(1,954)	0	0
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						16,115,828	16,341,636	0
2509999997. Total - Bonds - Part 3						318,967,461	343,556,869	2,071,981
2509999998. Total - Bonds - Part 5						1,021,005	1,025,819	10,309
2509999999. Total - Bonds						319,988,466	344,582,688	2,082,290
78500B-20-5	SVB FINANCIAL TRUST		..11/08/2024 ..	Corporate Action	4,386,000	2,543,924	0.00	0
4029999999. Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) Redeemable Preferred						2,543,924	XXX	0
4509999997. Total - Preferred Stocks - Part 3						2,543,924	XXX	0
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0
4509999999. Total - Preferred Stocks						2,543,924	XXX	0
09290D-10-1	BLACKROCK ORD		..10/01/2024 ..	Corporate Action	300,000	119,075		0
58339C-10-9	MNEQ HOLDINGS		..11/08/2024 ..	Corporate Action	3,847,000	38		0
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						119,114	XXX	0
5989999997. Total - Common Stocks - Part 3						119,114	XXX	0
5989999998. Total - Common Stocks - Part 5						0	XXX	0
5989999999. Total - Common Stocks						119,114	XXX	0
5999999999. Total - Preferred and Common Stocks						2,663,038	XXX	0
6009999999 - Totals						322,651,504	XXX	2,082,290

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
36179W-BY-3	G2 MA7255 - RMBS		12/01/2024	Paydown	100,382	100,382	100,383	104,265	104,752	0	(4,369)	0	(4,369)	0	100,383	0	0	0	726	03/20/2051
36179X-H2-5	G2 MA8349 - RMBS		12/01/2024	Paydown	93,701	93,701	93,701	93,804	93,794	0	(93)	0	(93)	0	93,701	0	0	0	1,593	10/20/2052
38376M-R5-8	GNR 2017-059 PL - CMO/RMBS		12/01/2024	Paydown	91,732	91,732	91,732	94,441	93,599	0	(1,867)	0	(1,867)	0	91,732	0	0	0	1,616	04/20/2046
38380T-B7-0	GNR 2017-107 T - CMO/RMBS		12/01/2024	Paydown	79,751	79,751	79,751	81,334	80,177	0	(426)	0	(426)	0	79,751	0	0	0	1,037	01/20/2047
38380T-P2-3	GNR 2016-173 CT - CMO/RMBS		06/24/2024	Various	24,760	24,766	25,072	24,797	24,797	0	(16)	0	(16)	0	24,781	0	(21)	(21)	267	10/20/2045
38382A-NY-7	GNR 2019-125 EA - CMO/RMBS		12/01/2024	Paydown	73,198	73,198	72,890	72,483	714	0	714	0	714	0	73,198	0	0	0	1,018	10/20/2049
38382W-DR-5	GNR 2021-117 PC - CMO/RMBS		12/01/2024	Paydown	159,493	159,493	162,384	161,920	161,920	0	(2,426)	0	(2,426)	0	159,493	0	0	0	0	07/20/2051
912828-3P-3	UNITED STATES TREASURY		12/31/2024	Various	1,993,734	2,000,000	1,970,781	1,995,530	4,004	0	4,004	0	4,004	0	1,999,534	0	(5,800)	(5,800)	62,852	12/31/2024
912828-6F-2	UNITED STATES TREASURY		11/21/2024	Morgan Stanley	732,920	750,000	738,779	743,058	2,825	0	2,825	0	2,825	0	745,883	0	(12,963)	(12,963)	23,049	02/28/2026
912828-6S-4	UNITED STATES TREASURY		12/19/2024	Morgan Stanley	292,406	300,000	285,527	290,440	3,876	0	3,876	0	3,876	0	294,317	0	(1,911)	(1,911)	8,109	04/30/2026
912828-6X-3	UNITED STATES TREASURY		12/19/2024	Morgan Stanley	484,883	500,000	477,324	485,068	5,843	0	5,843	0	5,843	0	490,911	0	(6,028)	(6,028)	11,209	05/31/2026
912828-YS-3	UNITED STATES TREASURY		11/21/2024	SMBC-Global	533,438	600,000	591,844	594,986	727	0	727	0	727	0	595,713	0	(62,276)	(62,276)	10,703	11/15/2029
91282C-EF-4	UNITED STATES TREASURY		11/21/2024	SMBC-Global	456,260	475,000	472,224	473,098	541	0	541	0	541	0	473,640	0	(17,380)	(17,380)	11,417	03/31/2027
91282C-ET-4	UNITED STATES TREASURY		11/21/2024	CITADEL	720,645	750,000	744,229	745,967	1,016	0	1,016	0	1,016	0	746,984	0	(26,339)	(26,339)	19,257	05/31/2027
91282C-EY-3	UNITED STATES TREASURY		06/21/2024	Bank of Montreal MORGAN SECURITIES-FIXED	685,316	700,000	700,957	700,514	(152)	0	(152)	0	(152)	0	700,362	0	(15,045)	(15,045)	19,788	07/15/2025
91282C-FN-6	UNITED STATES TREASURY		06/21/2024	INC	747,715	750,000	747,861	749,156	539	0	539	0	539	0	749,695	0	(1,980)	(1,980)	23,340	09/30/2024
91282C-FQ-9	UNITED STATES TREASURY		10/31/2024	Various	1,446,137	1,450,000	1,445,408	1,448,035	1,179	0	1,179	0	1,179	0	1,449,215	0	(3,078)	(3,078)	46,348	10/31/2024
91282C-FX-4	UNITED STATES TREASURY		11/30/2024	Maturity @ 100.00	750,000	750,000	751,963	750,929	(929)	0	(929)	0	(929)	0	750,000	0	0	0	33,750	11/30/2024
0109999999 Subtotal - Bonds - U.S. Governments						9,466,471	9,648,043	9,561,086	9,608,304	0	10,987	0	10,987	0	9,619,291	0	(152,821)	(152,821)	276,965	XXX
13063D-3P-1	CALIFORNIA STATE		06/21/2024	JP Morgan	608,760	600,000	604,644	604,087	(326)	0	(326)	0	(326)	0	603,761	0	4,999	4,999	24,905	03/01/2029
13063D-GB-8	CALIFORNIA STATE		06/24/2024	JP Morgan	2,462,875	2,500,000	2,492,150	2,498,437	604	0	604	0	604	0	2,499,041	0	(36,166)	(36,166)	61,875	04/01/2025
20772K-JW-0	CONNECTICUT ST		07/01/2024	Maturity @ 100.00	200,000	200,000	200,000	200,000	0	0	0	0	0	0	200,000	0	0	0	3,996	07/01/2024
20772K-TL-3	CONNECTICUT ST		06/25/2024	Raymond James	149,286	150,000	149,801	149,810	16	0	16	0	16	0	149,826	0	(540)	(540)	4,242	05/15/2029
20772K-TM-1	CONNECTICUT ST		06/25/2024	Raymond James	298,065	300,000	299,724	299,740	19	0	19	0	19	0	299,759	0	(1,694)	(1,694)	8,577	05/15/2030
419792-M5-2	HAWAII ST		06/21/2024	FUMB FUNDS II	50,430	50,000	50,000	50,000	0	0	0	0	0	0	50,000	0	430	430	1,235	10/01/2030
419792-N2-8	HAWAII ST		06/21/2024	FUMB FUNDS II	204,994	200,000	200,320	200,317	(23)	0	(23)	0	(23)	0	200,295	0	4,699	4,699	5,212	10/01/2035
762223-MD-4	RHODE ISLAND ST		06/24/2024	FUMB FUNDS II	536,175	750,000	519,710	522,197	4,039	0	4,039	0	4,039	0	526,236	0	9,939	9,939	15,188	08/01/2041
762223-GB-4	RHODE ISLAND ST		06/21/2024	FUMB FUNDS II	77,124	75,000	75,000	75,000	0	0	0	0	0	0	75,000	0	2,124	2,124	2,568	12/01/2028
882722-KE-0	TEXAS ST		04/01/2024	Call @ 100.00	145,000	145,000	145,000	145,000	0	0	0	0	0	0	145,000	0	0	0	3,891	04/01/2029
882724-T9-8	TEXAS ST		06/25/2024	UBS	301,287	300,000	300,000	300,000	0	0	0	0	0	0	300,000	0	1,287	1,287	11,593	10/01/2030
882724-W2-9	TEXAS ST		06/25/2024	UBS	105,838	100,000	100,000	100,000	0	0	0	0	0	0	100,000	0	5,838	5,838	3,492	10/01/2031
882724-W9-4	TEXAS ST		06/25/2024	Hilltop Securities	107,241	100,000	100,000	100,000	0	0	0	0	0	0	100,000	0	7,241	7,241	3,836	10/01/2038
0509999999 Subtotal - Bonds - U.S. States, Territories and Possessions						5,247,075	5,470,000	5,236,348	5,244,588	0	4,328	0	4,328	0	5,248,917	0	(1,842)	(1,842)	150,610	XXX
113745-7R-8	BROOKLINE MASS		06/24/2024	Jefferies & Co., Inc.	148,862	200,000	130,890	131,447	131,447	0	1,455	0	1,455	0	132,901	0	15,961	15,961	3,444	02/15/2039
146441-CT-5	CARTERSVILLE GA		06/24/2024	FUMB FUNDS II	221,133	300,000	221,709	223,846	1,799	0	1,799	0	1,799	0	225,645	0	(4,512)	(4,512)	4,400	10/01/2038
54438C-YL-0	LOS ANGELES CALIF CMNTY COLLEGE DIST		05/09/2024	Adjustment	234,055	250,000	219,018	227,702	3,505	0	3,505	0	3,505	0	231,208	0	2,847	2,847	2,478	08/01/2026
54438C-YP-1	LOS ANGELES CALIF CMNTY COLLEGE DIST		05/09/2024	Adjustment	1,383,616	1,600,000	1,600,000	1,600,000	0	0	0	0	0	0	1,600,000	0	(216,384)	(216,384)	28,454	08/01/2032
590485-F3-7	MESA ARIZ		11/25/2024	BAML	1,464,732	1,525,000	1,525,000	1,525,000	0	0	0	0	0	0	1,525,000	0	(60,268)	(60,268)	58,594	07/01/2027
64966Q-7M-6	NEW YORK CITY		06/25/2024	UBS	51,622	50,000	50,000	50,000	0	0	0	0	0	0	50,000	0	1,622	1,622	1,931	10/01/2029
799017-UX-4	SAN MATEO CALIF UN HIGH SCH DIST		11/21/2024	BAML	1,327,667	1,365,000	1,365,000	1,365,000	0	0	0	0	0	0	1,365,000	0	(37,333)	(37,333)	47,304	09/01/2026
86481A-AU-8	SUFFOLK VA		06/24/2024	FUMB FUNDS II	113,454	160,000	116,102	117,264	987	0	987	0	987	0	118,251	0	(4,797)	(4,797)	2,700	02/01/2039
869257-NS-0	SUSSEX CNTY DEL		06/24/2024	FUMB FUNDS II	223,851	300,000	225,552	227,804	1,985	0	1,985	0	1,985	0	229,788	0	(5,937)	(5,937)	4,375	03/15/2037
94766P-KC-4	WEBER SCH DIST UTAH		06/25/2024	RBC	162,052	200,000	166,208	167,162	899	0	899	0	899	0	168,061	0	(6,009)	(6,009)	2,653	06/15/2037
94766P-KD-2	WEBER SCH DIST UTAH		06/24/2024	FUMB FUNDS II	238,530	300,000	246,969	248,336	1,281	0	1,281	0	1,281	0	249,617	0	(11,087)	(11,087)	3,958	06/15/2038
94766P-KE-0	WEBER SCH DIST UTAH		06/24/2024	RBC	276,567	350,000	289,552	290,978	1,337	0	1,337	0	1,337	0	292,315	0	(15,749)	(15,749)	4,848	06/15/2039
0709999999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						5,846,141	6,600,000	6,155,999	6,174,538	0	13,248	0	13,248	0	6,187,786	0	(341,645)	(341,645)	165,142	XXX
196479-C3-1	COLORADO HOUSING AND FINANCE AUTHORITY		12/01/2024	Call @ 100.00	49,649	49,649	49,649	49,649	0	0	0	0	0	0	49,649	0	0	0	530	09/01/2047
196480-2R-7	COLORADO HOUSING AND FINANCE AUTHORITY		12/01/2024	Call @ 100.00	50,908	50,908	50,908	50,908	0	0	0	0	0	0	50,908	0	0	0	471	08/01/2053

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
196480-GG-6 ..	COLORADO HOUSING AND FINANCE AUTHORITY		12/01/2024 ..	Paydown		60,868	60,868	60,659	60,678	0	189	0	189	0	60,868	0	0	0	419	04/01/2050 ..
196480-K3-0 ..	COLORADO HOUSING AND FINANCE AUTHORITY		12/01/2024 ..	Call @ 100.00		186,496	186,496	186,496	186,496	0	0	0	0	0	186,496	0	0	0	2,896	10/01/2052 ..
196480-N7-8 ..	COLORADO HOUSING AND FINANCE AUTHORITY		12/01/2024 ..	Call @ 100.00		247,514	247,514	247,514	247,514	0	0	0	0	0	247,514	0	0	0	4,224	03/01/2053 ..
196480-T9-8 ..	COLORADO HOUSING AND FINANCE AUTHORITY		12/01/2024 ..	Call @ 100.00		115,698	115,698	115,698	115,698	0	0	0	0	0	115,698	0	0	0	2,102	06/01/2053 ..
231266-MN-4 ..	CURATORS UNIV MO SYS FACS REV		11/21/2024 ..	BAML		186,496	200,000	200,000	200,000	0	0	0	0	0	200,000	0	(13,504)	(13,504)	4,259	11/01/2027 ..
31289Q-WV-8 ..	FH 841560 - RMBS		12/01/2024 ..	Paydown		156,052	156,052	154,198	154,474	0	1,578	0	1,578	0	156,052	0	0	0	2,849	05/01/2053 ..
3128M9-CT-7 ..	FH G06982 - RMBS		12/01/2024 ..	Paydown		26,277	26,277	27,230	27,250	0	(973)	0	(973)	0	26,277	0	0	0	293	04/01/2042 ..
3128MJ-WB-2 ..	FH G08641 - RMBS		12/01/2024 ..	Paydown		5,721	5,721	5,907	6,009	0	(288)	0	(288)	0	5,721	0	0	0	58	05/01/2045 ..
3128MJ-WV-8 ..	FH G08659 - RMBS		12/01/2024 ..	Paydown		16,360	16,360	16,260	16,196	0	164	0	164	0	16,360	0	0	0	163	08/01/2045 ..
3128MJ-XE-5 ..	FH G08676 - RMBS		12/01/2024 ..	Paydown		80,350	80,350	82,619	84,182	0	(3,832)	0	(3,832)	0	80,350	0	0	0	1,542	11/01/2045 ..
3128MJ-ZB-9 ..	FH G08737 - RMBS		12/01/2024 ..	Paydown		160,211	160,211	161,841	162,575	0	(2,364)	0	(2,364)	0	160,211	0	0	0	2,595	12/01/2046 ..
3128MJ-ZF-0 ..	FH G08741 - RMBS		12/01/2024 ..	Paydown		38,770	38,770	38,726	38,726	0	43	0	43	0	38,770	0	0	0	336	01/01/2047 ..
3128PB-E8-0 ..	FH C91959 - RMBS		12/01/2024 ..	Paydown		48,711	48,711	47,025	46,127	0	2,583	0	2,583	0	48,711	0	0	0	442	11/01/2037 ..
3132AE-J7-2 ..	FH ZT2086 - RMBS		12/01/2024 ..	Paydown		43,258	43,258	44,289	47,126	0	(3,869)	0	(3,869)	0	43,258	0	0	0	425	06/01/2049 ..
3132D9-M6-8 ..	FH SC0381 - RMBS		12/01/2024 ..	Paydown		82,170	82,170	82,966	83,006	0	(836)	0	(836)	0	82,170	0	0	0	1,251	05/01/2043 ..
3132DN-T8-6 ..	FH SD1475 - RMBS		12/01/2024 ..	Paydown		118,838	118,838	118,783	118,772	0	67	0	67	0	118,838	0	0	0	1,489	08/01/2052 ..
3132DN-YG-2 ..	FH SD1611 - RMBS		12/01/2024 ..	Paydown		104,809	104,809	104,546	104,541	0	267	0	267	0	104,809	0	0	0	1,346	10/01/2052 ..
3132DP-GG-7 ..	FH SD1999 - RMBS		12/01/2024 ..	Paydown		49,244	49,244	49,544	49,539	0	(295)	0	(295)	0	49,244	0	0	0	674	12/01/2052 ..
3132DP-NX-2 ..	FH SD2206 - RMBS		12/01/2024 ..	Paydown		59,415	59,415	59,401	59,392	0	23	0	23	0	59,415	0	0	0	894	02/01/2053 ..
3132DP-VL-9 ..	FH SD2419 - RMBS		12/01/2024 ..	Paydown		154,244	154,244	154,652	154,620	0	(375)	0	(375)	0	154,244	0	0	0	2,176	02/01/2053 ..
3132DQ-6E-1 ..	FH SD3569 - RMBS		12/01/2024 ..	Paydown		28,124	28,124	28,109	28,105	0	19	0	19	0	28,124	0	0	0	472	08/01/2053 ..
3132DQ-F7-6 ..	FH SD2890 - RMBS		12/01/2024 ..	Paydown		56,877	56,877	57,250	57,222	0	(346)	0	(346)	0	56,877	0	0	0	855	05/01/2053 ..
3132DQ-XB-7 ..	FH SD3374 - RMBS		12/01/2024 ..	Paydown		65,136	65,136	65,401	65,393	0	(257)	0	(257)	0	65,136	0	0	0	937	06/01/2053 ..
3132DQ-YW-0 ..	FH SD3425 - RMBS		12/01/2024 ..	Paydown		35,408	35,408	35,217	35,219	0	189	0	189	0	35,408	0	0	0	537	07/01/2053 ..
3132DS-4Z-2 ..	FH SD5340 - RMBS		12/01/2024 ..	Paydown		453,982	453,982	363,541	0	0	90,442	0	90,442	0	453,982	0	0	0	2,637	04/01/2052 ..
3132DU-LM-7 ..	FH SD6632 - RMBS		12/01/2024 ..	Paydown		26,236	26,236	24,627	0	0	1,609	0	1,609	0	26,236	0	0	0	87	12/01/2052 ..
3132DV-3J-2 ..	FH SD8001 - RMBS		12/01/2024 ..	Paydown		22,813	22,813	23,372	24,813	0	(2,001)	0	(2,001)	0	22,813	0	0	0	219	07/01/2049 ..
3132DV-3N-3 ..	FH SD8005 - RMBS		12/01/2024 ..	Paydown		49,400	49,400	50,658	54,002	0	(4,601)	0	(4,601)	0	49,400	0	0	0	489	08/01/2049 ..
3132DV-4V-4 ..	FH SD8036 - RMBS		12/01/2024 ..	Paydown		36,465	36,465	37,018	37,862	0	(1,397)	0	(1,397)	0	36,465	0	0	0	317	01/01/2050 ..
3132DW-FJ-7 ..	FEDERAL HOME LOAN MORTGAGE CORPORATION -		12/01/2024 ..	Paydown		76,232	76,232	76,518	76,518	0	(286)	0	(286)	0	76,232	0	0	0	1,296	10/01/2052 ..
3132EO-G7-1 ..	FH SD3822 - RMBS		12/01/2024 ..	Paydown		57,471	57,471	57,462	57,460	0	11	0	11	0	57,471	0	0	0	1,001	09/01/2053 ..
3132EO-WB-5 ..	FH SD3954 - RMBS		12/01/2024 ..	Paydown		119,030	119,030	112,464	112,551	0	6,479	0	6,479	0	119,030	0	0	0	1,676	11/01/2052 ..
3132EO-Y5-5 ..	FH SD4332 - RMBS		12/01/2024 ..	Paydown		229,195	229,195	228,037	228,045	0	1,149	0	1,149	0	229,195	0	0	0	3,387	10/01/2053 ..
3132GR-L6-6 ..	FH Q06349 - RMBS		12/01/2024 ..	Paydown		41,251	41,251	42,256	42,218	0	(967)	0	(967)	0	41,251	0	0	0	461	02/01/2042 ..
3132VN-3M-3 ..	FH Q62603 - RMBS		12/01/2024 ..	Paydown		23,537	23,537	24,044	24,912	0	(1,375)	0	(1,375)	0	23,537	0	0	0	196	12/01/2048 ..
3132WH-5N-1 ..	FH Q44452 - RMBS		12/01/2024 ..	Paydown		61,557	61,557	61,769	61,873	0	(315)	0	(315)	0	61,557	0	0	0	514	11/01/2046 ..
3132WK-08-4 ..	FH Q45878 - RMBS		12/01/2024 ..	Paydown		107,883	107,883	106,931	106,497	0	1,386	0	1,386	0	107,883	0	0	0	1,689	12/01/2049 ..
3133BD-NG-6 ..	FH QE3991 - RMBS		12/01/2024 ..	Paydown		114,252	114,252	113,949	113,949	0	303	0	303	0	114,252	0	0	0	1,563	05/01/2052 ..
3133KL-A9-8 ..	FH RA4532 - RMBS		12/01/2024 ..	Paydown		194,289	194,289	201,848	202,269	0	(7,980)	0	(7,980)	0	194,289	0	0	0	1,636	02/01/2051 ..
3133KL-H2-6 ..	FH RA4749 - RMBS		12/01/2024 ..	Paydown		197,564	197,564	203,953	204,433	0	(6,869)	0	(6,869)	0	197,564	0	0	0	1,541	03/01/2053 ..
3133KP-MD-7 ..	FH RA7556 - RMBS		12/01/2024 ..	Paydown		329,813	329,813	334,167	333,700	0	(3,887)	0	(3,887)	0	329,813	0	0	0	4,395	06/01/2052 ..
3133KP-Q7-6 ..	FH RA7678 - RMBS		12/01/2024 ..	Paydown		122,342	122,342	123,423	123,287	0	(945)	0	(945)	0	122,342	0	0	0	1,892	07/01/2052 ..
3133KQ-EV-4 ..	FH RA8248 - RMBS		12/01/2024 ..	Paydown		81,999	81,999	82,268	82,245	0	(246)	0	(246)	0	81,999	0	0	0	1,160	11/01/2052 ..
3133KQ-GM-2 ..	FH RA8304 - RMBS		12/01/2024 ..	Paydown		169,852	169,852	171,656	171,555	0	(1,704)	0	(1,704)	0	169,852	0	0	0	2,706	12/01/2052 ..
3133KS-CZ-3 ..	FH RA9988 - RMBS		12/01/2024 ..	Paydown		28,057	28,057	26,882	26,915	0	1,142	0	1,142	0	28,057	0	0	0	438	10/01/2053 ..
3133TH-V7-9 ..	FHR 2113 OG - CMO/RMBS		12/01/2024 ..	Paydown		24,825	24,825	24,957	24,877	0	(53)	0	(53)	0	24,825	0	0	0	431	01/15/2029 ..
3136A5-N2-8 ..	FNR 2012-53 EL - CMO/RMBS		12/01/2024 ..	Paydown		186,626	186,626	192,531	187,075	0	(448)	0	(448)	0	186,626	0	0	0	3,112	05/25/2027 ..
3136A8-LL-2 ..	FNR 2012-93 TY - CMO/RMBS		12/01/2024 ..	Paydown		42,238	42,238	39,811	39,345	0	2,893	0	2,893	0	42,238	0	0	0	526	06/25/2042 ..
3136AH-H9-4 ..	FNR 2013-130 A - CMO/RMBS		12/01/2024 ..	Paydown		7,260	7,260	7,194	7,175	0	84	0	84	0	7,260	0	0	0	62	01/25/2044 ..

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
3136AR-PP-7	FNR 2016-11 LA - CMO/RMBS		12/01/2024	Paydown		61,249	61,249	61,584	61,315	0	(66)	0	(66)	0	61,249	0	0	0	601	05/25/2042
3136B1-LV-4	FNR 2018-24 VD - CMO/RMBS		12/01/2024	Paydown		923,967	923,967	932,051	924,057	0	(90)	0	(90)	0	923,967	0	0	0	17,116	04/25/2031
3136B5-QE-8	FNR 2019-45 CL - CMO/RMBS		12/01/2024	Paydown		23,386	23,386	23,383	23,476	0	(90)	0	(90)	0	23,386	0	0	0	211	08/25/2049
3136BA-P3-2	FNR 2020-43 BY - CMO/RMBS		12/01/2024	Paydown		77,269	77,269	79,128	79,240	0	(1,971)	0	(1,971)	0	77,269	0	0	0	434	10/25/2048
3136BG-UX-7	FNR 2021-61 LA - CMO/RMBS		12/01/2024	Paydown		231,353	231,353	241,257	239,578	0	(8,226)	0	(8,226)	0	231,353	0	0	0	1,588	09/25/2051
3136BP-LQ-2	FNR 2022-85 BA - CMO/RMBS		12/01/2024	Paydown		492,314	492,314	491,845	491,672	0	642	0	642	0	492,314	0	0	0	8,106	08/25/2047
3136BP-RJ-2	FNR 2022-84 A - CMO/RMBS		12/01/2024	Paydown		239,426	239,426	241,970	241,581	0	(2,155)	0	(2,155)	0	239,426	0	0	0	3,981	02/25/2045
3137A3-H7-7	FHR 3751 HB - CMO/RMBS		12/01/2024	Paydown		134,450	134,450	134,450	134,283	0	166	0	166	0	134,450	0	0	0	2,439	11/15/2025
3137A7-KX-7	FHR 3826 BK - CMO/RMBS		06/24/2024	Various		86,324	87,562	92,059	87,970	0	(210)	0	(210)	0	87,759	0	(1,435)	(1,435)	1,232	03/15/2026
3137AU-KR-9	FHR 4102 BC - CMO/RMBS		12/01/2024	Paydown		191,237	191,237	199,126	192,214	0	(977)	0	(977)	0	191,237	0	0	0	2,929	08/15/2027
3137F7-JJ-5	FHR 5057 GA - CMBS/CMO/RMBS		12/01/2024	Paydown		154,289	154,289	159,798	158,910	0	(4,621)	0	(4,621)	0	154,289	0	0	0	911	12/25/2050
3137F7-MW-2	FHR 5050 CP - CMO/RMBS		12/01/2024	Paydown		140,977	140,977	146,352	145,380	0	(4,403)	0	(4,403)	0	140,977	0	0	0	831	12/25/2050
3137F9-GM-7	FHR 5074 KP - CMO/RMBS		12/01/2024	Paydown		128,134	128,134	132,669	131,873	0	(3,739)	0	(3,739)	0	128,134	0	0	0	701	02/25/2051
3137FL-3C-6	FHR 4863 HP - CMO/RMBS		12/01/2024	Paydown		13,172	13,172	13,295	13,501	0	(329)	0	(329)	0	13,172	0	0	0	253	03/15/2049
3137FL-A3-8	FHR 4875 DA - CMO/RMBS		12/01/2024	Paydown		101,736	101,736	103,151	103,479	0	(1,743)	0	(1,743)	0	101,736	0	0	0	2,119	07/15/2048
3137FL-W5-9	FHR 4881 AK - CMO/RMBS		12/01/2024	Paydown		13,418	13,418	13,686	14,139	0	(722)	0	(722)	0	13,418	0	0	0	135	02/15/2048
3137FM-2E-1	FHR 4891 PB - CMO/RMBS		12/01/2024	Paydown		34,363	34,363	35,026	36,534	0	(2,171)	0	(2,171)	0	34,363	0	0	0	342	06/15/2049
3137FN-FS-4	FHR 4911 LB - CMO/RMBS		12/01/2024	Paydown		279,298	279,298	284,578	287,482	0	(8,185)	0	(8,185)	0	279,298	0	0	0	6,638	08/25/2049
3137FY-TN-6	FHR 5096 C - CMO/RMBS		12/01/2024	Paydown		91,394	91,394	90,056	89,904	0	1,490	0	1,490	0	91,394	0	0	0	393	04/25/2051
3137HB-XY-6	FHR 5213 JM - CMO/RMBS		12/01/2024	Paydown		308,051	308,051	311,902	311,306	0	(3,255)	0	(3,255)	0	308,051	0	0	0	6,229	09/25/2051
3137HB-HX-2	FHR 5248 HB - CMO/RMBS		12/01/2024	Paydown		162,421	162,421	164,826	164,314	0	(1,893)	0	(1,893)	0	162,421	0	0	0	2,051	08/25/2052
3137HB-K8-3	FHR 5249 AB - CMO/RMBS		12/01/2024	Paydown		169,368	169,368	169,189	169,156	0	212	0	212	0	169,368	0	0	0	4,010	11/25/2051
3137HB-DC-0	FHR 5270 AB - CMO/RMBS		12/01/2024	Paydown		271,627	271,627	271,033	271,000	0	627	0	627	0	271,627	0	0	0	4,661	01/25/2049
3139TS-C5-1	FNR 2011-36 DB - CMO/RMBS		12/01/2024	Paydown		317,360	317,360	317,062	316,772	0	588	0	588	0	317,360	0	0	0	5,012	05/25/2026
31397U-ZB-8	FNR 2011-58 AL - CMO/RMBS		12/01/2024	Paydown		306,547	306,547	314,210	306,937	0	(390)	0	(390)	0	306,547	0	0	0	5,443	07/25/2026
31403D-AP-4	FN 745314 - RMBS		12/01/2024	Paydown		12,822	12,822	12,805	12,806	0	16	0	16	0	12,822	0	0	0	138	05/01/2034
3140EV-VF-1	FN BC1513 - RMBS		12/01/2024	Paydown		241,784	241,784	243,408	243,484	0	(1,701)	0	(1,701)	0	241,784	0	0	0	4,056	08/01/2046
3140FO-JJ-4	FN BC4764 - RMBS		12/01/2024	Paydown		157,800	157,800	159,119	159,809	0	(2,009)	0	(2,009)	0	157,800	0	0	0	1,314	10/01/2046
3140FX-C7-5	FN BF0093 - RMBS		12/01/2024	Paydown		93,408	93,408	96,240	100,981	0	(7,573)	0	(7,573)	0	93,408	0	0	0	867	05/01/2056
3140HA-XB-1	FN BJ8773 - RMBS		12/01/2024	Paydown		17,307	17,307	17,390	17,596	0	(290)	0	(290)	0	17,307	0	0	0	145	09/01/2049
3140J7-XA-8	FN BM3372 - CMBS/RMBS		09/20/2024	Various		950,820	971,736	1,037,745	1,037,235	0	(12,298)	0	(12,298)	0	1,024,938	0	(74,118)	(74,118)	26,231	01/01/2028
3140JC-AA-6	FN BM7226 - RMBS		12/01/2024	Paydown		352,063	352,063	345,847	346,570	0	5,493	0	5,493	0	352,063	0	0	0	6,158	05/01/2053
3140JC-CR-3	FN BM7279 - RMBS		12/01/2024	Paydown		203,672	203,672	196,399	196,869	0	6,803	0	6,803	0	203,672	0	0	0	3,436	06/01/2053
3140JP-M9-3	FN BN6683 - RMBS		12/01/2024	Paydown		56,164	56,164	57,617	60,463	0	(4,298)	0	(4,298)	0	56,164	0	0	0	568	06/01/2049
3140LO-DB-7	FN BR1926 - RMBS		12/01/2024	Paydown		72,922	72,922	75,406	75,331	0	(2,409)	0	(2,409)	0	72,922	0	0	0	495	01/01/2051
3140MA-T7-9	FN BU8673 - RMBS		12/01/2024	Paydown		138,035	138,035	137,064	137,067	0	968	0	968	0	138,035	0	0	0	1,466	05/01/2052
3140N9-UX-2	FN BX5097 - RMBS		12/01/2024	Paydown		41,797	41,797	41,797	41,797	0	6	0	6	0	41,797	0	0	0	574	02/01/2053
314007-SL-2	FN CA0522 - RMBS		12/01/2024	Paydown		63,729	63,729	62,790	61,967	0	1,761	0	1,761	0	63,729	0	0	0	541	10/01/2047
31400G-5K-9	FN CA8949 - RMBS		12/01/2024	Paydown		170,086	170,086	175,561	175,747	0	(5,661)	0	(5,661)	0	170,086	0	0	0	1,225	02/01/2051
31400G-NQ-6	FN CA8498 - RMBS		12/01/2024	Paydown		94,452	94,452	98,053	98,306	0	(3,855)	0	(3,855)	0	94,452	0	0	0	706	01/01/2051
31400G-RN-9	FN CA8592 - RMBS		12/01/2024	Paydown		122,666	122,666	127,573	127,454	0	(4,788)	0	(4,788)	0	122,666	0	0	0	937	01/01/2051
31400G-UM-7	FN CA8687 - RMBS		12/01/2024	Paydown		87,485	87,485	87,922	87,906	0	(421)	0	(421)	0	87,485	0	0	0	514	01/01/2051
31400N-QU-9	FN CB3166 - RMBS		12/01/2024	Paydown		187,046	187,046	162,423	0	0	24,623	0	24,623	0	187,046	0	0	0	468	03/01/2052
31400P-EY-9	FN CB3750 - RMBS		12/01/2024	Paydown		140,849	140,849	143,677	143,424	0	(2,575)	0	(2,575)	0	140,849	0	0	0	1,498	06/01/2052
31400P-FZ-5	FN CB3783 - RMBS		12/01/2024	Paydown		120,346	120,346	112,195	0	0	8,152	0	8,152	0	120,346	0	0	0	1,210	06/01/2052
31400P-H2-6	FN CB3848 - RMBS		12/01/2024	Paydown		238,116	238,116	232,870	233,005	0	5,110	0	5,110	0	238,116	0	0	0	2,438	06/01/2052
31400P-PY-7	FN CB4038 - RMBS		12/01/2024	Paydown		102,836	102,836	102,964	102,960	0	(125)	0	(125)	0	102,836	0	0	0	1,727	06/01/2052
31400P-RK-5	FN CB4089 - RMBS		12/01/2024	Paydown		118,547	118,547	117,334	117,374	0	1,173	0	1,173	0	118,547	0	0	0	1,464	07/01/2052
31400Q-BT-1	FN CB4549 - RMBS		12/01/2024	Paydown		184,546	184,547	178,664	178,632	0	5,914	0	5,914	0	184,547	0	0	0	2,351	09/01/2052

