



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

Citizens Insurance Company of the Midwest

NAIC Group Code 0088 (Current) 0088 (Prior) NAIC Company Code 10395 Employer's ID Number 35-1958418

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

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

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

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

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

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

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact Dennis M. Hazelwood 508-855-7928
(Name) (Area Code) (Telephone Number)
DHAZELWOOD@HANOVER.COM 508-853-6332
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

Jeffrey Mark Farber Lindsay France Greenfield Edward Howard Johnson
Dennis Francis Kerrigan Jr. Willard Ty-Lunn Lee David John Lovely
Denise Maureen Lowsley Patricia Ann Norton-Gatto # John Conner Roche
Bryan James Salvatore

State of Massachusetts SS
County of Worcester

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

Handwritten signature of John Conner Roche

John Conner Roche
President

Handwritten signature of Dennis Francis Kerrigan Jr.

Dennis Francis Kerrigan Jr.
Executive Vice President, Chief Legal Officer & Secretary

Handwritten signature of Nathaniel William Clarkin

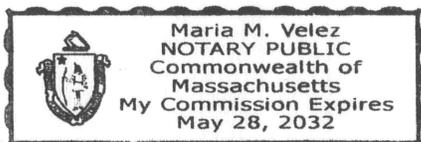
Nathaniel William Clarkin
Vice President & Treasurer

Subscribed and sworn to before me this 3rd day of February, 2026

Handwritten signature of Maria M. Velez

Maria M. Velez
Notary
May 28, 2032

- 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 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2025

NAIC Company Code 10395

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 74

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

19.IN



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2025

NAIC Company Code 10395

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,564,195

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

19.MI



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2025

NAIC Company Code 10395

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,564,269

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

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**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals		17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers		
38-0421730	31534	CITIZENS INS CO OF AMERICA	MI		1,036,385	0	0	267,809	8,916	638,408	57,027	521,780	0	1,493,940	0	0	0	1,493,940	0
0399999		Total authorized - affiliates - U.S. non-pool - other			1,036,385	0	0	267,809	8,916	638,408	57,027	521,780	0	1,493,940	0	0	0	1,493,940	0
0499999		Total authorized - affiliates - U.S. non-pool			1,036,385	0	0	267,809	8,916	638,408	57,027	521,780	0	1,493,940	0	0	0	1,493,940	0
0799999		Total authorized - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999		Total authorized - affiliates			1,036,385	0	0	267,809	8,916	638,408	57,027	521,780	0	1,493,940	0	0	0	1,493,940	0
1499999		Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			1,036,385	0	0	267,809	8,916	638,408	57,027	521,780	0	1,493,940	0	0	0	1,493,940	0
1899999		Total unauthorized - affiliates - U.S. non-pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999		Total unauthorized - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999		Total unauthorized - affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2899999		Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3299999		Total certified - affiliates - U.S. non-pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999		Total certified - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999		Total certified - affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999		Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4699999		Total reciprocal jurisdiction - affiliates - U.S. non-pool			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4999999		Total reciprocal jurisdiction - affiliates - other (non-U.S.)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999		Total reciprocal jurisdiction - affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5699999		Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5799999		Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			1,036,385	0	0	267,809	8,916	638,408	57,027	521,780	0	1,493,940	0	0	0	1,493,940	0
5899999		Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999		Totals			1,036,385	0	0	267,809	8,916	638,408	57,027	521,780	0	1,493,940	0	0	0	1,493,940	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
38-0421730	CITIZENS INS CO OF AMERICA	0	0		0	1,493,940	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total authorized - affiliates - U.S. non-pool - other	0	0	XXX	0	1,493,940	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool	0	0	XXX	0	1,493,940	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	0	0	
0899999	Total authorized - affiliates	0	0	XXX	0	1,493,940	0	0	0	0	0	0	0	0	XXX	0	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,493,940	0	0	0	0	0	0	0	0	XXX	0	
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	XXX	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	
2299999	Total unauthorized - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
3299999	Total certified - affiliates - U.S. non-pool	0	0	XXX	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	
3699999	Total certified - affiliates	0	0	XXX	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	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
5099999	Total reciprocal jurisdiction - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	0	XXX	0	1,493,940	0	0	0	0	0	0	0	0	XXX	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
9999999	Totals	0	0	XXX	0	1,493,940	0	0	0	0	0	0	0	0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE F - PART 4**

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

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

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

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

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	CITIZENS INS CO OF AMERICA .....	1,493,940	1,036,385	Yes [ X ] No [ ]
7.	.....	0	0	Yes [ ] No [ ]
8.	.....	0	0	Yes [ ] No [ ]
9.	.....	0	0	Yes [ ] No [ ]
10.	.....	0	0	Yes [ ] No [ ]

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	129,968,450	0	129,968,450
2. Premiums and considerations (Line 15) .....	0	0	0
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	0	0	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0	0	0
5. Other assets .....	1,342,249	0	1,342,249
6. Net amount recoverable from reinsurers .....	0	1,493,940,000	1,493,940,000
7. Protected cell assets (Line 27) .....	0	0	0
8. Totals (Line 28) .....	131,310,699	1,493,940,000	1,625,250,699
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	0	972,160,000	972,160,000
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	153,356	0	153,356
11. Unearned premiums (Line 9) .....	0	521,780,000	521,780,000
12. Advance premiums (Line 10) .....	0	0	0
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0	0	0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	0	0	0
15. Funds held by company under reinsurance treaties (Line 13) .....	0	0	0
16. Amounts withheld or retained by company for account of others (Line 14) .....	0	0	0
17. Provision for reinsurance (Line 16) .....	0	0	0
18. Other liabilities .....	10,262	0	10,262
19. Total liabilities excluding protected cell business (Line 26) .....	163,618	1,493,940,000	1,494,103,618
20. Protected cell liabilities (Line 27) .....	0	0	0
21. Surplus as regards policyholders (Line 37)	131,147,081	XXX	131,147,081
22. Totals (Line 38)	131,310,699	1,493,940,000	1,625,250,699

