



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 America

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

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

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

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

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

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

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

Internet Website Address WWW.HANOVER.COM

Statutory Statement Contact Dennis M. Hazelwood, 508-855-7928
(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 Dennis Francis Kerrigan Jr.
Richard William Lavey Willard Ty-Lunn Lee David John Lovely
Denise Maureen Lowsley Patricia Ann Norton-Gatto # John Conner Roche
Bryan James Salvatore Douglas Millard Warner

State of Massachusetts SS
County of Worcester

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

John Conner Roche
President

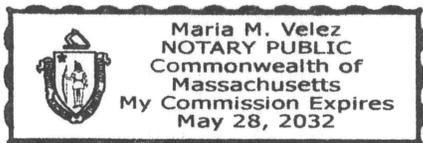
Dennis Francis Kerrigan Jr.
Executive Vice President, Chief Legal Officer & Secretary

Nathaniel William Clarkin
Vice President & Treasurer

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

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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2025

NAIC Company Code 31534

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

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

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 17

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 12,933

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 305

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF California

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 119,461
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 13,657
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2025

NAIC Company Code 31534

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, etc., and a 'Total (a)' row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 34,099
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,065

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,400

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 30,993

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$571
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 89,915
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 6,019
(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 AMERICA

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 537

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,249
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 176,230

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 7,719

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2025

NAIC Company Code 31534

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Auto, Life, etc., and a total row at the bottom.

(a) Finance and service charges not included in Lines 1 to 35 \$ 328,260
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2025

NAIC Company Code 31534

Table with columns for Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, and Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 27,942
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 25,392

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 39

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,442
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2025

NAIC Company Code 31534

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

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

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

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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 258

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

19 NIE



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,410

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

19 NV



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 19,273

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

19 NH



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 36,662
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NJ



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 422
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NM



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 105,623
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.NY



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 10,060
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 NC



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0

19 ND



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 68,381
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 OH



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 250

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

19 OK



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 691
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 OR



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 21,575
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 PA



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,530
(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.R1



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 12,279

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

19 SC



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 266

(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 SD



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,556

(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.TN



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,259

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

19.TX



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,834
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 UT



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,715
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.VT



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 28,219
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19 VA



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 13,280

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

19/WA



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2025

NAIC Company Code 31534

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

191WV

(a) Finance and service charges not included in Lines 1 to 35 \$ 41
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2025

NAIC Company Code 31534

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

19.W1

(a) Finance and service charges not included in Lines 1 to 35 \$ 14,297

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



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2025

NAIC Company Code 31534

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

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

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

19.0T



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0088

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2025

NAIC Company Code 31534

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,239,834

(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

19GT

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

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
38-3167100	.10176	CITIZENS INS CO OF OHIO	OH	771	0	3,895	3,895	0	0	283	0	0	0	0
35-1958418	.10395	CITIZENS INS CO OF MIDWEST	IN	1,036,385	0	276,725	276,725	0	0	521,780	0	0	0	0
0399999. Affiliates - U.S. non-pool - other				1,037,156	0	280,619	280,619	0	0	522,063	0	0	0	0
0499999. Total - U.S. non-pool				1,037,156	0	280,619	280,619	0	0	522,063	0	0	0	0
0799999. Total - other (non-U.S.)				0	0	0	0	0	0	0	0	0	0	0
0899999. Total - affiliates				1,037,156	0	280,619	280,619	0	0	522,063	0	0	0	0
AA-9991161	.00000	COMMONWEALTH AUTOMOBILE REINSURERS	MA	237	0	333	333	0	0	160	(1)	0	0	0
AA-9992114	.00000	MICHIGAN WC PLACEMENT FACILITY	MI	693	0	2,554	2,554	0	0	209	0	0	0	0
AA-9992118	.00000	NATIONAL WORKERS COMP REINS POOL	NY	0	0	55	55	0	0	0	0	0	0	0
AA-9991218	.00000	NEW JERSEY FAIR PLAN	NJ	19	0	1	1	0	0	10	0	0	0	0
AA-9990033	.00000	TENNESSEE REINSURANCE MECHANISM	TN	0	0	1	1	0	0	0	0	0	0	0
1099999. Total pools, associations or other similar facilities - mandatory pools				949	0	2,944	2,944	0	0	379	(1)	0	0	0
1299999. Total - pools and associations				949	0	2,944	2,944	0	0	379	(1)	0	0	0
9999999 Totals				1,038,105	0	283,563	283,563	0	0	522,442	(1)	0	0	0

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

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

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
13-5129825	22292	THE HANOVER INSURANCE COMPANY	NH		461,478	0	0	307,135	39,305	264,812	112,977	208,007	0	932,236	0	0	0	932,236	0	
0399999. Total authorized - affiliates - U.S. non-pool - other					461,478	0	0	307,135	39,305	264,812	112,977	208,007	0	932,236	0	0	0	932,236	0	
0499999. Total authorized - affiliates - U.S. non-pool					461,478	0	0	307,135	39,305	264,812	112,977	208,007	0	932,236	0	0	0	932,236	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					461,478	0	0	307,135	39,305	264,812	112,977	208,007	0	932,236	0	0	0	932,236	0	
38-3207001	10166	ACCIDENT FUND INS CO OF AMERICA	MI		326	4	0	195	0	362	4	57	0	622	0	53	0	569	0	
06-0237820	20699	ACE PROPERTY & CASUALTY	PA		863	1	0	762	0	1,414	17	53	0	2,247	0	(86)	0	2,333	0	
06-1182357	22730	ALLIED WORLD INS CO	NH		183	3	0	309	0	679	8	0	0	999	0	(4)	0	1,003	0	
36-2661954	10103	AMERICAN AGRICULTURAL INS	IN		172	3	0	51	0	2	0	0	0	56	0	25	0	31	0	
06-1430254	10348	ARCH REINSURANCE CO	DE		132	0	0	132	0	0	0	0	0	0	0	47	0	(47)	0	
13-5358230	24678	ARROWOOD IND CO	DE		0	(6)	0	0	0	0	0	0	0	(6)	0	0	0	(6)	0	
75-2344200	43460	ASPEN AMERICAN INS CO	TX		10	0	0	40	0	263	3	0	0	306	0	(11)	0	317	0	
51-0434766	20370	AXIS REINSURANCE CO	NY		43	2	0	619	0	815	9	16	0	1,461	0	6	0	1,455	0	
47-0574325	32603	BERKLEY INSURANCE	DE		149	23	0	136	0	303	3	16	0	481	0	(12)	0	493	0	
31-0542366	10677	CINCINNATI INS CO (THE)	OH		320	0	0	8	0	1	0	0	0	9	0	3	0	6	0	
23-2745904	10019	CLEARWATER SELECT INS CO	CT		0	5	0	5	0	0	0	0	0	10	0	0	0	10	0	
36-2994662	36552	COLISEUM REINSURANCE CO	DE		0	4	0	0	0	0	0	0	0	4	0	0	0	4	0	
36-2114545	20443	CONTINENTAL CASUALTY CO	IL		0	14	0	63	0	0	0	0	0	77	0	0	0	77	0	
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY	IA		0	1	0	0	0	0	0	0	0	1	0	0	0	1	0	
22-2005057	26921	EVEREST REINS CO	DE		1,335	13	0	54	0	11	1	0	0	79	0	10	0	69	0	
23-2153760	39675	EXCALIBUR REINSURANCE	PA		0	2	0	15	0	0	0	0	0	17	0	0	0	17	0	
06-1325038	39136	FINIAL REINSURANCE CO	CT		0	12	0	0	0	0	0	0	0	12	0	0	0	12	0	
13-2673100	22039	GENERAL REINSURANCE CORP	DE		657	21	0	245	0	440	8	0	0	714	0	120	0	594	0	
13-3029255	39322	GENERAL SECURITY NATIONAL	NY		0	3	0	14	0	0	0	0	0	17	0	0	0	17	0	
13-5009848	21032	GLOBAL REINS CORP OF AMER	NY		0	24	0	32	0	0	0	0	0	56	0	0	0	56	0	
06-0383750	19682	HARTFORD FIRE INSURANCE	CT		0	4	0	34	0	0	0	0	0	38	0	0	0	38	0	
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		1,792	0	0	193	0	84	12	794	0	1,083	0	170	0	913	0	
74-2195939	42374	HOUSTON CASUALTY CO	TX		237	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
95-2769232	27847	INSURANCE CO OF THE WEST	CA		0	1	0	0	0	0	0	0	0	1	0	0	0	1	0	
04-1543470	23043	LIBERTY MUTUAL INSURANCE	MA		205	1	0	360	0	1,044	11	0	0	1,416	0	(42)	0	1,458	0	
54-1398877	28932	MARKEL AMERICA INS CO	VA		0	1	0	115	0	22	0	0	0	138	0	0	0	138	0	
06-1481194	10829	MARKEL GLOBAL REINSURANCE	DE		86	0	0	0	0	377	4	0	0	381	0	(18)	0	399	0	
13-2915260	34339	METROPOLITAN GRP PROP &	RI		(1)	1	0	17	0	0	0	0	0	18	0	0	0	18	0	
04-2482364	16187	MOSIAC INSURANCE CO	DE		(2)	3	0	16	0	0	0	0	0	19	0	1	0	18	0	
13-4924125	10227	MUNICH REINS AMER INC	DE		247	28	0	6	0	84	1	0	0	119	0	31	0	88	0	
47-0355979	20087	NATIONAL INDEMNITY CO	NE		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31-4177100	23787	NATIONWIDE MUTUAL INS CO	OH		399	3	0	455	0	1,379	14	32	0	1,883	0	(30)	0	1,913	0	
06-1053492	41629	NEW ENGLAND REINSURANCE	CT		0	34	0	16	0	0	0	0	0	50	0	0	0	50	0	
47-0698507	23680	ODYSSEY REINSURANCE COMPANY	CT		701	3	0	86	0	133	2	12	0	236	0	29	0	207	0	
13-3031176	38636	PARTNER REINS CO OF THE US	NY		653	121	0	1,395	0	2,632	28	129	0	4,305	0	(8)	0	4,313	0	
23-1642962	12262	PENNSYLVANIA MFRS' ASSN	PA		(4)	10	0	35	0	0	0	0	0	45	0	2	0	43	0	
52-1952955	10357	PLATINUM UNDERWRITERS RE	MD		0	0	0	24	0	0	0	0	0	24	0	0	0	24	0	
23-1641984	10219	QBE REINSURANCE CO	PA		81	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
23-1740414	22705	R&Q REINSURANCE CO	PA		(5)	20	0	82	0	0	0	0	0	102	0	2	0	100	0	
43-0727872	15105	SAFETY NATIONAL CASUALTY	MO		0	39	0	305	0	6,103	0	0	0	6,447	0	0	0	6,447	0	
75-1444207	30058	SCOR REINSURANCE CO	NY		527	4	0	179	0	26	0	0	0	209	0	29	0	180	0	
13-2997499	38776	SIRIUS AMERICA INSURANCE	NY		(2)	26	0	123	0	0	0	0	0	149	0	0	0	149	0	
35-2293075	11551	SOMPO INTERNATIONAL	DE		171	0	0	0	0	259	3	0	0	262	0	(35)	0	297	0	
41-0406690	24767	ST. PAUL FIRE & MARINE INS CO	CT		(2)	5	0	17	0	0	0	0	0	22	0	1	0	21	0	
13-1675535	25364	SWISS REINSURANCE AMERICA	NY		1,333	122	0	2,482	0	1	0	0	0	2,605	0	30	0	2,575	0	