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
31400R-HX-4	FN CB5645 - RMBS		12/01/2024	Paydown		95,240	95,240	95,255	95,237	0	4	0	4	0	95,240	0	0	0	1,522	02/01/2053
31400R-R2-1	FN CB5904 - RMBS		12/01/2024	Paydown		107,991	107,991	109,341	109,332	0	(1,340)	0	(1,340)	0	107,991	0	0	0	1,748	03/01/2053
31400S-A6-8	FN CB6328 - RMBS		12/01/2024	Paydown		67,688	67,688	67,994	67,958	0	(271)	0	(271)	0	67,688	0	0	0	1,246	05/01/2053
31400T-QZ-5	FN CB7671 - RMBS		12/01/2024	Paydown		93,726	93,726	93,089	93,089	0	630	0	630	0	93,726	0	0	0	1,612	12/01/2053
3140XA-2W-1	FN FM7088 - RMBS		12/01/2024	Paydown		289,211	289,211	300,237	299,970	0	(10,759)	0	(10,759)	0	289,211	0	0	0	2,130	05/01/2051
3140XA-GK-2	FN FM6501 - RMBS		12/01/2024	Paydown		102,588	102,588	105,570	106,524	0	(3,936)	0	(3,936)	0	102,588	0	0	0	796	03/01/2051
3140XB-2Z-2	FN FM7991 - RMBS		12/01/2024	Paydown		234,352	234,352	244,623	244,026	0	(9,674)	0	(9,674)	0	234,352	0	0	0	1,760	07/01/2051
3140XB-X7-0	FN FM7901 - RMBS		12/01/2024	Paydown		149,065	149,065	155,656	155,186	0	(6,121)	0	(6,121)	0	149,065	0	0	0	993	07/01/2051
3140XC-B8-0	FN FM8162 - RMBS		12/01/2024	Paydown		128,673	128,673	134,865	134,709	0	(6,036)	0	(6,036)	0	128,673	0	0	0	876	07/01/2051
3140XC-JP-4	FN FM8369 - RMBS		12/01/2024	Paydown		227,278	227,278	237,079	236,530	0	(9,252)	0	(9,252)	0	227,278	0	0	0	1,596	08/01/2051
3140XG-U3-1	FN FS1501 - RMBS		12/01/2024	Paydown		48,430	48,430	48,944	49,026	0	(597)	0	(597)	0	48,430	0	0	0	517	08/01/2051
3140XH-4D-6	FN FS2619 - RMBS		12/01/2024	Paydown		111,042	111,042	111,736	111,691	0	(649)	0	(649)	0	111,042	0	0	0	1,636	08/01/2052
3140XH-WC-7	FN FS2442 - RMBS		12/01/2024	Paydown		131,550	131,550	132,249	132,196	0	(646)	0	(646)	0	131,550	0	0	0	1,604	07/01/2052
3140XJ-X8-1	FN FS3402 - RMBS		12/01/2024	Paydown		87,625	87,625	87,109	87,111	0	514	0	514	0	87,625	0	0	0	1,128	11/01/2052
3140XM-AY-2	FN FS5422 - RMBS		12/01/2024	Paydown		31,934	31,934	30,437	30,448	0	1,486	0	1,486	0	31,934	0	0	0	402	08/01/2053
3140XM-R5-7	FN FS5907 - RMBS		12/01/2024	Paydown		25,285	25,285	24,286	24,302	0	983	0	983	0	25,285	0	0	0	426	09/01/2053
3140XM-X8-4	FN FS6102 - RMBS		12/01/2024	Paydown		105,451	105,451	103,409	103,426	0	2,025	0	2,025	0	105,451	0	0	0	1,772	10/01/2053
3140XM-Y5-9	FN FS6131 - RMBS		12/01/2024	Paydown		246,548	246,548	206,715	206,715	0	39,833	0	39,833	0	246,548	0	0	0	1,458	03/01/2052
3140XN-SE-0	FN FS7144 - RMBS		12/01/2024	Paydown		654,928	654,928	521,691	521,691	0	133,237	0	133,237	0	654,928	0	0	0	3,847	03/01/2052
3140XP-PF-0	FN FS7621 - RMBS		12/01/2024	Paydown		529,287	529,287	423,264	423,264	0	106,023	0	106,023	0	529,287	0	0	0	3,281	01/01/2052
31418C-CP-7	FN MA2777 - RMBS		12/01/2024	Paydown		65,661	65,661	64,573	63,555	0	2,106	0	2,106	0	65,661	0	0	0	1,020	10/01/2046
31418C-T9-5	FN MA3275 - RMBS		12/01/2024	Paydown		122,303	122,303	120,201	118,884	0	3,420	0	3,420	0	122,303	0	0	0	1,094	02/01/2048
31418D-2N-1	FN MA4380 - RMBS		12/01/2024	Paydown		127,924	127,924	134,300	135,225	0	(7,301)	0	(7,301)	0	127,924	0	0	0	1,119	07/01/2051
31418D-4X-7	FN MA4437 - RMBS		12/01/2024	Paydown		679,109	679,109	539,043	539,043	0	140,066	0	140,066	0	679,109	0	0	0	3,859	10/01/2051
31418D-6B-3	FN MA4465 - RMBS		12/01/2024	Paydown		731,828	731,828	580,889	580,889	0	150,940	0	150,940	0	731,828	0	0	0	4,165	11/01/2051
31418D-C6-7	FN MA3692 - RMBS		12/01/2024	Paydown		24,937	24,937	25,498	26,989	0	(2,052)	0	(2,052)	0	24,937	0	0	0	264	07/01/2049
31418D-YC-0	FN MA4306 - RMBS		12/01/2024	Paydown		98,602	98,602	101,606	101,745	0	(3,144)	0	(3,144)	0	98,602	0	0	0	709	04/01/2051
31418D-Z8-8	FN MA4366 - RMBS		12/01/2024	Paydown		126,130	126,130	131,076	130,721	0	(4,591)	0	(4,591)	0	126,130	0	0	0	913	06/01/2041
31418E-RJ-1	FN MA4988 - RMBS		12/01/2024	Paydown		46,278	46,278	46,112	46,113	0	166	0	166	0	46,278	0	0	0	695	04/01/2043
360066-PN-8	FULTON CNTY GA WTR & SEW REV		06/24/2024	FUNB FUNDS II		404,026	475,000	407,294	408,846	0	1,325	0	1,325	0	410,171	0	(6,146)	(6,146)	14,013	01/01/2041
386442-UT-2	GRAND RIVER DAM AUTH OKLA REV		06/24/2024	First Tennessee Fin		490,950	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(9,050)	(9,050)	9,891	06/01/2025
387883-YM-7	GRANT CNTY WASH PUB UTIL DIST NO 2 PRIES		08/16/2024	Capital Markets		190,924	200,000	200,000	200,000	0	0	0	0	0	200,000	0	(9,076)	(9,076)	5,706	01/01/2029
41978C-AH-8	HAWAII ST ARPTS SYS CUSTOMER FAC CHARGE		06/21/2024	UBS		488,115	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(11,885)	(11,885)	14,831	07/01/2025
41978C-BA-2	HAWAII ST ARPTS SYS CUSTOMER FAC CHARGE		09/19/2024	BAML		1,589,201	1,660,000	1,660,000	1,660,000	0	0	0	0	0	1,660,000	0	(70,799)	(70,799)	46,109	07/01/2027
47770V-BR-0	JOBSOHO BEVERAGE SYS OHIO STATEWIDE LIQ		12/02/2024	Call @ 100.00		170,000	170,000	171,008	170,909	0	(23)	0	(23)	0	170,886	0	(886)	(886)	3,768	01/01/2033
479354-EL-2	JOHNSTON CNTY N C LTD OBLIG		11/25/2024	UBS		362,997	405,000	405,000	405,000	0	0	0	0	0	405,000	0	(42,003)	(42,003)	8,357	04/01/2029
495290-CC-0	KING CNTY WASH SWR REV		06/24/2024	TRADEWEB		98,625	100,000	87,150	87,219	0	186	0	186	0	87,405	0	11,220	11,220	3,933	01/01/2044
495290-CU-0	KING CNTY WASH SWR REV		12/05/2024	Adjustment		278,718	300,000	255,591	264,323	0	8,130	0	8,130	0	272,453	0	6,265	6,265	5,763	01/01/2028
495290-DU-9	KING CNTY WASH SWR REV		12/04/2024	Call @ 87.09		435,450	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(64,550)	(64,550)	12,495	07/01/2031
544445-C4-9	LOS ANGELES CALIF DEPT ARPTS ARPT REV		06/24/2024	Hilltop Securities		157,253	160,000	138,385	138,528	0	375	0	375	0	138,903	0	18,350	18,350	3,911	05/15/2041
546270-EF-4	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		12/01/2024	Call @ 100.00		32,679	32,679	32,679	32,679	0	0	0	0	0	32,679	0	0	0	189	03/01/2041
56052F-FH-3	MAINE ST HSG AUTH MTG PUR		11/21/2024	BNKLOAN		482,130	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(17,870)	(17,870)	13,706	11/15/2026
57149R-GH-2	COMMUNITY DEVELOPMENT ADMINISTRATION MAR		12/01/2024	Call @ 100.00		26,074	26,074	26,074	26,074	0	0	0	0	0	26,074	0	0	0	270	07/01/2043
594615-HU-3	MICHIGAN ST BLDG AUTH REV		06/20/2024	Adjustment		341,448	400,000	400,000	400,000	0	0	0	0	0	400,000	0	(58,552)	(58,552)	5,456	10/15/2031
60416Q-GX-6	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F		12/01/2024	Call @ 100.00		128,760	128,760	128,760	128,760	0	0	0	0	0	128,760	0	0	0	1,082	10/01/2047
60416Q-HX-5	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F		12/01/2024	Call @ 100.00		31,354	31,354	31,354	31,354	0	0	0	0	0	31,354	0	0	0	241	06/01/2050
60416Q-HY-3	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F		12/01/2024	Call @ 100.00		179,037	179,037	179,037	179,037	0	0	0	0	0	179,037	0	0	0	996	09/01/2050
60416Q-HZ-0	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F		12/01/2024	Call @ 100.00		69,870	69,870	69,870	69,870	0	0	0	0	0	69,870	0	0	0	362	12/01/2050

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
60416Q-JA-3	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F		12/01/2024	Call @ 100.00		35,649	35,649	35,649	35,649	0	0	0	0	0	35,649	0	0	0	172	02/01/2051
60416Q-JC-9	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F		12/01/2024	Call @ 100.00		112,088	112,088	112,088	112,088	0	0	0	0	0	112,088	0	0	0	680	09/01/2051
60416Q-JE-5	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F		12/01/2024	Paydown		76,741	76,741	76,741	76,741	0	0	0	0	0	76,741	0	0	0	933	10/01/2052
60637B-B6-6	MISSOURI ST HSG DEV COMMN SINGLE FAMILY		12/01/2024	Call @ 100.00		59,071	59,071	59,071	59,071	0	0	0	0	0	59,071	0	0	0	309	11/01/2050
641279-NX-8	NEVADA HSG DIV SINGLE FAMILY MTG REV		12/01/2024	Paydown Bank of America Merrill Lynch		56,951	56,952	56,952	56,952	0	0	0	0	0	56,952	0	0	0	333	11/01/2044
650036-AN-6	NEW YORK ST URBAN DEV CORP REV		06/21/2024	Lynch		296,235	300,000	272,208	272,375	0	379	0	379	0	272,753	0	23,482	23,482	9,300	03/15/2045
66285W-A5-5	NORTH TEX TIWY AUTH REV		08/30/2024	Adjustment		216,134	240,000	246,650	244,577	0	(675)	0	(675)	0	243,902	0	(27,768)	(27,768)	6,785	01/01/2032
66285W-D6-0	NORTH TEX TIWY AUTH REV		08/30/2024	Adjustment		314,167	350,000	350,000	350,000	0	0	0	0	0	350,000	0	(35,833)	(35,833)	9,686	01/01/2032
677377-2P-7	OHIO HSG FIN AGY SINGLE FAMILY MTG REV		12/30/2024	Call @ 100.00		50,000	50,000	50,000	50,000	0	0	0	0	0	50,000	0	0	0	357	11/01/2041
67760H-MX-6	OHIO ST TPK COMMN TPK REV		11/21/2024	BAML		228,895	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(21,105)	(21,105)	7,461	02/15/2029
684907-WN-4	ORANGE CNTY FLA HSG FIN AUTH HOMEOWNER R		12/01/2024	BAML		23,786	23,786	23,786	23,786	0	0	0	0	0	23,786	0	0	0	83	09/01/2032
875124-ER-6	TAMPA BAY WTR FLA A REGL WTR SUPPLY AUTH		10/10/2024	Adjustment		1,000,000	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	0	0	26,773	10/01/2025
880461-MJ-4	TENNESSEE HOUSING DEVELOPMENT AGENCY		11/21/2024	Jefferies & Co., Inc.		906,912	940,000	940,000	940,000	0	0	0	0	0	940,000	0	(33,088)	(33,088)	37,335	01/01/2027
88213A-EN-1	BOARD OF REGENTS TEXAS A & M UNIVERSITY		11/25/2024	BAML		965,480	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	(34,520)	(34,520)	30,051	05/15/2027
88259M-AA-3	TEXAS NATURAL GAS SECURITIZATION FINANCE		04/01/2024	Paydown		23,968	23,968	24,520	24,486	0	(518)	0	(518)	0	23,968	0	0	0	713	04/01/2035
88259M-AA-3	TNGJTL 23 A1 - ABS		10/01/2024	Paydown		34,508	34,508	35,302	35,227	0	(720)	0	(720)	0	34,508	0	0	0	880	04/01/2035
88275F-SH-3	TEXAS ST DEPT HSG & CMNTY AFFAIRS SINGLE		12/01/2024	Call @ 100.00		40,121	40,121	40,121	40,121	0	0	0	0	0	40,121	0	0	0	237	03/01/2036
882806-HL-9	TEXAS TECH UNIV REVS		11/21/2024	Wells		583,074	655,000	655,000	655,000	0	0	0	0	0	655,000	0	(71,926)	(71,926)	13,744	02/15/2029
914713-Q4-7	UNIVERSITY N C CHAPEL HILL REV		11/25/2024	RBC		1,908,040	2,000,000	2,000,000	2,000,000	0	0	0	0	0	2,000,000	0	(91,960)	(91,960)	54,177	12/01/2027
95662M-27-8	WEST VIRGINIA ST HSG DEV FD		06/24/2024	ICE BONDS SECURITIES		248,268	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(1,733)	(1,733)	4,794	11/01/2024
977100-AC-0	WISCONSIN ST GEN FD ANNUAL APPROPRIATION		05/01/2024	Call @ 100.00		190,000	190,000	200,049	196,416	0	(875)	0	(875)	0	195,541	0	(5,541)	(5,541)	5,415	05/01/2026
0909999999 Subtotal - Bonds - U.S. Special Revenues						32,772,563	33,506,178	32,869,962	29,831,839	0	557,268	0	557,268	0	33,416,591	0	(644,028)	(644,028)	612,044	XXX
00081T-AK-4	ACCO BRANDS CORP		10/16/2024	Jefferies		9,275	10,000	8,454	8,448	0	0	0	0	0	8,448	0	0	0	463	03/15/2029
00185A-AF-1	AON PLC	C.	06/14/2024	Maturity @ 100.00		2,500,000	2,500,000	2,528,425	2,501,022	0	(1,022)	0	(1,022)	0	2,500,000	0	0	0	43,750	06/14/2024
00253X-AA-9	ADVANTAGE LOYALTY IP LTD		10/20/2024	Paydown		107,333	107,333	103,799	101,426	0	2,586	0	2,586	0	107,333	0	0	0	3,648	04/20/2026
00287Y-AY-5	ABBVIE INC		12/19/2024	CITADEL		490,605	500,000	498,090	498,090	0	206	0	206	0	499,702	0	(9,097)	(9,097)	17,600	05/14/2026
00287Y-CX-5	ABBVIE INC		06/24/2024	Citi Bank		1,975,020	2,000,000	2,117,320	2,014,949	0	(7,478)	0	(7,478)	0	2,007,471	0	(32,451)	(32,451)	59,111	03/15/2025
009158-AV-8	AIR PRODUCTS AND CHEMICALS INC		06/24/2024	MARKETAXESS		2,144,797	2,150,000	2,134,219	2,148,840	0	962	0	962	0	2,149,802	0	(5,005)	(5,005)	65,023	07/31/2024
013817-AW-1	HOWMET AEROSPACE INC		07/01/2024	Call @ 100.00		16,000	16,000	15,915	15,964	0	24	0	24	0	15,988	0	12	12	615	10/01/2024
02008J-AC-0	ALLYA 2022-1 A3 - ABS		12/19/2024	Various		644,871	645,916	645,791	645,873	0	35	0	35	0	645,909	0	(1,037)	(1,037)	14,795	11/16/2026
023135-AZ-9	AMAZON.COM INC		06/24/2024	GOLDMAN		2,986,800	3,000,000	2,993,036	2,999,240	0	570	0	570	0	2,999,811	0	(13,011)	(13,011)	70,700	08/22/2024
02343U-AG-0	AMCOR FINANCE (USA) INC		12/19/2024	CITADEL		2,406,194	2,450,000	2,460,982	2,453,755	0	(1,654)	0	(1,654)	0	2,452,101	0	(45,907)	(45,907)	101,641	04/28/2026
02406P-BA-7	AMERICAN AXLE & MANUFACTURING INC		07/17/2024	Various		50,150	50,000	45,998	46,510	0	279	0	279	0	46,788	0	3,362	3,362	3,187	07/01/2028
02406P-BB-5	AMERICAN AXLE & MANUFACTURING INC		07/18/2024	Various		17,528	19,000	16,013	16,408	0	198	0	198	0	16,606	0	921	921	756	10/01/2029
025816-CF-4	AMERICAN EXPRESS CO		11/21/2024	Citigroup		977,980	1,000,000	1,026,270	1,009,539	0	(3,610)	0	(3,610)	0	1,005,929	0	(27,949)	(27,949)	31,424	05/20/2026
025816-CV-9	AMERICAN EXPRESS CO		05/03/2024	Maturity @ 100.00		450,000	450,000	449,955	449,992	0	8	0	8	0	450,000	0	0	0	7,594	05/03/2024
02665W-DW-8	AMERICAN HONDA FINANCE CORP		11/21/2024	CITADEL		916,660	1,000,000	1,001,274	1,000,791	0	(151)	0	(151)	0	1,000,639	0	(83,979)	(83,979)	23,222	03/24/2028
026874-CY-1	AMERICAN INTERNATIONAL GROUP INC		02/15/2024	Maturity @ 100.00		296,000	296,000	317,143	296,379	0	(379)	0	(379)	0	296,000	0	0	0	6,105	02/15/2024
03065W-AB-1	AMCAR 2022-2 A2A - ABS		05/20/2024	Paydown GOLDMAN SACHS AND CO.		261,037	261,037	261,018	261,034	0	3	0	3	0	261,037	0	0	0	2,675	12/18/2025
030981-AJ-3	AMERIGAS PARTNERS LP		04/19/2024	LLC		3,950	4,000	3,831	3,878	0	13	0	13	0	3,891	0	59	59	159	08/20/2026
032095-AM-3	AMPHENOL CORP		06/24/2024	DBC-FI		148,820	150,000	149,487	149,610	0	82	0	82	0	149,691	0	(872)	(872)	5,245	03/30/2026
03674X-AS-5	ANTERO RESOURCES CORP		03/21/2024	RBC CAPITAL MARKETS		28,813	30,000	30,000	28,754	1,246	0	0	1,246	0	30,000	0	(1,188)	(1,188)	903	03/01/2030
03690E-AA-6	ANTERO MIDSTREAM PARTNERS LP		05/16/2024	Call @ 100.00		101,969	100,000	104,440	102,212	259	(676)	0	(417)	0	101,795	0	(1,795)	(1,795)	5,928	05/15/2026
038779-AB-0	ARBYS 2020-1 A2 - ABS		06/04/2024	Various		895,012	967,500	973,777	968,471	0	(717)	0	(717)	0	967,754	0	(72,742)	(72,742)	18,668	08/01/2050
03938L-AZ-7	ARCELORMITTAL SA	C.	03/26/2024	USA INC		100,598	100,000	98,991	99,557	0	72	0	72	0	99,629	0	969	969	1,991	06/01/2025
039483-BL-5	ARCHER-DANIELS-MIDLAND CO		11/21/2024	IFCSMUNI		1,658,992	1,720,000	1,657,272	1,699,842	0	6,741	0	6,741	0	1,706,583	0	(47,591)	(47,591)	55,064	08/11/2026
040555-CV-4	ARIZONA PUBLIC SERVICE CO		09/18/2024	TRADEWEB		2,401,400	2,500,000	2,388,475	2,464,598	0	9,134	0	9,134	0	2,473,733	0	(72,333)	(72,333)	64,458	09/15/2026