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

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

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

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

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2016.....	12,192.....	12,192.....	0.....	6,418.....	6,418.....	240.....	240.....	872.....	872.....	0.....	0.....	1,168.....
3. 2017.....	12,692.....	12,692.....	0.....	6,918.....	6,918.....	110.....	110.....	848.....	848.....	0.....	0.....	1,147.....
4. 2018.....	22,138.....	22,138.....	0.....	12,069.....	12,069.....	170.....	170.....	1,203.....	1,203.....	0.....	0.....	1,690.....
5. 2019.....	61,371.....	61,371.....	0.....	43,327.....	43,327.....	547.....	547.....	4,217.....	4,217.....	0.....	0.....	6,018.....
6. 2020.....	99,355.....	99,355.....	0.....	85,079.....	85,079.....	1,482.....	1,482.....	6,957.....	6,957.....	0.....	0.....	8,786.....
7. 2021.....	135,242.....	135,242.....	0.....	142,981.....	142,981.....	1,875.....	1,875.....	12,879.....	12,879.....	0.....	0.....	15,730.....
8. 2022.....	196,974.....	196,974.....	0.....	149,458.....	149,458.....	2,409.....	2,409.....	14,460.....	14,460.....	0.....	0.....	15,044.....
9. 2023.....	285,496.....	285,496.....	0.....	333,032.....	333,032.....	3,716.....	3,716.....	24,739.....	24,739.....	0.....	0.....	27,949.....
10. 2024.....	338,033.....	338,033.....	0.....	218,508.....	218,508.....	3,173.....	3,173.....	21,194.....	21,194.....	0.....	0.....	16,746.....
11. 2025.....	344,608.....	344,608.....	0.....	121,716.....	121,716.....	1,993.....	1,993.....	19,345.....	19,345.....	0.....	0.....	11,318.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,119,507.....	1,119,507.....	15,715.....	15,715.....	106,714.....	106,714.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	0.....	0.....	0.....	0.....	0.....	9.....	9.....	0.....	0.....	0.....	0.....	0.....	
2. 2016.....	0.....	0.....	0.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....	
3. 2017.....	0.....	0.....	2.....	2.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....	
4. 2018.....	0.....	0.....	15.....	15.....	0.....	9.....	9.....	0.....	0.....	0.....	0.....	0.....	
5. 2019.....	0.....	0.....	2.....	2.....	0.....	22.....	22.....	2.....	2.....	0.....	0.....	1.....	
6. 2020.....	65.....	65.....	35.....	35.....	32.....	32.....	54.....	54.....	5.....	5.....	0.....	2.....	
7. 2021.....	100.....	100.....	153.....	153.....	72.....	72.....	84.....	84.....	7.....	7.....	0.....	3.....	
8. 2022.....	1,091.....	1,091.....	389.....	389.....	195.....	195.....	385.....	385.....	30.....	30.....	0.....	13.....	
9. 2023.....	3,229.....	3,229.....	920.....	920.....	233.....	233.....	249.....	249.....	103.....	103.....	0.....	45.....	
10. 2024.....	8,061.....	8,061.....	2,734.....	2,734.....	330.....	330.....	1,238.....	1,238.....	290.....	290.....	0.....	127.....	
11. 2025.....	32,772.....	32,772.....	40,650.....	40,650.....	267.....	267.....	2,579.....	2,579.....	1,623.....	1,623.....	0.....	710.....	
12. Totals.....	45,318.....	45,318.....	44,900.....	44,900.....	1,129.....	1,129.....	4,633.....	4,633.....	2,059.....	2,059.....	0.....	901.....	

	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. 2016.....	7,533.....	7,533.....	0.....	61.8.....	61.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	7,881.....	7,881.....	0.....	62.1.....	62.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	13,466.....	13,466.....	0.....	60.8.....	60.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	48,118.....	48,118.....	0.....	78.4.....	78.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	93,709.....	93,709.....	0.....	94.3.....	94.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2021.....	158,150.....	158,150.....	0.....	116.9.....	116.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2022.....	168,417.....	168,417.....	0.....	85.5.....	85.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2023.....	366,220.....	366,220.....	0.....	128.3.....	128.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2024.....	255,528.....	255,528.....	0.....	75.6.....	75.6.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2025.....	220,945.....	220,945.....	0.....	64.1.....	64.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	11,256	11,256	379	379	13	13	0	0	XXX.....
2. 2016.....	244,764	244,764	0	131,830	131,830	10,557	10,557	7,732	7,732	0	0	13,152
3. 2017.....	269,078	269,078	0	146,559	146,559	10,905	10,905	9,641	9,641	0	0	12,385
4. 2018.....	300,458	300,458	0	148,066	148,066	12,121	12,121	10,015	10,015	0	0	12,407
5. 2019.....	341,626	341,626	0	179,665	179,665	11,973	11,973	11,169	11,169	0	0	12,732
6. 2020.....	353,113	353,113	0	107,653	107,653	9,247	9,247	9,191	9,191	0	0	7,943
7. 2021.....	322,772	322,772	0	131,711	131,711	11,447	11,447	9,389	9,389	0	0	10,031
8. 2022.....	322,205	322,205	0	122,569	122,569	10,130	10,130	6,943	6,943	0	0	10,927
9. 2023.....	301,625	301,625	0	133,671	133,671	9,167	9,167	5,228	5,228	0	0	11,353
10. 2024.....	284,022	284,022	0	94,696	94,696	4,518	4,518	6,380	6,380	0	0	9,569
11. 2025.....	266,170	266,170	0	51,218	51,218	634	634	5,730	5,730	0	0	6,876
12. Totals	XXX	XXX	XXX	1,258,894	1,258,894	91,076	91,076	81,431	81,431	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	24,510	24,510	75,210	75,210	123	123	3,724	3,724	218	218	0	0	162
2. 2016.....	4,059	4,059	32,766	32,766	12	12	1,025	1,025	39	39	0	0	29
3. 2017.....	4,808	4,808	38,218	38,218	3	3	1,110	1,110	46	46	0	0	34
4. 2018.....	2,938	2,938	41,400	41,400	9	9	1,416	1,416	44	44	0	0	33
5. 2019.....	7,383	7,383	55,354	55,354	74	74	1,509	1,509	78	78	0	0	58
6. 2020.....	3,344	3,344	32,696	32,696	132	132	992	992	49	49	0	0	36
7. 2021.....	10,001	10,001	38,058	38,058	460	460	1,555	1,555	142	142	0	0	105
8. 2022.....	15,851	15,851	31,332	31,332	888	888	2,220	2,220	291	291	0	0	216
9. 2023.....	30,278	30,278	39,929	39,929	1,945	1,945	4,575	4,575	805	805	0	0	597
10. 2024.....	51,307	51,307	56,121	56,121	3,349	3,349	7,957	7,957	1,398	1,398	0	0	1,037
11. 2025.....	52,165	52,165	105,311	105,311	694	694	15,414	15,414	2,675	2,675	0	0	1,985
12. Totals	206,644	206,644	546,395	546,395	7,686	7,686	41,496	41,496	5,785	5,785	0	0	4,292