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

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
13-3440360	29700	SWISS RE CORP SOLUTIONS ELITE INS CO	MO		0	30	0	0	0	0	0	0	0	0	0	30	0	0	30	0
13-2918573	42439	TOA RE INS CO OF AMER	DE		(3)	0	0	477	0	1,137	12	0	0	0	1,626	0	1	0	1,625	0
13-5616275	19453	TRANSATLANTIC REINS CO	NY		1,957	18	0	1,650	0	4,415	47	194	0	6,324	0	(56)	0	6,380	0	
06-0566050	25658	TRAVELERS INDEMNITY CO	CT		(1)	2	0	11	0	0	0	0	0	13	0	1	0	12	0	
87-2252307	22225	TRISURA INSURANCE COMPANY	OK		16	1	0	13	0	0	0	0	0	14	0	6	0	8	0	
13-3088732	40517	WCF NATIONAL INS CO	UT		224	1	0	138	0	331	4	57	0	531	0	26	0	505	0	
13-1290712	20583	XL REINSURANCE AMERICA	NY		16	41	0	1	0	0	0	0	0	42	0	0	0	42	0	
0999999. Total authorized - other U.S. unaffiliated insurers					12,822	648	0	10,778	0	22,317	191	1,360	0	35,294	0	289	0	35,005	0	
AA-9991500	00000	ILLINOIS MINE SUBS INSUR	IL		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-9991159	00000	MICHIGAN CATASTROPHIC CLAIMS	MI		26,469	30,543	0	154,724	0	630,016	0	12,344	0	827,627	0	372	0	827,255	0	
1099999. Total authorized - pools - mandatory pools					26,472	30,543	0	154,724	0	630,016	0	12,344	0	827,627	0	372	0	827,255	0	
AA-1120337	00000	ASPEN INS UK LTD	GBR		115	0	0	96	0	53	1	0	0	150	0	0	0	150	0	
AA-3194139	00000	AXIS SPECIALTY LTD	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126609	00000	LLOYD'S SYNDICATE 0609	GBR		2	0	0	1	0	0	0	0	0	1	0	0	0	1	0	
AA-1126623	00000	LLOYD'S SYNDICATE 0623	GBR		41	0	0	2	0	0	0	0	0	2	0	0	0	2	0	
AA-1126727	00000	LLOYD'S SYNDICATE 0727	GBR		29	0	0	(3)	0	2	0	0	0	(1)	0	1	0	(2)	0	
AA-1127084	00000	LLOYD'S SYNDICATE 1084	GBR		217	1	0	164	0	280	3	0	0	448	0	(15)	0	463	0	
AA-1120085	00000	LLOYD'S SYNDICATE 1274	GBR		79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127301	00000	LLOYD'S SYNDICATE 1301	GBR		199	4	0	76	0	7	0	0	0	87	0	40	0	47	0	
AA-1127414	00000	LLOYD'S SYNDICATE 1414	GBR		8	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1120198	00000	LLOYD'S SYNDICATE 1618	GBR		9	0	0	0	0	0	0	0	0	0	0	2	0	(2)	0	
AA-1120156	00000	LLOYD'S SYNDICATE 1686	GBR		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1120157	00000	LLOYD'S SYNDICATE 1729	GBR		17	1	0	24	0	0	0	0	0	25	0	8	0	17	0	
AA-1120171	00000	LLOYD'S SYNDICATE 1856	GBR		9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1120084	00000	LLOYD'S SYNDICATE 1955	GBR		43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128001	00000	LLOYD'S SYNDICATE 2001	GBR		246	5	0	88	0	2	0	0	0	95	0	46	0	49	0	
AA-1128010	00000	LLOYD'S SYNDICATE 2010	GBR		52	0	0	6	0	0	0	0	0	6	0	2	0	4	0	
AA-1128121	00000	LLOYD'S SYNDICATE 2121	GBR		29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128623	00000	LLOYD'S SYNDICATE 2623	GBR		130	0	0	5	0	0	0	0	0	5	0	0	0	5	0	
AA-1128791	00000	LLOYD'S SYNDICATE 2791	GBR		507	8	0	170	0	38	3	0	0	219	0	67	0	152	0	
AA-1120236	00000	LLOYD'S SYNDICATE 2843	GBR		11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128987	00000	LLOYD'S SYNDICATE 2987	GBR		133	(1)	0	0	0	0	0	0	0	(1)	0	1	0	(2)	0	
AA-1120075	00000	LLOYD'S SYNDICATE 4020	GBR		20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1120067	00000	LLOYD'S SYNDICATE 4242	GBR		4	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1126004	00000	LLOYD'S SYNDICATE 4444	GBR		97	2	0	0	0	0	0	0	0	2	0	2	0	0	0	
AA-1120090	00000	LLOYD'S SYNDICATE 4711	GBR		2	0	0	0	0	0	0	0	0	0	0	1	0	(1)	0	
AA-1126006	00000	LLOYD'S SYNDICATE 4472	GBR		15	0	0	0	0	0	0	0	0	0	0	4	0	(4)	0	
1299999. Total authorized - other non-U.S. insurers					2,015	20	0	629	0	382	7	0	0	1,038	0	157	0	881	0	
1499999. Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					502,787	31,211	0	473,266	39,305	917,527	113,175	221,711	0	1,796,195	0	818	0	1,795,377	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
2199999. Total unauthorized - affiliates - other (non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999. Total unauthorized - affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190770	00000	ACE TEMPEST REINSURANCE	BMU		187	0	0	0	0	0	0	0	0	(1)	0	(1)	0	1	0	
AA-3194128	00000	ALLIED WORLD ASSURANCE CO LTD	BMU		85	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-3191413	00000	BRIT REINSURANCE LTD	BMU		5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1780116	00000	CHAUCER INS CO DAC	IRL		66	0	0	3	0	0	0	0	0	3	0	3	0	0	0	
AA-9240020	00000	CHINA REINS GRP CORP	CHN		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3191615	00000	HAGERTY REINSURANCE LTD	BMU		42	0	0	0	0	0	0	24	0	24	0	4	0	20	0	
AA-3191190	00000	HAMILTON REINSURANCE BERMUDA	BMU		413	1	0	34	0	54	1	0	0	90	0	0	0	90	0	