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Iden-tification	Description	For-ign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date
04342J-AA-5	ASB BANK LTD	C	.06/24/2024	TDBank		493,910	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(6,090)	(6,090)	13,797	.06/17/2032
043436-AW-4	ASBURY AUTOMOTIVE GROUP INC		.10/30/2024	Various		19,478	21,000	20,948	19,438	1,523	4	0	1,527	0	20,965	0	(1,487)	(1,487)	793	.11/15/2029
04364V-AG-8	ASCENT RESOURCES UTICA HOLDINGS LLC		.10/08/2024	Various		40,050	40,000	38,881	39,003	0	255	0	255	0	39,257	0	743	743	2,726	.11/01/2026
04636N-AE-3	ASTRAZENECA FINANCE LLC		.09/18/2024	JANE STREET		184,990	200,000	199,660	199,781	0	35	0	35	0	199,816	0	(14,826)	(14,826)	2,829	.05/28/2028
052528-AL-0	AUSTRALIA AND NEW ZEALAND BANKING GROUP	C	.09/18/2024	BZW SECS		1,177,980	1,200,000	1,213,444	1,204,863	0	(2,243)	0	(2,243)	0	1,202,620	0	(24,640)	(24,640)	41,005	.07/22/2030
05348E-AY-5	AVALONBAY COMMUNITIES INC		.09/18/2024	BZW SECS		390,364	400,000	394,076	398,022	0	498	0	498	0	398,521	0	(8,157)	(8,157)	10,762	.10/15/2026
053611-AM-1	AVERY DENNISON CORP		.06/24/2024	Various		491,601	600,000	597,552	598,054	0	108	0	108	0	598,163	0	(106,562)	(106,562)	11,625	.02/15/2032
053773-BH-9	AVIS BUDGET CAR RENTAL LLC		.12/16/2024	Various		44,251	43,000	42,717	42,720	0	26	0	26	0	42,746	0	1,506	1,506	3,328	.02/15/2031
05523R-AJ-6	BAE SYSTEMS PLC	C	.11/21/2024	Various		4,905,659	4,875,000	5,035,924	0	0	(5,663)	0	(5,663)	0	5,030,261	0	(124,602)	(124,602)	163,092	.03/26/2029
05551J-AA-8	BAMLL 2020-B0C A - CMBS		.06/11/2024	GOLDMAN		1,490,000	2,000,000	2,059,986	2,026,686	0	(5,141)	0	(5,141)	0	2,021,546	0	(531,546)	(531,546)	27,875	.01/16/2032
05551J-AE-0	BAMLL 2020-B0C B - CMBS		.06/13/2024	GOLDMAN		255,000	500,000	514,976	506,650	0	(1,318)	0	(1,318)	0	505,332	0	(250,332)	(250,332)	7,583	.01/16/2032
05551X-AE-9	BGME 2021-VR B - CMBS		.12/12/2024	Performance Trust Capital Partners, LLC		748,906	1,000,000	749,376	994,261	0	393	245,278	(244,885)	0	749,376	0	(470)	(470)	31,442	.01/12/2043
05565E-AH-8	BMW US CAPITAL LLC		.12/19/2024	TORONTO DOMINION BK		2,926,980	3,000,000	2,918,820	2,975,536	0	10,255	0	10,255	0	2,985,791	0	(58,811)	(58,811)	100,100	.04/11/2026
05602R-AD-3	BMWOT 2022-A A3 - ABS		.12/25/2024	Paydown		703,658	703,658	687,502	698,247	0	5,411	0	5,411	0	703,658	0	0	0	6,486	.08/25/2026
05609D-AA-3	BX 2023-LIFE A - CMBS		.06/05/2024	BANC OF AMERICA/FIXED INCOME		965,938	1,000,000	994,094	994,837	0	380	0	380	0	995,217	0	(29,280)	(29,280)	25,927	.02/15/2040
06368L-AP-1	BANK OF MONTREAL		.09/14/2024	Maturity @ 100.00		500,000	500,000	499,685	499,887	0	113	0	113	0	500,000	0	0	0	21,250	.09/14/2024
06405L-AC-5	BANK OF NEW YORK MELLON		.11/21/2024	Call @ 100.00		750,000	750,000	750,000	750,000	0	0	0	0	0	750,000	0	0	0	39,180	.11/21/2025
064159-MK-9	BANK OF NOVA SCOTIA		.02/11/2024	Maturity @ 100.00		2,500,000	2,500,000	2,497,725	2,499,947	0	53	0	53	0	2,500,000	0	0	0	42,500	.02/11/2024
06540A-AC-5	BANK 2019-BNK20 A2 - CMBS		.12/01/2024	Paydown		20,150	20,150	20,704	20,525	0	(375)	0	(375)	0	20,150	0	0	0	134	.09/15/2062
06540V-AZ-8	BANK 2019-BNK24 A2 - CMBS		.12/01/2024	Paydown		16,000	16,000	16,159	16,085	0	(85)	0	(85)	0	16,000	0	0	0	136	.11/17/2062
06650A-AD-9	BANK 2017-BNK8 A3 - CMBS		.09/19/2024	Various		518,317	532,930	589,382	574,181	0	(8,161)	0	(8,161)	0	566,020	0	(47,704)	(47,704)	13,814	.11/18/2050
071734-AL-1	BAUSCH HEALTH COMPANIES INC		.04/10/2024	Fenner Smith		95,000	200,000	77,291	82,368	0	2,074	0	2,074	0	84,442	0	10,558	10,558	6,913	.02/15/2031
072863-AE-3	BAYLOR SCOTT & WHITE HOLDINGS		.09/23/2024	MARKETTX		1,448,130	1,500,000	1,500,000	1,500,000	0	0	0	0	0	1,500,000	0	(51,870)	(51,870)	34,119	.11/15/2026
08161B-AW-3	BMARK 2018-B3 A3 - CMBS		.09/12/2024	Paydown		1,375,000	1,375,000	1,357,822	1,367,075	0	7,925	0	7,925	0	1,375,000	0	0	0	38,631	.04/12/2051
08161C-AC-5	BMARK 2018-B2 A3 - CMBS		.06/24/2024	JP Morgan		474,863	500,000	495,137	497,546	0	908	0	908	0	498,453	0	(23,590)	(23,590)	10,041	.02/17/2051
085770-AA-3	BERRY GLOBAL INC		.03/26/2024	Deutsche Bank		98,000	100,000	100,000	100,000	0	0	0	0	0	100,000	0	(2,000)	(2,000)	3,426	.07/15/2026
088838-AA-1	BOWLING GREEN KETUCKY CTL PASS-THROUGH T		.12/15/2024	Securities, Inc.		76,872	76,871	76,871	76,872	0	0	0	0	0	76,871	0	0	0	2,246	.06/15/2036
092113-AR-0	BLACK HILLS CORP		.06/24/2024	Paydown		357,400	400,000	398,624	399,165	0	65	0	65	0	399,230	0	(41,830)	(41,830)	8,472	.10/15/2029
09261B-AC-4	BLACKSTONE HOLDINGS FINANCE CO LLC		.11/21/2024	BZW SECS		535,680	600,000	598,302	598,863	0	218	0	218	0	599,081	0	(63,401)	(63,401)	12,648	.08/05/2028
095796-AH-1	BLUE RACER MIDSTREAM LLC		.05/28/2024	Call @ 100.00		76,430	75,000	74,905	74,943	0	11	0	11	0	74,954	0	46	46	4,019	.12/15/2025
096630-AD-0	BOARDWALK PIPELINES LP		.12/15/2024	Maturity @ 100.00		650,000	650,000	651,675	650,996	0	(996)	0	(996)	0	650,000	0	0	0	32,175	.12/15/2024
096630-AG-3	BOARDWALK PIPELINES LP		.06/24/2024	GOLDMAN		735,675	750,000	748,920	749,399	0	52	0	52	0	749,452	0	(13,777)	(13,777)	23,200	.05/03/2029
097751-BT-7	BOMBARDIER INC		.12/20/2024	Call @ 100.00		120,000	120,000	117,693	118,211	0	281	0	281	0	118,492	0	1,508	1,508	6,538	.04/15/2027
10112R-AX-2	BOSTON PROPERTIES LP		.06/24/2024	BZW SECS		651,591	675,000	647,757	666,238	0	1,971	0	1,971	0	668,209	0	(16,618)	(16,618)	22,174	.02/01/2026
10921U-2C-1	BRIGHTHOUSE FINANCIAL GLOBAL FUNDING		.11/21/2024	BZW SECS		612,266	645,000	643,549	644,290	0	262	0	262	0	644,552	0	(32,286)	(32,286)	9,942	.05/24/2026
10922N-AC-7	BRIGHTHOUSE FINANCIAL INC		.06/24/2024	Stifel Nicolaus & Co.		1,663,655	1,750,000	1,730,192	1,741,690	0	1,117	0	1,117	0	1,742,807	0	(79,152)	(79,152)	32,915	.06/22/2027
115236-AC-5	BROWN & BROWN INC		.06/24/2024	MORGAN SECURITIES-FIXED INC		1,000,320	1,200,000	1,213,926	1,209,927	0	(637)	0	(637)	0	1,209,290	0	(208,970)	(208,970)	22,167	.03/01/2031
120568-AX-8	BUNGE LIMITED FINANCE CORP		.12/19/2024	DBC-FI		2,436,325	2,500,000	2,514,000	2,503,895	0	(1,463)	0	(1,463)	0	2,502,431	0	(66,106)	(66,106)	109,462	.08/15/2026
1248EP-BX-0	CCO HOLDINGS LLC		.03/19/2024	BAML		55,625	60,000	53,250	54,495	0	190	0	190	0	54,685	0	940	940	1,745	.02/01/2028
1248EP-CN-1	CCO HOLDINGS LLC		.06/26/2024	Various		27,994	35,000	28,830	28,864	0	228	0	228	0	29,092	0	(1,098)	(1,098)	919	.05/01/2032
1248EP-CQ-4	CCO HOLDINGS LLC		.07/29/2024	UBS SECURITIES LLC		21,250	25,000	20,500	20,757	0	226	0	226	0	20,983	0	268	268	1,184	.02/01/2032
124900-AD-3	CCL INDUSTRIES INC		.06/24/2024	MESIFROW FINANCIAL INC.		886,610	1,000,000	997,520	998,323	0	115	0	115	0	998,438	0	(111,828)	(111,828)	17,283	.06/01/2030
12510C-AA-9	CD&R SMOKEY BUYER INC		.10/09/2024	Call @ 100.00		110,000	110,000	104,648	1,635	0	1,635	0	1,635	0	108,276	0	1,724	1,724	9,158	.07/15/2025
12513G-BF-5	CDW LLC		.06/24/2024	FUND FUNDS II		325,408	360,000	362,400	361,527	0	(131)	0	(131)	0	361,396	0	(35,988)	(35,988)	10,075	.02/15/2029
12530M-AA-3	SORT 2020-1 A1 - ABS		.09/19/2024	BZW SECS		869,377	899,452	902,526	899,688	0	(110)	0	(110)	0	899,578	0	(30,202)	(30,202)	11,654	.07/15/2060
12530M-AB-1	SORT 2020-1 A2 - ABS		.09/19/2024	Various		317,652	350,136	349,973	350,041	0	(39)	0	(39)	0	350,001	0	(32,349)	(32,349)	5,333	.07/15/2060

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Iden-tification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date
12543D-BG-3	CHS/COMMUNITY HEALTH SYSTEMS INC		.06/05/2024	Call @ 100.00		.61,000	61,000	55,775	57,170	0	.670	0	.670	0	57,840	0	3,160	3,160	3,524	.03/15/2026
12543D-BG-4	CHS/COMMUNITY HEALTH SYSTEMS INC		.12/06/2024	WELLS FARGO SECURITIES, LLC		4,869	5,000	4,356	4,413	0	154	0	154	0	4,566	0	302	302	347	.03/15/2027
12543D-BM-1	CHS/COMMUNITY HEALTH SYSTEMS INC		.08/20/2024	GOLDMAN SACHS AND CO. LLC		114,888	130,000	90,798	94,953	0	2,501	0	2,501	0	97,455	0	17,433	17,433	5,233	.05/15/2030
12543D-BN-9	CHS/COMMUNITY HEALTH SYSTEMS INC		.05/23/2024	UBS SECURITIES LLC		20,550	20,000	20,400	0	0	0	0	0	0	20,400	0	150	150	985	.01/15/2032
12556L-BJ-4	FIRST-CITIZENS BANK & TRUST CO		.06/04/2024	KEYBANK CAPITAL MARKETS INC		889,884	900,000	841,500	868,844	0	5,041	0	5,041	0	873,885	0	15,999	15,999	18,408	.09/27/2025
125896-BR-0	OMS ENERGY CORP		.09/18/2024	BZW SECS		2,223,318	2,300,000	2,298,937	2,298,937	0	289	0	289	0	2,299,227	0	(75,909)	(75,909)	74,258	.02/15/2027
12592P-BE-2	COMM 2014-UBS6 A4 - CMBS		.06/25/2024	Various		1,487,002	1,494,283	1,509,139	1,494,074	0	(668)	0	(668)	0	1,493,407	0	(6,404)	(6,404)	28,316	.12/12/2047
12631D-BB-8	COMM 2014-CRE17 A5 - CMBS		.08/12/2024	Paydown		1,110,000	1,110,000	1,084,990	1,104,329	0	5,671	0	5,671	0	1,110,000	0	0	0	16,424	.05/10/2047
12664J-AB-6	CNH 2022-C A2 - ABS		.12/16/2024	Paydown		394,945	394,945	394,944	394,944	0	1	0	1	0	394,945	0	0	0	12,071	.07/15/2026
12664J-AC-4	CNH 2022-C A3 - ABS		.12/15/2024	Paydown		13,872	13,872	13,689	13,744	0	128	0	128	0	13,872	0	0	0	417	.04/17/2028
13057Q-AH-0	CALIFORNIA RESOURCES CORP		.08/15/2024	Various		50,916	52,000	51,395	51,598	0	118	0	118	0	51,715	0	(800)	(800)	3,705	.02/01/2026
131347-CK-0	CALPINE CORP		.10/10/2024	Call @ 100.00		98,000	98,000	96,653	96,698	877	137	0	1,015	0	97,713	0	287	287	3,954	.06/01/2026
13645R-AS-3	CANADIAN PACIFIC RAILWAY CO		.06/24/2024	MARKETAXESS INC		2,164,206	2,200,000	2,189,924	2,198,740	0	571	0	571	0	2,199,310	0	(35,104)	(35,104)	57,420	.02/01/2025
14043G-AB-0	COPAR 2022-2 A2A - ABS		.07/15/2024	Paydown		109,641	109,641	109,636	109,640	0	1	0	1	0	109,641	0	0	0	1,253	.09/15/2025
14043G-AD-6	COPAR 2022-2 A3 - ABS		.12/15/2024	Paydown		94,352	94,352	94,345	94,350	0	2	0	2	0	94,352	0	0	0	1,325	.05/17/2027
14043Q-AC-6	COPAR 2022-1 A3 - ABS		.12/15/2024	Paydown		213,598	213,598	213,551	213,584	0	14	0	14	0	213,598	0	0	0	2,273	.04/15/2027
141781-BP-8	CARGILL INC		.02/02/2024	Maturity @ 100.00		240,000	240,000	226,517	239,053	0	947	0	947	0	240,000	0	0	0	480	.02/02/2024
14316N-AD-1	CARMX 2021-1 A4 - ABS		.12/19/2024	Various		188,977	190,000	179,825	186,649	0	2,870	0	2,870	0	189,519	0	(543)	(543)	978	.10/15/2026
14318M-AD-1	CARMX 2022-3 A3 - ABS		.12/15/2024	Paydown		292,946	292,946	292,939	292,944	0	2	0	2	0	292,946	0	0	0	3,869	.04/15/2027
143658-BJ-0	CARNIVAL CORP		.02/01/2024	Call @ 100.00		41,975	40,000	40,100	40,093	0	(2)	0	(2)	0	40,091	0	(91)	(91)	3,950	.08/01/2027
14879E-AH-1	CATALENT PHARMA SOLUTIONS INC		.12/18/2024	Call @ 100.00		124,922	123,000	119,310	107,640	12,838	440	0	13,278	0	120,917	0	2,083	2,083	7,080	.02/15/2029
14912L-BT-3	CATERPILLAR FINANCIAL SERVICES CORP		.11/21/2024	BZW SECS		964,720	1,000,000	997,710	999,352	0	230	0	230	0	999,582	0	(34,862)	(34,862)	30,867	.08/09/2026
15019Q-AE-6	SIX FLAGS ENTERTAINMENT CORP		.10/28/2024	MORGAN STANLEY & CO. LLC		91,531	95,000	83,986	85,461	0	1,165	0	1,165	0	86,626	0	4,906	4,906	6,587	.07/15/2029
15135B-AR-2	CENTENE CORP		.08/14/2024			82,879	85,000	84,286	84,622	0	55	0	55	0	84,677	0	(1,798)	(1,798)	2,408	.12/15/2027
15135B-AZ-4	CENTENE CORP		.02/01/2024	Jane Street		83,574	100,000	100,000	100,000	0	0	0	0	0	100,000	0	(16,426)	(16,426)	1,342	.08/01/2031
156700-BB-1	LUMEN TECHNOLOGIES INC		.03/26/2024	Call @ 100.00		218,382	268,000	146,060	150,795	0	4,478	0	4,478	0	155,272	0	63,110	63,110	9,153	.12/15/2026
156700-BC-9	LUMEN TECHNOLOGIES INC		.03/26/2024	Call @ 100.00		167,857	248,000	206,700	160,052	55,163	2,091	0	57,254	0	217,305	0	(49,449)	(49,449)	6,940	.02/15/2027
163851-AH-1	CHEMOURS CO		.11/21/2024	GOLDMAN SACHS AND CO. LLC		4,444	5,000	4,225	4,307	0	86	0	86	0	4,394	0	50	50	236	.11/15/2029
16411Q-AG-6	CHENIERE ENERGY PARTNERS LP		.08/14/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		237,432	244,000	247,050	246,088	0	(201)	0	(201)	0	245,887	0	(8,455)	(8,455)	9,577	.10/01/2029
166754-AP-6	CHEVRON PHILLIPS CHEMICAL COMPANY LLC		.12/19/2024	Stifel Nicolaus & Co.		1,047,201	1,075,000	1,052,221	1,066,382	0	2,760	0	2,760	0	1,069,142	0	(21,941)	(21,941)	38,479	.12/01/2026
16876A-AB-0	CHILDRENS HOSPITAL MEDICAL CENTER		.09/23/2024	Jefferies & Co., Inc.		2,912,580	3,000,000	3,000,000	3,000,000	0	0	0	0	0	3,000,000	0	(87,420)	(87,420)	73,465	.11/15/2026
172441-BC-0	CINEMARK USA INC		.05/01/2024	Call @ 100.00		33,000	33,000	33,486	33,137	1	(138)	0	(137)	0	33,000	0	0	0	1,444	.05/01/2025
17322A-AD-4	CGOIT 2014-GC19 A4 - CMBS		.01/12/2024	Paydown		207,630	207,630	207,119	207,630	0	0	0	0	0	207,630	0	0	0	696	.03/12/2047
17322V-AT-3	CGOIT 2014-GC23 A4 - CMBS		.06/24/2024	Various		1,498,908	1,500,000	1,494,785	1,497,666	0	2,204	0	2,204	0	1,499,871	0	(962)	(962)	24,039	.07/10/2047
17322Y-AC-4	CGOIT 2014-GC25 A3 - CMBS		.06/24/2024	Various		1,221,993	1,222,260	1,234,411	1,222,141	0	17	0	17	0	1,222,158	0	(166)	(166)	20,798	.10/11/2047
17323C-AE-7	CGOIT 2015-GC27 A5 - CMBS		.06/24/2024	Citi Bank		2,195,891	2,220,700	2,187,679	2,208,059	0	6,533	0	6,533	0	2,214,592	0	(18,701)	(18,701)	39,476	.02/12/2048
17323C-AK-3	CGOIT 2015-GC27 B - CMBS		.08/02/2024	BREAN CAPITAL, LLC		265,359	270,000	264,484	267,734	0	1,225	0	1,225	0	268,959	0	(3,599)	(3,599)	6,903	.02/12/2048
17323Y-AC-3	CGOIT 2015-GC31 A3 - CMBS		.11/01/2024	Paydown		112,211	112,211	113,327	112,181	0	30	0	30	0	112,211	0	0	0	1,635	.06/12/2048
174610-AR-6	CITIZENS FINANCIAL GROUP INC		.09/18/2024	BANK OF NYC/GOLDMAN		919,296	950,000	948,081	949,257	0	220	0	220	0	949,477	0	(30,181)	(30,181)	30,986	.07/27/2026
18060T-AA-3	CLARIOS GLOBAL LP		.09/26/2024	Call @ 100.00		60,000	60,000	59,850	59,916	0	44	0	44	0	59,960	0	40	40	3,499	.05/15/2025
18453H-AE-6	CLEAR CHANNEL OUTDOOR HOLDINGS INC		.05/08/2024	WELLS FARGO SECURITIES, LLC		7,271	7,000	7,018	7,018	0	1	0	1	0	7,019	0	253	253	452	.09/15/2028
185899-AK-7	CLEVELAND-OLIFFS INC		.06/24/2024	Jefferies		37,900	40,000	39,300	36,967	2,297	61	0	2,358	0	39,325	0	(1,425)	(1,425)	1,511	.03/01/2029
20030N-DZ-1	COMCAST CORP		.10/23/2024	Call @ 100.00		302,709	300,000	299,919	299,949	0	30	0	30	0	299,979	0	21	21	17,847	.11/07/2025
20337Y-AA-5	COMMSCOPE TECHNOLOGIES LLC		.12/26/2024	Call @ 100.00		97,000	97,000	89,800	79,055	13,310	3,067	0	16,377	0	95,432	0	1,568	1,568	5,998	.06/15/2025

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
21871N-AB-7	COREVIC INC		.03/12/2024	Various		88,719	85,000	85,940	85,749	0	(58)	0	(58)	0	85,691	0	(691)	(691)	6,582	.04/15/2026
222070-AB-0	COTY INC		.06/21/2024	Call @ 100.00		3,000	3,000	2,910	2,936	0	12	0	12	0	2,948	0	52	52	133	.04/15/2026
222070-AE-4	COTY INC		.11/13/2024	Adjustment		36,860	38,000	36,582	37,018	0	388	0	388	0	37,405	0	(545)	(545)	2,038	.04/15/2026
224044-CH-8	COX COMMUNICATIONS INC		.06/24/2024	FUND FUNDS II		1,991,920	2,000,000	1,997,240	1,999,738	0	203	0	203	0	1,999,941	0	(8,021)	(8,021)	54,250	.08/15/2024
22535W-AG-2	CREDIT AGRICOLE SA (LONDON BRANCH)	C	.09/18/2024	BZW SECS		586,608	600,000	603,198	600,835	0	(443)	0	(443)	0	600,392	0	(13,784)	(13,784)	8,677	.06/16/2026
23802W-AA-9	COLO 2021-1 A2 - ABS		.09/19/2024	TORONTO DOMINION BK		953,164	1,000,000	1,001,867	1,000,895	0	(295)	0	(295)	0	1,000,600	0	(47,436)	(47,436)	15,164	.02/27/2051
25160P-AF-4	DEUTSCHE BANK AG (NEW YORK BRANCH)		.09/18/2024	BZW SECS		577,314	600,000	606,360	602,984	0	(950)	0	(950)	0	602,034	0	(24,720)	(24,720)	10,116	.03/19/2026
25260W-AD-3	DIAMOND FOREIGN ASSET CO	C	.09/26/2024	GOLDMAN SACHS AND CO. LLC		5,250	5,000	5,000	5,000	0	0	0	0	0	5,000	0	250	250	432	.10/01/2030
25461L-AA-0	DIRECTV FINANCING LLC		.10/10/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		63,456	65,000	59,454	60,598	0	839	0	839	0	61,438	0	2,018	2,018	4,404	.08/15/2027
254687-DK-9	WALT DISNEY CO		.12/19/2024	TORONTO DOMINION BK		1,957,140	2,000,000	1,997,147	1,998,769	0	422	0	422	0	1,999,192	0	(42,052)	(42,052)	74,063	.11/15/2026
25470X-AW-5	DISH DBS CORP		.11/15/2024	Maturity @ 100.00		717,000	717,000	636,919	670,556	442	46,001	0	46,444	0	717,000	0	0	0	42,124	.11/15/2024
256677-AJ-4	DOLLAR GENERAL CORP		.09/20/2024	Maturity @ 100.00		500,000	500,000	499,535	499,829	0	171	0	171	0	500,000	0	0	0	21,250	.09/20/2024
25755T-AL-4	DPABS 2019-1 A2 - ABS		.09/13/2024	Various		436,080	457,188	472,636	466,255	0	(2,477)	0	(2,477)	0	463,778	0	(27,698)	(27,698)	14,925	.10/25/2049
25755T-AN-0	DPABS 2021-1 A1 - ABS		.09/13/2024	Various		811,856	877,500	880,448	878,740	0	333	0	333	0	879,073	0	(67,217)	(67,217)	20,790	.04/25/2051
25755T-AP-5	DPABS 2021-1 A11 - ABS		.09/13/2024	Various		795,548	877,500	881,430	880,045	0	(218)	0	(218)	0	879,827	0	(84,279)	(84,279)	24,609	.04/25/2051
26884T-AL-6	ERAC USA FINANCE LLC		.06/24/2024	GOLDMAN		2,977,770	3,000,000	3,066,960	3,005,520	0	(4,294)	0	(4,294)	0	3,001,226	0	(23,456)	(23,456)	70,583	.11/15/2024
26885B-AB-6	EQM MIDSTREAM PARTNERS LP		.12/30/2024	Call @ 100.00		85,000	85,000	77,513	79,394	0	1,795	0	1,795	0	81,189	0	3,811	3,811	3,789	.12/01/2026
26885B-AK-6	EQM MIDSTREAM PARTNERS LP		.12/04/2024	Various		15,800	16,000	13,800	14,134	0	317	0	317	0	14,451	0	1,349	1,349	1,050	.01/15/2029
277432-AR-1	EASTMAN CHEMICAL CO		.08/14/2024	TENDER GOLDMAN SACHS AND CO. LLC		1,738,684	1,805,000	1,912,560	1,812,727	0	(2,809)	0	(2,809)	0	1,809,918	0	(71,234)	(71,234)	74,491	.03/15/2025
28414H-AG-8	ELANCO ANIMAL HEALTH INC		.05/08/2024	LLC		30,563	30,000	27,735	28,105	0	119	0	119	0	28,224	0	2,338	2,338	1,397	.08/28/2028
28470R-AH-5	CAESARS ENTERTAINMENT INC		.01/24/2024	Adjustment		343,296	342,000	338,072	339,260	0	174	0	174	0	339,434	0	3,862	3,862	12,766	.07/01/2025
29103D-AJ-5	EMERA US FINANCE LP		.12/19/2024	CITADEL		978,220	1,000,000	945,309	954,009	0	17,415	0	17,415	0	971,424	0	6,796	6,796	35,993	.06/15/2026
292480-AH-3	ENERGY TRANSFER LP		.05/15/2024	Maturity @ 100.00		1,000,000	1,000,000	554,860	518,230	0	51,051	0	51,051	0	969,281	0	30,719	30,719	19,500	.05/15/2024
29250N-AH-8	ENBRIDGE INC		.06/10/2024	Maturity @ 100.00		1,500,000	1,500,000	1,463,945	1,496,919	0	3,081	0	3,081	0	1,500,000	0	0	0	26,250	.06/10/2024
29261A-AB-6	ENCOMPASS HEALTH CORP		.12/19/2024	Various		4,766	5,000	5,000	4,709	291	0	0	291	0	5,000	0	(234)	(234)	328	.02/01/2030
29278N-AM-5	ENERGY TRANSFER LP		.01/15/2024	Maturity @ 100.00		150,000	150,000	151,674	150,000	0	0	0	0	0	150,000	0	0	0	4,406	.01/15/2024
29336U-AF-4	ENLINK MIDSTREAM PARTNERS LP		.09/11/2024	BARCLAYS CAPITAL INC		15,043	15,000	14,366	14,546	0	118	0	118	0	14,664	0	379	379	842	.07/15/2026
29364G-AJ-2	ENTERGY CORP		.09/18/2024	BZW SECS		975,790	1,000,000	997,750	999,349	0	193	0	193	0	999,542	0	(23,752)	(23,752)	30,975	.09/01/2026
29365B-AA-1	INTEGRIS ESCROW CORP		.02/20/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		23,813	25,000	22,599	22,949	0	45	0	45	0	22,995	0	818	818	416	.04/15/2029
29444U-BR-6	EQUINIX INC		.09/18/2024	BZW SECS		554,580	600,000	596,772	597,928	0	329	0	329	0	598,257	0	(43,677)	(43,677)	10,133	.05/15/2028
29450Y-AB-5	EQUIPMENTSHARE.COM INC		.05/29/2024	RBC CAPITAL MARKETS		10,313	10,000	10,000	0	0	0	0	0	0	10,000	0	313	313	105	.05/15/2032
29670G-AD-4	ESSENTIAL UTILITIES INC		.06/24/2024	GOLDMAN		523,026	600,000	622,818	616,501	0	(1,233)	0	(1,233)	0	615,268	0	(92,242)	(92,242)	11,267	.04/15/2030
29670G-AF-9	ESSENTIAL UTILITIES INC		.06/24/2024	Jefferies & Co., Inc.		952,453	1,150,000	1,147,080	1,147,804	0	134	0	134	0	1,147,939	0	(195,486)	(195,486)	17,940	.05/01/2031
29717P-AR-8	ESSEX PORTFOLIO LP		.03/28/2024	WELLS FARGO SECURITIES LLC		571,614	600,000	596,538	598,725	0	91	0	91	0	598,817	0	(27,203)	(27,203)	9,123	.05/01/2027
30219G-AK-4	EVERNORTH HEALTH INC		.02/07/2024	Various		963,390	1,000,000	992,720	999,614	0	121	0	121	0	999,735	0	(36,345)	(36,345)	36,514	.06/15/2024
302491-AT-2	FMC CORP		.03/28/2024	Various		297,966	315,000	314,682	314,873	0	11	0	11	0	314,884	0	(16,918)	(16,918)	5,068	.10/01/2026
302491-AU-9	FMC CORP		.03/28/2024	JP Morgan Securities LLC		540,210	600,000	599,994	600,000	0	0	0	0	0	600,000	0	(59,790)	(59,790)	10,408	.10/01/2029
30251G-BC-0	FMG RESOURCES (AUGUST 2006) PTY LTD	C	.03/19/2024	RBC CAPITAL MARKETS		4,463	5,000	4,237	4,314	0	16	0	16	0	4,330	0	133	133	103	.04/01/2031
30300Y-AU-3	FREMF 2017-K67 C - CMBS		.09/19/2024	SG AMERICAS SECURITIES		488,047	500,000	533,828	519,338	0	(3,950)	0	(3,950)	0	515,389	0	(27,342)	(27,342)	16,154	.09/27/2049
31620M-BS-4	FIDELITY NATIONAL INFORMATION SERVICES I		.09/18/2024	BZW SECS		182,982	200,000	198,846	199,296	0	119	0	119	0	199,415	0	(16,433)	(16,433)	3,465	.03/01/2028
316773-DA-5	FIFTH THIRD BANCORP		.09/18/2024	BZW SECS		383,248	400,000	399,212	399,606	0	84	0	84	0	399,690	0	(16,442)	(16,442)	8,897	.05/05/2027
33939H-AA-7	FLEX INTERMEDIATE HOLDCO LLC		.06/04/2024	BARCLAYS CAPITAL INC		499,596	600,000	466,636	478,289	0	4,189	0	4,189	0	482,478	0	17,118	17,118	18,777	.06/30/2031
343498-AB-7	FLOWERS FOODS INC		.12/19/2024	BAML		974,450	1,000,000	994,730	998,381	0	580	0	580	0	998,961	0	(24,511)	(24,511)	42,681	.10/01/2026
345295-AB-5	FORDO 2022-D A2A - ABS		.07/15/2024	Paydown		230,574	230,574	230,558	230,570	0	4	0	4	0	230,574	0	0	0	3,846	.08/15/2025