	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 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense			
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	0	0
2. 2016.....	188,021	188,021	0	76.8	76.8	0.0	0	0	0.0	0	0
3. 2017.....	211,289	211,289	0	78.5	78.5	0.0	0	0	0.0	0	0
4. 2018.....	216,008	216,008	0	71.9	71.9	0.0	0	0	0.0	0	0
5. 2019.....	267,205	267,205	0	78.2	78.2	0.0	0	0	0.0	0	0
6. 2020.....	163,303	163,303	0	46.2	46.2	0.0	0	0	0.0	0	0
7. 2021.....	202,762	202,762	0	62.8	62.8	0.0	0	0	0.0	0	0
8. 2022.....	190,223	190,223	0	59.0	59.0	0.0	0	0	0.0	0	0
9. 2023.....	225,597	225,597	0	74.8	74.8	0.0	0	0	0.0	0	0
10. 2024.....	225,725	225,725	0	79.5	79.5	0.0	0	0	0.0	0	0
11. 2025.....	233,840	233,840	0	87.9	87.9	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	0	0	0	0	0	2	2	2	2	0	0	2
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	1	1	0	0	1
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0
11. 2025.....	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	2	2	4	4	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2025.....	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. 2016.....	4	4	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2019.....	1	1	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2022.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2023.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2024.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2025.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	5.....	5.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2016.....	809.....	809.....	0.....	59.....	59.....	1.....	1.....	27.....	27.....	0.....	0.....	23.....
3. 2017.....	875.....	875.....	0.....	145.....	145.....	6.....	6.....	32.....	32.....	0.....	0.....	42.....
4. 2018.....	936.....	936.....	0.....	101.....	101.....	3.....	3.....	38.....	38.....	0.....	0.....	54.....
5. 2019.....	778.....	778.....	0.....	87.....	87.....	2.....	2.....	54.....	54.....	0.....	0.....	58.....
6. 2020.....	559.....	559.....	0.....	105.....	105.....	7.....	7.....	69.....	69.....	0.....	0.....	71.....
7. 2021.....	478.....	478.....	0.....	510.....	510.....	57.....	57.....	74.....	74.....	0.....	0.....	74.....
8. 2022.....	486.....	486.....	0.....	134.....	134.....	5.....	5.....	59.....	59.....	0.....	0.....	61.....
9. 2023.....	421.....	421.....	0.....	68.....	68.....	9.....	9.....	53.....	53.....	0.....	0.....	41.....
10. 2024.....	425.....	425.....	0.....	214.....	214.....	14.....	14.....	52.....	52.....	0.....	0.....	40.....
11. 2025.....	304.....	304.....	0.....	28.....	28.....	1.....	1.....	44.....	44.....	0.....	0.....	35.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,457.....	1,457.....	105.....	105.....	503.....	503.....	0.....	0.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	78.....	78.....	98.....	98.....	0.....	0.....	21.....	21.....	0.....	0.....	0.....	0.....	1.....
2. 2016.....	4.....	4.....	7.....	7.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	2.....	2.....	6.....	6.....	0.....	0.....	1.....	1.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	4.....	4.....	5.....	5.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	1.....	1.....	8.....	8.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	10.....	10.....	4.....	4.....	0.....	0.....	2.....	2.....	0.....	0.....	0.....	0.....	0.....
7. 2021.....	2.....	2.....	4.....	4.....	0.....	0.....	3.....	3.....	0.....	0.....	0.....	0.....	0.....
8. 2022.....	3.....	3.....	6.....	6.....	0.....	0.....	4.....	4.....	0.....	0.....	0.....	0.....	0.....
9. 2023.....	5.....	5.....	7.....	7.....	0.....	0.....	4.....	4.....	0.....	0.....	0.....	0.....	0.....
10. 2024.....	38.....	38.....	16.....	16.....	5.....	5.....	6.....	6.....	1.....	1.....	0.....	0.....	3.....
11. 2025.....	95.....	95.....	29.....	29.....	0.....	0.....	9.....	9.....	3.....	3.....	0.....	0.....	7.....
12. Totals.....	243.....	243.....	191.....	191.....	5.....	5.....	57.....	57.....	5.....	5.....	0.....	0.....	11.....

	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. 2016.....	100.....	100.....	0.....	12.3.....	12.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	192.....	192.....	0.....	22.0.....	22.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	154.....	154.....	0.....	16.4.....	16.4.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	155.....	155.....	0.....	19.9.....	19.9.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	198.....	198.....	0.....	35.5.....	35.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
7. 2021.....	651.....	651.....	0.....	136.3.....	136.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
8. 2022.....	210.....	210.....	0.....	43.2.....	43.2.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
9. 2023.....	148.....	148.....	0.....	35.1.....	35.1.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
10. 2024.....	347.....	347.....	0.....	81.5.....	81.5.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
11. 2025.....	209.....	209.....	0.....	68.8.....	68.8.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	0.....	0.....

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	79	79	0	5	5	0	0	5	5	0	0	3
3. 2017.....	111	111	0	(100)	(100)	0	0	2	2	0	0	1
4. 2018.....	179	179	0	(19)	(19)	0	0	10	10	0	0	8
5. 2019.....	227	227	0	(94)	(94)	139	139	6	6	0	0	4
6. 2020.....	368	368	0	0	0	0	0	3	3	0	0	1
7. 2021.....	233	233	0	87	87	6	6	13	13	0	0	8
8. 2022.....	216	216	0	131	131	0	0	10	10	0	0	5
9. 2023.....	259	259	0	11	11	0	0	5	5	0	0	2
10. 2024.....	118	118	0	0	0	0	0	0	0	0	0	0
11. 2025.....	116	116	0	0	0	0	0	3	3	0	0	1
12. Totals	XXX	XXX	XXX	20	20	146	146	56	56	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	2	2	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	1	1	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	1	1	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	1	1	0	0	1	1	0	0	0	0	0
5. 2019.....	0	0	1	1	0	0	1	1	0	0	0	0	0
6. 2020.....	0	0	1	1	0	0	1	1	0	0	0	0	0
7. 2021.....	0	0	1	1	0	0	1	1	0	0	0	0	0
8. 2022.....	0	0	2	2	0	0	1	1	0	0	0	0	0
9. 2023.....	0	0	4	4	0	0	3	3	0	0	0	0	0
10. 2024.....	0	0	7	7	0	0	4	4	0	0	0	0	0
11. 2025.....	0	0	21	21	0	0	7	7	0	0	0	0	0
12. Totals	0	0	41	41	0	0	20	20	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. 2016.....	10	10	0	13.2	13.2	0.0	0	0	0.0	0	0
3. 2017.....	(97)	(97)	0	(88.0)	(88.0)	0.0	0	0	0.0	0	0
4. 2018.....	(8)	(8)	0	(4.3)	(4.3)	0.0	0	0	0.0	0	0
5. 2019.....	52	52	0	23.1	23.1	0.0	0	0	0.0	0	0
6. 2020.....	5	5	0	1.4	1.4	0.0	0	0	0.0	0	0
7. 2021.....	109	109	0	46.7	46.7	0.0	0	0	0.0	0	0
8. 2022.....	144	144	0	66.8	66.8	0.0	0	0	0.0	0	0
9. 2023.....	23	23	0	9.0	9.0	0.0	0	0	0.0	0	0
10. 2024.....	11	11	0	9.4	9.4	0.0	0	0	0.0	0	0
11. 2025.....	30	30	0	25.8	25.8	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