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

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						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
AA-1460080	.00000	HELVETIA SCHWEIZERISCHE VERSICHERUNG	CHE		126	1	0	22	0	0	0	0	0	0	23	0	10	0	13	0
AA-3191298	.00000	QATAR REINSURANCE CO LTD	BMU		18	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-3191321	.00000	SIRIUS BERMUDA INS CO LTD	BMU		346	0	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
AA-1460034	.00000	TOA 21ST CENTURY REINS CO LTD	CHE		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191432	.00000	VANTAGE RISK LTD	BMU		12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191315	.00000	XL BERMUDA LTD	BMU		22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2699999. Total unauthorized - other non-U.S. insurers					1,327	2	0	59	0	54	1	24	0	140	0	12	0	128	0	
2899999. Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					1,327	2	0	59	0	54	1	24	0	140	0	12	0	128	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
3599999. Total certified - affiliates - other (non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999. Total certified - affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
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
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
5099999. Total reciprocal jurisdiction - affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RJ-3194126	.00000	ARCH REINS LTD	BMU		229	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
RJ-3194168	.00000	ASPEN INSURANCE LIMITED	BMU		289	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
RJ-3190913	.00000	CANOPIUS REINSURANCE LTD	BMU		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RJ-3194122	.00000	DAVINCI REINSURANCE LTD	BMU		126	0	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
RJ-1340028	.00000	DEVK RUCK	DEU		28	1	0	10	0	1	0	0	0	12	0	5	0	7	0	
RJ-3191437	.00000	GROUP ARK INS LTD	BMU		16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
RJ-3190060	.00000	HANNOVER RE	BMU		267	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
RJ-1340125	.00000	HANNOVER RUCKVERSICHERUNGS AG	DEU		2,632	54	0	3,133	0	6,939	72	244	10,442	0	(62)	0	10,504	0		
RJ-3190871	.00000	LANCASHIRE INSURANCE CO	BMU		286	2	0	38	0	0	0	0	40	0	17	0	23	0		
RJ-1370048	.00000	LIBERTY MUTUAL INS EUROPE SE	LUX		2	0	0	0	0	0	0	0	0	0	0	0	0	0		
RJ-3191239	.00000	LUMEN RE LTD	BMU		283	0	0	0	0	0	0	0	0	0	(2)	0	2	0		
RJ-1840000	.00000	MAPFRE XL, COMPANIA DE RE	ESP		350	1	0	25	0	0	0	0	26	0	10	0	16	0		
RJ-1460019	.00000	MS AMLIN AG	CHE		65	1	0	26	0	0	0	0	27	0	13	0	14	0		
RJ-3190686	.00000	PARTNERRE LTD	BMU		192	0	0	0	0	0	0	0	0	0	(1)	0	1	0		
RJ-3190339	.00000	RENAISSANCE REINS LTD	BMU		119	0	0	0	0	0	0	0	0	0	(1)	0	1	0		
RJ-3191388	.00000	VERMEER REINS LTD	BMU		174	0	0	0	0	0	0	0	0	0	(1)	0	1	0		
5499999. Total reciprocal jurisdiction - other non-U.S. insurers					5,059	59	0	3,232	0	6,940	72	244	10,547	0	(27)	0	10,574	0		
5699999. Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)					5,059	59	0	3,232	0	6,940	72	244	10,547	0	(27)	0	10,574	0		
5799999. Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					509,173	31,272	0	476,557	39,305	924,521	113,248	221,979	0	1,806,882	0	803	0	1,806,079	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					509,173	31,272	0	476,557	39,305	924,521	113,248	221,979	0	1,806,882	0	803	0	1,806,079	0	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
13-5129825	THE HANOVER INSURANCE COMPANY	0	0		0	932,236	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total authorized - affiliates - U.S. non-pool - other	0	0	XXX	0	932,236	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool	0	0	XXX	0	932,236	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
0899999	Total authorized - affiliates	0	0	XXX	0	932,236	0	0	0	0	0	0	0	0	XXX	0	
38-3207001	ACCIDENT FUND INS CO OF AMERICA	0	0		0	53	0	622	746	53	693	0	0	693	3	0	
06-0237820	ACE PROPERTY & CASUALTY	0	0		0	(86)	0	2,247	2,696	(86)	2,782	0	0	2,782	1	0	
06-1182357	ALLIED WORLD INS CO	0	0		0	(4)	0	999	1,199	(4)	1,203	0	0	1,203	2	0	
36-2661954	AMERICAN AGRICULTURAL INS	0	0		0	25	0	56	67	25	42	0	0	42	3	0	
06-1430254	ARCH REINSURANCE CO	0	0		0	0	0	0	0	0	0	0	0	0	2	0	
13-5358230	ARROWOOD IND CO	0	0		0	(6)	0	0	0	0	0	0	0	0	6	0	
75-2344200	ASPEN AMERICAN INS CO	0	0		0	(11)	0	306	367	(11)	378	0	0	378	3	0	
51-0434766	AXIS REINSURANCE CO	0	0		0	6	0	1,461	1,753	6	1,747	0	0	1,747	3	0	
47-0574325	BERKLEY INSURANCE	0	0		0	(12)	0	481	577	(12)	589	0	0	589	2	0	
31-0542366	CINCINATTI INS CO (THE)	0	0		0	3	0	9	11	3	8	0	0	8	2	0	
23-2745904	CLEARWATER SELECT INS CO	0	0		0	0	0	10	12	0	12	0	0	12	2	0	
36-2994662	COLISEUM REINSURANCE CO	0	0		0	0	0	4	5	0	5	0	0	5	6	0	
36-2114545	CONTINENTAL CASUALTY CO	0	0		0	0	0	77	92	0	92	0	0	92	3	0	
42-0234980	EMPLOYERS MUTUAL CASUALTY	0	0		0	0	0	1	1	0	1	0	0	1	3	0	
22-2005057	EVEREST REINS CO	0	0		0	10	0	69	95	10	85	0	0	85	2	0	
23-2153760	EXCALIBUR REINSURANCE	0	0		0	0	0	17	20	0	20	0	0	20	6	0	
06-1325038	FINIAL REINSURANCE CO	0	0		0	0	0	12	14	0	14	0	0	14	4	0	
13-2673100	GENERAL REINSURANCE CORP	0	0		0	120	0	594	0	0	737	0	0	737	1	0	
13-3029255	GENERAL SECURITY NATIONAL	0	0		0	0	0	17	20	0	20	0	0	20	3	0	
13-5009848	GLOBAL REINS CORP OF AMER	0	0		0	0	0	56	67	0	67	0	0	67	6	0	
06-0383750	HARTFORD FIRE INSURANCE	0	0		0	0	0	38	46	0	46	0	0	46	2	0	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	0		0	170	0	913	0	0	1,130	0	0	1,130	1	0	
74-2195939	HOUSTON CASUALTY CO	0	0		0	(1)	0	1	0	(1)	1	0	0	1	1	0	
95-2769232	INSURANCE CO OF THE WEST	0	0		0	0	0	1	1	0	1	0	0	1	3	0	
04-1543470	LIBERTY MUTUAL INSURANCE	0	0		0	(42)	0	1,416	1,699	(42)	1,741	0	0	1,741	3	0	
54-1398877	MARKEL AMERICA INS CO	0	0		0	0	0	138	166	0	166	0	0	166	3	0	
06-1481194	MARKEL GLOBAL REINSURANCE	0	0		0	(18)	0	399	457	(18)	475	0	0	475	3	0	
13-2915260	METROPOLITAN GRP PROP &	0	0		0	0	0	18	22	0	22	0	0	22	3	0	
04-2482364	MOSIAC INSURANCE CO	0	0		0	1	0	18	23	1	22	0	0	22	6	0	
13-4924125	MUNICH REINS AMER INC	0	0		0	31	0	88	0	0	112	0	0	112	2	0	
47-0355979	NATIONAL INDEMNITY CO	0	0		0	0	0	0	0	0	0	0	0	0	1	0	
31-4177100	NATIONWIDE MUTUAL INS CO	0	0		0	(30)	0	1,913	0	0	2,290	0	0	2,290	3	0	
06-1053492	NEW ENGLAND REINSURANCE	0	0		0	0	0	50	60	0	60	0	0	60	6	0	
47-0698507	ODYSSEY REINSURANCE COMPANY	0	0		0	29	0	207	283	29	254	0	0	254	2	0	
13-3031176	PARTNER REINS CO OF THE US	0	0		0	(8)	0	4,313	5,166	(8)	5,174	0	0	5,174	2	0	
23-1642962	PENNSYLVANIA MFRS' ASSN	0	0		0	2	0	43	54	2	52	0	0	52	2	0	
52-1952955	PLATINUM UNDERWRITERS RE	0	0		0	0	0	24	29	0	29	0	0	29	2	0	
23-1641984	QBE REINSURANCE CO	0	0		0	(1)	0	1	0	(1)	1	0	0	1	3	0	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
23-1740414	R&Q REINSURANCE CO	0	0		0	2	100	0	102	122	2	120	0	120	6.	0	14
43-0727872	SAFETY NATIONAL CASUALTY	0	0		0		6,447	0	6,447	7,736	0	7,736	0	7,736	1.	0	124
75-1444207	SCOR REINSURANCE CO	0	0		0	29	180	0	209	251	29	222	0	222	3.	0	6
13-2997499	SIRIUS AMERICA INSURANCE	0	0		0	0	149	0	149	179	0	179	0	179	4.	0	6
35-2293075	SOMPO INTERNATIONAL	0	0		0	(35)	297	0	262	314	(35)	349	0	349	2.	0	7
41-0406690	ST. PAUL FIRE & MARINE INS CO	0	0		0	1	21	0	22	26	1	25	0	25	1.	0	0
13-1675535	SWISS REINSURANCE AMERICA	0	0		0	30	2,575	0	2,605	3,126	30	3,096	0	3,096	2.	0	65
13-3440360	SWISS RE CORP SOLUTIONS ELITE INS CO	0	0		0	0	30	0	30	36	0	36	0	36	6.	0	4
13-2918573	TOA RE INS CO OF AMER	0	0		0	1	1,625	0	1,626	1,951	1	1,950	0	1,950	3.	0	55
13-5616275	TRANSATLANTIC REINS CO	0	0		0	(56)	6,380	0	6,324	7,589	(56)	7,645	0	7,645	1.	0	122
06-0566050	TRAVELERS INDEMNITY CO	0	0		0	1	12	0	13	16	1	15	0	15	1.	0	0
87-2252307	TRISURA INSURANCE COMPANY	0	0		0	6	8	0	14	17	6	11	0	11	4.	0	0
13-3088732	WCF NATIONAL INS CO	0	0		0	26	505	0	531	637	26	611	0	611	3.	0	17
13-1290712	XL REINSURANCE AMERICA	0	0		0	0	42	0	42	50	0	50	0	50	2.	0	1
0999999	Total authorized - other U.S. unaffiliated insurers	0	0	XXX	0	236	35,058	0	35,300	42,360	242	42,118	0	42,118	XXX	0	892
AA-9991500	ILLINOIS MINE SUBS INSUR	0	0		0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991159	MICHIGAN CATASTROPHIC CLAIMS	0	0		0	372	827,255	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total authorized - pools - mandatory pools	0	0	XXX	0	372	827,255	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120337	ASPEN INS UK LTD	0	0		0	0	150	0	150	180	0	180	0	180	3.	0	5
AA-3194139	AXIS SPECIALTY LTD	0	0		0	0	0	0	0	0	0	0	0	0	3.	0	0
AA-1126609	LLOYD'S SYNDICATE 0609	0	0		0	0	1	0	1	1	0	1	0	1	6.	0	0
AA-1126623	LLOYD'S SYNDICATE 0623	0	0		0	0	2	0	2	2	0	2	0	2	2.	0	0
AA-1126727	LLOYD'S SYNDICATE 0727	0	0		0	(1)	0	0	0	0	0	0	0	0	6.	0	0
AA-1127084	LLOYD'S SYNDICATE 1084	0	0		0	(15)	463	0	448	538	(15)	553	0	553	6.	0	66
AA-1120085	LLOYD'S SYNDICATE 1274	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1127301	LLOYD'S SYNDICATE 1301	0	0		0	40	47	0	87	104	40	64	0	64	6.	0	8
AA-1127414	LLOYD'S SYNDICATE 1414	0	0		0	(1)	1	0	0	0	(1)	1	0	1	6.	0	0
AA-1120198	LLOYD'S SYNDICATE 1618	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1120156	LLOYD'S SYNDICATE 1686	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1120157	LLOYD'S SYNDICATE 1729	0	0		0	8	17	0	25	30	8	22	0	22	6.	0	3
AA-1120171	LLOYD'S SYNDICATE 1856	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1120084	LLOYD'S SYNDICATE 1955	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1128001	LLOYD'S SYNDICATE 2001	0	0		0	46	49	0	95	114	46	68	0	68	2.	0	1
AA-1128010	LLOYD'S SYNDICATE 2010	0	0		0	2	4	0	6	7	2	5	0	5	6.	0	1
AA-1128121	LLOYD'S SYNDICATE 2121	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1128623	LLOYD'S SYNDICATE 2623	0	0		0	0	5	0	5	6	0	6	0	6	2.	0	0
AA-1128791	LLOYD'S SYNDICATE 2791	0	0		0	67	152	0	219	263	67	196	0	196	6.	0	23
AA-1120236	LLOYD'S SYNDICATE 2843	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1128987	LLOYD'S SYNDICATE 2987	0	0		0	(1)	0	0	0	0	0	0	0	0	6.	0	0
AA-1120075	LLOYD'S SYNDICATE 4020	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0
AA-1120067	LLOYD'S SYNDICATE 4242	0	0		0	(1)	1	0	0	0	(1)	1	0	1	6.	0	0
AA-1126004	LLOYD'S SYNDICATE 4444	0	0		0	2	0	0	2	2	2	0	0	0	6.	0	0
AA-1120090	LLOYD'S SYNDICATE 4711	0	0		0	0	0	0	0	0	0	0	0	0	6.	0	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-1126006	LLOYD'S SYNDICATE 4472	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
1299999	Total authorized - other non-U.S. insurers	0	0	XXX	0	146	892	0	1,040	1,248	148	1,100	0	1,100	XXX	0	108
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	754	1,795,441	0	36,340	43,608	390	43,218	0	43,218	XXX	0	1,000
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2299999	Total unauthorized - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
AA-3190770	ACE TEMPEST REINSURANCE	0	0		0	(1)	1	0	0	0	(1)	1	0	1	1	0	0
AA-3194128	ALLIED WORLD ASSURANCE CO LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	4	0	0
AA-3191413	BRIT REINSURANCE LTD	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
AA-1780116	CHAUCER INS CO DAC	0	0		0	3	0	0	3	4	3	1	0	1	3	0	0
AA-9240020	CHINA REINS GRP CORP	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-3191615	HAGERTY REINSURANCE LTD	0	100	0001	0	24	0	0	24	29	4	25	25	0	4	1	0
AA-3191190	HAMILTON REINSURANCE BERMUDA	0	90	0002	0	90	0	0	90	108	0	108	90	18	3	3	1
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	0		13	23	0	0	23	28	10	18	13	5	3	0	0
AA-3191298	QATAR REINSURANCE CO LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	4	0	0
AA-3191321	SIRIUS BERMUDA INS CO LTD	0	0		0	(2)	2	0	0	0	(2)	2	0	2	4	0	0
AA-1460034	TOA 21ST CENTURY REINS CO LTD	0	0		0	0	0	0	0	0	0	0	0	0	3	0	0
AA-3191432	VANTAGE RISK LTD	0	0		0	0	0	0	0	0	0	0	0	0	4	0	0
AA-3191315	XL BERMUDA LTD	0	0		0	0	0	0	0	0	0	0	0	2	0	0	0
2699999	Total unauthorized - other non-U.S. insurers	0	190	XXX	13	135	5	0	140	168	12	156	128	28	XXX	4	1
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	190	XXX	13	135	5	0	140	168	12	156	128	28	XXX	4	1
3299999	Total certified - affiliates - U.S. non-pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total certified - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total certified - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999	Total reciprocal jurisdiction - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
RJ-3194126	ARCH REINS LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	2	0	0
RJ-3194168	ASPEN INSURANCE LIMITED	0	0		0	(1)	1	0	0	0	(1)	1	0	1	3	0	0
RJ-3190913	CANOPIUS REINSURANCE LTD	0	0		0	0	0	0	0	0	0	0	0	0	4	0	0
RJ-3194122	DAVINCI REINSURANCE LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	3	0	0
RJ-1340028	DEVK RUCK	0	0		0	5	7	0	12	14	5	9	0	9	6	0	1
RJ-3191437	GROUP ARK INS LTD	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
RJ-3190060	HANNOVER RE	0	0		0	(2)	2	0	0	0	(2)	2	0	2	2	0	0
RJ-1340125	HANNOVER RUCKVERSICHERUNGS AG	0	0		0	(62)	10,504	0	10,442	12,530	(62)	12,592	0	12,592	2	0	264
RJ-3190871	LANCASHIRE INSURANCE CO	0	0		0	17	23	0	40	48	17	31	0	31	3	0	1
RJ-1370048	LIBERTY MUTUAL INS EUROPE SE	0	0		0	0	0	0	0	0	0	0	0	0	6	0	0
RJ-3191239	LUMEN RE LTD	0	0		0	(2)	2	0	0	0	(2)	2	0	2	6	0	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
RJ-1840000	MAPFRE XL, COMPANIA DE RE	0	0		0	10	16	0	26	31	10	21	0	21	3	0	1
RJ-1460019	MS AMLIN AG	0	0		0	13	14	0	27	32	13	19	0	19	2	0	0
RJ-3190686	PARTNERRE LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	4	0	0
RJ-3190339	RENAISSANCE REINS LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	2	0	0
RJ-3191388	VERMEER REINS LTD	0	0		0	(1)	1	0	0	0	(1)	1	0	1	6	0	0
5499999	Total reciprocal jurisdiction - other non-U.S. insurers	0	0	XXX	0	(27)	10,574	0	10,547	12,656	(27)	12,683	0	12,683	XXX	0	268
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	0	0	XXX	0	(27)	10,574	0	10,547	12,656	(27)	12,683	0	12,683	XXX	0	268
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	190	XXX	13	862	1,806,020	0	47,027	56,432	375	56,057	128	55,930	XXX	4	1,269
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	0	190	XXX	13	862	1,806,020	0	47,027	56,432	375	56,057	128	55,930	XXX	4	1,269