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
34533Y-AE-0	FORDO 2020-C A4 - ABS		12/19/2024	Various		1,021,973	1,023,000	963,378	1,005,199	0	16,418	0	16,418	0	1,021,618	0	356	356	4,307	08/15/2026
34533Y-AF-7	FORDO 2020-C B - ABS		12/19/2024	Wells		952,351	955,000	903,594	932,484	0	14,991	0	14,991	0	947,474	0	4,877	4,877	7,649	08/15/2026
34534L-AD-9	FORDO 2022-B A3 - ABS		12/19/2024	Various		339,620	340,000	339,982	339,994	0	5	0	5	0	339,999	0	(379)	(379)	9,379	09/15/2026
349553-AM-9	FORTIS INC		09/18/2024	BANK OF NYC/GOLDMAN		1,700,493	1,750,000	1,708,610	1,736,295	0	3,473	0	3,473	0	1,739,767	0	(39,275)	(39,275)	51,235	10/04/2026
34958E-AB-5	FORTINET INC		06/24/2024	GOLDMAN		827,560	1,000,000	1,007,574	1,005,781	0	(373)	0	(373)	0	1,005,408	0	(177,848)	(177,848)	17,111	03/15/2031
35805B-AA-6	FRESENTIUS MEDICAL CARE US FINANCE III IN		06/11/2024	Various		989,734	1,100,000	950,574	965,797	0	9,264	0	9,264	0	975,061	0	14,673	14,673	20,164	06/15/2029
35805B-AB-4	FRESENTIUS MEDICAL CARE US FINANCE III IN		06/04/2024	HSBC SECURITIES		401,030	500,000	375,584	384,972	0	5,536	0	5,536	0	390,508	0	10,522	10,522	9,533	02/16/2031
361448-AY-9	GATX CORP		12/19/2024	CITADEL		971,320	1,000,000	993,150	997,937	0	745	0	745	0	998,681	0	(27,361)	(27,361)	41,076	09/15/2026
36162J-AC-0	GEO GROUP INC		04/29/2024	Call @ 100.00		40,800	40,000	39,900	39,913	0	5	0	5	0	39,918	0	82	82	4,288	06/30/2028
36252W-AX-6	GSMS 2014-GC20 A5 - CMBS		03/12/2024	Paydown		872,163	872,163	868,722	871,033	0	1,130	0	1,130	0	872,163	0	0	0	5,483	04/12/2047
36253G-AE-2	GSMS 2014-GC24 A5 - CMBS		06/25/2024	Various		2,242,497	2,250,000	2,247,012	2,247,575	0	382	0	382	0	2,247,957	0	(5,459)	(5,459)	49,801	09/12/2047
36264P-AF-6	GSMS 21PJ A6 - RMBS		12/01/2024	Paydown		122,781	122,781	115,280	116,225	0	6,556	0	6,556	0	122,781	0	0	0	899	09/25/2051
36265W-AD-5	GMCAR 2022-3 A3 - ABS		12/16/2024	Paydown		117,294	117,294	117,293	117,294	0	0	0	0	0	117,294	0	0	0	1,478	04/16/2027
36266F-AC-3	GMALT 2022-2 A3 - ABS		06/20/2024	Paydown		793,095	793,095	793,013	793,068	0	27	0	27	0	793,095	0	0	0	8,225	06/20/2025
36270F-AZ-6	GSMS 23PJ3 A16 - RMBS		12/25/2024	Paydown		62,112	62,111	61,102	61,112	0	999	0	999	0	62,111	0	0	0	883	10/27/2053
362925-AP-4	GSMS 2022-PJ5 A9 - CMO/RMBS		12/01/2024	Paydown		197,825	197,825	192,654	192,994	0	4,831	0	4,831	0	197,825	0	0	0	1,695	10/25/2027
366651-AG-2	GARTNER INC		08/14/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		126,419	135,000	129,947	130,587	0	436	0	436	0	131,023	0	(4,604)	(4,604)	3,263	06/15/2029
36804P-AF-3	GATX CORP - ABS		01/02/2024	Paydown		26,090	26,090	26,090	26,090	0	0	0	0	0	26,090	0	0	0	743	01/02/2025
36830R-AW-0	GCAT 221NV3 2A5 - RMBS		12/25/2024	Paydown		176,927	176,927	175,656	173,906	0	3,022	0	3,022	0	176,927	0	0	0	2,473	08/26/2052
37185L-AM-4	GENESIS ENERGY LP		12/20/2024	Various		85,303	86,000	86,165	86,100	0	(29)	0	(29)	0	86,071	0	(767)	(767)	10,491	01/15/2027
37185L-AN-2	GENESIS ENERGY LP		02/27/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI) ING FINANCIAL MARKETS		3,113	3,000	3,000	3,000	0	0	0	0	0	3,000	0	113	113	99	04/15/2030
375558-BM-4	GILEAD SCIENCES INC		09/18/2024	LLC		976,200	1,000,000	999,740	999,921	0	42	0	42	0	999,962	0	(23,762)	(23,762)	30,975	03/01/2027
378272-AN-8	GLENCORE FUNDING LLC		11/21/2024	Various		3,356,195	3,425,000	3,394,586	3,394,586	0	2,038	0	2,038	0	3,396,624	0	(40,429)	(40,429)	89,050	03/27/2026
378272-BD-9	GLENCORE FUNDING LLC		09/18/2024	BZW SECS		383,520	400,000	399,580	399,801	0	62	0	62	0	399,863	0	(16,343)	(16,343)	5,814	04/27/2026
37940X-AB-8	GLOBAL PAYMENTS INC		06/24/2024	FUND FUNDS II MORGAN SECURITIES-FIXED		899,250	1,000,000	996,860	998,127	0	157	0	157	0	998,284	0	(99,034)	(99,034)	27,556	08/15/2029
37940X-AP-7	GLOBAL PAYMENTS INC		06/24/2024	INC		446,360	450,000	449,654	449,736	0	42	0	42	0	449,778	0	(3,418)	(3,418)	19,181	08/15/2027
380130-AD-6	GMALT 2022-3 A3 - ABS		09/20/2024	Paydown		1,035,833	1,035,833	1,035,737	1,035,809	0	24	0	24	0	1,035,833	0	0	0	17,583	09/22/2025
380130-AE-4	GMALT 2022-3 A4 - ABS		11/20/2024	Paydown		1,125,000	1,125,000	1,124,842	1,124,935	0	65	0	65	0	1,125,000	0	0	0	39,734	08/20/2026
38141G-XE-9	GOLDMAN SACHS GROUP INC		02/20/2024	Maturity @ 100.00		250,000	250,000	249,695	249,991	0	9	0	9	0	250,000	0	0	0	4,531	02/20/2024
38141G-YG-3	GOLDMAN SACHS GROUP INC		11/21/2024	IFCSMUNI		470,940	500,000	500,000	500,000	0	0	0	0	0	500,000	0	(29,060)	(29,060)	9,252	09/10/2027
38406J-AA-6	GRACE 20GRCE A - CMBS		08/02/2024	GOLDMAN BNY/SUNTRUST CAPITAL		848,203	1,000,000	1,029,625	1,021,962	0	(1,810)	0	(1,810)	0	1,020,153	0	(171,950)	(171,950)	15,907	12/12/2040
389284-AA-8	GRAY TELEVISION INC		07/31/2024	MARKETS		86,963	90,000	79,200	81,513	0	1,271	0	1,271	0	82,784	0	4,179	4,179	4,480	05/15/2027
38937L-AC-5	GRAY OAK PIPELINE LLC		09/18/2024	BZW SECS		194,806	200,000	199,712	199,896	0	43	0	43	0	199,939	0	(5,133)	(5,133)	4,824	10/15/2025
39843U-AA-0	GRIFOLS SA	C.	07/10/2024	Jefferies		181,500	200,000	167,554	172,525	0	2,519	0	2,519	0	175,043	0	6,457	6,457	7,019	10/15/2028
402635-AQ-9	GULFPORT ENERGY OPERATING CORP		09/13/2024	Various		143,269	140,000	139,572	139,713	0	86	0	86	0	139,799	0	201	201	12,042	05/17/2026
402635-AR-7	GULFPORT ENERGY OPERATING CORP		09/13/2024	Various		10,234	10,000	9,950	9,966	0	10	0	10	0	9,975	0	25	25	860	05/17/2026
403949-AM-2	HF SINCLAIR CORP		01/19/2024	FIXED INC		57,732	60,000	55,438	56,292	0	49	0	49	0	56,340	0	1,392	1,392	1,433	02/01/2028
404119-BN-8	HCA INC		03/15/2024	Maturity @ 100.00		300,000	300,000	300,000	300,000	0	0	0	0	0	300,000	0	0	0	7,500	03/15/2024
404280-BB-4	HSBC HOLDINGS PLC	C.	05/13/2024	Various		1,956,960	2,000,000	1,998,520	1,999,570	0	65	0	65	0	1,999,635	0	(42,675)	(42,675)	37,267	05/25/2026
404280-CV-9	HSBC HOLDINGS PLC	C.	09/18/2024	BZW SECS		916,720	1,000,000	1,001,290	998,495	0	(362)	0	(362)	0	998,134	0	(81,414)	(81,414)	24,021	08/17/2029
42225U-AL-8	HEALTHCARE REALTY HOLDINGS LP		06/24/2024	GOLDMAN		815,284	986,000	1,024,415	1,012,111	0	(1,994)	0	(1,994)	0	1,010,117	0	(194,833)	(194,833)	18,405	03/15/2030
42225U-AM-6	HEALTHCARE REALTY HOLDINGS LP		06/24/2024	GOLDMAN		777,850	1,000,000	990,534	993,154	0	428	0	428	0	993,582	0	(215,732)	(215,732)	15,944	03/15/2031
431318-AS-3	HILCORP ENERGY I LP		02/20/2024	Various		60,518	61,000	58,472	58,874	0	48	0	48	0	58,922	0	1,596	1,596	1,122	11/01/2028
437076-BT-8	HOME DEPOT INC		11/21/2024	BZW SECS		717,728	750,000	748,050	749,223	0	196	0	196	0	749,419	0	(31,692)	(31,692)	24,967	09/14/2027
43815P-AB-5	HAROT 2022-2 A2 - ABS		05/20/2024	Paydown		94,257	94,257	93,222	94,053	0	204	0	204	0	94,257	0	0	0	816	03/18/2025

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Iden-tification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date
43815P-AC-3	HAROT 2022-2 A3 - ABS		.12/19/2024	Various		184,595	185,000	184,989	184,995	0	4	0	4	0	184,999	0	(404)	(404)	5,974	.07/20/2026
440452-AG-5	HORMEL FOODS CORP		.06/03/2024	Maturity @ 100.00		700,000	700,000	659,589	688,337	0	11,663	0	11,663	0	700,000	0	0	0	2,275	.06/03/2024
440452-AH-3	HORMEL FOODS CORP		.11/21/2024	CITADEL		362,004	400,000	399,028	399,373	0	123	0	123	0	399,495	0	(37,491)	(37,491)	6,592	.06/03/2028
445658-CF-2	J B HUNT TRANSPORT SERVICES INC		.12/19/2024	BAML		1,285,648	1,300,000	1,299,922	1,299,994	0	44	0	44	0	1,300,038	0	(14,390)	(14,390)	65,627	.03/01/2026
44891A-BG-1	HYUNDAI CAPITAL AMERICA		.09/18/2024	BZW SECS		580,260	600,000	598,194	599,151	0	203	0	203	0	599,354	0	(19,094)	(19,094)	19,950	.02/10/2027
44891A-BP-1	HYUNDAI CAPITAL AMERICA		.09/18/2024	BZW SECS		471,815	500,000	512,675	507,853	0	(1,502)	0	(1,502)	0	506,352	0	(34,537)	(34,537)	11,017	.10/15/2027
				mitsubishi ufj																
44891A-BT-3	HYUNDAI CAPITAL AMERICA		.09/18/2024	SECURITIES		918,330	1,000,000	998,950	999,381	0	113	0	113	0	999,494	0	(81,164)	(81,164)	21,450	.01/10/2028
45174H-BC-0	IHEARTCOMMUNICATIONS INC		.12/20/2024	Corporate Action		181,510	213,177	186,175	181,669	9,892	8,310	0	18,202	0	199,870	0	(18,361)	(18,361)	34,743	.05/01/2026
45174H-BD-8	IHEARTCOMMUNICATIONS INC		.12/20/2024	Corporate Action		57,317	82,000	70,841	53,224	19,232	2,292	0	21,524	0	74,748	0	(17,431)	(17,431)	8,737	.05/01/2027
45174H-BE-6	IHEARTCOMMUNICATIONS INC		.12/20/2024	Corporate Action		90,032	127,000	111,486	100,615	13,588	3,023	0	16,611	0	117,226	0	(27,194)	(27,194)	11,298	.08/15/2027
456837-AV-5	ING GROEP NV	C.	.11/21/2024	Jefferies & Co., Inc. Merrill Lynch Pierce		956,870	1,000,000	1,001,104	1,000,508	0	(194)	0	(194)	0	1,000,314	0	(43,444)	(43,444)	19,705	.04/01/2027
45866F-BB-9	INTERCONTINENTAL EXCHANGE INC		.09/18/2024	Fenner Smith		55,904	57,000	50,834	51,835	0	708	0	708	0	52,543	0	3,362	3,362	2,320	.09/01/2028
46117N-AA-0	TOWN 2022-STAY A - CMBS		.06/25/2024	GOLDMAN		1,506,445	1,500,000	1,492,500	1,501,366	0	(828)	0	(828)	0	1,500,538	0	5,907	5,907	63,196	.08/15/2039
462613-AM-2	IPALCO ENTERPRISES INC		.04/15/2024	Call @ 100.00		500,000	500,000	499,532	499,953	0	20	0	20	0	499,973	0	27	27	11,408	.09/01/2024
465685-AK-1	ITC HOLDINGS CORP		.09/18/2024	BZW SECS		1,716,873	1,750,000	1,760,820	1,752,868	0	(852)	0	(852)	0	1,752,016	0	(35,143)	(35,143)	69,356	.06/30/2026
46591A-AZ-8	JPMDB 2018-C8 A3 - CMBS		.12/01/2024	Paydown		74,299	74,299	75,805	75,079	0	(780)	0	(780)	0	74,299	0	0	0	724	.06/16/2051
465978-AM-6	JPMIT 2023-1 A4A - RMBS		.12/01/2024	Paydown		217,475	217,475	214,281	214,425	0	3,050	0	3,050	0	217,475	0	0	0	3,249	.06/25/2053
465979-AA-0	JPMCC 2022-NXSS A - CMBS		.10/15/2024	Paydown		1,500,000	1,500,000	1,496,250	1,500,594	0	(594)	0	(594)	0	1,500,000	0	0	0	95,137	.09/15/2039
46625H-QW-3	JPMORGAN CHASE & CO		.12/19/2024	Jefferies & Co., Inc.		1,965,900	2,000,000	2,042,060	2,010,274	0	(4,830)	0	(4,830)	0	2,005,444	0	(39,544)	(39,544)	80,483	.04/01/2026
46655K-BV-7	JPMIT 226 12A - RMBS		.12/25/2024	Paydown		163,414	163,414	162,014	162,101	0	1,313	0	1,313	0	163,414	0	0	0	1,471	.11/25/2052
46655N-CS-7	JPMIT 227 24A - RMBS		.12/01/2024	Paydown		209,192	209,192	204,518	204,863	0	4,329	0	4,329	0	209,192	0	0	0	2,108	.12/26/2053
46655V-BD-3	JPMIT 228 A12 - RMBS		.12/25/2024	Paydown		286,782	286,782	286,031	286,010	0	772	0	772	0	286,782	0	0	0	3,286	.01/25/2053
46656R-AN-0	JPMIT 2023-3 A4B - RMBS		.12/01/2024	Paydown		116,142	116,142	115,085	115,085	0	1,056	0	1,056	0	116,142	0	0	0	1,819	.10/27/2053
46849L-SQ-5	JACKSON NATIONAL LIFE GLOBAL FUNDING		.12/19/2024	TORONTO DOMINION BK		2,925,150	3,000,000	2,994,780	2,998,672	0	580	0	580	0	2,999,252	0	(74,102)	(74,102)	104,463	.04/29/2026
47787C-AB-9	JDOT 2023-C A2 - ABS		.12/15/2024	Paydown		246,286	246,286	246,269	246,277	0	9	0	9	0	246,286	0	0	0	4,581	.08/17/2026
477920-AB-8	JDOT 2023-B A2 - ABS		.12/15/2024	Paydown		441,010	441,010	440,752	440,886	0	125	0	125	0	441,010	0	0	0	8,453	.06/15/2026
49327V-2A-1	KEYBANK NA		.09/18/2024	Morgan Stanley		976,350	1,000,000	1,021,510	1,005,978	0	(1,748)	0	(1,748)	0	1,004,230	0	(27,880)	(27,880)	28,239	.05/20/2026
50077L-BJ-4	KRAFT HEINZ FOODS CO		.06/24/2024	SERVICES LLC		48,964	50,000	50,000	50,000	0	0	0	0	0	50,000	0	(1,037)	(1,037)	1,558	.06/01/2050
501044-CY-5	KROGER CO		.02/01/2024	Maturity @ 100.00		1,500,000	1,500,000	1,564,455	1,500,000	0	0	0	0	0	1,500,000	0	0	0	30,000	.02/01/2024
50168A-AB-6	LABL INC		.10/08/2024	Various		166,900	167,000	158,958	161,019	22	1,580	0	1,602	0	162,621	0	4,279	4,279	13,365	.07/15/2026
				GOLDMAN SACHS AND CO.																
50212Y-AC-8	LPL HOLDINGS INC		.08/14/2024	LLC		39,220	40,000	36,876	37,481	0	364	0	364	0	37,845	0	1,376	1,376	1,388	.11/15/2027
50220P-AC-7	LSEGA FINANCING PLC	C.	.09/18/2024	BZW SECS		928,200	1,000,000	999,090	999,431	0	101	0	101	0	999,532	0	(71,332)	(71,332)	19,056	.04/06/2028
516806-AG-1	VITAL ENERGY INC		.04/29/2024	Call @ 100.00		71,443	68,000	68,932	68,921	(59)	(59)	0	(59)	0	68,861	0	(861)	(861)	8,874	.01/15/2028
516806-AJ-5	VITAL ENERGY INC		.03/20/2024	Adjustment		25,020	24,000	23,698	23,720	0	21	0	21	0	23,742	0	258	258	3,312	.10/15/2030
52532X-AH-8	LEIDOS INC		.06/25/2024	GOLDMAN		331,956	400,000	398,068	398,622	0	89	0	89	0	398,710	0	(66,754)	(66,754)	7,948	.02/15/2031
52532X-AJ-4	LEIDOS INC		.06/25/2024	JP Morgan		305,616	300,000	297,891	298,124	0	82	0	82	0	298,206	0	7,410	7,410	13,465	.03/15/2033
531546-AB-5	LIBERTY UTILITIES FINANCE GP1		.06/24/2024	GOLDMAN		1,431,570	1,750,000	1,750,214	1,750,159	0	(9)	0	(9)	0	1,750,149	0	(318,579)	(318,579)	27,903	.09/15/2030
538034-AR-0	LIVE NATION ENTERTAINMENT INC		.03/12/2024	Various		34,416	36,000	32,100	32,899	0	134	0	134	0	33,033	0	1,382	1,382	688	.10/15/2027
548661-DM-6	LOWE'S COMPANIES INC		.12/19/2024	US BANCORP		1,946,900	2,000,000	1,842,420	1,948,927	0	21,169	0	21,169	0	1,970,095	0	(23,195)	(23,195)	59,028	.04/15/2026
548661-DX-2	LOWE'S COMPANIES INC		.09/18/2024	BZW SECS		613,265	675,000	644,078	655,766	0	3,104	0	3,104	0	658,870	0	(45,606)	(45,606)	8,141	.04/15/2028
550241-AB-9	LUMEN TECHNOLOGIES INC		.11/18/2024	Various		30,435	35,429	21,959	0	0	1,017	0	1,017	0	22,976	0	7,459	7,459	804	.04/15/2029
550241-AC-7	LUMEN TECHNOLOGIES INC		.09/03/2024	Corporate Action		439	439	272	0	0	9	0	9	0	281	0	158	158	7	.04/15/2030
550241-AH-6	LUMEN TECHNOLOGIES, INC.		.09/03/2024	Corporate Action		624	624	417	0	0	11	0	11	0	428	0	196	196	10	.04/15/2030
552732-AA-7	MFRA 2021-INV2 A1 - CMO/RMBS		.12/01/2024	Paydown		169,337	169,337	150,022	0	0	19,315	0	19,315	0	169,337	0	0	0	460	.11/27/2056
552953-CE-9	MGM RESORTS INTERNATIONAL		.10/03/2024	Call @ 100.00		160,971	160,000	156,793	158,076	0	978	0	978	0	159,053	0	947	947	8,331	.06/15/2025
56501R-AC-0	MANULIFE FINANCIAL CORP		.12/19/2024	Stifel Nicolaus & Co.		1,985,600	2,000,000	2,104,390	2,030,790	0	(13,403)	0	(13,403)	0	2,017,387	0	(31,787)	(31,787)	107,439	.03/04/2026

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
56585A-A6-7	MARATHON PETROLEUM CORP		.06/24/2024	DBC-FI		1,492,200	1,500,000	1,506,150	1,500,377	0	(377)	0	(377)	0	1,500,000	0	(7,800)	(7,800)	42,292	.09/15/2024
571900-BB-4	MARRIOTT INTERNATIONAL INC		.04/15/2024	Maturity @ 100.00		200,000	200,000	185,930	193,299	0	.616	0	.616	0	193,915	0	6,085	6,085	3,600	.04/15/2024
575385-AD-1	MASONITE INTERNATIONAL CORP		.04/22/2024	Adjustment		58,425	60,000	54,577	55,603	0	.350	0	.350	0	55,953	0	2,472	2,472	4,353	.02/01/2028
57636Q-AB-0	MASTERCARD INC		.04/01/2024	Maturity @ 100.00		750,000	750,000	733,343	746,980	0	3,020	0	3,020	0	750,000	0	0	0	12,656	.04/01/2024
	BARCLAYS CAPITAL INC																			
57763R-AD-9	MAUSER PACKAGING SOLUTIONS HOLDING CO		.11/15/2024	FIXED INC		15,338	15,000	15,000	15,000	0	0	0	0	0	15,000	0	.338	.338	696	.04/15/2027
58768P-AB-0	MBART 2022-1 A2 - ABS		.07/15/2024	Paydown		630,379	630,379	630,339	630,368	0	.11	0	.11	0	630,379	0	0	0	10,385	.10/15/2025
58770A-AB-9	MBART 2023-1 A2 - ABS		.09/16/2024	Paydown		60,021	60,021	60,019	60,021	0	1	0	1	0	60,021	0	0	0	1,219	.01/15/2026
58770A-AC-7	MBART 2023-1 A3 - ABS		.12/15/2024	Paydown		132,346	132,346	131,644	132,763	0	.507	0	.507	0	132,346	0	0	0	2,900	.11/15/2027
59665X-AC-4	MIDCONTINENT COMMUNICATIONS		.08/26/2024	Call @ 100.00		45,000	45,000	41,240	42,010	0	.481	0	.481	0	42,490	0	2,510	2,510	2,493	.08/15/2027
59833C-AA-0	MIDWEST CONNECTOR CAPITAL COMPANY LLC		.04/01/2024	Maturity @ 100.00		1,400,000	1,400,000	1,423,338	1,401,388	0	(1,388)	0	(1,388)	0	1,400,000	0	0	0	27,300	.04/01/2024
59833C-AC-6	MIDWEST CONNECTOR CAPITAL COMPANY LLC		.06/24/2024	JP Morgan		732,870	750,000	723,300	728,778	0	1,723	0	1,723	0	730,501	0	2,369	2,369	25,438	.04/01/2029
599191-AA-1	MILEAGE PLUS HOLDINGS LLC		.12/20/2024	Various		35,277	35,050	34,964	25,912	0	.11	0	.11	0	35,018	0	259	259	1,547	.06/20/2027
606822-CH-5	MITSUBISHI UFJ FINANCIAL GROUP INC	C.	.07/18/2024	Call @ 100.00		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	23,940	.07/18/2025
606822-CQ-5	MITSUBISHI UFJ FINANCIAL GROUP INC	C.	.09/12/2024	Call @ 100.00		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	25,315	.09/12/2025
606940-AB-0	MMAF 22B A2 - ABS		.05/09/2024	Paydown		517,117	517,117	517,050	517,692	0	(575)	0	(575)	0	517,117	0	0	0	5,395	.09/09/2025
610202-BN-2	MONONGAHELA POWER CO		.04/15/2024	Maturity @ 100.00		2,000,000	2,000,000	2,098,820	2,000,524	0	(524)	0	(524)	0	2,000,000	0	0	0	41,000	.04/15/2024
61690Q-AD-1	MSBAM 2015-C23 A3 - CMBS		.12/01/2024	Paydown		77,890	77,890	78,559	77,848	0	.41	0	.41	0	77,890	0	0	0	1,344	.07/15/2050
61763X-BD-5	MSBAM 2014-C15 B - CMBS		.01/18/2024	Paydown		194,797	194,797	193,645	194,797	0	0	0	0	0	194,797	0	0	0	741	.04/17/2047
61763X-AD-8	MSBAM 2014-C18 A3 - CMBS		.04/17/2024	Paydown		816,374	816,374	895,332	819,848	0	(3,474)	0	(3,474)	0	816,374	0	0	0	9,880	.10/18/2047
61764P-BT-8	MSBAM 2014-C19 A3 - CMBS		.06/25/2024	Various		3,110,821	3,120,545	3,138,144	3,116,452	0	1,492	0	1,492	0	3,117,944	0	(7,123)	(7,123)	48,759	.12/17/2047
61775J-AF-0	MSRM 232 A4 - RMBS		.12/25/2024	Paydown		99,921	99,921	98,913	98,975	0	.946	0	.946	0	99,921	0	0	0	1,725	.06/25/2053
62886E-BA-5	NCR VOYIX CORP		.09/03/2024	Various		88,320	92,000	78,882	80,399	0	1,354	0	1,354	0	81,753	0	6,567	6,567	3,854	.04/15/2029
62922L-AA-6	NGL ENERGY OPERATING LLC		.02/06/2024	Call @ 100.00		25,469	25,000	24,250	24,432	0	.24	0	.24	0	24,457	0	.543	.543	1,432	.02/01/2026
62929R-AC-2	NGM HOLDING COMPANY INC		.09/13/2024	Adjustment		0	0	0	0	0	0	0	0	0	0	0	0	0	(358)	.04/01/2026
62929R-AD-0	NGM HOLDING COMPANY INC		.12/23/2024	Call @ 100.00		144,529	142,000	131,022	133,382	21	2,822	0	2,843	0	136,225	0	5,775	5,775	16,209	.10/01/2028
62954W-AC-9	NTT FINANCE CORP	C.	.12/19/2024	BAMIL		286,734	300,000	272,316	282,620	0	7,295	0	7,295	0	289,915	0	(3,181)	(3,181)	4,232	.04/03/2026
62954W-AH-8	NTT FINANCE CORP	C.	.07/26/2024	Maturity @ 100.00		400,000	400,000	393,512	397,836	0	2,164	0	2,164	0	400,000	0	0	0	16,568	.07/26/2024
63307A-2S-3	NATIONAL BANK OF CANADA		.06/10/2024	Call @ 100.00		1,000,000	1,000,000	999,240	989,595	0	(2,421)	0	(2,421)	0	987,175	0	12,825	12,825	18,750	.06/09/2025
64984Q-CQ-6	NEW YORK STATE ELECTRIC & GAS CORP		.12/19/2024	BZW SECS		1,934,760	2,000,000	2,014,160	2,004,437	0	(1,539)	0	(1,539)	0	2,002,898	0	(68,138)	(68,138)	68,431	.12/01/2026
651229-AW-6	NEWELL BRANDS INC		.11/29/2024	Various		142,342	141,943	133,172	135,890	0	2,082	0	2,082	0	137,972	0	3,566	3,566	7,926	.04/01/2026
65339K-BW-9	NEXTERA ENERGY CAPITAL HOLDINGS INC		.09/18/2024	BANK OF NYC/GOLDMAN		922,790	1,000,000	999,410	999,618	0	.62	0	.62	0	999,680	0	(76,890)	(76,890)	14,461	.06/15/2028
67066G-AW-6	NVIDIA CORP		.11/21/2024	Morgan Stanley		362,548	400,000	398,732	399,177	0	.161	0	.161	0	399,338	0	(36,790)	(36,790)	5,804	.06/15/2028
67116M-AC-5	OBX 23J1 A3 - RMBS		.12/01/2024	Paydown		64,775	64,775	62,225	62,267	0	2,508	0	2,508	0	64,775	0	0	0	810	.01/27/2053
67421Q-AA-0	ENERGY TRANSFER LP		.04/15/2024	Call @ 100.00		122,720	118,000	120,135	119,870	0	(84)	0	(84)	0	119,787	0	(1,787)	(1,787)	9,807	.04/01/2029
67448E-AG-3	OBX 221NV4 A7 - RMBS		.12/01/2024	Paydown		108,255	108,255	105,025	105,125	0	3,131	0	3,131	0	108,255	0	0	0	1,080	.06/25/2052
67448J-AG-2	OBX 221NV5 A7 - RMBS		.12/01/2024	Paydown		61,781	61,781	57,688	57,849	0	3,932	0	3,932	0	61,781	0	0	0	785	.10/25/2052
	ING FINANCIAL MARKETS																			
68217F-AA-0	OMNICO GROUP INC		.12/19/2024	LLC		1,230,700	1,250,000	1,270,668	1,254,885	0	(2,258)	0	(2,258)	0	1,252,627	0	(21,927)	(21,927)	53,125	.04/15/2026
68245X-AP-4	1011778 BC UNLIMITED LIABILITY CO		.02/01/2024	Jane Street		24,746	27,000	24,705	24,716	0	.37	0	.37	0	24,753	0	(7)	(7)	.446	.02/15/2029
688225-AH-4	OSHKOSH CORP		.06/24/2024	Hilltop Securities		177,246	200,000	199,248	199,510	0	.36	0	.36	0	199,546	0	(22,300)	(22,300)	5,063	.03/01/2030
690742-AE-1	OWENS CORNING		.12/01/2024	Maturity @ 100.00		250,000	250,000	245,190	249,472	0	.528	0	.528	0	250,000	0	0	0	10,500	.12/01/2024
690742-AF-8	OWENS CORNING		.12/19/2024	CITADEL		1,464,570	1,500,000	1,452,660	1,483,125	0	6,044	0	6,044	0	1,489,170	0	(24,600)	(24,600)	68,708	.08/15/2026
69336V-AB-7	PET INNOVATIONS INC		.03/29/2024	Call @ 100.00		86,330	85,000	84,788	84,697	149	.6	0	.155	0	84,852	0	.148	.148	3,169	.10/01/2029
69371R-Q2-5	PACCAR FINANCIAL CORP		.06/24/2024	MARKETAXESS		696,626	700,000	698,453	699,798	0	.156	0	.156	0	699,954	0	(3,328)	(3,328)	12,960	.08/15/2024
69832A-AC-0	PANASONIC HOLDINGS CORP	C.	.06/25/2024	SUSQUEHANNA		917,710	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	(82,290)	(82,290)	29,141	.07/19/2029
709599-AW-4	PENSKO TRUCK LEASING CO LP		.12/19/2024	Morgan Stanley		1,747,044	1,800,000	1,805,832	1,801,827	0	(615)	0	(615)	0	1,801,212	0	(54,168)	(54,168)	67,150	.11/15/2026
713448-EL-8	PEPSICO INC		.11/21/2024	JANE STREET		551,730	600,000	598,218	598,953	0	.168	0	.168	0	599,121	0	(47,391)	(47,391)	20,694	.07/29/2029
71427Q-AA-6	PERNOD RICARD INTERNATIONAL FINANCE LLC		.09/18/2024	BZW SECS		1,220,819	1,350,000	1,282,638	1,308,002	0	6,836	0	6,836	0	1,314,838	0	(94,019)	(94,019)	16,313	.04/01/2028
737446-AP-9	POST HOLDINGS INC		.08/20/2024	UBS SECURITIES LLC		71,905	73,000	73,456	70,340	2,948	(27)	0	2,922	0	73,262	0	(1,357)	(1,357)	2,744	.12/15/2029