**N O N E**

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

**N O N E**

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

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0			
2. 2016.....	59	59	0	14	14	6	6	11	11	0	0	2
3. 2017.....	67	67	0	4	4	0	0	12	12	0	0	2
4. 2018.....	397	397	0	0	0	22	22	2	2	0	0	1
5. 2019.....	2,351	2,351	0	1,210	1,210	0	0	2	2	0	0	4
6. 2020.....	5,343	5,343	0	1,365	1,365	7	7	8	8	0	0	7
7. 2021.....	8,979	8,979	0	5,582	5,582	14	14	17	17	0	0	22
8. 2022.....	12,612	12,612	0	5,539	5,539	71	71	17	17	0	0	22
9. 2023.....	15,999	15,999	0	5,151	5,151	18	18	28	28	0	0	32
10. 2024.....	17,248	17,248	0	1,994	1,994	0	0	22	22	0	0	19
11. 2025.....	20,236	20,236	0	1,700	1,700	0	0	17	17	0	0	9
12. Totals	XXX	XXX	XXX	22,559	22,559	139	139	137	137	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	0	0	0	0	0	0	0	0	0			
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	149	149	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	868	868	0	0	20	20	0	0	0	0	0
8. 2022.....	690	690	1,429	1,429	6	6	47	47	3	3	0	0	2
9. 2023.....	5,315	5,315	3,546	3,546	32	32	127	127	14	14	0	0	9
10. 2024.....	1,490	1,490	9,116	9,116	0	0	151	151	14	14	0	0	9
11. 2025.....	2,181	2,181	14,254	14,254	0	0	227	227	10	10	0	0	6
12. Totals	9,676	9,676	29,362	29,362	37	37	572	572	42	42	0	0	26

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 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. 2016.....	31	31	0	51.8	51.8	0.0	0	0	0.0	0	0
3. 2017.....	16	16	0	24.3	24.3	0.0	0	0	0.0	0	0
4. 2018.....	24	24	0	6.1	6.1	0.0	0	0	0.0	0	0
5. 2019.....	1,212	1,212	0	51.6	51.6	0.0	0	0	0.0	0	0
6. 2020.....	1,529	1,529	0	28.6	28.6	0.0	0	0	0.0	0	0
7. 2021.....	6,502	6,502	0	72.4	72.4	0.0	0	0	0.0	0	0
8. 2022.....	7,803	7,803	0	61.9	61.9	0.0	0	0	0.0	0	0
9. 2023.....	14,231	14,231	0	88.9	88.9	0.0	0	0	0.0	0	0
10. 2024.....	12,788	12,788	0	74.1	74.1	0.0	0	0	0.0	0	0
11. 2025.....	18,388	18,388	0	90.9	90.9	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2016.....												
3. 2017.....												
4. 2018.....												
5. 2019.....												
6. 2020.....												
7. 2021.....												
8. 2022.....												
9. 2023.....												
10. 2024.....												
11. 2025.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2016.....													
3. 2017.....													
4. 2018.....													
5. 2019.....													
6. 2020.....													
7. 2021.....													
8. 2022.....													
9. 2023.....													
10. 2024.....													
11. 2025.....													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2016.....											
3. 2017.....											
4. 2018.....											
5. 2019.....											
6. 2020.....											
7. 2021.....											
8. 2022.....											
9. 2023.....											
10. 2024.....											
11. 2025.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,**  
**EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016	591	591	0	71	71	0	0	13	13	0	0	XXX
3. 2017	668	668	0	160	160	0	0	8	8	0	0	XXX
4. 2018	1,338	1,338	0	287	287	0	0	30	30	0	0	XXX
5. 2019	3,977	3,977	0	1,317	1,317	13	13	107	107	0	0	XXX
6. 2020	6,539	6,539	0	1,855	1,855	17	17	198	198	0	0	XXX
7. 2021	9,099	9,099	0	4,135	4,135	56	56	320	320	0	0	XXX
8. 2022	12,850	12,850	0	5,090	5,090	48	48	410	410	0	0	XXX
9. 2023	16,771	16,771	0	8,276	8,276	58	58	629	629	0	0	XXX
10. 2024	17,220	17,220	0	6,784	6,784	69	69	654	654	0	0	XXX
11. 2025	16,587	16,587	0	3,679	3,679	28	28	555	555	0	0	XXX
12. Totals	XXX	XXX	XXX	31,656	31,656	290	290	2,923	2,923	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022	0	0	0	0	0	0	4	4	4	4	0	0	1
9. 2023	0	0	(3)	(3)	0	0	10	10	0	0	0	0	0
10. 2024	5	5	(33)	(33)	0	0	16	16	4	4	0	0	1
11. 2025	200	200	850	850	0	0	32	32	59	59	0	0	16
12. Totals	205	205	814	814	0	0	62	62	67	67	0	0	18

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	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. 2016	84	84	0	14.2	14.2	0.0	0	0	0.0	0	0
3. 2017	168	168	0	25.2	25.2	0.0	0	0	0.0	0	0
4. 2018	318	318	0	23.7	23.7	0.0	0	0	0.0	0	0
5. 2019	1,438	1,438	0	36.2	36.2	0.0	0	0	0.0	0	0
6. 2020	2,070	2,070	0	31.7	31.7	0.0	0	0	0.0	0	0
7. 2021	4,511	4,511	0	49.6	49.6	0.0	0	0	0.0	0	0
8. 2022	5,556	5,556	0	43.2	43.2	0.0	0	0	0.0	0	0
9. 2023	8,971	8,971	0	53.5	53.5	0.0	0	0	0.0	0	0
10. 2024	7,497	7,497	0	43.5	43.5	0.0	0	0	0.0	0	0
11. 2025	5,404	5,404	0	32.6	32.6	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 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX.....	XXX.....	XXX.....	(3).....	(3).....	0.....	0.....	0.....			
2. 2016.....	188,255	188,255	0	108,684	108,684	35	35	6,983	6,983	0	0	69,583
3. 2017.....	213,178	213,178	0	122,969	122,969	48	48	5,532	5,532	0	0	74,708
4. 2018.....	234,364	234,364	0	137,567	137,567	38	38	5,510	5,510	0	0	84,035
5. 2019.....	257,771	257,771	0	161,765	161,765	47	47	7,299	7,299	0	0	97,821
6. 2020.....	262,258	262,258	0	125,653	125,653	29	29	8,326	8,326	0	0	75,129
7. 2021.....	278,333	278,333	0	182,174	182,174	39	39	9,535	9,535	0	0	88,719
8. 2022.....	296,996	296,996	0	232,759	232,759	52	52	11,782	11,782	0	0	104,732
9. 2023.....	326,507	326,507	0	243,969	243,969	63	63	13,524	13,524	0	0	99,345
10. 2024.....	351,545	351,545	0	204,386	204,386	64	64	12,710	12,710	0	0	80,476
11. 2025.....	370,930	370,930	0	167,663	167,663	62	62	11,225	11,225	0	0	66,125
12. Totals	XXX	XXX	XXX	1,687,587	1,687,587	476	476	92,425	92,425	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	1	1	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	5	5	0	0	1	1	0	0	0	0	0
8. 2022.....	8	8	24	24	0	0	2	2	3	3	0	0	4
9. 2023.....	0	0	119	119	0	0	3	3	0	0	0	0	0
10. 2024.....	37	37	182	182	49	49	4	4	12	12	0	0	16
11. 2025.....	5,679	5,679	16,374	16,374	9	9	113	113	2,093	2,093	0	0	2,850
12. Totals	5,723	5,723	16,704	16,704	58	58	123	123	2,108	2,108	0	0	2,870