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

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				42 Total Overdue Cols. 38+39 +40+41											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
13-5129825	THE HANOVER INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
0399999	Total authorized - affiliates - U.S. non-pool - other	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0499999	Total authorized - affiliates - U.S. non-pool	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0799999	Total authorized - affiliates - other (non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0899999	Total authorized - affiliates	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
38-3207001	ACCIDENT FUND INS CO OF AMERICA	4	0	0	0	0	4	0	0	4	0	0	0.0	0.0	0.0	0.0	YES	0
06-0237820	ACE PROPERTY & CASUALTY	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
06-1182357	ALLIED WORLD INS CO	3	0	0	0	0	3	0	0	3	0	0	0.0	0.0	0.0	0.0	YES	0
36-2661954	AMERICAN AGRICULTURAL INS	3	0	0	0	0	3	0	0	3	0	0	0.0	0.0	0.0	0.0	YES	0
06-1430254	ARCH REINSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-5358230	ARROWOOD IND CO	(6)	0	0	0	0	(6)	0	0	(6)	0	0	0.0	0.0	0.0	0.0	YES	0
75-2344200	ASPEN AMERICAN INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
51-0434766	AXIS REINSURANCE CO	2	0	0	0	0	2	0	0	2	0	0	0.0	0.0	0.0	0.0	YES	0
47-0574325	BERKLEY INSURANCE	23	0	0	0	0	23	0	0	23	0	0	0.0	0.0	0.0	0.0	YES	0
31-0542366	CINCINATTI INS CO (THE)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
23-2745904	CLEARWATER SELECT INS CO	5	0	0	0	0	5	0	0	5	0	0	0.0	0.0	0.0	0.0	YES	0
36-2994662	COLISEUM REINSURANCE CO	4	0	0	0	0	4	0	0	4	0	0	0.0	0.0	0.0	0.0	YES	0
36-2114545	CONTINENTAL CASUALTY CO	13	0	0	0	0	13	0	0	14	0	0	7.1	0.0	0.0	0.0	YES	0
42-0234980	EMPLOYERS MUTUAL CASUALTY	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
22-2005057	EVEREST REINS CO	12	1	0	0	0	13	0	0	13	0	0	7.7	0.0	0.0	0.0	YES	0
23-2153760	EXCALIBUR REINSURANCE	2	0	0	0	0	2	0	0	2	0	0	0.0	0.0	0.0	0.0	YES	0
06-1325038	FINIAL REINSURANCE CO	12	0	0	0	0	12	0	0	12	0	0	0.0	0.0	0.0	0.0	YES	0
13-2673100	GENERAL REINSURANCE CORP	21	0	0	0	0	21	0	0	21	0	0	0.0	0.0	0.0	0.0	YES	0
13-3029255	GENERAL SECURITY NATIONAL	3	0	0	0	0	3	0	0	3	0	0	0.0	0.0	0.0	0.0	YES	0
13-5009848	GLOBAL REINS CORP OF AMER	24	0	0	0	0	24	0	0	24	0	0	0.0	0.0	0.0	0.0	YES	0
06-0383750	HARTFORD FIRE INSURANCE	4	0	0	0	0	4	0	0	4	0	0	0.0	0.0	0.0	0.0	YES	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
74-2195939	HOUSTON CASUALTY CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
95-2769232	INSURANCE CO OF THE WEST	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
04-1543470	LIBERTY MUTUAL INSURANCE	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
54-1398877	MARKEL AMERICA INS CO	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
06-1481194	MARKEL GLOBAL REINSURANCE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-2915260	METROPOLITAN GRP PROP &	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
04-2482364	MOSIAC INSURANCE CO	2	1	0	0	0	3	0	0	3	0	0	33.3	0.0	0.0	0.0	YES	0
13-4924125	MUNICH REINS AMER INC	28	0	0	0	0	28	0	0	28	0	0	0.0	0.0	0.0	0.0	YES	0
47-0355979	NATIONAL INDEMNITY CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
31-4177100	NATIONWIDE MUTUAL INS CO	3	0	0	0	0	3	0	0	3	0	0	0.0	0.0	0.0	0.0	YES	0
06-1053492	NEW ENGLAND REINSURANCE	18	16	0	0	0	34	0	0	34	0	0	47.1	0.0	0.0	0.0	YES	0
47-0698507	ODYSSEY REINSURANCE COMPANY	3	0	0	0	0	3	0	0	3	0	0	0.0	0.0	0.0	0.0	YES	0
13-3031176	PARTNER REINS CO OF THE US	121	0	0	0	0	121	0	0	121	0	0	0.0	0.0	0.0	0.0	YES	0
23-1642962	PENNSYLVANIA MFRS' ASSN	8	2	0	0	0	10	0	0	10	0	0	20.0	0.0	0.0	0.0	YES	0
52-1952955	PLATINUM UNDERWRITERS RE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
23-1641984	QBE REINSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0

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

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

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		37 Current	38 Overdue				42 Total Overdue Cols. 38+39 +40+41											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
23-1740414 ..	R&Q REINSURANCE CO	20	0	0	0	0	20	0	0	20	0	0	0.0	0.0	0.0	0.0	YES	0
43-0727872 ..	SAFETY NATIONAL CASUALTY	39	0	0	0	0	39	0	0	39	0	0	0.0	0.0	0.0	0.0	YES	0
75-1444207 ..	SCOR REINSURANCE CO	4	0	0	0	0	4	0	0	4	0	0	0.0	0.0	0.0	0.0	YES	0
13-2997499 ..	SIRIUS AMERICA INSURANCE	26	0	0	0	0	26	0	0	26	0	0	0.0	0.0	0.0	0.0	YES	0
35-2293075 ..	SOMPO INTERNATIONAL	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
41-0406690 ..	ST. PAUL FIRE & MARINE INS CO	5	0	0	0	0	5	0	0	5	0	0	0.0	0.0	0.0	0.0	YES	0
13-1675535 ..	SWISS REINSURANCE AMERICA	122	0	0	0	0	122	0	0	122	0	0	0.0	0.0	0.0	0.0	YES	0
13-3440360 ..	SWISS RE CORP SOLUTIONS ELITE INS CO	30	0	0	0	0	30	0	0	30	0	0	0.0	0.0	0.0	0.0	YES	0
13-2918573 ..	TOA RE INS CO OF AMER	(1)	1	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
13-5616275 ..	TRANSATLANTIC REINS CO	18	0	0	0	0	18	0	0	18	0	0	0.0	0.0	0.0	0.0	YES	0
06-0566050 ..	TRAVELERS INDEMNITY CO	2	0	0	0	0	2	0	0	2	0	0	0.0	0.0	0.0	0.0	YES	0
87-2252307 ..	TRISURA INSURANCE COMPANY	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
13-3088732 ..	WCF NATIONAL INS CO	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
13-1290712 ..	XL REINSURANCE AMERICA	41	0	0	0	0	41	0	0	41	0	0	0.0	0.0	0.0	0.0	YES	0
0999999. Total authorized - other U.S. unaffiliated insurers		626	22	0	0	0	22	648	0	648	0	0	3.4	0.0	0.0	0.0	XXX	0
AA-9991500 ..	ILLINOIS MINE SUBS INSUR	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-9991159 ..	MICHIGAN CATASTROPHIC CLAIMS	30,543	0	0	0	0	0	30,543	0	30,543	0	0	0.0	0.0	0.0	0.0	YES	0
1099999. Total authorized - pools - mandatory pools		30,543	0	0	0	0	0	30,543	0	30,543	0	0	0.0	0.0	0.0	0.0	XXX	0
AA-1120337 ..	ASPEN INS UK LTD	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-3194139 ..	AXIS SPECIALTY LTD	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1126609 ..	LLOYD'S SYNDICATE 0609	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1126623 ..	LLOYD'S SYNDICATE 0623	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1126727 ..	LLOYD'S SYNDICATE 0727	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127084 ..	LLOYD'S SYNDICATE 1084	1	0	0	0	0	0	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120085 ..	LLOYD'S SYNDICATE 1274	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127301 ..	LLOYD'S SYNDICATE 1301	4	0	0	0	0	0	0	0	4	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1127414 ..	LLOYD'S SYNDICATE 1414	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120198 ..	LLOYD'S SYNDICATE 1618	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120156 ..	LLOYD'S SYNDICATE 1686	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120157 ..	LLOYD'S SYNDICATE 1729	1	0	0	0	0	0	0	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120171 ..	LLOYD'S SYNDICATE 1856	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120084 ..	LLOYD'S SYNDICATE 1955	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1128001 ..	LLOYD'S SYNDICATE 2001	5	0	0	0	0	0	0	0	5	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1128010 ..	LLOYD'S SYNDICATE 2010	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1128121 ..	LLOYD'S SYNDICATE 2121	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1128623 ..	LLOYD'S SYNDICATE 2623	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1128791 ..	LLOYD'S SYNDICATE 2791	8	0	0	0	0	0	0	0	8	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120236 ..	LLOYD'S SYNDICATE 2843	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1128987 ..	LLOYD'S SYNDICATE 2987	(1)	0	0	0	0	0	(1)	0	(1)	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120075 ..	LLOYD'S SYNDICATE 4020	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120067 ..	LLOYD'S SYNDICATE 4242	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1126004 ..	LLOYD'S SYNDICATE 4444	2	0	0	0	0	0	0	0	2	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1120090 ..	LLOYD'S SYNDICATE 4711	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
AA-1126006 ..	LLOYD'S SYNDICATE 4472	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0

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

SCHEDULE F - PART 3 (Continued)

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

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		37 Current	38 Overdue				42 Total Overdue Cols. 38+39 +40+41	43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
1299999. Total authorized - other non-U.S. insurers		20	0	0	0	0	0	20	0	0	20	0	0.0	0.0	0.0	XXX	0	
1499999. Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		31,189	22	0	0	0	22	31,211	0	0	31,211	0	0.1	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	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	XXX	0	
2299999. Total unauthorized - affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
AA-3190770 ACE TEMPEST REINSURANCE		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-3194128 ALLIED WORLD ASSURANCE CO LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-3191413 BRIT REINSURANCE LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-1780116 CHAUCER INS CO DAC		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-9240020 CHINA REINS GRP CORP		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-3191615 HAGERTY REINSURANCE LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-3191190 HAMILTON REINSURANCE BERMUDA	1	0	0	0	0	0	0	1	0	0	1	0	0.0	0.0	0.0	YES	0	
AA-1460080 HELVETIA SCHWEIZERISCHE VERSICHERUNG	1	0	0	0	0	0	0	1	0	0	1	0	0.0	0.0	0.0	YES	0	
AA-3191298 QATAR REINSURANCE CO LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-3191321 SIRIUS BERMUDA INS CO LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-1460034 TOA 21ST CENTURY REINS CO LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-3191432 VANTAGE RISK LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
AA-3191315 XL BERMUDA LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
2699999. Total unauthorized - other non-U.S. insurers		2	0	0	0	0	0	2	0	0	2	0	0.0	0.0	0.0	XXX	0	
2899999. Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		2	0	0	0	0	0	2	0	0	2	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	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	XXX	0	
3699999. Total certified - affiliates		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	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	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	XXX	0	
5099999. Total reciprocal jurisdiction - affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
RJ-3194126 ARCH REINS LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
RJ-3194168 ASPEN INSURANCE LIMITED		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
RJ-3190913 CANOPUS REINSURANCE LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
RJ-3194122 DAVINCI REINSURANCE LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
RJ-1340028 DEVK RUCK	1	0	0	0	0	0	0	1	0	0	1	0	0.0	0.0	0.0	YES	0	
RJ-3191437 GROUP ARK INS LTD		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
RJ-3190060 HANNOVER RE		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0	
RJ-1340125 HANNOVER RUCKVERSICHERUNGS AG	54	0	0	0	0	0	0	54	0	0	54	0	0.0	0.0	0.0	YES	0	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38+39 +40+41
RJ-3190871 ..	LANCASHIRE INSURANCE CO	2	0	0	0	0	2	0	2	0	0	0.0	0.0	0.0	0.0	YES	0
RJ-1370048 ..	LIBERTY MUTUAL INS EUROPE SE	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
RJ-3191239 ..	LUMEN RE LTD	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
RJ-1840000 ..	MAPFRE XL, COMPANIA DE RE	1	0	0	0	0	1	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
RJ-1460019 ..	MS AMLIN AG	1	0	0	0	0	1	0	1	0	0	0.0	0.0	0.0	0.0	YES	0
RJ-3190686 ..	PARTNERRE LTD	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
RJ-3190339 ..	RENAISSANCE REINS LTD	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
RJ-3191388 ..	VERMEER REINS LTD	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	YES	0
5499999.	Total reciprocal jurisdiction - other non-U.S. insurers	59	0	0	0	0	59	0	59	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)	59	0	0	0	0	59	0	59	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)	31,250	22	0	0	0	22	0	31,272	0	0	0.1	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		31,250	22	0	0	0	22	0	31,272	0	0	0.1	0.0	0.0	0.0	XXX	0