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Iden-tification	Description	For-ign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date
740212-AL-9	PRECISION DRILLING CORP		.12/04/2024	Call @ 100.00		34,000	34,000	33,615	33,744	0	.76	0	.76	0	33,820	0	180	180	2,091	.01/15/2026
740212-AM-7	PRECISION DRILLING CORP		.09/16/2024	Various		10,013	10,000	8,900	9,014	0	.76	0	.76	0	9,090	0	923	923	643	.01/15/2029
74101X-AE-0	PRESIDIO HOLDINGS INC		.06/27/2024	Call @ 100.00		60,731	60,000	55,425	56,523	0	503	0	503	0	57,026	0	2,974	2,974	3,380	.02/01/2027
74256L-AU-3	PRINCIPAL LIFE GLOBAL FUNDING II		.12/19/2024	SECURITIES INC		2,930,850	3,000,000	2,992,020	2,997,984	0	.880	0	.880	0	2,998,864	0	(68,014)	(68,014)	105,500	.04/18/2026
74340X-BV-2	PROLOGIS LP		.09/18/2024	BZW SECS		2,941,470	3,000,000	3,129,300	3,062,960	0	(11,619)	0	(11,619)	0	3,051,341	0	(109,871)	(109,871)	77,063	.12/15/2027
743820-AA-0	PROVIDENCE ST JOSEPH HEALTH		.06/24/2024	Various		704,054	800,000	801,125	800,670	0	(54)	0	(54)	0	800,616	0	(96,562)	(96,562)	14,829	.10/01/2029
74834L-AV-2	QUEST DIAGNOSTICS INC		.04/01/2024	Maturity @ 100.00		1,000,000	1,000,000	1,028,970	1,000,000	0	0	0	0	0	1,000,000	0	0	0	21,250	.04/01/2024
75513E-CG-4	RTX CORP		.03/15/2024	Maturity @ 100.00		2,000,000	2,000,000	1,994,240	1,999,823	0	.177	0	.177	0	2,000,000	0	0	0	32,000	.03/01/2024
75524K-NQ-3	CITIZENS BANK NA		.05/23/2024	Call @ 100.00		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	10,298	.05/23/2025
75524K-PT-5	CITIZENS BANK NA		.10/24/2024	Call @ 100.00		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	30,320	.10/24/2025
756109-AR-5	REALTY INCOME CORP		.12/19/2024	RBC MORGAN STANLEY & CO. LLC		2,242,760	2,270,000	2,380,004	2,303,210	0	(12,222)	0	(12,222)	0	2,290,987	0	(48,227)	(48,227)	110,544	.10/15/2026
758750-AP-8	REGAL REXNORD CORP		.08/14/2024			46,538	44,000	43,865	43,869	0	.8	0	.8	0	43,877	0	2,661	2,661	2,347	.04/15/2033
7591EP-AT-7	REGIONS FINANCIAL CORP		.09/18/2024	BZW SECS		1,446,752	1,600,000	1,594,232	1,596,106	0	598	0	598	0	1,596,705	0	(149,953)	(149,953)	31,760	.08/12/2028
76774L-AC-1	RITCHIE BROS HOLDINGS INC		.02/28/2024	RBC CAPITAL MARKETS		15,750	15,000	15,000	15,000	0	0	0	0	0	15,000	0	750	750	536	.03/15/2031
780153-BL-5	ROYAL CARIBBEAN CRUISES LTD		.03/08/2024	Call @ 100.00		173,307	160,000	165,429	164,735	0	(201)	0	(201)	0	164,534	0	(4,534)	(4,534)	23,796	.08/15/2027
780153-BS-0	ROYAL CARIBBEAN CRUISES LTD		.08/13/2024	Call @ 100.00		143,000	135,000	137,660	137,414	0	(250)	0	(250)	0	137,165	0	(2,165)	(2,165)	20,004	.01/15/2029
780153-BT-8	ROYAL CARIBBEAN CRUISES LTD		.09/27/2024	Call @ 100.00		42,689	40,000	40,000	40,000	0	0	0	0	0	40,000	0	0	0	6,169	.01/15/2030
78403D-AR-1	SBATOW 2020-2 2C - ABS		.09/19/2024	TORONTO DOMINION BK		231,500	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(18,500)	(18,500)	4,462	.07/15/2052
78449R-AA-3	SLG 2021-OVA A - CMBS		.09/19/2024	BAML		1,438,014	1,650,000	1,706,226	1,692,904	0	(3,942)	0	(3,942)	0	1,688,962	0	(250,949)	(250,949)	34,246	.07/17/2041
78454L-AL-4	SM ENERGY CO		.08/26/2024	Various		99,850	100,000	97,000	98,286	0	.687	0	.687	0	98,973	0	.877	.877	3,756	.06/01/2025
78471R-AB-2	SRS DISTRIBUTION INC		.06/28/2024	Call @ 100.00		124,868	122,000	107,462	109,675	0	1,161	0	1,161	0	110,836	0	11,164	11,164	8,463	.07/01/2028
78471R-AD-8	SRS DISTRIBUTION INC		.06/28/2024	Call @ 100.00		65,360	62,000	51,046	52,241	0	.619	0	.619	0	52,860	0	9,140	9,140	5,499	.10/15/2029
78486Q-AD-3	SVB FINANCIAL GROUP		.11/08/2024	Corporate Action		869,117	1,500,000	873,282	946,313	0	0	73,031	(73,031)	0	873,282	0	(4,165)	(4,165)	0	.01/29/2025
78486Q-AF-8	SVB FINANCIAL GROUP		.11/08/2024	Corporate Action		814,708	1,400,000	798,000	798,000	0	0	0	0	0	798,000	0	16,708	16,708	0	.02/02/2031
78486Q-AH-4	SVB FINANCIAL GROUP		.11/08/2024	Corporate Action		568,061	1,000,000	584,444	600,000	0	0	15,556	(15,556)	0	584,444	0	(16,383)	(16,383)	0	.05/15/2028
78486Q-AR-2	SVB FINANCIAL GROUP		.11/08/2024	Corporate Action		292,077	500,000	296,037	303,750	0	0	7,713	(7,713)	0	296,037	0	(3,960)	(3,960)	0	.04/29/2028
79466L-AG-9	SALESFORCE INC		.07/15/2024	Maturity @ 100.00		250,000	250,000	233,223	244,548	0	5,452	0	5,452	0	250,000	0	0	0	1,563	.07/15/2024
79466L-AH-7	SALESFORCE INC		.11/21/2024	Wells		360,032	400,000	397,936	398,638	0	262	0	262	0	398,900	0	(38,868)	(38,868)	8,117	.07/15/2028
80281L-AG-8	SANTANDER UK GROUP HOLDINGS PLC	C.	.09/18/2024	BZW SECS		379,992	400,000	400,000	400,000	0	0	0	0	0	400,000	0	(20,008)	(20,008)	5,112	.06/14/2027
80285U-AD-3	SDART 2022-3 A3 - ABS		.09/16/2024	Paydown		371,510	371,510	366,245	370,184	0	1,326	0	1,326	0	371,510	0	0	0	0	.12/15/2026
80287H-AC-2	SDART 2022-5 A3 - ABS		.08/15/2024	Paydown		149,809	149,809	149,803	149,807	0	1	0	1	0	149,809	0	0	0	2,159	.08/17/2026
816943-BJ-2	SEMT 2023-3 A4 - CMO/RMBS		.12/01/2024	Paydown		74,284	74,284	73,695	73,705	0	578	0	578	0	74,284	0	0	0	1,444	.09/25/2053
81744K-AD-8	SEMT 2023-2 A4 - RMBS		.12/01/2024	Paydown		153,569	153,569	148,434	148,629	0	4,941	0	4,941	0	153,569	0	0	0	2,251	.03/25/2053
81749B-AD-3	SEMT 231 A4 - RMBS		.12/01/2024	Paydown		131,484	131,484	130,566	130,584	0	901	0	901	0	131,484	0	0	0	2,314	.01/15/2053
817565-CE-2	SERVICE CORPORATION INTERNATIONAL		.08/05/2024	WELLS FARGO SECURITIES, LLC		19,600	20,000	19,292	19,283	100	59	0	159	0	19,441	0	159	159	698	.06/01/2029
81761T-AA-3	SERV 2020-1 A21 - ABS		.09/13/2024	Various		1,492,807	1,611,532	1,637,964	1,620,150	0	6,046	0	6,046	0	1,626,196	0	(133,389)	(133,389)	40,066	.01/30/2051
824348-AV-8	SHERWIN-WILLIAMS CO		.06/01/2024	Maturity @ 100.00		1,000,000	1,000,000	998,480	999,903	0	97	0	97	0	1,000,000	0	0	0	15,625	.06/01/2024
82481L-AD-1	SHIRE ACQUISITIONS INVESTMENTS IRELAND D	C.	.07/08/2024	Adjustment BARCLAYS CAPITAL INC		2,748,252	2,931,000	2,980,492	2,931,555	0	(176)	120,887	(121,063)	0	2,810,492	0	(62,240)	(62,240)	44,398	.09/23/2026
829259-BA-7	SINCLAIR TELEVISION GROUP INC		.10/08/2024	FIXED INC BNP PARIBAS SECURITIES		48,188	62,000	47,672	43,710	5,416	1,100	0	6,516	0	50,226	0	(2,039)	(2,039)	2,169	.12/01/2030
83001A-AC-6	SIX FLAGS ENTERTAINMENT CORP		.03/04/2024	CORPO		14,756	15,000	13,652	13,949	0	50	0	50	0	13,999	0	757	757	323	.04/15/2027
83368R-BC-5	SOCIETE GENERALE SA	C.	.09/18/2024	BZW SECS		379,424	400,000	399,696	399,822	0	44	0	44	0	399,866	0	(20,442)	(20,442)	5,575	.06/09/2027
83546D-AJ-7	SONIC 2020-1 A22 - ABS		.09/13/2024	Various		745,333	773,333	773,333	773,333	0	5	0	5	0	773,333	0	(27,605)	(27,605)	24,692	.01/20/2050
844741-BE-7	SOUTHWEST AIRLINES CO		.09/18/2024	Morgan Stanley		908,937	937,000	924,285	903,166	0	(4,049)	0	(4,049)	0	899,117	0	9,820	9,820	27,208	.11/16/2027
845467-AP-4	EXPAND ENERGY CORP		.12/05/2024	Call @ 100.00		97,652	95,000	97,315	96,729	145	(632)	0	(487)	0	96,242	0	(1,242)	(1,242)	12,377	.09/15/2028
845467-AS-8	SOUTHWESTERN ENERGY CO		.02/06/2024	Various		77,013	80,000	75,423	76,010	0	53	0	53	0	76,064	0	949	949	1,697	.03/15/2030
84762L-AV-7	SPECTRUM BRANDS INC		.05/28/2024	Adjustment		4,750	5,000	4,469	4,527	0	.31	0	.31	0	4,559	0	191	191	428	.10/01/2029

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
84762L-AX-3	SPECTRUM BRANDS INC		.05/29/2024	Adjustment		140,126	152,000	152,380	152,294	0	(17)	0	(17)	0	152,278	0	(12,152)	(12,152)	2,945	.03/15/2031
85172F-AM-1	ONEMAIN FINANCE CORP		.06/10/2024	Various		225,001	223,000	221,862	222,488	0	150	0	150	0	222,637	0	2,253	2,253	9,472	.03/15/2025
85172F-AN-9	ONEMAIN FINANCE CORP		.09/09/2024	Various		87,653	86,000	86,753	86,753	0	(102)	0	(102)	0	86,651	0	1,002	1,002	2,359	.03/15/2026
85207U-AH-8	SPRINT LLC		.06/15/2024	Maturity @ 100.00		42,000	42,000	42,989	42,325	0	(325)	0	(325)	0	42,000	0	0	0	1,496	.06/15/2024
85207U-AJ-4	SPRINT LLC		.11/15/2024	Call @ 100.00		100,000	100,000	103,354	101,589	0	(1,589)	0	(1,589)	0	100,000	0	0	0	9,531	.02/15/2025
853496-AG-2	STANDARD BUILDING SOLUTIONS INC		.09/17/2024	WELLS FARGO SECURITIES, LLC		103,538	110,000	90,286	92,390	0	1,526	0	1,526	0	93,916	0	9,621	9,621	5,621	.07/15/2030
855030-AN-2	STAPLES INC		.06/10/2024	Call @ 100.00		197,000	197,000	172,256	178,916	0	3,104	0	3,104	0	182,020	0	14,981	14,981	9,645	.04/15/2026
855030-AP-7	STAPLES INC		.06/13/2024	Call @ 100.00		11,773	11,773	8,720	9,287	0	254	0	254	0	9,540	0	2,233	2,233	833	.01/15/2030
858912-AG-3	STERICYCLE INC		.11/08/2024	Adjustment		0	0	0	0	0	0	0	0	0	0	0	0	0	(250)	.01/15/2029
86203H-AA-8	STONEHENGE CAPITAL FUND CONNECTICUT IV L		.12/15/2024	Paydown		160,597	160,597	160,597	160,597	0	0	0	0	0	160,597	0	0	0	7,416	.12/15/2025
86208H-AC-9	STONEHENGE CAPITAL FUND CONNECTICUT VI		.12/15/2024	Paydown		4,876	4,876	4,876	4,876	0	0	0	0	0	4,876	0	0	0	246	.12/15/2031
86614W-AD-8	SUMMIT MIDSTREAM HOLDINGS LLC		.08/16/2024	Call @ 100.00		20,000	20,000	2,200	5,484	0	(3,284)	0	(3,284)	0	2,200	0	17,800	17,800	962	.04/15/2025
86746B-AA-1	SINVA 23GRD1 A1 - ABS		.12/20/2024	Paydown		9,493	9,493	9,259	9,264	0	230	0	230	0	9,493	0	0	0	179	.12/20/2050
87264A-CA-1	T-MOBILE USA INC		.09/18/2024	BZW SECS		558,906	600,000	616,242	609,557	0	(1,675)	0	(1,675)	0	607,882	0	(48,976)	(48,976)	13,462	.02/15/2028
87267W-AA-2	TMUST 2022-1 A - ABS		.12/20/2024	Paydown		288,273	288,273	286,937	287,545	0	728	0	728	0	288,273	0	0	0	7,656	.05/22/2028
87305Q-CF-6	TTX CO		.01/15/2024	Maturity @ 100.00		500,000	500,000	526,250	500,121	0	(121)	0	(121)	0	500,000	0	0	0	10,375	.01/15/2024
87342R-AH-7	BELL 2021-1 A22 - ABS		.09/13/2024	BAML		886,438	982,500	982,500	982,500	0	0	0	0	0	982,500	0	(96,062)	(96,062)	18,219	.08/25/2051
87342R-AJ-3	BELL 2021-1 A23 - ABS		.09/13/2024	BAML		848,788	982,500	982,500	982,500	0	0	0	0	0	982,500	0	(133,712)	(133,712)	20,188	.08/25/2051
87470L-AD-3	TALLGRASS ENERGY PARTNERS LP		.02/23/2024	Merrill Lynch Pierce Fenner Smith		61,944	65,000	58,861	59,997	0	138	0	138	0	60,135	0	1,809	1,809	2,107	.01/15/2028
879360-AD-7	TELEDYNE TECHNOLOGIES INC		.09/18/2024	BZW SECS		1,308,930	1,400,000	1,396,836	1,398,030	0	335	0	335	0	1,398,365	0	(89,435)	(89,435)	30,450	.04/01/2028
88033G-CZ-1	TENET HEALTHCARE CORP		.03/05/2024	Call @ 100.00		299,000	299,000	286,671	289,814	0	768	0	768	0	290,582	0	8,418	8,418	9,879	.01/01/2026
88033G-DB-3	TENET HEALTHCARE CORP		.12/18/2024	BOND		167,238	170,000	153,878	157,048	0	2,927	0	2,927	0	159,976	0	7,262	7,262	9,874	.11/01/2027
88033G-DM-9	TENET HEALTHCARE CORP		.11/26/2024	UBS SECURITIES LLC		2,835	3,000	2,618	2,633	0	52	0	52	0	2,685	0	150	150	126	.06/01/2029
882508-BR-4	TEXAS INSTRUMENTS INC		.11/18/2024	Maturity @ 100.00		500,000	500,000	499,775	499,899	0	101	0	101	0	500,000	0	0	0	23,500	.11/18/2024
884903-BV-6	THOMSON REUTERS CORP		.12/19/2024	TORONTO DOMINION BK		1,961,380	2,000,000	2,005,650	2,001,469	0	(645)	0	(645)	0	2,000,824	0	(39,444)	(39,444)	73,514	.05/15/2026
89115A-2J-0	TORONTO-DOMINION BANK		.09/13/2024	Maturity @ 100.00		500,000	500,000	500,000	500,000	0	0	0	0	0	500,000	0	0	0	21,425	.09/13/2024
89190G-AD-9	TAOT 2021-B A4 - ABS		.12/19/2024	Various		949,776	963,000	903,753	939,147	0	17,904	0	17,904	0	957,051	0	(7,275)	(7,275)	5,158	.10/15/2026
89238J-AC-9	TAOT 2021-D A3 - ABS		.12/15/2024	Paydown		404,012	404,012	378,856	396,071	0	7,941	0	7,941	0	404,012	0	0	0	833	.04/15/2026
89239H-AB-4	TAOT 2022-D A2A - ABS		.11/15/2024	Paydown		294,750	294,750	294,747	294,748	0	2	0	2	0	294,750	0	0	0	7,539	.01/15/2026
893647-BE-6	TRANSIDGM INC		.02/21/2024	Various		289,060	298,000	295,874	296,396	13	109	0	122	0	296,519	0	(7,459)	(7,459)	17,321	.03/15/2026
893830-BX-6	TRANSOCEAN INC		.08/15/2024	Paydown		7,350	7,350	7,498	7,224	0	(135)	0	(135)	0	7,350	0	0	0	477	.02/15/2030
89566E-AG-3	TRI-STATE GENERATION AND TRANSMISSION AS		.06/24/2024	TRADEWEB		1,979,920	2,000,000	2,043,100	2,003,891	0	(3,221)	0	(3,221)	0	2,000,670	0	(20,750)	(20,750)	48,100	.11/01/2024
896818-AU-5	TRIUMPH GROUP INC		.05/21/2024	Call @ 100.00		6,180	6,000	6,000	6,000	0	0	0	0	0	6,000	0	0	0	163	.03/15/2028
90269P-AA-9	UBSBM 2012-WRM A - CMBS		.06/05/2024	Citigroup (SSB)		14,340	15,845	16,161	16,022	0	(14)	0	(14)	0	16,008	0	(1,669)	(1,669)	298	.06/12/2030
90353T-AE-0	UBER TECHNOLOGIES INC		.09/18/2024	Call @ 100.00		36,675	36,000	36,313	36,257	0	(54)	0	(54)	0	36,203	0	(203)	(203)	2,763	.09/15/2027
90353T-AK-6	UBER TECHNOLOGIES INC		.05/15/2024	WELLS FARGO SECURITIES, LLC		33,038	35,000	30,221	30,875	0	220	0	220	0	31,095	0	1,943	1,943	1,168	.08/15/2029
91159H-HK-9	US BANCORP		.06/24/2024	Bank of America Merrill Lynch		995,400	1,000,000	1,023,290	1,001,889	0	(1,491)	0	(1,491)	0	1,000,398	0	(4,998)	(4,998)	28,400	.09/11/2024
91159H-HM-5	US BANCORP		.12/19/2024	Jefferies & Co., Inc.		977,410	1,000,000	999,230	999,811	0	91	0	91	0	999,902	0	(22,492)	(22,492)	35,564	.04/27/2026
911684-AD-0	UNITED STATES CELLULAR CORP		.05/10/2024	Various		36,763	35,000	30,485	30,772	0	101	0	101	0	30,873	0	5,890	5,890	966	.12/15/2033
912909-AU-2	UNITED STATES STEEL CORP		.09/23/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		3,049	3,000	2,850	2,872	0	15	0	15	0	2,887	0	161	161	219	.03/01/2029
91324P-DS-8	UNITEDHEALTH GROUP INC		.11/21/2024	BZW SECS		924,200	1,000,000	1,001,046	1,000,636	0	(72)	0	(72)	0	1,000,565	0	(76,365)	(76,365)	36,497	.08/15/2029
91324P-EM-0	UNITEDHEALTH GROUP INC		.10/15/2024	Maturity @ 100.00		450,000	450,000	450,392	450,157	0	(157)	0	(157)	0	450,000	0	0	0	22,500	.10/15/2024
914906-AU-6	UNIVISION COMMUNICATIONS INC		.07/30/2024	Various		45,918	47,000	45,261	45,477	0	223	0	223	0	45,700	0	218	218	1,974	.06/01/2027
914906-AV-4	UNIVISION COMMUNICATIONS INC		.01/10/2024	MORGAN STANLEY & CO LLC		16,981	19,000	16,154	16,509	0	12	0	12	0	16,521	0	461	461	169	.05/01/2029

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
914906-AY-8	UNIVISION COMMUNICATIONS INC		10/22/2024	UBS SECURITIES LLC		6,090	6,000	6,000	6,000	0	0	0	0	0	6,000	0	90	90	581	08/15/2028
918307-AE-9	UWM 21INV4 A4 - RMBS		12/01/2024	Paydown		73,825	73,825	63,882	64,460	0	9,365	0	9,365	0	73,825	0	0	0	522	12/26/2051
918790-AL-3	VAIL RESORTS INC		05/15/2024	Call @ 100.00		153,000	153,000	153,505	152,235	1,052	(75)	0	977	0	153,212	0	(212)	(212)	4,781	05/15/2025
91911K-AP-7	BAUSCH HEALTH COMPANIES INC		05/07/2024	BARCLAYS CAPITAL INC FIXED INC		54,435	57,000	43,902	47,640	0	1,445	0	1,445	0	49,084	0	5,351	5,351	2,038	12/15/2025
92332Y-AC-5	VENTURE GLOBAL LNG INC		11/01/2024	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)		11,075	10,000	10,000	10,000	0	0	0	0	0	10,000	0	1,075	1,075	976	02/01/2029
92343V-GH-1	VERIZON COMMUNICATIONS INC		09/18/2024	BZW SECS		934,390	1,000,000	1,002,486	1,001,522	(245)	0	0	(245)	0	1,001,277	0	(66,887)	(66,887)	20,825	03/22/2028
92556V-AC-0	VIATRIS INC		09/18/2024	BZW SECS		565,806	600,000	610,548	606,050	0	(1,271)	0	(1,271)	0	604,779	0	(38,973)	(38,973)	10,235	06/22/2027
927804-FU-3	VIRGINIA ELECTRIC AND POWER CO		12/19/2024	Morgan Stanley		2,953,230	3,000,000	2,999,730	2,999,948	0	68	0	68	0	3,000,016	0	(46,786)	(46,786)	135,188	01/15/2026
92826C-AH-5	VISA INC		11/21/2024	BAML		2,631,228	2,750,000	2,729,513	2,741,781	0	1,960	0	1,960	0	2,743,741	0	(112,513)	(112,513)	89,700	09/15/2027
928377-AC-4	VISTA OUTDOOR INC		11/27/2024	Call @ 100.00		117,588	115,000	81,232	85,500	0	4,017	0	4,017	0	89,517	0	25,483	25,483	8,798	03/15/2029
92868A-AC-9	VWALT 2022-A A3 - ABS		09/20/2024	Paydown		180,000	180,000	179,986	179,997	0	3	0	3	0	180,000	0	0	0	2,575	07/21/2025
92868A-AD-7	VWALT 2022-A A4 - ABS		09/20/2024	Paydown		215,000	215,000	214,988	214,988	0	12	0	12	0	215,000	0	0	0	5,886	01/20/2027
928881-AD-3	VONTIER CORP		09/18/2024	BZW SECS		1,106,256	1,200,000	999,324	1,017,851	0	27,358	0	27,358	0	1,045,209	0	61,047	61,047	27,840	04/01/2028
929342-AA-1	WMRK 2022-WMRK A - CMBS		06/04/2024	BANC OF AMERICA/FIXED INCOME		1,005,625	1,000,000	992,491	996,559	0	2,254	0	2,254	0	998,814	0	6,811	6,811	39,017	11/15/2035
92939K-AD-0	WFRBS 2014-C24 A4 - CMBS		06/25/2024	Various		1,995,262	2,000,000	2,007,607	1,998,218	0	466	0	466	0	1,998,684	0	(3,422)	(3,422)	34,165	11/18/2047
931427-AH-1	WALGREENS BOOTS ALLIANCE INC		06/21/2024	JP Morgan		495,000	500,000	486,718	489,112	0	4,762	0	4,762	0	493,874	0	1,126	1,126	11,400	11/18/2024
94106L-BZ-1	WASTE MANAGEMENT INC		11/13/2024	SMBC SECURITIES INC		38,542	40,000	34,744	36,216	0	13	0	13	0	36,229	0	2,312	2,312	512	01/15/2029
94989K-AU-7	WFCM 2015-C29 A3 - CMBS		12/01/2024	Paydown		781,415	781,415	799,121	781,498	0	(83)	0	(83)	0	781,415	0	0	0	11,617	06/17/2048
94989N-BD-8	WFCM 2015-C30 A3 - CMBS		12/01/2024	Paydown		215,178	215,178	217,329	215,220	0	(42)	0	(42)	0	215,178	0	0	0	1,386	09/17/2058
95000D-BC-4	WFCM 2016-C34 A3 - CMBS		11/22/2024	BAML		6,825,000	7,000,000	7,069,706	7,011,393	0	(9,028)	0	(9,028)	0	7,002,365	0	(177,365)	(177,365)	195,074	06/17/2049
95000F-AS-5	WFCM 2016-C35 A3 - CMBS		11/22/2024	Various		2,147,366	2,210,590	2,232,513	2,214,718	0	(2,642)	0	(2,642)	0	2,212,076	0	(64,709)	(64,709)	57,346	07/17/2048
95000F-AV-8	WFCM 2016-C35 AS - CMBS		08/02/2024	GOLDMAN		1,427,930	1,500,000	1,544,984	1,511,032	0	(3,036)	0	(3,036)	0	1,507,996	0	(80,066)	(80,066)	32,371	07/17/2048
95000L-AY-9	WFCM 2016-C33 A3 - CMBS		12/01/2024	Paydown		77,254	77,254	77,699	77,699	0	6	0	6	0	77,254	0	0	0	1,221	03/17/2059
95000X-AE-7	WFCM 2017-C39 A4 - CMBS		08/02/2024	MORGAN STANLEY & COMPANY WELLS FARGO SECURITIES LLC		2,875,313	3,000,000	3,029,973	3,008,744	0	(1,742)	0	(1,742)	0	3,007,001	0	(131,689)	(131,689)	64,192	09/16/2050
95000X-AF-4	WFCM 2017-C39 A5 - CMBS		08/02/2024	LLC		1,430,801	1,500,000	1,544,925	1,516,238	0	(2,976)	0	(2,976)	0	1,513,262	0	(82,461)	(82,461)	34,750	09/16/2050
95003N-AD-8	WFMS 2022-INV1 A4 - RMBS		12/01/2024	Paydown		155,467	155,467	147,859	148,162	0	7,305	0	7,305	0	155,467	0	0	0	1,423	03/25/2052
95058X-AK-4	WEN 211 A21 - ABS		09/13/2024	Various		881,369	974,909	978,313	977,082	0	1,296	0	1,296	0	978,378	0	(97,009)	(97,009)	17,347	06/15/2051
95058X-AL-2	WEN 211 A22 - ABS		09/13/2024	Various		858,711	974,999	979,775	977,840	0	318	0	318	0	978,158	0	(119,448)	(119,448)	20,315	06/15/2051
95058X-AM-0	WEN 2022-1 A21 - ABS		09/13/2024	Various		433,731	443,250	443,250	443,250	0	0	0	0	0	443,250	0	(9,519)	(9,519)	14,098	03/15/2052
95081Q-AN-4	WESCO DISTRIBUTION INC		06/17/2024	Call @ 100.00		212,000	212,000	212,207	212,069	0	(83)	0	(83)	0	211,986	0	14	14	7,553	06/15/2025
95081Q-AR-5	WESCO DISTRIBUTION INC		02/27/2024	GOLDMAN SACHS AND CO. LLC		15,038	15,000	15,000	0	0	0	0	0	0	15,000	0	38	38	0	03/15/2032
959802-BA-6	WESTERN UNION CO		03/27/2024	KEY CAPITAL MARKETS		334,156	400,000	399,652	399,741	0	8	0	8	0	399,749	0	(65,593)	(65,593)	5,989	03/15/2031
960413-AT-9	WESTLAKE CORP		12/19/2024	IFCSMUNI		1,466,730	1,500,000	1,505,496	1,501,689	0	(606)	0	(606)	0	1,501,083	0	(34,353)	(34,353)	72,750	08/15/2026
961214-CX-9	WESTPAC BANKING CORP	C	11/21/2024	JANE STREET		487,950	500,000	498,060	499,494	0	191	0	191	0	499,684	0	(11,734)	(11,734)	14,606	05/13/2026
961214-EM-1	WESTPAC BANKING CORP	C	06/24/2024	TDBank		1,371,832	1,400,000	1,413,188	1,403,824	0	(1,678)	0	(1,678)	0	1,402,147	0	(30,315)	(30,315)	36,127	02/04/2030
96145D-AD-7	WPKCO INC		09/18/2024	Various		334,268	343,000	352,402	347,592	0	(898)	0	(898)	0	346,694	0	(12,426)	(12,426)	11,705	09/15/2027
963320-AY-2	WHIRLPOOL CORP		06/24/2024	FUND FUNDS II		918,826	1,120,000	1,116,636	1,117,458	0	154	0	154	0	1,117,612	0	(198,786)	(198,786)	16,427	05/15/2031
98163N-AC-0	WOLS 2022-A A3 - ABS		06/15/2024	Paydown		266,827	266,827	266,790	266,822	0	6	0	6	0	266,827	0	0	0	2,492	02/18/2025
98163Q-AD-1	WOART 2022-B A3 - ABS		12/15/2024	Paydown		408,587	408,587	408,537	408,574	0	13	0	13	0	408,587	0	0	0	4,436	07/15/2027
98163T-AB-9	WOART 2022-C A2 - ABS		09/16/2024	Paydown		188,952	188,952	188,932	188,947	0	5	0	5	0	188,952	0	0	0	2,828	03/16/2026
98163T-AD-5	WOART 2022-C A3 - ABS		12/15/2024	Paydown		61,978	61,978	61,973	61,976	0	2	0	2	0	61,978	0	0	0	1,112	10/15/2027
983130-AV-7	WYNN LAS VEGAS LLC		02/23/2024	Various		181,796	187,000	180,098	183,179	0	456	0	456	0	183,635	0	(1,839)	(1,839)	10,524	03/01/2025
984851-AD-7	YARA INTERNATIONAL ASA	C	06/24/2024	DBC-FI		724,560	750,000	746,970	749,162	0	162	0	162	0	749,324	0	(24,764)	(24,764)	15,754	06/06/2026
988498-AP-6	YUM! BRANDS INC		04/23/2024	MORGAN STANLEY & CO. LLC		40,669	45,000	45,000	42,079	2,921	0	0	2,921	0	45,000	0	(4,331)	(4,331)	1,179	01/31/2032