	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. 2016.....	115,702	115,702	0	61.5	61.5	0.0	0	0	0.0	0	0
3. 2017.....	128,549	128,549	0	60.3	60.3	0.0	0	0	0.0	0	0
4. 2018.....	143,116	143,116	0	61.1	61.1	0.0	0	0	0.0	0	0
5. 2019.....	169,110	169,110	0	65.6	65.6	0.0	0	0	0.0	0	0
6. 2020.....	134,009	134,009	0	51.1	51.1	0.0	0	0	0.0	0	0
7. 2021.....	191,753	191,753	0	68.9	68.9	0.0	0	0	0.0	0	0
8. 2022.....	244,629	244,629	0	82.4	82.4	0.0	0	0	0.0	0	0
9. 2023.....	257,678	257,678	0	78.9	78.9	0.0	0	0	0.0	0	0
10. 2024.....	217,443	217,443	0	61.9	61.9	0.0	0	0	0.0	0	0
11. 2025.....	203,218	203,218	0	54.8	54.8	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 1M - International

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0
9. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0
10. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0
11. 2025.....	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2023.....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2024.....	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2025.....	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. 2016.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2017.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2018.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2019.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2020.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2021.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2022.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2023.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2024.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2025.....	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

**N O N E**

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

**N O N E**

Schedule P - Part 1T - Warranty

**N O N E**

Schedule P - Part 1U - Pet Insurance Plans

**N O N E**

Schedule P - Part 2A - Homeowners/Farmowners

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2E - Commercial Multiple Peril

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 2I - Special Property

**NONE**

Schedule P - Part 2J - Auto Physical Damage

**NONE**

Schedule P - Part 2K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 2M - International

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 2T - Warranty

**NONE**

Schedule P - Part 2U - Pet Insurance Plans

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	16.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	890.....	278.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	858.....	289.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1,213.....	477.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	4,421.....	1,596.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	6,461.....	2,323.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	11,745.....	3,982.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	11,018.....	4,013.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	21,559.....	6,345.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	12,182.....	4,437.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	6,906.....	3,702.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2,213.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,011.....	4,112.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,691.....	2,660.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,678.....	2,696.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9,871.....	2,803.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	6,055.....	1,852.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	7,271.....	2,655.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	7,308.....	3,403.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	6,755.....	4,001.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	5,287.....	3,245.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	3,002.....	1,889.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	17.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	20.....	3.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	34.....	8.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	45.....	9.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	44.....	14.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	54.....	17.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	56.....	18.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	47.....	14.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	25.....	16.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	34.....	3.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	12.....	16.....

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	5.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	3.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	3.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	4.....	1.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	2.....	0.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	1.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

**NONE**

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....												
10. 2024.....	XXX.....												
11. 2025.....	XXX.....												

**NONE**

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

1. Prior.....	000.....											XXX.....	XXX.....
2. 2016.....												XXX.....	XXX.....
3. 2017.....	XXX.....											XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
9. 2023.....	XXX.....					XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
10. 2024.....	XXX.....				XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		XXX.....	XXX.....

**NONE**

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

1. Prior.....	000.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	2	0
3. 2017.....	XXX.....	0	0	0	0	0	0	0	0	0	0	1	1
4. 2018.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	0	0	1
5. 2019.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	4	0
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	3	4
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	17	5
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	14	6
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	0	0	14	9
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	0	5	5
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	2	1

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....												
10. 2024.....	XXX.....												
11. 2025.....	XXX.....												

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025			
1. Prior	000											XXX	XXX
2. 2016												XXX	XXX
3. 2017	XXX											XXX	XXX
4. 2018	XXX	XXX										XXX	XXX
5. 2019	XXX	XXX	XXX									XXX	XXX
6. 2020	XXX	XXX	XXX	XXX								XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	65,483	4,100
3. 2017	XXX	0	0	0	0	0	0	0	0	0	0	71,284	3,424
4. 2018	XXX	XXX	0	0	0	0	0	0	0	0	0	80,095	3,940
5. 2019	XXX	XXX	XXX	0	0	0	0	0	0	0	0	92,079	5,742
6. 2020	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	70,970	4,159
7. 2021	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	82,768	5,951
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	96,231	8,497
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	91,215	8,130
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	75,060	5,400
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	59,888	3,387

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

1. Prior	000											XXX	XXX
2. 2016												XXX	XXX
3. 2017	XXX											XXX	XXX
4. 2018	XXX	XXX										XXX	XXX
5. 2019	XXX	XXX	XXX									XXX	XXX
6. 2020	XXX	XXX	XXX	XXX								XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2023	XXX					XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2024	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2025	XXX	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. 2016												XXX	XXX
3. 2017	XXX											XXX	XXX
4. 2018	XXX	XXX										XXX	XXX
5. 2019	XXX	XXX	XXX									XXX	XXX
6. 2020	XXX	XXX	XXX	XXX								XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2023	XXX					XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2024	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	000											XXX	XXX
2. 2016												XXX	XXX
3. 2017	XXX											XXX	XXX
4. 2018	XXX	XXX										XXX	XXX
5. 2019	XXX	XXX	XXX									XXX	XXX
6. 2020	XXX	XXX	XXX	XXX								XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2023	XXX					XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2024	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 3T - Warranty

**N O N E**

Schedule P - Part 3U - Pet Insurance Plans

**N O N E**

Schedule P - Part 4A - Homeowners/Farmowners

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 4E - Commercial Multiple Peril

**N O N E**

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

**N O N E**

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

**NONE**

Schedule P - Part 4G - Special Liability

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 4I - Special Property

**NONE**

Schedule P - Part 4J - Auto Physical Damage

**NONE**

Schedule P - Part 4K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 4M - International

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

Schedule P - Part 4U - Pet Insurance Plans

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	111	8	2	5	0	0	0	0	1	0
2. 2016.....	787	885	890	890	890	890	890	890	890	890
3. 2017.....	XXX	761	849	855	857	858	858	858	858	858
4. 2018.....	XXX	XXX	975	1,187	1,203	1,208	1,212	1,213	1,213	1,213
5. 2019.....	XXX	XXX	XXX	3,563	4,360	4,403	4,410	4,416	4,419	4,421
6. 2020.....	XXX	XXX	XXX	XXX	5,252	6,340	6,425	6,448	6,458	6,461
7. 2021.....	XXX	XXX	XXX	XXX	XXX	9,040	11,557	11,709	11,735	11,745
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	8,491	10,831	10,985	11,018
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,978	21,385	21,559
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,234	12,182
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,906