24.3

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
13-5129825	THE HANOVER INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0399999	Total authorized - affiliates - U.S. non-pool - other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total authorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total authorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38-3207001	ACCIDENT FUND INS CO OF AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0237820	ACE PROPERTY & CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1182357	ALLIED WORLD INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURAL INS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1430254	ARCH REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5358230	ARROWOOD IND CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-2344200	ASPEN AMERICAN INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
51-0434766	AXIS REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0574325	BERKLEY INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-0542366	CINCINNATI INS CO (THE)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-2745904	CLEARWATER SELECT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2994662	COLISEUM REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2114545	CONTINENTAL CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	EMPLOYERS MUTUAL CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-2153760	EXCALIBUR REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1325038	FINIAL REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3029255	GENERAL SECURITY NATIONAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5009848	GLOBAL REINS CORP OF AMER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0383750	HARTFORD FIRE INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	HOUSTON CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-2769232	INSURANCE CO OF THE WEST	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-1543470	LIBERTY MUTUAL INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
54-1398877	MARKEL AMERICA INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1481194	MARKEL GLOBAL REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2915260	METROPOLITAN GRP PROP &	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-2482364	MOSIAC INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-4924125	MUNICH REINS AMER INC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0355979	NATIONAL INDEMNITY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-4177100	NATIONWIDE MUTUAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1053492	NEW ENGLAND REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	ODYSSEY REINSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	PARTNER REINS CO OF THE US	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1642962	PENNSYLVANIA MFRS' ASSN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
52-1952955	PLATINUM UNDERWRITERS RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
23-1641984	QBE REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1740414	R&Q REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0727872	SAFETY NATIONAL CASUALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	SCOR REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2997499	SIRIUS AMERICA INSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
35-2293075	SOMPO INTERNATIONAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
41-0406690	ST. PAUL FIRE & MARINE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINSURANCE AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3440360	SWISS RE CORP SOLUTIONS ELITE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2918573	TOA RE INS CO OF AMER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	TRANSATLANTIC REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0566050	TRAVELERS INDEMNITY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
87-2252307	TRISURA INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3088732	WCF NATIONAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1290712	XL REINSURANCE AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total authorized - other U.S. unaffiliated insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991500	ILLINOIS MINE SUBS INSUR	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991159	MICHIGAN CATASTROPHIC CLAIMS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total authorized - pools - mandatory pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	ASPEN INS UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194139	AXIS SPECIALTY LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126609	LLOYD'S SYNDICATE 0609	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126623	LLOYD'S SYNDICATE 0623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126727	LLOYD'S SYNDICATE 0727	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127084	LLOYD'S SYNDICATE 1084	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120085	LLOYD'S SYNDICATE 1274	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127301	LLOYD'S SYNDICATE 1301	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127414	LLOYD'S SYNDICATE 1414	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120198	LLOYD'S SYNDICATE 1618	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120156	LLOYD'S SYNDICATE 1686	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120157	LLOYD'S SYNDICATE 1729	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120171	LLOYD'S SYNDICATE 1856	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120084	LLOYD'S SYNDICATE 1955	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128001	LLOYD'S SYNDICATE 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128010	LLOYD'S SYNDICATE 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128121	LLOYD'S SYNDICATE 2121	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128623	LLOYD'S SYNDICATE 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128791	LLOYD'S SYNDICATE 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120236	LLOYD'S SYNDICATE 2843	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128987	LLOYD'S SYNDICATE 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120075	LLOYD'S SYNDICATE 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120067	LLOYD'S SYNDICATE 4242	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-1126004	LLOYD'S SYNDICATE 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120090	LLOYD'S SYNDICATE 4711	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126006	LLOYD'S SYNDICATE 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999	Total authorized - other non-U.S. insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total unauthorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total unauthorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total unauthorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190770	ACE TEMPEST REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194128	ALLIED WORLD ASSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191413	BRIT REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1780116	CHAUCER INS CO DAC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9240020	CHINA REINS GRP CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191615	HAGERTY REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191190	HAMILTON REINSURANCE BERMUDA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191298	QATAR REINSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191321	SIRIUS BERMUDA INS CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460034	TOA 21ST CENTURY REINS CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191432	VANTAGE RISK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191315	XL BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999	Total unauthorized - other non-U.S. insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total certified - affiliates - U.S. non-pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3599999	Total certified - affiliates - other (non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3699999	Total certified - affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total reciprocal jurisdiction - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3194126	ARCH REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3194168	ASPEN INSURANCE LIMITED	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190913	CANOPIUS REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3194122	DAVINCI REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1340028	DEVK RUCK	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3191437	GROUP ARK INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190060	HANNOVER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1340125	HANNOVER RUCKVERSICHERUNGS AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
RJ-3190871	LANCASHIRE INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1370048	LIBERTY MUTUAL INS EUROPE SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3191239	LUMEN RE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1840000	MAPFRE XL, COMPANIA DE RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1460019	MS AMLIN AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190686	PARTNERRE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190339	RENAISSANCE REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3191388	VERMEER REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5499999	Total reciprocal jurisdiction - other non-U.S. insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
13-5129825	THE HANOVER INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999	Total authorized - affiliates - U.S. non-pool - other	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total authorized - affiliates - U.S. non-pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total authorized - affiliates - other (non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total authorized - affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
38-3207001	ACCIDENT FUND INS CO OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0237820	ACE PROPERTY & CASUALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5358230	ARROWOOD IND CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-2344200	ASPEN AMERICAN INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766	AXIS REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
31-0542366	CINCINNATI INS CO (THE)	0	XXX	XXX	0	0	0	XXX	XXX	0
23-2745904	CLEARWATER SELECT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2994662	COLISEUM REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2114545	CONTINENTAL CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUTUAL CASUALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
23-2153760	EXCALIBUR REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1325038	FINIAL REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3029255	GENERAL SECURITY NATIONAL	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5009848	GLOBAL REINS CORP OF AMER	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0383750	HARTFORD FIRE INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
74-2195939	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
95-2769232	INSURANCE CO OF THE WEST	0	XXX	XXX	0	0	0	XXX	XXX	0
04-1543470	LIBERTY MUTUAL INSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
54-1398877	MARKEL AMERICA INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1481194	MARKEL GLOBAL REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2915260	METROPOLITAN GRP PROP &	0	XXX	XXX	0	0	0	XXX	XXX	0
04-2482364	MOSIAC INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-4924125	MUNICH REINS AMER INC	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0355979	NATIONAL INDEMNITY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
31-4177100	NATIONWIDE MUTUAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1053492	NEW ENGLAND REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507	ODYSSEY REINSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3031176	PARTNER REINS CO OF THE US	0	XXX	XXX	0	0	0	XXX	XXX	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71	72	73	74	75	76	77	78	
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0	Complete if Col. 52 = "No"; Otherwise Enter 0	Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
23-1642962 ..	PENNSYLVANIA MFRS' ASSN	0	XXX	XXX	0	0	0	0	XXX	XXX	0
52-1952955 ..	PLATINUM UNDERWRITERS RE	0	XXX	XXX	0	0	0	0	XXX	XXX	0
23-1641984 ..	QBE REINSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
23-1740414 ..	R&Q REINSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
43-0727872 ..	SAFETY NATIONAL CASUALTY	0	XXX	XXX	0	0	0	0	XXX	XXX	0
75-1444207 ..	SCOR REINSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-2997499 ..	SIRIUS AMERICA INSURANCE	0	XXX	XXX	0	0	0	0	XXX	XXX	0
35-2293075 ..	SOMPO INTERNATIONAL	0	XXX	XXX	0	0	0	0	XXX	XXX	0
41-0406690 ..	ST. PAUL FIRE & MARINE INS CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-1675535 ..	SWISS REINSURANCE AMERICA	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-3440360 ..	SWISS RE CORP SOLUTIONS ELITE INS CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-2918573 ..	TOA RE INS CO OF AMER	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-5616275 ..	TRANSATLANTIC REINS CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
06-0566050 ..	TRAVELERS INDEMNITY CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
87-2252307 ..	TRISURA INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-3088732 ..	WCF NATIONAL INS CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-1290712 ..	XL REINSURANCE AMERICA	0	XXX	XXX	0	0	0	0	XXX	XXX	0
0999999	Total authorized - other U.S. unaffiliated insurers	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-9991500 ..	ILLINOIS MINE SUBS INSUR	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-9991159 ..	MICHIGAN CATASTROPHIC CLAIMS	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1099999	Total authorized - pools - mandatory pools	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120337 ..	ASPEN INS UK LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3194139 ..	AXIS SPECIALTY LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126609 ..	LLOYD'S SYNDICATE 0609	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126623 ..	LLOYD'S SYNDICATE 0623	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126727 ..	LLOYD'S SYNDICATE 0727	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127084 ..	LLOYD'S SYNDICATE 1084	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120085 ..	LLOYD'S SYNDICATE 1274	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127301 ..	LLOYD'S SYNDICATE 1301	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127414 ..	LLOYD'S SYNDICATE 1414	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120198 ..	LLOYD'S SYNDICATE 1618	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120156 ..	LLOYD'S SYNDICATE 1686	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120157 ..	LLOYD'S SYNDICATE 1729	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120171 ..	LLOYD'S SYNDICATE 1856	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120084 ..	LLOYD'S SYNDICATE 1955	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128001 ..	LLOYD'S SYNDICATE 2001	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128010 ..	LLOYD'S SYNDICATE 2010	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128121 ..	LLOYD'S SYNDICATE 2121	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128623 ..	LLOYD'S SYNDICATE 2623	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128791 ..	LLOYD'S SYNDICATE 2791	0	XXX	XXX	0	0	0	0	XXX	XXX	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
AA-1120236	LLOYD'S SYNDICATE 2843	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128987	LLOYD'S SYNDICATE 2987	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120075	LLOYD'S SYNDICATE 4020	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120067	LLOYD'S SYNDICATE 4242	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126004	LLOYD'S SYNDICATE 4444	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120090	LLOYD'S SYNDICATE 4711	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126006	LLOYD'S SYNDICATE 4472	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1299999	Total authorized - other non-U.S. insurers	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
2299999	Total unauthorized - affiliates	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3190770	ACE TEMPEST REINSURANCE	0	1	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3194128	ALLIED WORLD ASSURANCE CO LTD	0	1	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3191413	BRIT REINSURANCE LTD	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-1780116	CHAUCER INS CO DAC	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-9240020	CHINA REINS GRP CORP	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3191615	HAGERTY REINSURANCE LTD	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3191190	HAMILTON REINSURANCE BERMUDA	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-1460080	HELVETIA SCHWEIZERISCHE VERSICHERUNG	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3191298	QATAR REINSURANCE CO LTD	0	1	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3191321	SIRIUS BERMUDA INS CO LTD	0	2	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-1460034	TOA 21ST CENTURY REINS CO LTD	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3191432	VANTAGE RISK LTD	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
AA-3191315	XL BERMUDA LTD	0	0	0	XXX	XXX	XXX	XXX	0	XXX	0
2699999	Total unauthorized - other non-U.S. insurers	0	5	0	XXX	XXX	XXX	XXX	0	XXX	0
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	5	0	XXX	XXX	XXX	XXX	0	XXX	0
3299999	Total certified - affiliates - U.S. non-pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999	Total certified - affiliates - other (non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total certified - affiliates	XXX	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	XXX	0	0
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool	0	XXX	XXX	0	0	0	0	XXX	XXX	0
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)	0	XXX	XXX	0	0	0	0	XXX	XXX	0
5099999	Total reciprocal jurisdiction - affiliates	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-3194126	ARCH REINS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-3194168	ASPEN INSURANCE LIMITED	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-3190913	CANOPIUS REINSURANCE LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0