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identifi- cation	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
1109999999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)										143,749	388,955	462,464	70,240	0	280,983,607	0	(9,107,334)	(9,107,334)	7,690,661	XXX
00076V-AY-6	ABG INTERMEDIATE HOLDINGS 2 LLC - TERM L		.01/01/2024	Redemption @ 100.00		0	0	0	0	0	0	0	0	0	0	0	0	0	254	.12/20/2029
00076V-AZ-3	ABG INTERMEDIATE HOLDINGS 2 LLC - TERM L		.03/29/2024	Redemption @ 100.00		4,302	4,302	4,230	4,246	0	6	0	6	0	4,252	0	50	50	7,243	.12/21/2028
00076V-BJ-8	ABG INTERMEDIATE HOLDINGS 2 LLC - 2024 R		.09/18/2024	Various		328,974	328,427	322,880	324,702	0	272	0	272	0	324,974	0	4,000	4,000	8,121	.12/21/2028
00076V-BL-3	ABG INTERMEDIATE HOLDINGS 2 LLC - TERM L		.12/31/2024	Redemption @ 100.00		1,293	1,293	1,271	1,280	0	0	0	0	0	1,280	0	13	13	0	.12/21/2028
00132U-AG-9	OSMOSIS BUYER LIMITED - 2024 REFINANCING		.12/31/2024	Redemption @ 100.00		362	362	351	352	0	1	0	1	0	353	0	8	8	13	.07/31/2028
00132U-AN-4	AI AQUA MERGER SUB, INC. - INCREMENTAL T		.07/01/2024	Redemption @ 100.00		363	363	352	352	0	1	0	1	0	353	0	10	10	16	.07/30/2028
00132U-AN-4	AI AQUA MERGER SUB, INC. - INCREMENTAL T		.06/28/2024	Redemption @ 100.00		0	0	0	17	0	(17)	0	(17)	0	0	0	0	0	3	.07/31/2028
00162D-AB-1	AL GCX HOLDINGS, LLC - TERM LOAN B		.07/08/2024	Redemption @ 100.00		602	602	589	592	0	1	0	1	0	593	0	9	9	26	.05/17/2029
00184N-AB-3	TRICORBRAUN HOLDINGS, INC. - CLOSING DAT		.12/31/2024	Redemption @ 100.00		4,223	4,223	4,181	4,194	1	4	0	5	0	4,199	0	24	24	232	.03/03/2028
00213N-AM-4	APX GROUP, INC. - INITIAL TERM LOAN		.10/30/2024	Redemption @ 100.00		293,250	293,250	286,631	288,761	0	820	0	820	0	289,581	0	3,669	3,669	25,484	.07/10/2028
00247N-AG-7	AZZ INCORPORATED - TERM LOAN B		.02/29/2024	Redemption @ 100.00		25,308	25,308	24,422	24,628	0	39	0	39	0	24,667	0	641	641	722	.05/13/2029
00488P-AP-0	ACRISURE, LLC - INCREMENTAL TL		.06/27/2024	Various		1,001	1,001	994	997	0	0	0	0	0	997	0	4	4	20	.02/15/2027
00488P-AS-4	ACRISURE, LLC - 2024 REFINANCING TERM LO		.09/30/2024	Redemption @ 100.00		40,057	40,057	39,757	39,905	0	0	0	0	0	39,905	0	152	152	11	.11/06/2030
00488Y-AB-2	ACPRODUCTS HOLDINGS, INC. - INITIAL TERM		.12/31/2024	Redemption @ 100.00		2,005	2,005	1,983	1,813	177	2	0	179	0	1,992	0	13	13	151	.05/17/2028
00775K-AG-3	ADVISOR GROUP HOLDINGS, INC. - TERM LOAN		.03/29/2024	Redemption @ 100.00		563	563	557	557	0	0	0	0	0	558	0	5	5	1,848	.08/17/2028
00775K-AJ-7	OSAIC HOLDINGS, INC. - TERM LOAN		.09/30/2024	Redemption @ 100.00		561	561	555	556	0	0	0	0	0	557	0	4	4	21	.08/17/2028
00847Y-AE-2	AGILITI HEALTH, INC. - TERM LOAN		.09/30/2024	Redemption @ 100.00		2,250	2,250	2,194	2,212	0	3	0	3	0	2,215	0	35	35	95	.05/01/2030
01642P-BB-1	ALIXPARTNERS, LLP - INITIAL DOLLAR TERM		.12/31/2024	Redemption @ 100.00		1,177	1,177	1,168	1,169	0	1	0	1	0	1,170	0	7	7	59	.02/04/2028
01881U-AM-7	ALLIANT HOLDINGS INTERMEDIATE, LLC - B6		.07/01/2024	Redemption @ 100.00		1,813	1,813	1,811	1,811	0	0	0	0	0	1,811	0	1	1	45	.11/06/2030
01957T-AH-0	ALLIED UNIVERSAL HOLDCO LLC (F/K/A USAGM		.12/31/2024	Redemption @ 100.00		769	769	769	0	0	0	0	0	0	769	0	0	0	18	.05/12/2028
02474R-AJ-2	AMERICAN BUILDERS & CONTRACTORS SUPPLY C		.12/31/2024	Redemption @ 100.00		3,000	3,000	2,996	0	0	0	0	0	0	2,997	0	3	3	138	.01/31/2031
03234T-AW-8	AMWINS GROUP, INC. - TERM LOAN		.12/31/2024	Redemption @ 100.00		612	612	606	607	0	0	0	0	0	608	0	4	4	16	.02/19/2028
03234T-AZ-1	AMWINS GROUP, INC. - INCREMENTAL TERM LO		.05/16/2024	Redemption @ 100.00		20,000	20,000	19,800	19,834	0	15	0	15	0	19,849	0	151	151	650	.02/19/2028
03306U-AG-3	ANCHOR PACKAGING, LLC - TERM LOAN		.09/30/2024	Redemption @ 100.00		250	250	249	0	0	0	0	0	0	249	0	1	1	8	.07/18/2029
03852J-AV-3	ARAMARK INTERMEDIATE HOLDCO CORPORATION		.12/31/2024	Redemption @ 100.00		2,635	2,635	2,596	2,616	0	1	0	1	0	2,618	0	18	18	70	.06/22/2030
04009D-AF-1	ARETEC GROUP, INC. - INCREMENTAL TERM LO		.03/29/2024	Redemption @ 100.00		1,727	1,727	1,722	1,724	0	0	0	0	0	1,725	0	2	2	12,023	.08/09/2030
04009D-AG-9	ARETEC GROUP, INC. (FKA RCS CAPITAL CORP		.06/28/2024	Redemption @ 100.00		1,962	1,962	1,957	1,959	0	0	0	0	0	1,960	0	2	2	39	.08/09/2030
04287K-AE-1	ARSENAL AIC PARENT LLC - 2024 TERM B LOA		.06/28/2024	Redemption @ 100.00		873	873	864	865	0	0	0	0	0	865	0	8	8	18	.08/18/2030
04287K-AF-8	ARCONIC (ARSENAL AIC) 1L TLB CL		.12/31/2024	Redemption @ 100.00		1,368	1,368	1,355	1,357	0	0	0	0	0	1,357	0	11	11	26	.08/18/2030
04349H-AK-0	ASCEND LEARNING, LLC - TL		.12/31/2024	Redemption @ 100.00		3,050	3,050	3,035	3,005	35	1	0	36	0	3,041	0	9	9	199	.12/11/2028
04621H-AT-0	ASSUREDPARTNERS CAPITAL, INC. - INCREMEN		.04/09/2024	Redemption @ 100.00		98,500	98,500	98,254	98,347	0	13	0	13	0	98,360	0	140	140	2,460	.02/12/2027
04621H-AU-7	ASSUREDPARTNERS CAPITAL, INC. - INCREMEN		.04/09/2024	Redemption @ 100.00		99,000	99,000	95,535	96,446	0	222	0	222	0	96,668	0	2,332	2,332	2,546	.02/12/2027
04621H-AW-3	ASSUREDPARTNERS, INC - 2024 TERM LOAN		.09/30/2024	Redemption @ 100.00		725	725	724	0	0	0	0	0	0	724	0	1	1	21	.02/14/2031
04649V-BB-5	ASURION, LLC - TERM LOAN		.12/31/2024	Redemption @ 100.00		3,192	3,192	3,033	3,069	0	17	0	17	0	3,085	0	107	107	192	.08/19/2028
04649V-BC-3	ASURION, LLC - NEW B-11 TERM LOAN		.12/31/2024	Redemption @ 100.00		2,977	2,977	2,943	2,960	0	2	0	2	0	2,962	0	15	15	179	.08/19/2028
04686R-AB-9	ATHENAHEALTH, INC. - TERM LOAN B		.12/31/2024	Redemption @ 100.00		3,027	3,027	3,012	3,012	4	1	0	6	0	3,018	0	10	10	165	.02/15/2029
04761P-AJ-4	SIMPLY GOOD FOODS USA, INC. - TERM LOAN		.12/31/2024	Redemption @ 100.00		70,378	70,378	70,378	70,378	0	0	0	0	0	70,378	0	0	0	3,453	.03/17/2027
05350N-AL-8	AVANTOR FUNDING, INC. - INCREMENTAL B-5		.03/28/2024	Redemption @ 100.00		1,907	1,907	1,904	1,905	0	0	0	0	0	1,905	0	1	1	29	.11/08/2027
05350N-AP-9	AVANTOR FUNDING, INC. - TERM LOAN		.12/31/2024	Redemption @ 100.00		86,175	86,175	86,067	86,110	0	12	0	12	0	86,123	0	52	52	4,265	.11/08/2027
067809-AM-5	BARNES GROUP INC. - 2024 REFINANCING TER		.12/31/2024	Redemption @ 100.00		2,383	2,383	2,365	2,366	0	1	0	1	0	2,367	0	15	15	78	.09/03/2030
07014Q-AN-1	GREAT OUTDOORS GROUP, LLC - TERM B-2 LOA		.12/31/2024	Redemption @ 100.00		3,015	3,015	2,932	2,955	0	9	0	9	0	2,964	0	51	51	211	.03/06/2028
07768Y-AM-4	BELFOR HOLDINGS INC. - (USD) TERM LOAN B		.12/31/2024	Redemption @ 100.00		6,823	6,823	6,755	6,756	0	3	0	3	0	6,759	0	64	64	190	.11/01/2030
08078U-AH-6	BELRON FINANCE US LLC - TERM LOAN		.01/22/2024	Redemption @ 100.00		413	413	410	411	0	0	0	0	0	411	0	2	2	0	.04/18/2029
08078U-AK-9	BELRON FINANCE US LLC - 2029 DOLLAR INCR		.10/16/2024	Redemption @ 100.00		164,175	164,175	163,354	163,451	0	108	0	108	0	163,559	0	616	616	12,877	.04/18/2029
08511L-AX-6	BERLIN PACKAGING L.L.C. - TRANCHE B-5 TE		.03/28/2024	Redemption @ 100.00		1,003	1,003	993	996	0	0	0	0	0	996	0	6	6	23	.03/11/2028
08511L-BB-3	BERLIN PACKAGING L.L.C. - 2024 REPLACEME		.09/30/2024	Redemption @ 100.00		977	977	968	972	0	0	0	0	0	972	0	5	5	22	.06/07/2031
09238F-AK-7	BLACKHAWK NETWORK HOLDINGS, INC. - TERM		.03/21/2024	Redemption @ 100.00		517	517	511	514	0	0	0	0	0	514	0	3	3	0	.06/15/2025
09238F-AL-5	BLACKHAWK NETWORK HOLDINGS, INC.		.03/21/2024	Redemption @ 100.00		488	488	483	486	0	0	0	0	0	487	0	2	2	28	.03/12/2029

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Iden-tification	Description	For-ign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date
10620U-AF-9	BRAZOS DELAWARE II, LLC - TERM LOAN B		.03/29/2024	Redemption @ 100.00		6,600	6,600	6,534	6,542	0	1	0	1	0	6,544	0	56	56	57	.02/11/2030
10620U-AK-8	BRAZOS DELAWARE II, LLC - REFINANCING TE		.06/28/2024	Redemption @ 100.00		563	563	557	558	0	0	0	0	0	558	0	4	4	13	.02/11/2030
10801X-AH-0	BRIGHTVIEW LANDSCAPES, LLC - TERM LOAN B		.06/07/2024	Adjustment		0	0	0	0	0	0	0	0	0	0	0	0	0	(3,361)	.04/20/2029
11565H-AB-2	BROWN GROUP HOLDINGS, LLC - INITIAL TERM		.12/31/2024	Redemption @ 100.00		2,722	2,722	2,711	2,714	0	1	0	1	0	2,715	0	7	7	131	.07/01/2031
12508K-AJ-6	CD&R HYDRA BUYER, INC. - TERM LOAN		.12/31/2024	Redemption @ 100.00		750	750	746	746	0	0	0	0	0	747	0	3	3	32	.03/25/2031
12546F-AF-9	CHG PPC PARENT LLC - TL		.12/31/2024	Redemption @ 100.00		5,002	5,002	4,977	4,984	0	2	0	2	0	4,986	0	16	16	299	.12/08/2028
12768E-AG-1	CAESARS ENTERTAINMENT, INC. - TERM LOAN		.12/31/2024	Redemption @ 100.00		31,450	31,450	31,136	31,176	0	37	0	37	0	31,213	0	237	237	2,087	.02/06/2030
14835J-AQ-3	CAST & CREW LLC - INCREMENTAL FACILITY N		.12/31/2024	Redemption @ 100.00		1,450	1,450	1,443	1,445	0	1	0	1	0	1,446	0	5	5	83	.12/29/2028
15018L-AN-1	CEDAR FAIR, L.P. - TERM LOAN B		.12/31/2024	Redemption @ 100.00		1,000	1,000	998	998	0	0	0	0	0	998	0	2	2	36	.05/01/2031
15651F-AB-2	SIMON & SCHUSTER, INC. - TERM LOAN B		.06/28/2024	Redemption @ 100.00		1,350	1,350	1,337	1,337	0	1	0	1	0	1,338	0	12	12	78	.10/30/2030
15963C-AC-0	THE CHAMBERLAIN GROUP, LLC. - TERM LOAN		.12/31/2024	Redemption @ 100.00		2,100	2,100	2,091	2,093	1	1	0	2	0	2,095	0	5	5	134	.11/03/2028
16384Y-AJ-6	CHEMOURS COMPANY, THE - TERM LOAN (USD)		.12/06/2024	Various		376,856	375,000	369,375	369,756	0	1,071	0	1,071	0	370,827	0	6,029	6,029	33,033	.08/18/2028
172442-AT-2	CINEMARK USA, INC. - TERM LOAN		.03/29/2024	Redemption @ 100.00		3,980	3,980	3,920	3,924	0	4	0	4	0	3,928	0	52	52	222	.05/24/2030
18972F-AC-6	CLYDESDALE ACQUISITION HOLDINGS, INC. -		.08/05/2024	Redemption @ 100.00		30,042	30,042	29,291	29,476	0	63	0	63	0	29,539	0	503	503	1,636	.04/13/2029
20602R-AC-4	CONCENTRA HEALTH SERVICES, INC. - TERM L		.12/31/2024	Redemption @ 100.00		250	250	250	250	0	0	0	0	0	250	0	0	0	8	.07/26/2031
22006V-AL-3	CORPORATION SERVICE COMPANY - TERM LOAN		.12/31/2024	Redemption @ 100.00		12,553	12,553	12,096	12,183	0	17	0	17	0	12,200	0	352	352	282	.11/02/2029
22164M-AB-3	COTIVITI HOLDINGS, INC. - FLOATING-RATE		.09/30/2024	Redemption @ 100.00		900	900	896	896	0	0	0	0	0	896	0	4	4	15	.05/01/2031
22282G-AC-1	COVANTA HOLDING CORP - TERM LOAN B		.06/28/2024	Redemption @ 100.00		977	977	974	975	0	0	0	0	0	975	0	2	2	39	.11/30/2028
22704N-AF-9	CROCS TERM B 1LN 02/20/2029		.09/30/2024	Redemption @ 100.00		79,013	79,013	78,617	78,731	0	25	0	25	0	78,756	0	256	256	2,432	.02/20/2029
22860E-AJ-1	CROWN SUBSEA COMMUNICATIONS HOLDING, INC		.12/31/2024	Redemption @ 100.00		700	700	693	693	0	0	0	0	0	694	0	6	6	11	.01/30/2031
24022K-AB-5	DCERT BUYER, INC. - INITIAL TERM LOAN (F		.12/31/2024	Redemption @ 100.00		3,061	3,061	3,015	3,030	0	6	0	6	0	3,039	0	23	23	177	.10/16/2026
24440E-AB-3	DEERFIELD DAKOTA HOLDING, LLC - INITIAL		.07/15/2024	Various		211,520	211,170	210,115	208,884	1,590	100	0	1,690	0	210,574	0	946	946	9,440	.04/09/2027
26483N-AV-2	DUN & BRADSTREET CORPORATION, THE - 2022		.09/27/2024	Redemption @ 100.00		1,429	1,429	1,411	1,420	0	1	0	1	0	1,421	0	8	8	63	.01/18/2029
26483N-AW-0	DUN & BRADSTREET CORPORATION, THE - 2022		.12/27/2024	Redemption @ 100.00		715	715	705	711	0	0	0	0	0	711	0	4	4	5	.01/18/2029
26872N-AC-3	EMRLD BORROWER LP - TERM LOAN B		.12/31/2024	Redemption @ 100.00		85,645	85,645	84,789	84,791	0	88	0	88	0	84,879	0	766	766	3,845	.05/31/2030
26881K-AC-8	EP PURCHASER, LLC - TERM LOAN B		.06/28/2024	Redemption @ 100.00		788	788	784	781	4	0	0	4	0	785	0	2	2	36	.11/06/2028
28414B-AF-3	ELANCO ANIMAL HEALTH INCORPORATED - TERM		.12/31/2024	Redemption @ 100.00		60,326	60,326	59,874	59,901	142	44	0	186	0	60,087	0	239	239	2,760	.08/01/2027
29102T-AB-8	AZALEA TOPCO, INC. - INITIAL TERM LOAN (		.03/29/2024	Redemption @ 100.00		269,373	269,373	262,942	265,624	0	481	0	481	0	266,105	0	3,268	3,268	8,232	.07/24/2026
29279U-AB-2	ENDURANCE INTERNATIONAL GROUP HOLDINGS,		.12/31/2024	Redemption @ 100.00		2,519	2,519	2,376	2,410	0	18	0	18	0	2,427	0	92	92	176	.02/10/2028
29280U-AD-5	ENDO FINANCE HOLDINGS, INC. - TLB		.12/31/2024	Redemption @ 100.00		400	400	396	396	0	0	0	0	0	396	0	4	4	6	.04/23/2031
29359B-AB-7	ENSEMBLE RCM, LLC - CLOSING DATE TERM LO		.01/30/2024	Redemption @ 100.00		98,837	99,223	98,727	98,804	0	13	0	13	0	98,817	0	20	20	2,320	.08/03/2026
29359B-AE-1	ENSEMBLE HEALTH PARTNERS, INC.		.12/31/2024	Redemption @ 100.00		1,835	1,835	1,826	1,826	0	1	0	1	0	1,828	0	6	6	80	.08/01/2029
29362L-AM-6	ENTEGRIS, INC. - TERM LOAN B		.02/28/2024	Redemption @ 100.00		136,561	136,561	134,541	134,997	0	58	0	58	0	135,055	0	1,506	1,506	4,980	.07/06/2029
30233P-AB-6	EYECARE PARTNERS, LLC - INITIAL TERM LOA		.01/08/2024	Various		0	0	0	0	(252)	0	0	0	0	0	0	(252)	(252)	3,131	.02/18/2027
31556P-AB-3	GOLDEN NUGGET, INC. - TERM LOAN B		.03/18/2024	Redemption @ 100.00		98,250	98,250	98,004	98,072	0	7	0	7	0	98,080	0	170	170	2,039	.01/27/2029
31732F-AR-7	FILTRATION GROUP CORPORATION - 2021 INCR		.12/31/2024	Redemption @ 100.00		2,633	2,633	2,626	2,628	0	1	0	1	0	2,629	0	4	4	165	.10/21/2028
31732F-AT-3	FILTRATION GROUP CORPORATION - (USD) TER		.03/28/2024	Redemption @ 100.00		438	438	433	434	0	0	0	0	0	434	0	4	4	11	.10/21/2028
31773H-AB-8	GIP PILOT ACQUISITION PARTNERS LP - TERM		.04/01/2024	Redemption @ 100.00		613	613	609	610	0	0	0	0	0	610	0	3	3	12	.10/04/2030
31773H-AD-4	GIP PILOT ACQUISITION PARTNERS, L.P. - A		.10/01/2024	Redemption @ 100.00		1,010	1,010	1,005	1,006	0	0	0	0	0	1,006	0	4	4	10	.10/04/2030
31935H-AD-9	FIRST BRANDS GROUP, LLC - 2021 TERM LOAN		.06/28/2024	Redemption @ 100.00		2,380	2,380	2,364	2,364	16	0	0	16	0	2,380	0	0	0	130	.03/30/2027
31935H-AG-2	FIRST BRANDS GROUP, LLC - 2022-11 INCREM		.09/30/2024	Redemption @ 100.00		907	907	880	883	0	4	0	4	0	887	0	21	21	49	.03/30/2027
33718F-AD-2	FIRST STUDENT BIDCO INC. - INITIAL TERM		.07/01/2024	Redemption @ 100.00		1,569	1,569	1,547	1,554	0	1	0	1	0	1,555	0	14	14	51	.07/21/2028
33718F-AE-0	FIRST STUDENT BIDCO INC. - INCREMENTAL T		.07/03/2024	Redemption @ 100.00		1,431	1,431	1,316	1,344	0	5	0	5	0	1,349	0	82	82	34	.07/21/2028
33903R-AY-5	FLEETCOR TECHNOLOGIES OPERATING COMPANY,		.06/28/2024	Redemption @ 100.00		420,556	420,556	414,946	416,723	0	651	0	651	0	417,374	0	3,182	3,182	22,744	.04/28/2028
34416D-AZ-1	FOCUS FINANCIAL PARTNERS, LLC - TRANCHE		.09/17/2024	Redemption @ 100.00		199,500	199,500	195,644	196,113	0	491	0	491	0	196,603	0	2,897	2,897	10,822	.06/30/2028
34968L-AB-0	FORTRESS INTERMEDIATE 3, INC. - TERM LOA		.12/31/2024	Redemption @ 100.00		538	538	535	535	0	0	0	0	0	535	0	2	2	23	.06/27/2031
35039K-AD-8	FOUNDATION BUILDING MATERIALS, INC. - IN		.12/31/2024	Redemption @ 100.00		1,364	1,364	1,350	1,350	0	1	0	1	0	1,351	0	12	12	41	.01/29/2031
35100D-AT-3	FOUR SEASONS HOLDINGS INC. - 2023 REPRIC		.02/26/2024	Redemption @ 100.00		337,529	337,529	332,466	333,254	0	111	0	111	0	333,364	0	4,165	4,165	6,545	.11/30/2029
35906E-AQ-3	FRONTIER COMMUNICATIONS CORPORATION - TL		.07/01/2024	Redemption @ 100.00		293,955	293,955	293,304	292,117	1,381	52	0	1,434	0	293,551	0	404	404	13,874	.10/08/2027