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	12	4	3	0	0	0	0	0	0	0
2. 2016.....	44	4	1	0	0	1	1	0	0	0
3. 2017.....	XXX	18	8	3	2	0	0	0	0	0
4. 2018.....	XXX	XXX	106	19	7	5	2	0	0	0
5. 2019.....	XXX	XXX	XXX	286	47	13	9	5	2	1
6. 2020.....	XXX	XXX	XXX	XXX	425	85	24	8	4	2
7. 2021.....	XXX	XXX	XXX	XXX	XXX	728	113	33	12	3
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	867	136	45	13
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186	175	45
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	127
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	710

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	118	7	1	3	0	1	0	0	1	0
2. 2016.....	1,076	1,162	1,167	1,167	1,167	1,168	1,168	1,168	1,168	1,168
3. 2017.....	XXX	1,018	1,136	1,146	1,147	1,147	1,147	1,147	1,147	1,147
4. 2018.....	XXX	XXX	1,467	1,677	1,684	1,689	1,690	1,690	1,690	1,690
5. 2019.....	XXX	XXX	XXX	5,198	5,979	6,005	6,015	6,017	6,017	6,018
6. 2020.....	XXX	XXX	XXX	XXX	7,660	8,725	8,765	8,779	8,785	8,786
7. 2021.....	XXX	XXX	XXX	XXX	XXX	13,032	15,607	15,710	15,727	15,730
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	12,734	14,940	15,026	15,044
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,834	27,862	27,949
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,990	16,746
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,318

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	3,167	1,144	517	234	107	68	51	34	30	28
2. 2016.....	5,186	7,778	8,475	8,804	8,917	8,970	8,990	8,999	9,009	9,011
3. 2017.....	XXX	5,681	8,311	9,050	9,435	9,586	9,644	9,675	9,683	9,691
4. 2018.....	XXX	XXX	5,530	8,249	8,963	9,376	9,561	9,636	9,659	9,678
5. 2019.....	XXX	XXX	XXX	5,492	8,233	9,095	9,592	9,786	9,841	9,871
6. 2020.....	XXX	XXX	XXX	XXX	3,414	5,040	5,574	5,912	6,011	6,055
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,568	6,068	6,782	7,128	7,271
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,663	6,209	6,980	7,308
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,778	6,042	6,755
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,405	5,287
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,002

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2,071	957	491	306	243	215	198	182	178	162
2. 2016.....	2,899	1,167	508	202	100	54	39	33	26	29
3. 2017.....	XXX	2,762	1,192	567	246	109	65	39	36	34
4. 2018.....	XXX	XXX	2,998	1,298	647	277	112	59	43	33
5. 2019.....	XXX	XXX	XXX	3,223	1,502	725	311	131	82	58
6. 2020.....	XXX	XXX	XXX	XXX	2,004	939	448	163	69	36
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,641	1,152	540	240	105
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,641	1,146	501	216
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,618	1,210	597
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,152	1,037
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,985

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2,007	325	140	78	54	45	35	20	27	14
2. 2016.....	10,868	12,746	12,969	13,081	13,120	13,132	13,137	13,143	13,147	13,152
3. 2017.....	XXX	9,837	11,838	12,159	12,294	12,341	12,362	12,374	12,379	12,385
4. 2018.....	XXX	XXX	9,922	11,913	12,175	12,311	12,356	12,383	12,396	12,407
5. 2019.....	XXX	XXX	XXX	10,104	12,153	12,489	12,654	12,707	12,724	12,732
6. 2020.....	XXX	XXX	XXX	XXX	6,406	7,601	7,792	7,900	7,929	7,943
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7,471	9,519	9,826	9,983	10,031
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	8,212	10,446	10,786	10,927
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,070	11,038	11,353
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,910	9,569
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,876

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	1	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	1	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	1	2	2	2	2
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	1	1	1	1	1
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	12	4	3	4	0	1	2	1	2	0
2. 2016.....	13	20	20	20	20	20	20	20	20	20
3. 2017.....	XXX	27	34	34	34	34	34	34	34	34
4. 2018.....	XXX	XXX	24	45	45	45	45	45	45	45
5. 2019.....	XXX	XXX	XXX	30	43	43	43	44	44	44
6. 2020.....	XXX	XXX	XXX	XXX	37	52	54	54	54	54
7. 2021.....	XXX	XXX	XXX	XXX	XXX	27	51	51	54	56
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	29	42	47	47
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	25	25
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	34
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	6	6	5	4	4	3	4	3	1	1
2. 2016.....	3	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	5	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	18	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	8	0	0	1	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	16	2	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	21	4	4	2	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	12	4	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	3
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	9	5	2	3	0	2	3	0	0	0
2. 2016.....	18	23	23	23	23	23	23	23	23	23
3. 2017.....	XXX	39	42	42	42	42	42	42	42	42
4. 2018.....	XXX	XXX	48	54	54	54	54	54	54	54
5. 2019.....	XXX	XXX	XXX	50	57	57	58	58	58	58
6. 2020.....	XXX	XXX	XXX	XXX	61	70	71	71	71	71
7. 2021.....	XXX	XXX	XXX	XXX	XXX	60	73	73	74	74
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	52	60	61	61
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	41	41
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	40
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2	0	0	0	0	0	0	0	0	0
2. 2016.....	2	3	3	3	3	3	3	3	3	3
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	3	3	3	3	3	3	3	3
5. 2019.....	XXX	XXX	XXX	0	1	1	1	1	1	1
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	4	5	5	5	5
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2	4	4	4
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	1	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	3	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	2	1	1	1	1	1	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1	0	0	0	0	0	0	0	0	0
2. 2016.....	3	3	3	3	3	3	3	3	3	3
3. 2017.....	XXX	1	1	1	1	1	1	1	1	1
4. 2018.....	XXX	XXX	8	8	8	8	8	8	8	8
5. 2019.....	XXX	XXX	XXX	2	4	4	4	4	4	4
6. 2020.....	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	5	8	8	8	8
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3	5	5	5
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	1	2	2	2	2	2	2	2	2	2
3. 2017.....	XXX	0	0	1	1	1	1	1	1	1
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	1	1	1	4	4	4
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	1	3	3
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1	4	12	16	17
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1	5	10	14
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5	14
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	5
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	1	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	1	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	1	1	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	1	1	1	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	1	1	0	2	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	6	11	5	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3	7	5	2
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	17	9
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	9
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	2	2	2	2	2	2	2	2	2	2
3. 2017.....	XXX	1	1	2	2	2	2	2	2	2
4. 2018.....	XXX	XXX	0	0	1	1	1	1	1	1
5. 2019.....	XXX	XXX	XXX	0	2	2	2	4	4	4
6. 2020.....	XXX	XXX	XXX	XXX	1	4	4	7	7	7
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7	16	21	21	22
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5	16	20	22
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	29	32
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	19
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	154	(6)	0	0	0	0	0	0	0	0	0
2. 2016.....	655	745	747	747	747	747	747	747	747	747	0
3. 2017.....	XXX	791	861	864	864	864	864	864	864	864	0
4. 2018.....	XXX	XXX	864	888	889	889	888	888	888	888	0
5. 2019.....	XXX	XXX	XXX	751	757	756	753	753	753	753	0
6. 2020.....	XXX	XXX	XXX	XXX	551	547	568	568	568	568	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	484	543	543	543	543	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	409	446	444	444	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	422	421	(1)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	399	10
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295	295
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	304
13. Earned Premiums (Sch P-Pt. 1)	809	875	936	778	559	478	486	421	425	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	154	(6)	0	0	0	0	0	0	0	0	0
2. 2016.....	655	745	747	747	747	747	747	747	747	747	0
3. 2017.....	XXX	791	861	864	864	864	864	864	864	864	0
4. 2018.....	XXX	XXX	864	888	889	889	888	888	888	888	0
5. 2019.....	XXX	XXX	XXX	751	757	756	753	753	753	753	0
6. 2020.....	XXX	XXX	XXX	XXX	551	547	568	568	568	568	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	484	543	543	543	543	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	409	446	444	444	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	422	421	(1)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	388	399	10
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295	295
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	304
13. Earned Premiums (Sch P-Pt. 1)	809	875	936	778	559	478	486	421	425	304	XXX