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

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	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)	74 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)		
RJ-3194122 ..	DAVINCI REINSURANCE LTD	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-1340028 ..	DEVK RUCK	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-3191437 ..	GROUP ARK INS LTD	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-3190060 ..	HANNOVER RE	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-1340125 ..	HANNOVER RUCKVERSICHERUNGS AG	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-3190871 ..	LANCASHIRE INSURANCE CO	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-1370048 ..	LIBERTY MUTUAL INS EUROPE SE	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-3191239 ..	LUMEN RE LTD	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-1840000 ..	MAPFRE XL, COMPANIA DE RE	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-1460019 ..	MS AMLIN AG	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-3190686 ..	PARTNERRE LTD	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-3190339 ..	RENAISSANCE REINS LTD	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
RJ-3191388 ..	VERMEER REINS LTD	0	XXX	XXX	0	0	0	0	0	XXX	XXX	0
5499999.	Total reciprocal jurisdiction - other non-U.S. insurers	0	XXX	XXX	0	0	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	0	0	XXX	XXX	0
5799999.	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0		5	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	0	0
9999999	Totals	0	5	0	0	0	0	0	0	0	0	0

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

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	PARTNER REINS CO OF THE US	34.000	342
2.	WCF NATIONAL INS CO	34.000	150
3.	ACCIDENT FUND INS CO	34.000	150
4.	HANNOVER RUCKVERSICHERUNGS	33.000	212
5.	HARTFORD STEAM BOILER INSPECTION	33.000	1,078

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

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	THE HANOVER INSURANCE COMPANY	932,236	461,478	Yes [X] No []
7.	MICHIGAN CATASTROPHIC CLAIMS	827,627	26,469	Yes [] No [X]
8.	HANNOVER RUCKVERSICHERUNGS AG	10,442	2,632	Yes [] No [X]
9.	SAFETY NATIONAL CASUALTY	6,447	0	Yes [] No [X]
10.	TRANSATLANTIC REINS CO	6,324	1,957	Yes [] No [X]

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

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	1,423,521,641	0	1,423,521,641
2. Premiums and considerations (Line 15)	279,852,345	0	279,852,345
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	31,272,116	(729,000)	30,543,116
4. Funds held by or deposited with reinsured companies (Line 16.2)	0	0	0
5. Other assets	159,597,522	0	159,597,522
6. Net amount recoverable from reinsurers	0	978,824,000	978,824,000
7. Protected cell assets (Line 27)	0	0	0
8. Totals (Line 28)	1,894,243,624	978,095,000	2,872,338,624
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	577,887,518	768,891,000	1,346,778,518
10. Taxes, expenses, and other obligations (Lines 4 through 8)	72,860,069	0	72,860,069
11. Unearned premiums (Line 9)	542,605,378	209,635,000	752,240,378
12. Advance premiums (Line 10)	7,565,987	0	7,565,987
13. Dividends declared and unpaid (Line 11.1 and 11.2)	15,000	0	15,000
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	803,043	(431,000)	372,043
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	8,337,095	0	8,337,095
19. Total liabilities excluding protected cell business (Line 26)	1,210,074,090	978,095,000	2,188,169,090
20. Protected cell liabilities (Line 27)	0	0	0
21. Surplus as regards policyholders (Line 37)	684,169,534	XXX	684,169,534
22. Totals (Line 38)	1,894,243,624	978,095,000	2,872,338,624

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

If yes, give full explanation:

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 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.....	(10).....	(1).....	13.....	0.....	2.....	0.....	16.....	6.....	XXX.....
2. 2016.....	294,690.....	65,985.....	228,705.....	117,424.....	23,655.....	2,576.....	772.....	15,493.....	3,406.....	1,905.....	107,660.....	19,211.....
3. 2017.....	306,392.....	66,645.....	239,746.....	154,909.....	25,074.....	2,518.....	605.....	19,257.....	2,478.....	1,716.....	148,528.....	25,990.....
4. 2018.....	322,300.....	67,400.....	254,900.....	153,400.....	26,551.....	2,560.....	694.....	16,665.....	3,076.....	2,768.....	142,304.....	22,857.....
5. 2019.....	340,258.....	70,087.....	270,171.....	181,978.....	25,951.....	2,747.....	842.....	18,856.....	2,515.....	2,339.....	174,274.....	25,928.....
6. 2020.....	349,639.....	69,091.....	280,548.....	216,771.....	28,824.....	3,262.....	561.....	19,244.....	2,482.....	2,809.....	207,410.....	23,825.....
7. 2021.....	358,048.....	68,913.....	289,135.....	270,608.....	19,585.....	3,883.....	573.....	23,611.....	2,357.....	3,438.....	275,587.....	31,176.....
8. 2022.....	375,481.....	67,306.....	308,175.....	238,359.....	17,759.....	4,057.....	545.....	24,767.....	1,835.....	2,665.....	247,045.....	23,900.....
9. 2023.....	401,750.....	68,820.....	332,929.....	413,310.....	26,819.....	4,828.....	505.....	30,678.....	2,174.....	2,170.....	419,319.....	35,195.....
10. 2024.....	426,662.....	76,671.....	349,990.....	245,718.....	14,947.....	3,732.....	259.....	24,751.....	1,692.....	1,232.....	257,303.....	19,407.....
11. 2025.....	435,912.....	80,868.....	355,044.....	137,710.....	11,374.....	2,391.....	182.....	23,738.....	1,740.....	357.....	150,541.....	13,073.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,130,178.....	220,538.....	32,565.....	5,538.....	217,064.....	23,755.....	21,416.....	2,129,976.....	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					
	13	14	15	16	17	18	19	20	21	22			
1. Prior.....	183.....	(29).....	0.....	0.....	0.....	0.....	21.....	6.....	11.....	0.....	0.....	239.....	5.....
2. 2016.....	255.....	255.....	0.....	0.....	0.....	0.....	3.....	1.....	4.....	4.....	0.....	2.....	2.....
3. 2017.....	0.....	0.....	4.....	2.....	0.....	0.....	9.....	2.....	0.....	0.....	1.....	8.....	0.....
4. 2018.....	1.....	0.....	26.....	10.....	0.....	0.....	13.....	3.....	2.....	0.....	3.....	28.....	1.....
5. 2019.....	511.....	511.....	74.....	37.....	10.....	10.....	50.....	13.....	8.....	6.....	5.....	77.....	4.....
6. 2020.....	443.....	0.....	230.....	33.....	321.....	16.....	96.....	11.....	16.....	2.....	23.....	1,045.....	7.....
7. 2021.....	260.....	75.....	599.....	98.....	118.....	35.....	159.....	37.....	18.....	2.....	118.....	907.....	8.....
8. 2022.....	3,417.....	1,013.....	1,131.....	223.....	305.....	94.....	592.....	94.....	65.....	8.....	297.....	4,078.....	29.....
9. 2023.....	4,143.....	188.....	1,354.....	187.....	285.....	53.....	319.....	42.....	135.....	18.....	1,049.....	5,749.....	60.....
10. 2024.....	9,216.....	1,128.....	7,205.....	536.....	443.....	48.....	1,479.....	189.....	324.....	20.....	2,099.....	16,746.....	143.....
11. 2025.....	37,003.....	3,755.....	46,424.....	5,973.....	297.....	31.....	3,113.....	431.....	1,892.....	200.....	2,767.....	78,340.....	838.....
12. Totals.....	55,432.....	6,894.....	57,047.....	7,098.....	1,779.....	286.....	5,853.....	829.....	2,476.....	262.....	6,362.....	107,219.....	1,097.....

	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
	26	27	28	29	30	31	32	33		35	36
	26	27	28	29	30	31	32	33		35	36
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	212.....	26.....
2. 2016.....	135,755.....	28,092.....	107,662.....	46.1.....	42.6.....	47.1.....	0.....	0.....	0.0.....	0.....	2.....
3. 2017.....	176,697.....	28,161.....	148,536.....	57.7.....	42.3.....	62.0.....	0.....	0.....	0.0.....	2.....	6.....
4. 2018.....	172,667.....	30,335.....	142,332.....	53.6.....	45.0.....	55.8.....	0.....	0.....	0.0.....	16.....	12.....
5. 2019.....	204,235.....	29,884.....	174,350.....	60.0.....	42.6.....	64.5.....	0.....	0.....	0.0.....	37.....	39.....
6. 2020.....	240,384.....	31,928.....	208,455.....	68.8.....	46.2.....	74.3.....	0.....	0.....	0.0.....	641.....	404.....
7. 2021.....	299,256.....	22,761.....	276,494.....	83.6.....	33.0.....	95.6.....	0.....	0.....	0.0.....	686.....	221.....
8. 2022.....	272,694.....	21,571.....	251,123.....	72.6.....	32.0.....	81.5.....	0.....	0.....	0.0.....	3,313.....	766.....
9. 2023.....	455,053.....	29,986.....	425,068.....	113.3.....	43.6.....	127.7.....	0.....	0.....	0.0.....	5,122.....	627.....
10. 2024.....	292,869.....	18,820.....	274,049.....	68.6.....	24.5.....	78.3.....	0.....	0.....	0.0.....	14,758.....	1,988.....
11. 2025.....	252,567.....	23,686.....	228,881.....	57.9.....	29.3.....	64.5.....	0.....	0.....	0.0.....	73,700.....	4,640.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	98,487.....	8,732.....

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	52,627	51,011	1,384	127	65	2	(14)	2,936	XXX.....
2. 2016.....	351,560	144,097	207,463	211,169	74,327	15,106	1,889	20,214	11,990	642	158,283	33,470
3. 2017.....	378,329	154,129	224,200	223,062	79,546	16,377	2,886	23,020	12,950	1,125	167,077	32,388
4. 2018.....	413,360	168,188	245,172	226,106	73,603	17,113	2,414	22,610	12,257	818	177,554	31,988
5. 2019.....	439,904	171,401	268,503	243,301	74,532	15,967	1,904	22,365	10,984	338	194,212	28,882
6. 2020.....	429,391	158,349	271,042	151,591	35,584	11,270	923	16,342	7,104	513	135,591	15,522
7. 2021.....	389,145	104,413	284,732	189,215	39,091	13,545	952	15,985	6,563	311	172,138	17,479
8. 2022.....	378,721	87,441	291,281	175,863	37,086	11,704	616	11,836	4,885	949	156,815	17,176
9. 2023.....	331,426	61,607	269,819	149,573	17,902	10,244	320	8,028	2,798	979	146,825	14,846
10. 2024.....	295,963	49,862	246,101	98,888	8,437	5,078	58	7,546	1,166	199	101,852	10,651
11. 2025.....	275,504	38,038	237,466	52,853	1,811	747	4	6,405	675	136	57,515	7,476
12. Totals	XXX	XXX	XXX	1,774,247	492,930	118,534	12,093	154,416	71,374	5,996	1,470,799	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.....	131,051	120,448	258,438	251,777	361	9	3,726	3	969	0	(1)	22,308	719
2. 2016.....	4,134	3,434	36,335	35,939	12	0	1,027	2	40	1	0	2,172	30
3. 2017.....	5,023	3,575	41,370	40,576	3	0	1,120	10	51	3	2	3,404	39
4. 2018.....	3,391	2,454	43,879	43,405	50	42	1,443	28	51	5	3	2,882	40
5. 2019.....	7,893	6,751	57,469	56,803	95	22	1,563	54	92	14	7	3,468	74
6. 2020.....	3,781	2,517	32,840	32,523	149	18	1,049	57	54	5	21	2,754	42
7. 2021.....	10,975	5,119	38,359	37,768	523	63	1,744	191	157	16	13	8,602	123
8. 2022.....	17,375	5,123	32,287	31,071	1,072	185	2,449	232	331	40	131	16,862	261
9. 2023.....	32,698	4,888	41,087	33,592	2,125	180	4,869	309	841	36	255	42,614	638
10. 2024.....	52,696	5,856	57,237	36,090	3,386	37	8,201	272	1,422	25	294	80,663	1,065
11. 2025.....	53,827	4,219	108,055	37,416	694	0	15,723	367	2,799	124	463	138,972	2,125
12. Totals	322,846	164,384	747,356	636,959	8,470	556	42,914	1,525	6,809	269	1,187	324,701	5,156