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
365556-AU-3	INGERSOLL-RAND SERVICES COMPANY - 2020 S		.05/10/2024	Redemption @ 100.00		37,269	37,269	36,803	36,973	0	33	0	33	0	37,006	0	263	263	985	.03/01/2027
38017B-AV-8	GO DADDY OPERATING COMPANY, LLC		.06/28/2024	Redemption @ 100.00		64,702	64,702	64,460	64,593	0	7	0	7	0	64,600	0	102	102	1,724	.11/09/2029
38017B-AX-4	GO DADDY OPERATING COMPANY, LLC - TERM L		.12/31/2024	Redemption @ 100.00		816	816	813	815	0	0	0	0	0	815	0	1	1	0	.11/09/2029
39954E-AB-9	GROUNDWORKS, LLC - TERM LOAN		.09/30/2024	Redemption @ 100.00		348	348	355	0	0	(1)	0	(1)	0	354	0	(6)	(6)	10	.03/14/2031
39954E-AC-7	GROUNDWORKS, LLC - DELAYED DRAW TERM LOA		.09/30/2024	Redemption @ 100.00		10	10	10	0	0	0	0	0	0	10	0	0	0	0	.03/14/2031
40273U-AE-9	GULFSIDE SUPPLY INC - TLB		.12/31/2024	Redemption @ 100.00		8,153	8,153	8,127	0	0	2	0	2	0	8,129	0	24	24	205	.06/17/2031
410346-AX-8	HANESBRANDS INC. - INITIAL TERM LOAN B		.12/24/2024	Redemption @ 100.00		122,086	122,086	120,865	121,013	0	143	0	143	0	121,155	0	930	930	9,005	.03/08/2030
421300-AL-8	HAYWARD INDUSTRIES, INC. - REFINANCING T		.12/31/2024	Redemption @ 100.00		3,008	3,008	2,996	3,000	0	1	0	1	0	3,001	0	7	7	154	.05/30/2028
43117L-AG-8	HIGHTOWER HOLDING, LLC - INITIAL TERM LO		.06/28/2024	Redemption @ 100.00		1,500	1,500	1,489	1,492	0	0	0	0	0	1,493	0	7	7	47	.04/21/2028
43117L-AM-5	HIGHTOWER HOLDING, LLC - TLB		.12/31/2024	Redemption @ 100.00		973	973	965	968	0	0	0	0	0	969	0	4	4	11	.04/21/2028
43283L-AK-7	HILTON GRAND VACATIONS BORROWER LLC - IN		.06/28/2024	Redemption @ 100.00		625	625	623	0	0	0	0	0	0	624	0	1	1	26	.01/17/2031
44108H-AN-1	HOSTESS BRANDS, LLC - TERM B LOAN (FIRST		.06/01/2024	Redemption @ 100.00		0	0	0	0	0	0	0	0	0	0	0	0	0	(1,471)	.06/30/2030
44332E-AV-8	HUB INTERNATIONAL LIMITED - TERM LOAN B		.01/26/2024	Redemption @ 100.00		99,250	99,250	95,280	95,929	0	39	0	39	0	95,967	0	3,283	3,283	1,987	.11/10/2029
44332E-AW-6	HUB INTERNATIONAL LIMITED - 2023 REFINAN		.02/06/2024	Redemption @ 100.00		982	982	982	982	0	0	0	0	0	982	0	0	0	2,350	.06/20/2030
44332E-AX-4	HUB INTERNATIONAL LIMITED - TERM LOAN B		.06/28/2024	Redemption @ 100.00		980	980	980	980	0	0	0	0	0	980	0	0	0	22	.06/20/2030
44332E-AY-2	HUB INTERNATIONAL LIMITED - TLB		.09/30/2024	Redemption @ 100.00		977	977	977	977	0	0	0	0	0	977	0	0	0	0	.06/20/2030
44988L-AH-0	IRB HOLDING CORP. - 2022 REPLACEMENT TER		.01/25/2024	Redemption @ 100.00		690	690	690	690	0	0	0	0	0	690	0	0	0	1,851	.12/15/2027
44988L-AK-3	IRB HOLDING CORPORATION - TERM LOAN		.09/30/2024	Redemption @ 100.00		1,981	1,981	1,981	1,981	0	0	0	0	0	1,981	0	0	0	90	.12/15/2027
45173J-AQ-7	II-VI INCORPORATED - TERM LOAN B		.03/28/2024	Redemption @ 100.00		7,470	7,470	7,304	7,349	0	3	0	3	0	7,352	0	118	118	92	.07/02/2029
45173J-AR-5	COHERENT CORP. - TERM LOAN B		.12/31/2024	Redemption @ 100.00		32,305	32,305	31,590	31,809	0	40	0	40	0	31,849	0	456	456	1,119	.07/02/2029
45567Y-AN-5	MH SUB I, LLC (MICRO HOLDING CORP.) - 20		.09/30/2024	Redemption @ 100.00		3,072	3,072	3,064	3,015	53	0	0	54	0	3,069	0	3	3	149	.05/03/2028
45780Y-AY-2	INSTALLED BUILDING PRODUCTS, INC. - TERM		.06/28/2024	Redemption @ 100.00		637	637	634	635	0	0	0	0	0	635	0	2	2	21	.03/28/2031
45780Y-AZ-9	INSTALLED BUILDING PRODUCTS, INC. - TRAN		.12/31/2024	Redemption @ 100.00		319	319	317	318	0	0	0	0	0	318	0	1	1	2	.03/28/2031
45784Q-AB-5	INSULET CORPORATION - TERM B LOAN		.01/30/2024	Redemption @ 100.00		754	754	750	751	0	0	0	0	0	751	0	3	3	2,069	.05/04/2028
45784Q-AD-1	INSULET CORPORATION - 2024 INCREMENTAL T		.08/09/2024	Redemption @ 100.00		293,970	293,970	292,500	292,934	0	144	0	144	0	293,079	0	891	891	14,817	.05/04/2028
45784Q-AE-9	INSULET CORPORATION - TERM LOAN B		.12/31/2024	Redemption @ 100.00		876	876	874	0	0	0	0	0	0	874	0	2	2	17	.08/04/2031
46284N-AV-1	IRON MOUNTAIN INCORPORATED - TERM LOAN B		.12/31/2024	Redemption @ 100.00		2,750	2,750	2,729	2,729	0	2	0	2	0	2,731	0	19	19	103	.01/31/2031
47077D-AH-3	JANE STREET GROUP, LLC - TERM LOAN B		.09/30/2024	Redemption @ 100.00		2,474	2,474	2,462	0	0	1	0	1	0	2,463	0	11	11	77	.01/26/2028
48242Y-AU-6	KBR, INC. - TERM LOAN B		.06/28/2024	Redemption @ 100.00		250	250	249	0	0	0	0	0	0	249	0	1	1	8	.01/17/2031
48242Y-AW-2	KBR, INC. - TERM B FACILITY		.12/31/2024	Redemption @ 100.00		500	500	499	0	0	0	0	0	0	499	0	1	1	9	.01/17/2031
48254E-AB-7	KKR APPLE BIDCO, LLC - INITIAL TERM LOAN		.12/31/2024	Redemption @ 100.00		1,000	1,000	997	998	0	0	0	0	0	998	0	2	2	52	.09/22/2028
48853U-BN-9	KENAN ADVANTAGE GROUP, INC., THE - TERM		.06/28/2024	Redemption @ 100.00		575	575	569	0	0	0	0	0	0	570	0	5	5	14	.01/25/2029
48853U-BQ-2	KENAN ADVANTAGE GROUP, INC., THE - U.S.		.12/31/2024	Redemption @ 100.00		1,147	1,147	1,136	0	0	1	0	1	0	1,138	0	9	9	27	.01/25/2029
50179J-AB-4	LBM ACQUISITION, LLC - INITIAL TERM LOAN		.06/12/2024	Redemption @ 100.00		2,132	2,132	2,086	2,098	0	5	0	5	0	2,103	0	29	29	140	.12/17/2027
50179J-AH-1	LBM ACQUISITION, LLC - INCREMENTAL TLB		.12/30/2024	Redemption @ 100.00		6,215	6,215	6,022	6,080	0	(1)	0	(1)	0	6,079	0	136	136	(25)	.06/06/2031
50217U-AS-6	LTI HOLDINGS, INC. - INITIAL TERM LOAN (		.07/29/2024	Redemption @ 100.00		293,041	293,041	289,869	282,237	9,368	490	0	9,858	0	292,095	0	946	946	15,485	.09/06/2025
50217U-BF-3	LTI HOLDINGS, INC. - TLB		.12/31/2024	Redemption @ 100.00		488	488	480	0	0	1	0	1	0	481	0	7	7	19	.07/29/2029
50220K-AB-0	LS GROUP OPCO ACQUISITION LLC (LS GROUP		.03/28/2024	Redemption @ 100.00		1,515	1,515	1,504	1,507	0	0	0	0	0	1,508	0	7	7	21	.11/02/2027
50220K-AC-8	LS GROUP OPCO ACQUISITION LLC (LS GROUP		.12/31/2024	Redemption @ 100.00		1,466	1,466	1,455	1,459	0	1	0	1	0	1,460	0	6	6	69	.04/23/2031
55314N-AS-3	MKS INSTRUMENTS, INC. - TERM LOAN B		.03/01/2024	Redemption @ 100.00		0	0	0	0	0	0	0	0	0	0	0	0	0	0	.08/17/2029
55314N-AW-4	MKS INSTRUMENTS, INC. - TERM LOAN B		.05/16/2024	Redemption @ 100.00		130,533	130,533	126,080	127,112	0	216	0	216	0	127,328	0	3,205	3,205	4,308	.08/17/2029
55314N-AX-2	MKS INSTRUMENTS, INC. - 2024-1 DOLLAR TE		.12/26/2024	Redemption @ 100.00		2,052	2,052	1,982	2,004	0	3	0	3	0	2,007	0	45	45	46	.08/17/2029
55315Q-AF-3	MJH HEALTHCARE HOLDINGS, LLC		.03/29/2024	Redemption @ 100.00		750	750	739	0	0	0	0	0	0	742	0	8	8	17	.01/28/2031
55315Q-AH-9	MJH HEALTHCARE HOLDINGS, LLC - TERM LOAN		.12/31/2024	Redemption @ 100.00		489	489	482	484	0	0	0	0	0	484	0	4	4	12	.01/28/2029
55328H-AK-7	MPH ACQUISITION HOLDINGS LLC - INITIAL T		.12/31/2024	Redemption @ 100.00		1,000	1,000	897	965	11	6	76	(58)	0	908	0	92	92	62	.09/01/2028
55336C-AK-8	MIWO HOLDCO II LLC - TERM LOAN		.12/31/2024	Redemption @ 100.00		500	500	496	0	0	0	0	0	0	496	0	4	4	22	.03/28/2031
55822D-AL-5	MADISON SAFETY & FLOW LLC - TERM LOAN B		.12/31/2024	Redemption @ 100.00		250	250	249	0	0	0	0	0	0	249	0	1	1	4	.09/26/2031
57723C-AR-0	MATRESS FIRM, INC. - TERM LOAN (2021)		.09/30/2024	Redemption @ 100.00		1,500	1,500	1,482	1,486	2	1	0	3	0	1,489	0	11	11	75	.09/25/2028
57763T-AB-9	MAUSER PACKAGING SOLUTIONS HOLDING COMPA		.04/01/2024	Redemption @ 100.00		500	500	493	494	0	0	0	0	0	495	0	5	5	6	.08/14/2026

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
577631-AE-3	MAUSER PACKAGING SOLUTIONS HOLDING COMPA		..10/01/2024	Redemption @ 100.00		500	500	493	495	0	1	0	1	0	496	0	4	4	12	..04/15/2027
57776D-AE-3	AMENTUM GOVERNMENT SERVICES HOLDINGS LLC		..03/28/2024	Redemption @ 100.00		118,500	118,500	117,908	118,065	0	62	0	62	0	118,127	0	373	373	8,615	..02/15/2029
57906H-AD-9	MCAFFEE CORP. - TERM LOAN B (USD)		..03/29/2024	Redemption @ 100.00		1,313	1,313	1,306	1,303	4	0	0	4	0	1,308	0	5	5	31	..03/01/2029
57906H-AE-7	MCAFFEE CORP. - FIRST AMENDMENT TRANCHE B		..09/30/2024	Redemption @ 100.00		1,290	1,290	1,283	1,285	0	0	0	0	0	1,286	0	4	4	29	..03/01/2029
58503U-AC-7	MEDLINE BORROWER, LP - INITIAL DOLLAR TE		..03/28/2024	Various		17,967	17,967	17,522	17,645	0	16	0	16	0	17,660	0	307	307	376	..10/23/2028
58503U-AE-3	MEDLINE BORROWER, LP - TERM LOAN		..06/28/2024	Redemption @ 100.00		893	893	871	877	0	1	0	1	0	879	0	14	14	28	..10/23/2028
58503U-AF-0	MEDLINE BORROWER, LP - ADD-ON NON-FUNGIB		..12/31/2024	Redemption @ 100.00		844	844	823	832	0	0	0	0	0	832	0	12	12	2	..10/23/2028
58408U-AB-3	MICHAELS COMPANIES, INC. THE - TERM B LO		..12/31/2024	Redemption @ 100.00		2,005	2,005	1,990	1,742	253	1	0	254	0	1,996	0	9	9	113	..04/15/2028
59835X-AC-8	MIDWEST PHYSICIAN ADMINISTRATIVE SERVICE		..04/24/2024	Various		87,443	122,173	99,932	110,224	11,542	518	21,857	(9,797)	0	100,427	0	(12,983)	(12,983)	3,691	..03/12/2028
60662W-AS-1	MITCHELL INTERNATIONAL, INC. - INITIAL T		..06/17/2024	Redemption @ 100.00		197,000	197,000	194,538	195,214	0	171	0	171	0	195,385	0	1,615	1,615	10,130	..10/15/2028
60662W-AW-2	MITCHELL INTERNATIONAL, INC. - TERM LOAN		..12/31/2024	Redemption @ 100.00		475	475	473	0	0	0	0	0	0	473	0	2	2	21	..06/17/2031
60672H-AC-7	MITNICK CORPORATE PURCHASER, INC. - TERM		..05/13/2024	Various		95,922	99,000	98,505	93,370	5,253	27	0	5,280	0	98,650	0	(2,728)	(2,728)	5,512	..05/02/2029
60877J-AG-7	MOMENTIVE PERFORMANCE MATERIALS GMBH - T		..12/31/2024	Redemption @ 100.00		3,250	3,250	3,120	3,136	4	16	0	20	0	3,156	0	94	94	201	..03/29/2028
62908H-AM-7	NEP GROUP, INC. - PIK TERM LOAN B		..12/31/2024	Redemption @ 100.00		1,289	1,289	1,253	1,013	0	4	0	4	0	1,275	0	14	14	362	..08/19/2026
62908H-AP-0	NEP GROUP, INC. - INCREMENTAL (209MM) PI		..12/31/2024	Redemption @ 100.00		4,125	4,125	4,084	4,106	0	4	0	4	0	4,110	0	15	15	236	..08/19/2026
62955E-AJ-3	OVG BUSINESS SERVICES, LLC - TLB		..12/31/2024	Redemption @ 100.00		413	413	410	0	0	0	0	0	0	411	0	2	2	16	..06/25/2031
63001P-AD-3	NCR ATLEOS, LLC - TERM LOAN		..10/21/2024	Redemption @ 100.00		99,633	99,633	96,395	96,541	0	471	0	471	0	97,012	0	2,622	2,622	9,101	..03/27/2029
63001P-AF-8	NCR ATLEOS CORPORATION - TERM LOAN B		..12/23/2024	Redemption @ 100.00		34,300	34,300	33,185	33,409	0	24	0	24	0	33,433	0	867	867	97	..04/16/2029
63939W-AK-9	WAYSTAR TECHNOLOGIES, INC. - TERM LOAN		..06/12/2024	Redemption @ 100.00		121,754	121,754	119,199	120,191	0	93	0	93	0	120,285	0	1,470	1,470	3,688	..10/22/2029
63939W-AL-7	WAYSTAR TECHNOLOGIES, INC. - TERM LOAN B		..09/06/2024	Redemption @ 100.00		26,240	26,240	25,689	25,925	0	3	0	3	0	25,929	0	311	311	48	..10/22/2029
64072U-AK-8	CSC HOLDINGS, LLC (FKA CSC HOLDINGS INC.)		..10/15/2024	Redemption @ 100.00		2,041	2,041	1,842	1,929	77	3	157	(76)	0	1,853	0	188	188	74	..04/15/2027
64072U-AM-4	CSC HOLDINGS, LLC (FKA CSC HOLDINGS INC.)		..05/20/2024	Various		277,529	295,149	286,990	284,636	5,512	507	0	6,018	0	290,654	0	(13,125)	(13,125)	13,424	..01/18/2028
66877A-AD-0	NORTONLIFELOCK INC. - TERM LOAN B		..03/28/2024	Redemption @ 100.00		66,041	66,041	65,153	65,376	0	12	0	12	0	65,388	0	652	652	482	..09/12/2029
66877A-AF-5	GEN DIGITAL INC. - ADDITIONAL TRANCHE B-		..12/31/2024	Redemption @ 100.00		6,252	6,252	6,168	6,194	0	2	0	2	0	6,196	0	56	56	2,053	..09/12/2029
68218H-AC-1	OMNIA PARTNERS, LLC - FIRST LIEN DELAYED		..01/24/2024	Redemption @ 100.00		15,886	15,886	15,886	15,886	0	(10)	0	(10)	0	15,886	0	0	0	0	..07/25/2030
68218H-AE-7	OMNIA PARTNERS, LLC - INITIAL TERM LOAN		..03/29/2024	Redemption @ 100.00		463	463	457	458	0	0	0	0	0	458	0	5	5	1	..07/25/2030
68371Y-AP-8	OPEN TEXT CORPORATION - 2023 REPLACEMENT	A	..12/31/2024	Redemption @ 100.00		152,431	152,431	147,420	148,183	0	219	0	219	0	148,401	0	4,030	4,030	3,869	..01/31/2030
68764J-AH-4	ORYX MIDSTREAM SERVICES PERMIAN BASIN LL		..12/31/2024	Redemption @ 100.00		1,990	1,990	1,975	1,977	0	1	0	1	0	1,979	0	11	11	78	..10/05/2028
69315J-AG-8	PAI HOLDCO, INC. - TERM B LOAN (FIRST LI		..12/31/2024	Redemption @ 100.00		1,106	1,106	1,103	1,048	56	0	0	57	0	1,104	0	2	2	66	..10/28/2027
69515E-AH-5	PACKAGING COORDINATORS MIDCO, INC. - TER		..05/31/2024	Various		314	314	313	314	0	0	0	0	0	314	0	0	0	7	..11/30/2027
69515E-AJ-1	PACKAGING COORDINATORS MIDCO, INC. - TER		..12/31/2024	Redemption @ 100.00		305	305	304	304	0	0	0	0	0	304	0	0	0	11	..11/30/2027
70323K-AE-8	PATHWAY VET ALLIANCE LLC - 2021 REPLACEM		..11/14/2024	Redemption @ 100.00		228,531	263,879	262,560	231,884	31,206	211	0	31,417	0	263,301	0	(34,770)	(34,770)	21,377	..03/31/2027
70533D-AF-7	PEDIATRIC ASSOCIATES HOLDING COMPANY, LL		..12/31/2024	Redemption @ 100.00		2,151	2,151	2,141	2,093	50	1	0	51	0	2,144	0	7	7	98	..12/29/2028
70757D-AZ-2	PENN NATIONAL GAMING, INC. - TERM LOAN B		..09/30/2024	Redemption @ 100.00		1,650	1,650	1,638	1,640	0	1	0	1	0	1,641	0	9	9	84	..05/03/2029
71360H-AB-3	PERATON CORP. - TERM B LOAN (FIRST LIEN)		..12/31/2024	Redemption @ 100.00		2,015	2,015	1,992	1,999	0	2	0	2	0	2,002	0	13	13	124	..02/01/2028
71677H-AL-9	PETSMART LLC - INITIAL TERM LOAN		..07/26/2024	Redemption @ 100.00		3,023	3,023	2,856	2,903	0	11	0	11	0	2,914	0	109	109	88	..02/11/2028
71880J-AD-6	PHINIA INC. - TERM LOAN B		..04/04/2024	Redemption @ 100.00		174,563	174,563	167,580	168,229	0	367	0	367	0	168,596	0	5,966	5,966	4,493	..07/03/2028
72431H-AD-2	CORNERSTONE BUILDING BRANDS, INC. - TRAN		..06/28/2024	Redemption @ 100.00		3,023	3,023	2,974	2,986	0	5	0	5	0	2,991	0	32	32	164	..04/12/2028
73044E-AB-0	PODS, LLC - INITIAL TERM LOAN		..06/28/2024	Redemption @ 100.00		1,800	1,800	1,782	1,773	15	2	0	16	0	1,789	0	11	11	82	..03/31/2028
73108R-AB-4	POLARIS NEWCO, LLC - DOLLAR TERM LOAN (F		..12/31/2024	Redemption @ 100.00		1,604	1,604	1,600	1,580	21	0	0	21	0	1,602	0	2	2	73	..06/02/2028
74773K-AB-1	QUALTRICS ACQUIRECO, LLC - TERM LOAN B		..03/28/2024	Redemption @ 100.00		625	625	618	619	0	0	0	0	0	619	0	6	6	14	..06/28/2030
74773K-AD-7	QUARTZ ACQUIRECO, LLC - ADDITIONAL TERM		..12/31/2024	Redemption @ 100.00		1,875	1,875	1,854	1,857	0	1	0	1	0	1,858	0	17	17	49	..06/28/2030
74839X-AF-6	QUIKRETE HOLDINGS, INC. - INITIAL LOAN (		..03/28/2024	Redemption @ 100.00		700	700	694	696	0	0	0	0	0	696	0	3	3	3	..02/01/2027
74839X-AJ-8	QUIKRETE HOLDINGS, INC. - (2031) TERM LO		..12/31/2024	Redemption @ 100.00		2,758	2,758	2,734	2,745	0	1	0	1	0	2,746	0	12	12	98	..04/14/2031
74919E-AP-9	R1 ROM INC. - INITIAL TERM B LOAN		..01/01/2024	Adjustment		0	0	0	6	0	(6)	0	(6)	0	0	0	0	0	0	..06/21/2029
74919E-AQ-7	R1 ROM INC. - INCREMENTAL TERM LOAN		..01/01/2024	Adjustment		0	0	0	4	0	(4)	0	(4)	0	0	0	0	0	0	..06/21/2029
75605V-AD-4	REALPAGE, INC. - INITIAL TERM LOAN (FIRS		..01/31/2024	Various		382,141	391,000	388,556	387,434	1,903	44	0	1,947	0	389,381	0	(7,240)	(7,240)	10,187	..04/24/2028
77313D-AW-1	ROCKET SOFTWARE, INC. - EXTENDED DOLLAR		..06/28/2024	Redemption @ 100.00		1,407	1,407	1,393	0	0	1	0	1	0	1,394	0	13	13	37	..11/28/2028
77669L-AE-3	INDICOR, LLC - TRANCHE B DOLLAR TERM LOA		..03/29/2024	Redemption @ 100.00		498	498	480	482	0	0	0	0	0	483	0	15	15	7	..11/22/2029

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	
										11	12	13	14	15							
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date	
77669L-AG-8	INDICOR, LLC - TERM LOAN (USD)		09/30/2024	Redemption @ 100.00		.495	.495	.478	.481	0	0	0	0	0	.482	0	.14	.14	.446	.11/22/2029	
78249L-AD-2	RUSSELL INVESTMENTS US INSTITUTIONAL HOL		04/23/2024	Various		0	0	0	0	0	0	0	0	0	0	0	0	0	.2,472	.05/30/2025	
78249L-AE-0	RUSSELL INVESTMENTS US INSTITUTIONAL HOL		09/30/2024	Redemption @ 100.00		.900	.900	.886	.895	0	1	0	1	0	.896	0	.4	.4	.68	.05/30/2027	
78350L-AZ-8	RYAN, LLC - TERM LOAN		12/31/2024	Redemption @ 100.00		1,686	1,686	1,652	1,653	0	4	0	4	0	1,656	0	.30	.30	.121	.11/14/2030	
78350U-AE-5	RYAN SPECIALTY GROUP ,LLC - INITIAL TERM		06/28/2024	Redemption @ 100.00		1,034	1,034	1,034	0	0	0	0	0	0	1,034	0	0	0	.25	.09/01/2027	
78466D-BF-0	SS&C TECHNOLOGIES HOLDINGS, INC. - TERM		05/09/2024	Redemption @ 100.00		297,079	297,079	294,275	296,006	0	294	0	294	0	296,300	0	.779	.779	.7	.04/16/2025	
78466D-BJ-2	SS&C TECHNOLOGIES HOLDINGS, INC. - TERM		12/31/2024	Redemption @ 100.00		24,320	24,320	24,320	0	0	0	0	0	0	24,320	0	0	0	.610	.05/09/2031	
78466Y-AN-8	SPS DISTRIBUTION INC. - 2021 REFINANCING		06/19/2024	Redemption @ 100.00		195,990	195,990	192,326	193,477	0	262	0	262	0	193,739	0	2,251	2,251	.8,354	.06/02/2028	
78466Y-AQ-1	SPS DISTRIBUTION INC. - TERM LOAN		06/18/2024	Redemption @ 100.00		98,250	98,250	97,208	97,525	0	76	0	76	0	97,600	0	.650	.650	4,072	.06/02/2028	
80875A-AV-3	LIGHT AND WONDER INTERNATIONAL, INC. - T		06/28/2024	Redemption @ 100.00		579	579	574	575	0	0	0	0	0	576	0	3	3	.19	.04/14/2029	
80875A-AW-1	LIGHT AND WONDER INTERNATIONAL, INC. - 2		12/31/2024	Redemption @ 100.00		577	577	573	574	0	0	0	0	0	575	0	3	3	.18	.04/15/2029	
81527C-AP-2	SEDGWICK CLAIMS MANAGEMENT SERVICES, INC		12/31/2024	Redemption @ 100.00		3,706	3,706	3,630	3,664	0	3	0	3	0	3,667	0	.39	.39	.133	.07/31/2031	
84748E-AF-7	SPECIALTY BUILDING PRODUCTS HOLDINGS, LL		12/31/2024	Redemption @ 100.00		474	474	470	0	0	0	0	0	0	470	0	4	4	.4	.10/15/2028	
84857H-AY-6	SPIRIT AEROSYSTEMS, INC. (FKA MID-WESTER		06/28/2024	Redemption @ 100.00		2,175	2,175	2,110	2,127	0	8	0	8	0	2,135	0	.40	.40	.106	.01/15/2027	
855031-AQ-3	STAPLES, INC. - 2019 REFINANCING NEW TER		06/10/2024	Redemption @ 100.00		97,949	97,949	95,255	92,524	3,991	275	0	4,266	0	96,791	0	1,158	1,158	.5,444	.04/16/2026	
86614D-AK-4	SUMMIT MATERIALS, LLC - INCREMENTAL TERM		09/30/2024	Redemption @ 100.00		.750	.750	.748	.748	0	0	0	0	0	.748	0	2	2	.20	.01/12/2029	
86859C-AN-4	SUPPLYONE, INC. - SEVEN-YEAR TERM LOAN B		12/31/2024	Redemption @ 100.00		.863	.863	.854	0	0	1	0	1	0	.854	0	.8	.8	.34	.04/19/2031	
86880N-BB-8	SURGERY CENTER HOLDINGS, INC. - TLB		12/31/2024	Redemption @ 100.00		2,013	2,013	2,013	2,013	0	0	0	0	0	2,013	0	0	0	.42	.12/19/2030	
87169D-AB-1	SYNEOS HEALTH, INC. (FKA INC RESEARCH HO		12/31/2024	Redemption @ 100.00		1,088	1,088	1,071	1,072	0	2	0	2	0	1,074	0	.14	.14	.69	.09/27/2030	
87876G-AF-9	TECTA AMERICA CORP. - TERM LOAN (FIRST L		12/31/2024	Redemption @ 100.00		1,209	1,209	1,155	1,169	0	6	0	6	0	1,175	0	.34	.34	.70	.04/10/2028	
88023H-AG-5	TEMPO ACQUISITION, LLC - ADDITIONAL FIFT		03/28/2024	Redemption @ 100.00		.739	.739	.738	.738	0	0	0	0	0	.738	0	1	1	.15	.08/31/2028	
88023H-AH-3	TEMPO ACQUISITION, LLC - SIXTH INCREMENT		07/16/2024	Redemption @ 100.00		53,321	53,321	53,255	53,278	0	1	0	1	0	53,279	0	.42	.42	.308	.08/31/2028	
89334G-BE-3	TRANS UNION LLC - TERM LOAN		06/28/2024	Redemption @ 100.00		.822	.822	.820	.821	0	0	0	0	0	.821	0	1	1	.33	.12/01/2028	
89364M-CA-0	TRANSIDGM INC. - NEW TRANCHE J TERM LOAN		12/31/2024	Redemption @ 100.00		1,790	1,790	1,790	1,790	0	0	0	0	0	1,790	0	0	0	.62	.02/28/2031	
89435T-AB-0	TRAVERSE MIDSTREAM PARTNERS LLC - ADVANC		04/30/2024	Redemption @ 100.00		2,725	2,725	2,711	2,721	0	2	0	2	0	2,723	0	2	2	.125	.02/16/2028	
89705D-AK-8	TRONOX FINANCE LLC - FIRST LIEN TERM LOA		03/29/2024	Redemption @ 100.00		.713	.713	.705	.707	0	0	0	0	0	.707	0	.5	.5	.15	.04/04/2029	
89788V-AB-8	TRUIST INSURANCE HOLDINGS, LLC - TERM LO		11/15/2024	Redemption @ 100.00		81,048	81,048	80,846	80,846	0	19	0	19	0	80,864	0	.184	.184	.3,145	.05/06/2031	
89841E-AB-1	UKG INC. - 2024 REFINANCING TERM LOAN (F		09/30/2024	Redemption @ 100.00		45,430	45,430	45,397	45,413	0	1	0	1	0	45,413	0	.16	.16	1,403	.02/10/2031	
90266U-AJ-2	UFC HOLDINGS, LLC - TERM B-3 LOAN (FIRST		11/25/2024	Redemption @ 100.00		321,829	321,829	319,647	320,701	0	434	0	434	0	321,135	0	693	693	28,824	.04/29/2026	
90276D-AC-3	UGI ENERGY SERVICES, LLC - TERM LOAN B		06/28/2024	Redemption @ 100.00		122,625	123,121	122,505	122,579	0	43	0	43	0	122,623	0	3	3	.5,397	.02/22/2030	
90276D-AE-9	UGI ENERGY SERVICES, LLC - TERM LOAN B		12/31/2024	Redemption @ 100.00		.622	.622	.619	0	0	0	0	0	0	.619	0	.2	.2	.18	.02/22/2030	
90347B-AK-4	AXALTA COATING SYSTEM U.S. HOLDINGS, INC		03/18/2024	Redemption @ 100.00		261,327	263,402	260,768	261,157	0	78	0	78	0	261,235	0	.92	.92	4,529	.12/20/2029	
90347B-AL-2	AXALTA COATING SYSTEMS DUTCH HOLDING B B		09/30/2024	Redemption @ 100.00		1,280	1,280	1,267	1,267	0	1	0	1	0	1,270	0	.10	.10	.39	.12/20/2029	
90351H-AE-8	US FOODS HOLDING CORP. - COV-LITE TLB		10/10/2024	Redemption @ 100.00		156,325	156,325	155,934	156,051	0	43	0	43	0	156,095	0	.231	.231	10,030	.11/22/2028	
90351J-AH-7	UBER TECHNOLOGIES, INC. - TERM LOAN B		09/09/2024	Redemption @ 100.00		103,139	103,139	102,881	102,910	0	25	0	25	0	102,935	0	.204	.204	6,207	.03/03/2030	
90351N-AJ-4	USI, INC. (FKA COMPASS INVESTORS INC.) -		01/01/2024	Adjustment		0	0	0	0	0	0	0	0	0	0	0	0	0	(3,878)	.11/22/2029	
90351N-AL-9	USI, INC. (FKA COMPASS INVESTORS INC.) -		03/29/2024	Redemption @ 100.00		.975	.975	.973	.973	0	0	0	0	0	.973	0	.2	.2	.0	.09/27/2030	
90351N-AM-7	USI, INC. - TERM LOAN		03/29/2024	Redemption @ 100.00		1,970	1,970	1,941	1,954	0	0	0	0	0	1,954	0	.16	.16	.441	.11/22/2029	
90351N-AN-5	USI, INC. - TL		09/30/2024	Redemption @ 100.00		1,294	1,294	1,290	1,291	0	0	0	0	0	1,291	0	3	3	.412	.09/27/2030	
90351N-AP-0	USI, INC. - TERM LOAN (FIRST LIEN)		09/30/2024	Redemption @ 100.00		1,960	1,960	1,931	1,945	0	0	0	0	0	1,946	0	.14	.14	.437	.11/22/2029	
91809E-AE-1	UTZ QUALITY FOODS, LLC - 2021 NEW TERM L		02/12/2024	Redemption @ 100.00		35,912	35,912	34,391	34,823	0	31	0	31	0	34,854	0	1,058	1,058	.846	.01/20/2028	
92941P-AC-7	WW INTERNATIONAL, INC. - INITIAL TERM LO		04/03/2024	Adjustment		116,261	284,211	199,894	199,894	0	5,014	0	5,014	0	204,908	0	(88,646)	(88,646)	7,774	.04/13/2028	
92943E-AB-2	GTCR W MERGER SUB LLC - (USD) TERM LOAN		08/05/2024	Adjustment		0	0	0	(51)	0	51	0	51	0	0	0	0	0	0	0	.01/31/2031
92943E-AE-6	BOOST NEWCO BORROWER, LLC - TL		12/31/2024	Redemption @ 100.00		.713	.713	.705	.706	0	0	0	0	0	.706	0	.6	.6	.22	.01/31/2031	
93369P-AL-8	WAND NEWCO 3, INC. - TRANCHE B-1 TERM LO		12/31/2024	Redemption @ 100.00		3,035	3,035	3,027	0	0	0	0	0	0	3,028	0	.7	.7	.68	.01/30/2031	
94254P-AC-4	WATLOW ELECTRIC MANUFACTURING COMPANY -		12/20/2024	Redemption @ 100.00		11,341	11,341	11,236	11,272	0	8	0	8	0	11,279	0	.61	.61	.613	.03/02/2028	
96208U-AU-5	WEX INC. - TERM B-1 LOAN		06/28/2024	Redemption @ 100.00		1,466	1,466	1,448	1,454	0	1	0	1	0	1,455	0	.11	.11	.47	.03/31/2028	
96208U-AW-1	WEX INC. - TERM B-2 LOAN		12/31/2024	Redemption @ 100.00		.488	.488	.482	.485	0	0	0	0	0	.485	0	.3	.3	0	.04/03/2028	
96350T-AC-4	WHITE CAP BUYER, LLC - INITIAL CLOSING D		01/31/2024	Redemption @ 100.00		2,000	2,000	2,000	2,000	0	0	0	0	0	2,000	0	0	0	.39	.10/19/2027	