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	1	0	0	0	0	0	0	0	0	0	0
2. 2016.....	78	82	82	82	82	82	82	82	82	82	0
3. 2017.....	XXX	106	106	106	106	106	106	106	106	106	0
4. 2018.....	XXX	XXX	179	179	179	179	179	179	179	179	0
5. 2019.....	XXX	XXX	XXX	227	228	228	228	228	228	228	0
6. 2020.....	XXX	XXX	XXX	XXX	367	349	349	349	349	349	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	252	236	236	236	236	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	231	243	243	243	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	261	261	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	104	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	116
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116
13. Earned Premiums (Sch P-Pt. 1)	79	111	179	227	368	233	216	259	118	116	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	1	0	0	0	0	0	0	0	0	0	0
2. 2016.....	78	82	82	82	82	82	82	82	82	82	0
3. 2017.....	XXX	106	106	106	106	106	106	106	106	106	0
4. 2018.....	XXX	XXX	179	179	179	179	179	179	179	179	0
5. 2019.....	XXX	XXX	XXX	227	228	228	228	228	228	228	0
6. 2020.....	XXX	XXX	XXX	XXX	367	349	349	349	349	349	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	252	236	236	236	236	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	231	243	243	243	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	247	261	261	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	104	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	116
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116
13. Earned Premiums (Sch P-Pt. 1)	79	111	179	227	368	233	216	259	118	116	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	1	0	0	0	0	0	0	0	0	0	0
2. 2016.....	59	59	59	59	59	59	59	59	59	59	0
3. 2017.....	XXX	67	67	67	67	67	67	67	67	67	0
4. 2018.....	XXX	XXX	397	397	397	397	397	397	397	397	0
5. 2019.....	XXX	XXX	XXX	2,351	2,351	2,351	2,351	2,351	2,351	2,351	0
6. 2020.....	XXX	XXX	XXX	XXX	5,343	5,343	5,343	5,343	5,343	5,343	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	8,979	8,979	8,979	8,979	8,979	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	12,612	12,612	12,612	12,612	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999	15,999	15,999	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,248	17,248	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,236	20,236
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,236
13. Earned Premiums (Sch P-Pt. 1)	59	67	397	2,351	5,343	8,979	12,612	15,999	17,248	20,236	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	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	1	0	0	0	0	0	0	0	0	0	0
2. 2016.....	59	59	59	59	59	59	59	59	59	59	0
3. 2017.....	XXX	67	67	67	67	67	67	67	67	67	0
4. 2018.....	XXX	XXX	397	397	397	397	397	397	397	397	0
5. 2019.....	XXX	XXX	XXX	2,351	2,351	2,351	2,351	2,351	2,351	2,351	0
6. 2020.....	XXX	XXX	XXX	XXX	5,343	5,343	5,343	5,343	5,343	5,343	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	8,979	8,979	8,979	8,979	8,979	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	12,612	12,612	12,612	12,612	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,999	15,999	15,999	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,248	17,248	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,236	20,236
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,236
13. Earned Premiums (Sch P-Pt. 1)	59	67	397	2,351	5,343	8,979	12,612	15,999	17,248	20,236	XXX

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

**NONE**

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

**NONE**

Schedule P - Part 6M - International - Section 1

**NONE**

Schedule P - Part 6M - International - Section 2

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE  
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	0	0	0	0	0	0	0	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	0	0	0	0	0	0	0	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....											
2. 2016.....											
3. 2017.....	XXX										
4. 2018.....	XXX	XXX									
5. 2019.....	XXX	XXX	XXX								
6. 2020.....	XXX	XXX	XXX	XXX							
7. 2021.....	XXX	XXX	XXX	XXX	XXX						
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST**  
**SCHEDULE P INTERROGATORIES**

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

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....	0	0
1.602 2016 .....	0	0
1.603 2017 .....	0	0
1.604 2018 .....	0	0
1.605 2019 .....	0	0
1.606 2020 .....	0	0
1.607 2021 .....	0	0
1.608 2022 .....	0	0
1.609 2023 .....	0	0
1.610 2024 .....	0	0
1.611 2025 .....	0	0
1.612 Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? ..... Yes [ X ] No [ ]
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? ..... Yes [ X ] No [ ]
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? ..... Yes [ ] No [ X ]
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars) 5.1 Fidelity .....0  
 5.2 Surety .....0
6. Claim count information is reported per claim or per claimant (Indicate which) .....per claimant.....  
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ X ] No [ ]
- 7.2 (An extended statement may be attached.)  
 Larger than expected catastrophes were experienced during accident years 2021, 2022 and 2023. ....