	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.....	17,264	5,044
2. 2016.....	288,037	127,582	160,455	81.9	88.5	77.3	0	0	0.0	1,096	1,076
3. 2017.....	310,027	139,546	170,481	81.9	90.5	76.0	0	0	0.0	2,243	1,161
4. 2018.....	314,643	134,207	180,436	76.1	79.8	73.6	0	0	0.0	1,412	1,470
5. 2019.....	348,745	151,065	197,680	79.3	88.1	73.6	0	0	0.0	1,807	1,661
6. 2020.....	217,076	78,731	138,344	50.6	49.7	51.0	0	0	0.0	1,582	1,172
7. 2021.....	270,503	89,763	180,740	69.5	86.0	63.5	0	0	0.0	6,447	2,155
8. 2022.....	252,916	79,238	173,678	66.8	90.6	59.6	0	0	0.0	13,468	3,395
9. 2023.....	249,465	60,026	189,439	75.3	97.4	70.2	0	0	0.0	35,305	7,309
10. 2024.....	234,455	51,940	182,515	79.2	104.2	74.2	0	0	0.0	67,988	12,676
11. 2025.....	241,103	44,617	196,487	87.5	117.3	82.7	0	0	0.0	120,247	18,725
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	268,858	55,844

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	744.....	728.....	47.....	39.....	7.....	1.....	(1).....	30.....	XXX.....
2. 2016.....	14,708.....	13,231.....	1,477.....	6,143.....	5,052.....	661.....	615.....	862.....	571.....	5.....	1,427.....	867.....
3. 2017.....	12,664.....	11,354.....	1,310.....	4,316.....	4,030.....	565.....	560.....	642.....	517.....	0.....	416.....	712.....
4. 2018.....	11,182.....	10,103.....	1,079.....	5,708.....	4,832.....	822.....	577.....	527.....	426.....	0.....	1,223.....	571.....
5. 2019.....	9,518.....	8,492.....	1,026.....	3,297.....	2,626.....	167.....	123.....	399.....	338.....	1.....	776.....	443.....
6. 2020.....	8,395.....	7,192.....	1,203.....	455.....	972.....	97.....	86.....	200.....	172.....	0.....	(478).....	150.....
7. 2021.....	7,734.....	6,890.....	843.....	3,011.....	2,703.....	273.....	266.....	235.....	216.....	(1).....	334.....	209.....
8. 2022.....	6,636.....	6,104.....	532.....	1,458.....	1,288.....	106.....	106.....	213.....	189.....	1.....	195.....	209.....
9. 2023.....	6,209.....	5,627.....	582.....	1,242.....	1,051.....	178.....	142.....	213.....	185.....	2.....	255.....	211.....
10. 2024.....	5,388.....	4,927.....	461.....	965.....	514.....	17.....	15.....	147.....	131.....	(2).....	469.....	122.....
11. 2025.....	4,718.....	4,340.....	379.....	398.....	296.....	1.....	1.....	119.....	112.....	0.....	109.....	91.....
12. Totals.....	XXX.....	XXX.....	XXX.....	27,736.....	24,092.....	2,933.....	2,531.....	3,565.....	2,856.....	6.....	4,755.....	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.....	3,034.....	3,114.....	124.....	124.....	102.....	97.....	44.....	44.....	9.....	3.....	0.....	(69).....	26.....
2. 2016.....	0.....	0.....	62.....	49.....	0.....	0.....	12.....	12.....	0.....	0.....	0.....	12.....	0.....
3. 2017.....	13.....	13.....	200.....	94.....	0.....	0.....	34.....	34.....	0.....	0.....	0.....	106.....	0.....
4. 2018.....	2.....	2.....	105.....	80.....	0.....	0.....	42.....	42.....	0.....	0.....	0.....	25.....	0.....
5. 2019.....	114.....	114.....	176.....	142.....	0.....	0.....	51.....	49.....	1.....	1.....	0.....	36.....	1.....
6. 2020.....	12.....	12.....	225.....	169.....	0.....	0.....	55.....	51.....	0.....	0.....	0.....	60.....	0.....
7. 2021.....	48.....	48.....	395.....	303.....	0.....	0.....	97.....	92.....	1.....	1.....	0.....	97.....	1.....
8. 2022.....	457.....	457.....	688.....	544.....	28.....	28.....	140.....	131.....	6.....	6.....	0.....	153.....	4.....
9. 2023.....	1,678.....	1,178.....	1,225.....	1,041.....	23.....	20.....	213.....	195.....	10.....	10.....	0.....	705.....	8.....
10. 2024.....	1,001.....	1,001.....	1,616.....	1,412.....	25.....	25.....	287.....	262.....	10.....	10.....	1.....	230.....	7.....
11. 2025.....	832.....	823.....	2,706.....	2,469.....	0.....	0.....	339.....	304.....	25.....	25.....	0.....	282.....	19.....
12. Totals.....	7,192.....	6,763.....	7,521.....	6,427.....	177.....	169.....	1,314.....	1,215.....	62.....	55.....	1.....	1,636.....	66.....

	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.....	(80).....	11.....
2. 2016.....	7,739.....	6,300.....	1,439.....	52.6.....	47.6.....	97.4.....	0.....	0.....	0.0.....	12.....	0.....
3. 2017.....	5,771.....	5,249.....	522.....	45.6.....	46.2.....	39.9.....	0.....	0.....	0.0.....	106.....	0.....
4. 2018.....	7,207.....	5,959.....	1,247.....	64.4.....	59.0.....	115.6.....	0.....	0.....	0.0.....	25.....	0.....
5. 2019.....	4,205.....	3,393.....	812.....	44.2.....	40.0.....	79.2.....	0.....	0.....	0.0.....	34.....	1.....
6. 2020.....	1,043.....	1,462.....	(418).....	12.4.....	20.3.....	(34.8).....	0.....	0.....	0.0.....	56.....	4.....
7. 2021.....	4,060.....	3,630.....	431.....	52.5.....	52.7.....	51.1.....	0.....	0.....	0.0.....	92.....	5.....
8. 2022.....	3,094.....	2,747.....	347.....	46.6.....	45.0.....	65.3.....	0.....	0.....	0.0.....	143.....	9.....
9. 2023.....	4,782.....	3,822.....	960.....	77.0.....	67.9.....	164.8.....	0.....	0.....	0.0.....	684.....	22.....
10. 2024.....	4,068.....	3,369.....	699.....	75.5.....	68.4.....	151.4.....	0.....	0.....	0.0.....	204.....	25.....
11. 2025.....	4,420.....	4,029.....	392.....	93.7.....	92.8.....	103.3.....	0.....	0.....	0.0.....	247.....	36.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	1,523.....	113.....

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

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	1,504	1,003	71	65	26	21	0	513	XXX.....
2. 2016.....	53,608	45,954	7,654	19,055	14,427	1,640	1,431	4,395	3,616	3	5,616	3,987
3. 2017.....	56,817	49,453	7,364	20,378	17,972	1,848	1,670	4,084	3,550	0	3,118	4,021
4. 2018.....	57,893	50,568	7,325	24,735	22,171	2,402	2,282	3,710	3,205	163	3,189	4,001
5. 2019.....	57,160	50,527	6,633	31,558	29,486	2,116	2,038	4,019	3,429	3	2,740	4,023
6. 2020.....	55,009	48,442	6,566	22,457	20,864	1,859	1,772	3,714	3,148	0	2,245	3,359
7. 2021.....	57,398	51,840	5,557	28,076	26,123	2,399	2,234	4,249	3,651	40	2,716	4,000
8. 2022.....	64,800	57,428	7,373	23,089	21,404	2,321	2,211	4,144	3,595	17	2,344	3,952
9. 2023.....	63,500	55,584	7,917	26,681	25,285	2,192	2,105	4,339	3,764	0	2,059	3,716
10. 2024.....	64,402	59,624	4,778	15,642	14,403	1,591	1,495	4,418	3,925	0	1,828	3,476
11. 2025.....	58,361	53,669	4,692	6,122	4,942	441	395	3,698	3,292	0	1,632	2,959
12. Totals.....	XXX	XXX	XXX	219,297	198,079	18,878	17,699	40,798	35,195	226	28,000	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.....	14,827	11,001	8,764	6,934	109	78	1,067	810	175	141	0	5,979	212
2. 2016.....	3,190	3,107	1,250	1,096	34	34	183	163	15	14	0	257	15
3. 2017.....	1,931	1,887	1,399	1,273	73	73	226	209	30	30	0	188	28
4. 2018.....	1,785	1,712	1,332	1,223	64	64	298	269	26	26	1	211	24
5. 2019.....	991	971	1,618	1,519	69	69	356	326	28	28	1	148	26
6. 2020.....	2,895	2,639	1,738	1,607	98	98	393	365	51	51	2	415	47
7. 2021.....	7,200	7,126	1,956	1,819	138	134	626	584	70	69	6	257	66
8. 2022.....	4,775	4,665	2,703	2,535	193	193	925	871	106	106	9	331	98
9. 2023.....	12,949	12,615	3,433	3,214	490	483	1,117	1,062	226	221	16	621	218
10. 2024.....	8,593	8,262	5,912	5,407	501	491	1,635	1,564	325	317	21	927	314
11. 2025.....	12,131	9,798	11,896	10,208	507	488	2,456	2,338	1,001	955	62	4,205	996
12. Totals.....	71,268	63,784	42,000	36,835	2,276	2,204	9,283	8,561	2,053	1,957	116	13,539	2,044

	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.....	5,657	322
2. 2016.....	29,762	23,889	5,873	55.5	52.0	76.7	0	0	0.0	237	21
3. 2017.....	29,970	26,665	3,306	52.7	53.9	44.9	0	0	0.0	171	17
4. 2018.....	34,352	30,952	3,400	59.3	61.2	46.4	0	0	0.0	182	29
5. 2019.....	40,755	37,867	2,888	71.3	74.9	43.5	0	0	0.0	119	30
6. 2020.....	33,204	30,544	2,660	60.4	63.1	40.5	0	0	0.0	386	28
7. 2021.....	44,713	41,741	2,973	77.9	80.5	53.5	0	0	0.0	210	47
8. 2022.....	38,255	35,580	2,675	59.0	62.0	36.3	0	0	0.0	277	54
9. 2023.....	51,428	48,748	2,679	81.0	87.7	33.8	0	0	0.0	553	68
10. 2024.....	38,618	35,863	2,755	60.0	60.1	57.7	0	0	0.0	837	90
11. 2025.....	38,252	32,415	5,838	65.5	60.4	124.4	0	0	0.0	4,022	184
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,649	890