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
96925H-AF-9	WILLIAM MORRIS ENDEAVOR ENTERTAINMENT, L		.12/31/2024	Redemption @ 100.00		3,245	3,245	3,208	3,229	0	7	0	7	0	3,236	0	8	8	169	.05/18/2025
97246F-AM-8	WILSONART LLC - TLB		.12/31/2024	Redemption @ 100.00		875	875	862	0	0	1	0	1	0	863	0	12	12	30	.08/05/2031
97360B-AD-7	WINDSOR HOLDINGS III, LLC - 2024 DOLLAR		.06/28/2024	Redemption @ 100.00		1,546	1,546	1,515	1,518	0	1	0	1	0	1,519	0	27	27	19	.08/01/2030
97360B-AF-2	WINDSOR HOLDINGS III, LLC - TERM LOAN B		.12/31/2024	Redemption @ 100.00		1,538	1,538	1,508	1,513	0	1	0	1	0	1,514	0	25	25	17	.08/01/2030
98932T-AD-5	ZELIS COST MANAGEMENT BUYER, INC. - TERM		.01/17/2024	Redemption @ 100.00		196,456	196,456	193,980	194,871	0	25	0	25	0	194,896	0	1,560	1,560	930	.09/30/2026
98932T-AG-8	ZELIS COST MANAGEMENT BUYER, INC. - TERM		.06/28/2024	Redemption @ 100.00		982	982	977	0	0	0	0	0	0	978	0	4	4	44	.09/28/2029
98975V-AM-8	FLUIDRA, S.A. - TERM LOAN B		.12/31/2024	Redemption @ 100.00		1,150	1,150	1,147	1,148	0	0	0	1	0	1,148	0	2	2	51	.01/29/2029
C0787F-AF-9	BAUSCH + LOMB CORPORATION - INCREMENTAL	A	.12/31/2024	Redemption @ 100.00		2,400	2,400	2,376	2,377	0	3	0	3	0	2,380	0	20	20	141	.09/29/2028
C6901L-AJ-6	1011778 B.C. UNLIMITED LIABILITY COMPANY		.03/28/2024	Redemption @ 100.00		741	741	726	732	0	0	0	0	0	732	0	9	9	345	.09/20/2030
C6901L-AM-9	1011778 B.C. UNLIMITED LIABILITY COMPANY	A	.12/31/2024	Redemption @ 100.00		1,478	1,478	1,448	1,461	0	1	0	1	0	1,462	0	16	16	43	.09/20/2030
C6907U-AB-7	ONTARIO GAMING GTA LIMITED PARTNERSHIP -		.12/31/2024	Redemption @ 100.00		2,300	2,300	2,277	2,278	0	2	0	2	0	2,280	0	20	20	117	.08/01/2030
C7052B-AL-8	GFL ENVIRONMENTAL INC. - COV-LITE TLB	A	.12/31/2024	Redemption @ 100.00		350	350	349	0	0	0	0	0	0	349	0	6	6	1	.07/03/2031
C8614Y-AD-5	XPLORNET COMMUNICATIONS INC. - REFINANCI	A	.06/03/2024	Various		50,317	245,614	146,200	145,949	0	7,781	(252)	8,033	0	153,982	0	(103,664)	(103,664)	5,992	.10/02/2028
C8856U-AE-8	HUSKY INJECTION MOLDING SYSTEMS LTD. (YU		.12/31/2024	Redemption @ 100.00		500	500	491	1	0	0	0	1	0	493	0	7	7	26	.02/15/2029
C9413P-BD-4	BAUSCH HEALTH COMPANIES INC. - TERM LOAN	A	.06/28/2024	Various		96,111	118,899	88,039	88,039	0	0	0	0	0	88,039	0	8,072	8,072	11,784	.02/01/2027
C9600D-AC-7	VETSTRATEGY CANADA HOLDINGS INC. - FACIL	D	.09/30/2024	Redemption @ 100.00		898	898	880	883	0	0	0	0	0	882	0	15	15	13	.12/12/2028
F6628D-AN-4	NUMERICABLE U.S. LLC - USD TLB-[14] LOAN	C	.03/26/2024	Various		159,027	197,429	188,545	176,782	14,779	319	0	15,099	0	191,880	0	(32,853)	(32,853)	10,051	.08/15/2028
G4712J-AU-6	HYPERION REFINANCE S.A.R.L.	D	.06/28/2024	Redemption @ 100.00		975	975	970	0	0	0	0	0	0	970	0	5	5	40	.02/15/2031
G4768P-AQ-4	INESOS US FINANCE LLC - TERM LOAN B		.09/30/2024	Redemption @ 100.00		575	575	569	0	0	1	0	1	0	570	0	5	5	33	.02/07/2031
G5080A-AH-5	JAZZ FINANCING LUX S.A.R.L. - TERM LOAN		.06/28/2024	Redemption @ 100.00		1,139	1,139	1,139	0	0	0	0	0	0	1,139	0	0	0	21	.05/05/2028
G5080A-AJ-1	JAZZ PHARMACEUTICALS, INC. - TERM LOAN B	D	.09/30/2024	Redemption @ 100.00		569	569	569	0	0	0	0	0	0	569	0	0	0	9	.05/05/2028
G5112T-AB-9	JETBLUE AIRWAYS CORPORATION - TLB		.12/20/2024	Redemption @ 100.00		513	513	502	0	0	0	0	1	0	503	0	10	10	16	.08/27/2029
G8057J-AB-2	SETANTA AIRCRAFT LEASING DESIGNATED ACTI	C	.05/15/2024	Redemption @ 100.00		350,000	350,000	349,125	349,393	0	46	0	46	0	349,439	0	561	561	10,115	.11/05/2028
L1802P-AC-3	COBHAM ULTRA US CO-BORROWER LLC - TERM L		.06/28/2024	Redemption @ 100.00		1,625	1,625	1,589	1,599	0	2	0	2	0	1,601	0	24	24	103	.08/03/2029
L2210T-AH-8	CURIUM BIDCO S.A.R.L. - 2023 ADDITIONAL		.03/28/2024	Redemption @ 100.00		1,000	1,000	987	991	0	0	0	0	0	991	0	9	9	25	.07/31/2029
L2210T-AK-1	CURIUM BIDCO S.A.R.L. - TERM LOAN		.06/28/2024	Redemption @ 100.00		1,985	1,985	1,960	1,968	0	1	0	1	0	1,969	0	16	16	58	.07/31/2029
L2210T-AL-9	CURIUM BIDCO S.A.R.L. - TLB	D	.12/31/2024	Redemption @ 100.00		987	987	975	980	0	0	0	0	0	980	0	7	7	0	.07/31/2029
L2465B-AS-5	FORMULA ONE HOLDINGS LIMITED - TERM LOAN	D	.09/19/2024	Redemption @ 100.00		290,000	290,000	287,100	287,544	0	292	0	292	0	287,836	0	2,164	2,164	16,182	.01/15/2030
L8908Y-AE-8	SUNSHINE LUXEMBOURG VII S.A.R.L. - FACIL	D	.03/25/2024	Redemption @ 100.00		293,955	293,955	291,750	292,628	0	111	0	111	0	292,739	0	1,215	1,215	6,357	.10/01/2026
L9635L-AB-0	MARLINK AS - (USD) TL	C	.06/28/2024	Redemption @ 100.00		500	500	485	489	0	1	0	1	0	490	0	10	10	20	.06/28/2029
L9635L-AD-6	VENGA FINANCE S.A.R.L. - TERM LOAN	D	.12/31/2024	Redemption @ 100.00		501	501	486	491	0	1	0	1	0	492	0	9	9	14	.06/28/2029
L9901E-AE-7	ZACAPA S.A.R.L. - FIRST LIEN TERM LOAN		.09/30/2024	Redemption @ 100.00		3,998	3,998	3,976	3,982	0	1	0	1	0	3,983	0	15	15	9,494	.03/22/2029
L9901E-AG-2	ZACAPA S.A.R.L. - ADD-ON TL	D	.12/31/2024	Redemption @ 100.00		999	999	994	996	0	0	0	0	0	996	0	3	3	0	.03/22/2029
LX2171-79-6	FUGUE FINANCE LLC - TERM LOAN		.08/30/2024	Redemption @ 100.00		1,995	1,995	1,955	1,962	0	4	0	4	0	1,967	0	28	28	118	.01/31/2028
N2014A-AG-7	CIMPRESS USA INCORPORATED - TLB		.06/28/2024	Redemption @ 100.00		1,250	1,250	1,250	0	0	0	0	0	0	1,250	0	0	0	24	.05/17/2028
N6872P-AA-9	PEGASUS BIDCO B.V. - TERM LOAN B	D	.12/31/2024	Redemption @ 100.00		737	737	729	731	0	0	0	0	0	732	0	5	5	5	.07/12/2029
N6872P-AJ-0	PEGASUS BIDCO B.V. - 2024-1 TERM DOLLAR	D	.09/30/2024	Redemption @ 100.00		2,228	2,228	2,202	2,208	0	1	0	1	0	2,210	0	18	18	67	.07/12/2029
N6949K-AB-7	PEARLS (NETHERLANDS) BIDCO B.V. - TERM L	D	.12/31/2024	Redemption @ 100.00		1,730	1,730	1,726	1,713	14	0	0	15	0	1,727	0	3	3	101	.02/26/2029
N8137F-AB-6	HUNTER DOUGLAS NV - TERM LOAN	C	.12/31/2024	Redemption @ 100.00		3,312	3,313	3,296	3,299	1	2	0	3	0	3,302	0	11	11	191	.02/26/2029
N8232N-AE-7	NOURYON FINANCE B.V. - TERM LOAN B	D	.03/28/2024	Redemption @ 100.00		313	313	309	310	0	0	0	0	0	310	0	2	2	8	.04/03/2028
N8232N-AG-2	NOURYON FINANCE B.V. - EXTENDED DOLLAR T	C	.03/28/2024	Redemption @ 100.00		501	501	496	496	0	0	0	0	0	497	0	5	5	9	.04/03/2028
N8232N-AJ-6	NOURYON FINANCE B.V. - TERM LOAN B		.11/06/2024	Redemption @ 100.00		1,789	1,789	1,771	1,773	2	2	0	2	0	1,775	0	14	14	76	.04/03/2028
N8232N-AK-3	NOURYON FINANCE B.V. - INCREMENTAL TERM	D	.09/30/2024	Redemption @ 100.00		310	310	307	308	0	0	0	0	0	308	0	2	2	5	.04/03/2028
N8436U-AK-1	TMF SAPPHIRE BIDCO B.V. - (USD) TERM LOA		.06/28/2024	Redemption @ 100.00		1,225	1,225	1,198	1,202	0	2	0	2	0	1,203	0	22	22	11	.05/03/2028
N8436U-AL-9	TMF SAPPHIRE BIDCO B.V. - (USD) TL	D	.12/31/2024	Redemption @ 100.00		1,219	1,219	1,192	1,198	0	2	0	2	0	1,200	0	19	19	11	.05/03/2028
P2121Y-AU-2	CARNIVAL CORPORATION - TERM LOAN B		.04/30/2024	Redemption @ 100.00		35,954	35,954	35,774	35,791	0	15	0	15	0	35,806	0	147	147	1,128	.08/09/2027
P2121Y-AW-8	CARNIVAL CORPORATION - 2024 REPRICING AD		.08/27/2024	Redemption @ 100.00		35,449	35,449	35,271	35,304	0	14	0	14	0	35,317	0	131	131	810	.08/08/2027
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						10,985,991	11,510,519	11,129,120	10,952,067	87,471	24,158	21,837	89,792	0	11,193,074	0	(207,083)	(207,083)	540,784	XXX
2509999997. Total - Bonds - Part 4						336,265,039	350,980,825	345,556,788	333,872,621	231,220	998,943	484,301	745,862	0	346,649,266	0	(10,454,752)	(10,454,752)	9,436,206	XXX
2509999998. Total - Bonds - Part 5						1,027,186	1,025,819	1,021,005	0	0	602	0	602	0	1,021,607	0	1,896	1,896	49,268	XXX
2509999999. Total - Bonds						337,292,225	352,006,644	346,577,793	333,872,621	231,220	999,545	484,301	746,464	0	347,670,873	0	(10,452,856)	(10,452,856)	9,485,474	XXX

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
78500B-20-5 ...	SVB FINANCIAL TRUST .....	.....	.12/04/2024 .	Return of Capital	0.000	277,440	0.00	277,440	0	0	0	0	0	0	277,440	0	0	0	0	0
4019999999. Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated) Perpetual Preferred						277,440	XXX	277,440	0	0	0	0	0	0	277,440	0	0	0	0	XXX
4509999997. Total - Preferred Stocks - Part 4						277,440	XXX	277,440	0	0	0	0	0	0	277,440	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999. Total - Preferred Stocks						277,440	XXX	277,440	0	0	0	0	0	0	277,440	0	0	0	0	XXX
09247X-10-1 ...	BLACKROCK ORD .....	.....	.10/01/2024 .	Corporate Action	300.000	119,075		119,075	243,540	(124,465)	0	0	(124,465)	0	119,075	0	0	0	4,590	
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						119,075	XXX	119,075	243,540	(124,465)	0	0	(124,465)	0	119,075	0	0	0	4,590	XXX
5989999997. Total - Common Stocks - Part 4						119,075	XXX	119,075	243,540	(124,465)	0	0	(124,465)	0	119,075	0	0	0	4,590	XXX
5989999998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999. Total - Common Stocks						119,075	XXX	119,075	243,540	(124,465)	0	0	(124,465)	0	119,075	0	0	0	4,590	XXX
5999999999. Total - Preferred and Common Stocks						396,515	XXX	396,515	243,540	(124,465)	0	0	(124,465)	0	396,515	0	0	0	4,590	XXX
6009999999 - Totals						337,688,740	XXX	346,974,308	334,116,161	106,755	999,545	484,301	621,999	0	348,067,388	0	(10,452,856)	(10,452,856)	9,490,064	XXX

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

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identi- fication	Description	For- eign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid- eration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
04364V-AG-8 ..	ASCENT RESOURCES UTICA HOLDINGS LLC .....	.....	..08/05/2024 ..	Various	..10/08/2024	Various	50,000	49,990	50,063	49,973	0	(17)	0	(17)	0	0	27	27	2,707	841
12510C-AA-9 ..	CD&R SMOKEY BUYER INC .....	.....	..06/11/2024 ..	UBS SECURITIES LLC	..10/09/2024	Call @ 100.00	21,000	20,870	21,000	20,918	0	48	0	48	0	0	82	82	1,040	298
12543D-BC-3 ..	CHS/COMMUNITY HEALTH SYSTEMS INC .....	.....	..04/24/2024 ..	Various	..06/05/2024	Call @ 100.00	127,000	126,196	127,000	126,331	0	135	0	135	0	0	669	669	7,138	3,682
150190-AF-3 ..	CEDAR FAIR LP .....	.....	..04/11/2024 ..	Merril Lynch Pierce Fenner Smith	..05/02/2024	Call @ 100.00	55,000	54,973	55,000	54,975	0	3	0	3	0	0	25	25	1,521	1,378
165167-DF-1 ..	EXPAND ENERGY CORP .....	.....	..06/27/2024 ..	Various	..11/21/2024	Adjustment	43,000	42,586	43,065	42,728	0	142	0	142	0	0	272	272	2,049	484
18060T-AA-3 ..	CLARIOS GLOBAL LP .....	.....	..01/30/2024 ..	CITIGROUP GLOBAL MKTS INC (TAXABLE FI)	..09/26/2024	Call @ 100.00	50,000	50,031	50,000	50,000	0	(31)	0	(31)	0	0	0	0	2,916	713
185899-AP-6 ..	CLEVELAND-CLIFFS INC .....	.....	..08/13/2024 ..	WELLS FARGO SECURITIES, LLC	..10/09/2024	LLC	23,000	22,828	23,029	22,832	0	4	0	4	0	0	197	197	903	662
26885B-AB-6 ..	EQM MIDSTREAM PARTNERS LP .....	.....	..08/05/2024 ..	Jefferies	..12/30/2024	Call @ 100.00	5,000	4,856	5,000	4,880	0	24	0	24	0	0	120	120	120	37
26885B-AF-7 ..	EQM MIDSTREAM PARTNERS LP .....	.....	..04/04/2024 ..	Various	..12/30/2024	Call @ 100.00	23,000	23,028	23,000	23,007	0	(21)	0	(21)	0	0	(7)	(7)	1,376	322
45174H-BC-0 ..	IHEARTCOMMUNICATIONS INC .....	.....	..04/24/2024 ..	Jefferies	..12/20/2024	Various	5,000	4,237	4,257	4,460	0	223	0	223	0	0	(203)	(203)	656	75
487526-AC-9 ..	KEHE DISTRIBUTORS LLC .....	.....	..01/23/2024 ..	BONY MELLON/BMO CAP MKTS	..03/14/2024	Various	27,000	27,000	27,441	27,000	0	0	0	0	0	0	441	441	248	0
50168A-AB-6 ..	LABL INC .....	.....	..08/05/2024 ..	Various	..10/08/2024	Call @ 100.00	13,000	12,864	13,000	12,879	0	15	0	15	0	0	121	121	472	264
62886E-AZ-1 ..	NCR VOYIX CORP .....	.....	..06/27/2024 ..	GOLDMAN SACHS AND CO. LLC	..09/03/2024	Various	22,000	19,976	20,790	20,102	0	126	0	126	0	0	688	688	1,759	524
780153-BS-0 ..	ROYAL CARIBBEAN CRUISES LTD .....	.....	..06/27/2024 ..	Various	..08/13/2024	Call @ 100.00	58,000	61,573	61,437	61,137	0	(435)	0	(435)	0	0	(3,137)	(3,137)	6,202	906
78471R-AB-2 ..	SRS DISTRIBUTION INC .....	.....	..04/24/2024 ..	Jefferies	..06/28/2024	Call @ 100.00	5,000	4,994	5,118	4,994	0	1	0	1	0	0	6	6	231	74
829259-BA-7 ..	SINCLAIR TELEVISION GROUP INC .....	.....	..08/05/2024 ..	Jefferies	..10/08/2024	BARCLAYS CAPITAL INC FIXED INC	5,000	3,408	3,938	3,439	0	31	0	31	0	0	498	498	73	37
855030-AN-2 ..	STAPLES INC .....	.....	..04/24/2024 ..	Jefferies	..06/10/2024	Call @ 100.00	5,000	4,915	5,000	4,920	0	5	0	5	0	0	80	80	57	11
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)							537,000	534,324	538,138	534,578	0	254	0	254	0	0	(123)	(123)	29,468	10,309
17288Y-AM-4 ..	CITADEL SECURITIES LP - TERM LOAN B .....	.....	..01/11/2024 ..	BANK OF NYC/GOLDMAN	..04/19/2024	Various	150,000	150,000	150,229	150,000	0	0	0	0	0	0	229	229	1,481	0
29426N-BA-1 ..	EPICOR SOFTWARE CORPORATION - DELAYED TL .....	.....	..05/23/2024 ..	Various	..10/29/2024	Redemption @ 100.00	11,551	11,536	11,551	11,537	0	1	0	1	0	0	14	14	20	0
34416D-AZ-1 ..	FOCUS FINANCIAL PARTNERS, LLC - TRANCHE .....	.....	..02/28/2024 ..	RBC	..09/17/2024	Redemption @ 100.00	167,268	167,081	167,268	167,108	0	27	0	27	0	0	160	160	8,815	0
74919E-AP-9 ..	R1 RCM INC. - INITIAL TERM B LOAN .....	.....	..01/01/2024 ..	Jefferies & Co., Inc.	..11/29/2024	Redemption @ 100.00	160,000	158,064	160,000	158,384	0	320	0	320	0	0	1,616	1,616	9,484	0
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans							488,819	486,681	489,048	487,029	0	348	0	348	0	0	2,019	2,019	19,800	0
2509999998. Total - Bonds							1,025,819	1,021,005	1,027,186	1,021,607	0	602	0	602	0	0	1,896	1,896	49,268	10,309
4509999998. Total - Preferred Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0
5989999998. Total - Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0
5999999999. Total - Preferred and Common Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0
6009999999 - Totals							1,021,005	1,027,186	1,021,607	1,021,607	0	602	0	602	0	0	1,896	1,896	49,268	10,309

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1. Total amount of goodwill nonadmitted \$

[illegible]

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

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0109999999. Total - U.S. Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0309999999. Total - All Other Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
BAUSCH HEALTH COMPANIES INC			12/11/2024	Various	11/01/2025	144,806	0	201	375	0	148,000	144,793	1,357	0	5.500	8.217	MN	0	884
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						144,806	0	201	375	0	148,000	144,793	1,357	0	XXX	XXX	XXX	0	884
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						144,806	0	201	375	0	148,000	144,793	1,357	0	XXX	XXX	XXX	0	884
1309999999. Total - Hybrid Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2419999999. Total - Issuer Obligations						144,806	0	201	375	0	148,000	144,793	1,357	0	XXX	XXX	XXX	0	884
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2459999999. Total - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2509999999. Total Bonds						144,806	0	201	375	0	148,000	144,793	1,357	0	XXX	XXX	XXX	0	884
7109999999. Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
7709999999 - Totals						144,806	0	201	375	0	XXX	144,793	1,357	0	XXX	XXX	XXX	0	884

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number

1A 1A ..\$ 0 1B ..\$ 0 1C ..\$ 0 1D ..\$ 0 1E ..\$ 0 1F ..\$ 0 1G ..\$ 0

1B 2A ..\$ 0 2B ..\$ 0 2C ..\$ 0

1C 3A ..\$ 0 3B ..\$ 0 3C ..\$ 0

1D 4A ..\$ 0 4B ..\$ 0 4C ..\$ 144,806

1E 5A ..\$ 0 5B ..\$ 0 5C ..\$ 0

1F 6\$ 0

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

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

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

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

Schedule DB - Part B - Section 2 - Futures Contracts Terminated
N O N E

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

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

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

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

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
N O N E

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

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bankone Indianapolis, IN .....	.....	.....0.000	0	0	2,059,446	..XXX.
JP Morgan Chase New York, NY .....	.....	.....0.000	0	0	779,516	..XXX.
Federal Home Loan Bank Boston, MA .....	.....	.....0.000	0	0	400,947	..XXX.
PNC BANK Pittsburgh, PA .....	.....	.....0.000	0	0	(20,374,021)	..XXX.
0199998 Deposits in ... 3 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	99,811	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(17,034,301)	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(17,034,301)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	(17,034,301)	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....(22,469,091)	4. April.....(21,439,781)	7. July.....(23,299,414)	10. October.....(17,949,324)
2. February.....(28,011,090)	5. May.....13,494,927	8. August.....(24,216,553)	11. November.....(11,166,850)
3. March.....(26,938,491)	6. June.....(22,639,450)	9. September.....(21,584,676)	12. December.....(17,304,301)

SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible][illegible]

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

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR	B. PROPERTY & CASUALTY RESERVE	0	0	202,491	174,190
5. California	CA	B. WORKER'S COMPENSATION	0	0	135,000	111,289
6. Colorado	CO		0	0	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE	B. WORKER'S COMPENSATION	0	0	148,902	123,129
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA	B. PROPERTY & CASUALTY RESERVE	0	0	163,581	156,016
12. Hawaii	HI		0	0	0	0
13. Idaho	ID	B. PROPERTY & CASUALTY RESERVE	0	0	297,419	283,664
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA	B. PROPERTY & CASUALTY RESERVE	0	0	178,451	170,198
23. Michigan	MI	B. FOR THE BENEFIT OF ALL POLICYHOLDERS	2,869,262	2,677,733	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV	B. MULTIPLE	0	0	346,990	330,941
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM	B. PROPERTY & CASUALTY RESERVE	0	0	325,398	312,965
33. New York	NY		0	0	0	0
34. North Carolina	NC	B. PROPERTY & CASUALTY RESERVE	0	0	433,808	398,260
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR	B. WORKER'S COMPENSATION	0	0	148,902	123,129
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC	B. PROPERTY & CASUALTY RESERVE	0	0	148,710	141,832
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA	B. PROPERTY & CASUALTY RESERVE	0	0	346,990	330,941
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	2,869,262	2,677,733	2,876,643	2,656,555
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

ANNUAL STATEMENT BLANK

ALPHABETICAL INDEX

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-ins	102
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10
Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Part E	E24
Schedule DB - Verification	SI14
Schedule DL - Part 1	E25
Schedule DL - Part 2	E26
Schedule E - Part 1 - Cash	E27
Schedule E - Part 2 - Cash Equivalents	E28
Schedule E - Part 2 - Verification Between Years	SI15
Schedule E - Part 3 - Special Deposits	E29
Schedule F - Part 1	20
Schedule F - Part 2	21
Schedule F - Part 3	22
Schedule F - Part 4	27
Schedule F - Part 5	28
Schedule F - Part 6	29
Schedule H - Accident and Health Exhibit - Part 1	30
Schedule H - Part 2, Part 3 and 4	31
Schedule H - Part 5 - Health Claims	32

ANNUAL STATEMENT BLANK (Continued)

Schedule P - Part 1 - Summary	33
Schedule P - Part 1A - Homeowners/Farmowners	35
Schedule P - Part 1B - Private Passenger Auto Liability/Medical	36
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical	37
Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)	38
Schedule P - Part 1E - Commercial Multiple Peril	39
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence	40
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made	41
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	42
Schedule P - Part 1H - Section 1 - Other Liability-Occurrence	43
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made	44
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45
Schedule P - Part 1J - Auto Physical Damage	46
Schedule P - Part 1K - Fidelity/Surety	47
Schedule P - Part 1L - Other (Including Credit, Accident and Health)	48
Schedule P - Part 1M - International	49
Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property	50
Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability	51
Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines	52
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence	53
Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made	54
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	55
Schedule P - Part 1T - Warranty	56
Schedule P - Part 1U - Warranty	57
Schedule P - Part 2, Part 3 and Part 4 - Summary	34
Schedule P - Part 2A - Homeowners/Farmowners	58
Schedule P - Part 2B - Private Passenger Auto Liability/Medical	58
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical	58
Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)	58
Schedule P - Part 2E - Commercial Multiple Peril	58
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence	59
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made	59
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	59
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence	59
Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made	59
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	60
Schedule P - Part 2J - Auto Physical Damage	60
Schedule P - Part 2K - Fidelity, Surety	60
Schedule P - Part 2L - Other (Including Credit, Accident and Health)	60
Schedule P - Part 2M - International	60
Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property	61
Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability	61
Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines	61
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence	62
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made	62
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty	62
Schedule P - Part 2T - Warranty	62
Schedule P - Part 2U - Pet Insurance Plans	62
Schedule P - Part 3A - Homeowners/Farmowners	63
Schedule P - Part 3B - Private Passenger Auto Liability/Medical	63
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical	63
Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)	63
Schedule P - Part 3E - Commercial Multiple Peril	63
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence	64
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made	64
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	64
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence	64
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made	64
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	65
Schedule P - Part 3J - Auto Physical Damage	65
Schedule P - Part 3K - Fidelity/Surety	65
Schedule P - Part 3L - Other (Including Credit, Accident and Health)	65
Schedule P - Part 3M - International	65
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property	66
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability	66
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines	66
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence	67
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made	67
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty	67
Schedule P - Part 3T - Warranty	67
Schedule P - Part 3U - Pet Insurance Plans	67

ANNUAL STATEMENT BLANK (Continued)

Schedule P - Part 4A - Homeowners/Farmowners	68
Schedule P - Part 4B - Private Passenger Auto Liability/Medical	68
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical	68
Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)	68
Schedule P - Part 4E - Commercial Multiple Peril	68
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence	69
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made	69
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	69
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence	69
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made	69
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	70
Schedule P - Part 4J - Auto Physical Damage	70
Schedule P - Part 4K - Fidelity/Surety	70
Schedule P - Part 4L - Other (Including Credit, Accident and Health)	70
Schedule P - Part 4M - International	70
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property	71
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability	71
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines	71
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence	72
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made	72
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty	72
Schedule P - Part 4T - Warranty	72
Schedule P - Part 4U - Pet Insurance Plans	72
Schedule P - Part 5A - Homeowners/Farmowners	73
Schedule P - Part 5B - Private Passenger Auto Liability/Medical	74
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical	75
Schedule P - Part 5D - Workers' Compensation (Excluding Excess Workers' Compensation)	76
Schedule P - Part 5E - Commercial Multiple Peril	77
Schedule P - Part 5F - Medical Professional Liability - Claims-Made	79
Schedule P - Part 5F - Medical Professional Liability - Occurrence	78
Schedule P - Part 5H - Other Liability - Claims-Made	81
Schedule P - Part 5H - Other Liability - Occurrence	80
Schedule P - Part 5R - Products Liability - Claims-Made	83
Schedule P - Part 5R - Products Liability - Occurrence	82
Schedule P - Part 5T - Warranty	84
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical	85
Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation)	85
Schedule P - Part 6E - Commercial Multiple Peril	86
Schedule P - Part 6H - Other Liability - Claims-Made	87
Schedule P - Part 6H - Other Liability - Occurrence	86
Schedule P - Part 6M - International	87
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property	88
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability	88
Schedule P - Part 6R - Products Liability - Claims-Made	89
Schedule P - Part 6R - Products Liability - Occurrence	89
Schedule P - Part 7A - Primary Loss Sensitive Contracts	90
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts	92
Schedule P Interrogatories	94
Schedule T - Exhibit of Premiums Written	95
Schedule T - Part 2 - Interstate Compact	96
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	97
Schedule Y - Part 1A - Detail of Insurance Holding Company System	98
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	99
Schedule Y - Part 3 - Ultimate Controlling Party and Listing of Other U.S. Insurance Groups or Entities Under That Ultimate Controlling Party's Control	100
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	101
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11