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

Allocated by States and Territories

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE Y**

**PART 1A - DETAILS 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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
0088	The Hanover Insurance Group	12833	80-0266582				440 Lincoln Street Holding Company LLC	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	84-3300049				AIXHI LLC	MA	NIA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	20-5233538				AIX Specialty Insurance Company	DE	IA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10212	20-3051651				AIX, Inc.	DE	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41840	04-3272695				Allmerica Financial Alliance Insurance Co.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12260	23-2643430				Allmerica Financial Benefit Insurance Co.	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	31534	04-3194493				Allmerica Plus Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10714	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	10714	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	10176	38-0421730				Citizens Insurance Company of America	MI	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10176	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	10395	38-3167100				Citizens Insurance Company of Ohio	OH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	35-1958418				Citizens Insurance Company of the Midwest	IN	RE	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	27-1652700				CitySquare II Development Co., L.L.C	MA	NIA	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	27-2400275				Educators Insurance Agency, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22306	52-1172293				Hanover Specialty Insurance Brokers, Inc.	VA	NIA	Verlan Holdings, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	04-2217600				Massachusetts Bay Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	84-3309673				NAG Merger LLC	MA	NIA	AIXHI LLC	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	42552	16-1140177				NOVA Casualty Company	NY	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	04-2854021				Opus Investment Management, Inc.	MA	UIP	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	36064	38-3324634				Professionals Direct, Inc.	MI	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41602	04-3063898				The Hanover American Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	22292	98-1303999				The Hanover Atlantic Insurance Company Ltd.	BMJ	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	YES	
0088	The Hanover Insurance Group	13147	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	10815	13-5129825				The Hanover Insurance Company	NH	UDP	Opus Investment Management, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	04-3263626				New York Stock Exchange	DE	UIP		Ownership, Board, Management	0.000		NO	
0088	The Hanover Insurance Group	10815	74-3242673				The Hanover National Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	04-2448927				VeraVest Investments, Inc.	MA	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	52-0903682				Verlan Fire Insurance Company	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10815	52-2044133				Verlan Holdings, Inc.	MD	NIA	The Hanover Insurance Group, Inc.	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	

**NONE**

Asterisk	
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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
12833	20-5233538	AIX Specialty Insurance Co.	0	0	0	0	0	0		0	0	395,086,924
10212	04-3272695	Allmerica Financial Alliance Ins Co.	0	3,000,000	0	0	0	0		0	3,000,000	296,726,398
41840	23-2643430	Allmerica Financial Benefit Ins Co.	0	12,000,000	0	0	0	(146,068,648)		0	(134,068,648)	1,396,534,539
	04-3194493	Allmerica Plus Insurance Agency, Inc.	0	0	0	0	0	0		0	0	0
12260	52-1827116	Campmed Casualty & Indemnity Company, Inc.	(450,000)	0	0	0	0	0		0	(450,000)	3,200,450
31534	38-0421730	Citizens Insurance Co. of America	(91,000,000)	0	(90,084,830)	0	147,436,137	107,658,641		0	74,009,948	(567,282,027)
10714	36-4123481	Citizens Insurance Co. of Illinois	0	0	0	0	0	0		0	0	60,964,924
10176	38-3167100	Citizens Insurance Co. of Ohio	0	0	0	0	0	0		0	0	5,578,891
10395	35-1958418	Citizens Insurance Co. of the Midwest	0	0	0	0	0	(236,562,637)		0	(236,562,637)	1,493,939,762
36064	04-3063898	The Hanover American Insurance Co.	0	0	0	0	0	(66,762,721)		0	(66,762,721)	529,586,800
	98-1303999	The Hanover Atlantic Insurance Company	0	0	0	0	0	0		0	0	254,522,797
22292	13-5129825	The Hanover Insurance Company	(202,700,000)	(15,600,000)	(202,616,125)	0	(15,541,508)	649,188,449		(125,000,000)	87,730,816	(5,631,304,863)
41602	75-1827351	The Hanover Casualty Company	0	0	0	0	0	0		0	0	77,275,228
22306	04-2217600	Massachusetts Bay Insurance Company	0	0	0	0	0	(219,908,976)		0	(219,908,976)	1,031,796,284
42552	16-1140177	NOVA Casualty Co.	0	0	0	0	0	0		0	0	502,723,283
	04-3263626	The Hanover Insurance Group, Inc.	295,000,000	0	292,700,955	0	(131,894,629)	0		125,000,000	580,806,326	0
13147	74-3242673	The Hanover National Insurance Company	(300,000)	0	0	0	0	0		0	(300,000)	0
10815	52-0903682	Verlan Fire Insurance Co.	(550,000)	600,000	0	0	0	(87,544,108)		0	(87,494,108)	150,650,610
	04-2854021	Opus Investment Management, Inc.	0	0	0	0	0	0		0	0	0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	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)
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 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

**REQUIRED FILINGS**

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

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

**SUPPLEMENTAL FILINGS**

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

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

**Explanations:**

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**Bar Codes:**

11. SIS Stockholder Information Supplement [Document Identifier 420]



12. Financial Guaranty Insurance Exhibit [Document Identifier 240]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Supplement A to Schedule T [Document Identifier 455]



15. Trusteed Surplus Statement [Document Identifier 490]



16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



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



20. Reinsurance Attestation Supplement [Document Identifier 399]



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



22. Bail Bond Supplement [Document Identifier 500]



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



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



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



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



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



30. Credit Insurance Experience Exhibit [Document Identifier 230]



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



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



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



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



36. Private Flood Insurance Supplement [Document Identifier 560]



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



**NONE**



SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST

## EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

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

(To Be Filed by March 1)

NAIC Group Code 0088

NAIC Company Code 10395

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations .....	0	0	0	0
2. Errors & omissions (E&O) .....	0	0	0	0
3. Directors & officers (D&O) .....	0	0	0	0
4. Environmental liability .....	0	0	0	0
5. Excess workers' compensation .....	0	0	0	0
6. Commercial excess & umbrella .....	0	0	0	0
7. Personal umbrella .....	18,038,004	22,465,589	8,795,000	9,306,165
8. Employment liability .....	0	0	0	0
9. Aggregate write-ins for facilities & premises (CGL) .....	72,203	72,828	0	0
10. Internet & cyber liability .....	0	0	0	0
11. Aggregate write-ins for other .....	155,651	152,626	40,000	370,000
12. Total ASL 17 - other liability (sum of lines 1 through 11)	18,265,858	22,691,043	8,835,000	9,676,165
<b>DETAILS OF WRITE-INS</b>				
0901. Aggregate of facilities & premises (CGL) lines of business less than 10% category .....	72,203	72,828	0	0
0902. ....				
0903. ....				
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	72,203	72,828	0	0
1101. Aggregate of facilities & premises (CGL) lines of business less than 10% category .....	155,651	152,626	40,000	370,000
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)	155,651	152,626	40,000	370,000



**SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF THE MIDWEST  
MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
(To Be Filed by March 1)

**FOR THE STATE OF: Michigan**

NAIC Group Code 0088

NAIC Company Code 10395

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability income .....	NO
2. Health .....	NO
3. Homeowners .....	YES
4. Individual annuity .....	NO
5. Individual life .....	NO
6. Lender-placed home and auto .....	NO
7. Long-term care .....	NO
8. Other health .....	NO
9. Private flood .....	NO
10. Private passenger auto .....	YES
11. Short-term limited duration health plans .....	NO
12. Travel .....	NO
13. Pet insurance plans	NO