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	3,215	2,690	1,492	1,305	227	194	10	744	XXX.....
2. 2016.....	262,995	238,708	24,287	98,873	88,222	18,796	17,386	13,091	10,943	352	14,208	9,487
3. 2017.....	283,787	253,298	30,489	157,238	142,906	32,626	29,662	14,427	12,038	178	19,685	10,112
4. 2018.....	304,928	274,864	30,064	154,902	146,163	29,264	27,588	15,373	13,231	627	12,557	10,797
5. 2019.....	333,654	303,636	30,018	156,245	145,674	26,670	25,223	17,624	15,503	243	14,139	11,236
6. 2020.....	354,038	324,500	29,538	185,875	169,271	18,936	17,642	19,283	17,335	1,057	19,846	11,952
7. 2021.....	367,104	339,718	27,386	189,637	173,033	25,006	23,985	18,242	16,517	524	19,351	9,153
8. 2022.....	374,220	345,470	28,750	206,181	184,412	16,217	15,251	17,891	16,153	790	24,473	8,536
9. 2023.....	367,618	337,161	30,458	151,941	138,336	10,612	9,610	15,586	14,147	119	16,045	7,187
10. 2024.....	346,304	318,219	28,085	120,874	107,594	5,686	5,290	13,185	11,999	127	14,862	5,751
11. 2025.....	322,791	293,912	28,879	52,944	48,231	1,389	1,266	9,275	8,364	61	5,747	3,550
12. Totals	XXX	XXX	XXX	1,477,924	1,346,531	186,694	174,208	154,205	136,426	4,087	161,658	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					
									13	14				15	16	17	18	19	20
1. Prior.....	10,666	8,143	8,268	7,777	2,997	1,796	5,327	4,467	610	519	5	5,167	272
2. 2016.....	3,095	3,095	1,008	802	456	456	1,312	1,169	57	57	1	348	25
3. 2017.....	3,309	3,309	2,363	2,138	1,622	1,622	1,769	1,595	37	37	1	399	16
4. 2018.....	5,677	5,582	3,334	3,096	1,037	997	2,367	2,162	82	75	2	583	36
5. 2019.....	13,654	13,228	4,754	4,473	2,296	2,267	3,736	3,477	824	812	3	1,006	361
6. 2020.....	14,553	14,263	6,236	5,873	1,630	1,484	3,948	3,629	168	160	11	1,127	74
7. 2021.....	21,515	20,491	11,406	10,958	7,118	6,746	5,425	4,939	324	299	23	2,355	143
8. 2022.....	23,032	22,029	17,638	17,141	4,278	4,164	7,974	7,440	641	608	54	2,181	282
9. 2023.....	34,657	32,647	25,741	24,443	5,720	5,328	12,693	11,725	1,044	967	116	4,744	461
10. 2024.....	34,295	32,962	40,369	37,716	6,439	6,051	19,048	17,565	2,093	2,014	343	5,937	920
11. 2025.....	50,971	47,676	78,071	72,953	2,688	2,554	22,484	20,113	2,434	2,183	247	11,170	1,079
12. Totals	215,425	203,424	199,186	187,370	36,281	33,465	86,084	78,281	8,313	7,732	806	35,017	3,669

	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		
												26	27	28	29	30	31
							26	27		28	29	30	31
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	3,015	2,152		
2. 2016.....	136,688	122,131	14,557	52.0	51.2	59.9	0	0	0.0	206	143		
3. 2017.....	213,390	193,306	20,084	75.2	76.3	65.9	0	0	0.0	225	174		
4. 2018.....	212,036	198,896	13,140	69.5	72.4	43.7	0	0	0.0	333	251		
5. 2019.....	225,803	210,658	15,145	67.7	69.4	50.5	0	0	0.0	707	300		
6. 2020.....	250,629	229,656	20,973	70.8	70.8	71.0	0	0	0.0	653	474		
7. 2021.....	278,674	256,968	21,706	75.9	75.6	79.3	0	0	0.0	1,472	883		
8. 2022.....	293,852	267,198	26,654	78.5	77.3	92.7	0	0	0.0	1,499	681		
9. 2023.....	257,993	237,203	20,790	70.2	70.4	68.3	0	0	0.0	3,308	1,436		
10. 2024.....	241,989	221,190	20,799	69.9	69.5	74.1	0	0	0.0	3,987	1,950		
11. 2025.....	220,257	203,340	16,917	68.2	69.2	58.6	0	0	0.0	8,413	2,757		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	23,817	11,200		

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	553	553	0	55	55	0	0	8	8	0	0	XXX
3. 2017.....	621	621	0	73	73	0	0	13	12	0	0	XXX
4. 2018.....	677	677	0	193	193	0	0	12	8	0	0	XXX
5. 2019.....	795	795	0	95	95	0	0	17	13	0	0	XXX
6. 2020.....	877	877	0	187	187	0	0	17	16	0	0	XXX
7. 2021.....	871	871	0	70	70	0	0	12	12	0	0	XXX
8. 2022.....	837	837	0	20	20	0	0	7	7	0	0	XXX
9. 2023.....	745	745	0	84	84	0	0	8	8	0	0	XXX
10. 2024.....	605	605	0	69	69	0	0	10	10	0	0	XXX
11. 2025.....	500	500	0	4	4	0	0	7	7	0	0	XXX
12. Totals	XXX	XXX	XXX	850	850	0	0	112	101	0	11	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	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	47	47	0	0	0	0	0	0	0	0	0
12. Totals	0	0	47	47	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2016.....	63	63	0	11.5	11.5	0.0	0	0	0.0	0	0
3. 2017.....	86	85	1	13.9	13.7	0.0	0	0	0.0	0	0
4. 2018.....	205	201	3	30.2	29.7	0.0	0	0	0.0	0	0
5. 2019.....	112	107	5	14.1	13.5	0.0	0	0	0.0	0	0
6. 2020.....	204	203	1	23.2	23.2	0.0	0	0	0.0	0	0
7. 2021.....	82	82	1	9.5	9.4	0.0	0	0	0.0	0	0
8. 2022.....	27	27	0	3.3	3.3	0.0	0	0	0.0	0	0
9. 2023.....	93	93	0	12.4	12.4	0.0	0	0	0.0	0	0
10. 2024.....	79	79	0	13.0	13.0	0.0	0	0	0.0	0	0
11. 2025.....	58	57	1	11.6	11.5	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	1,193.....	1,006.....	296.....	134.....	14.....	2.....	0.....	361.....	XXX.....
2. 2016.....	20,618.....	15,217.....	5,401.....	6,834.....	5,103.....	1,641.....	1,485.....	809.....	582.....	0.....	2,114.....	361.....
3. 2017.....	19,351.....	11,346.....	8,005.....	3,841.....	2,532.....	1,312.....	1,267.....	878.....	755.....	0.....	1,477.....	426.....
4. 2018.....	19,093.....	11,269.....	7,824.....	6,210.....	6,207.....	2,402.....	2,362.....	926.....	729.....	0.....	240.....	379.....
5. 2019.....	20,925.....	11,351.....	9,573.....	12,636.....	7,714.....	1,234.....	1,056.....	783.....	721.....	0.....	5,162.....	353.....
6. 2020.....	24,076.....	10,829.....	13,247.....	4,337.....	2,454.....	789.....	781.....	496.....	420.....	0.....	1,967.....	165.....
7. 2021.....	28,935.....	11,909.....	17,026.....	9,779.....	3,510.....	629.....	560.....	576.....	538.....	0.....	6,376.....	225.....
8. 2022.....	33,553.....	12,752.....	20,800.....	10,694.....	2,519.....	278.....	176.....	575.....	527.....	0.....	8,325.....	231.....
9. 2023.....	37,431.....	12,441.....	24,991.....	6,459.....	294.....	301.....	162.....	552.....	432.....	0.....	6,423.....	232.....
10. 2024.....	39,176.....	13,691.....	25,485.....	2,266.....	252.....	158.....	158.....	640.....	522.....	0.....	2,132.....	244.....
11. 2025.....	44,432.....	15,670.....	28,762.....	1,939.....	215.....	161.....	156.....	789.....	538.....	0.....	1,979.....	230.....
12. Totals.....	XXX.....	XXX.....	XXX.....	66,187.....	31,806.....	9,201.....	8,297.....	7,038.....	5,768.....	0.....	36,556.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	3,509.....	977.....	9,824.....	9,497.....	354.....	4.....	2,374.....	1,114.....	51.....	10.....	0.....	4,510.....	114.....
2. 2016.....	750.....	770.....	563.....	553.....	31.....	31.....	32.....	32.....	3.....	3.....	0.....	(10).....	1.....
3. 2017.....	1,134.....	1,114.....	671.....	644.....	52.....	52.....	130.....	130.....	17.....	17.....	0.....	46.....	5.....
4. 2018.....	1,570.....	1,570.....	1,154.....	1,113.....	45.....	45.....	447.....	447.....	10.....	10.....	0.....	41.....	3.....
5. 2019.....	100.....	100.....	2,203.....	1,444.....	34.....	34.....	311.....	311.....	10.....	10.....	0.....	759.....	3.....
6. 2020.....	802.....	802.....	2,547.....	1,539.....	120.....	120.....	271.....	271.....	23.....	23.....	0.....	1,008.....	7.....
7. 2021.....	1,138.....	887.....	4,928.....	2,906.....	166.....	104.....	667.....	568.....	20.....	20.....	0.....	2,433.....	7.....
8. 2022.....	3,477.....	969.....	6,962.....	3,613.....	200.....	192.....	956.....	770.....	32.....	27.....	0.....	6,055.....	13.....
9. 2023.....	13,520.....	4,597.....	12,176.....	5,965.....	302.....	199.....	1,408.....	1,089.....	74.....	57.....	1.....	15,573.....	32.....
10. 2024.....	11,591.....	6,811.....	19,269.....	6,991.....	405.....	405.....	2,332.....	1,891.....	171.....	151.....	0.....	17,518.....	62.....
11. 2025.....	5,349.....	3,100.....	28,326.....	10,363.....	229.....	178.....	3,215.....	2,596.....	262.....	248.....	0.....	20,896.....	91.....
12. Totals.....	42,939.....	21,698.....	88,622.....	44,629.....	1,936.....	1,364.....	12,144.....	9,219.....	674.....	577.....	1.....	68,829.....	338.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	2,860.....	1,650.....
2. 2016.....	10,663.....	8,559.....	2,104.....	51.7.....	56.2.....	39.0.....	0.....	0.....	0.0.....	(10).....	0.....
3. 2017.....	8,035.....	6,512.....	1,523.....	41.5.....	57.4.....	19.0.....	0.....	0.....	0.0.....	46.....	0.....
4. 2018.....	12,764.....	12,483.....	281.....	66.8.....	110.8.....	3.6.....	0.....	0.....	0.0.....	41.....	0.....
5. 2019.....	17,312.....	11,391.....	5,921.....	82.7.....	100.3.....	61.8.....	0.....	0.....	0.0.....	759.....	0.....
6. 2020.....	9,385.....	6,410.....	2,975.....	39.0.....	59.2.....	22.5.....	0.....	0.....	0.0.....	1,008.....	0.....
7. 2021.....	17,903.....	9,094.....	8,809.....	61.9.....	76.4.....	51.7.....	0.....	0.....	0.0.....	2,272.....	161.....
8. 2022.....	23,174.....	8,793.....	14,381.....	69.1.....	69.0.....	69.1.....	0.....	0.....	0.0.....	5,856.....	199.....
9. 2023.....	34,791.....	12,795.....	21,996.....	92.9.....	102.8.....	88.0.....	0.....	0.....	0.0.....	15,135.....	438.....
10. 2024.....	36,832.....	17,181.....	19,651.....	94.0.....	125.5.....	77.1.....	0.....	0.....	0.0.....	17,057.....	462.....
11. 2025.....	40,269.....	17,394.....	22,875.....	90.6.....	111.0.....	79.5.....	0.....	0.....	0.0.....	20,212.....	684.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	65,235.....	3,594.....

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2016.....	170	122	48	0	0	295	20	19	12	0	282	10
3. 2017.....	184	118	66	135	60	165	41	22	15	0	207	16
4. 2018.....	301	182	119	71	28	201	36	24	9	0	222	13
5. 2019.....	365	222	144	6	0	3	0	28	12	0	24	10
6. 2020.....	358	212	146	227	175	127	96	34	17	0	99	10
7. 2021.....	405	265	140	59	59	66	66	46	38	0	8	15
8. 2022.....	519	376	143	122	55	18	10	20	12	0	81	7
9. 2023.....	1,030	849	182	46	0	65	26	51	29	0	108	24
10. 2024.....	1,132	880	252	0	0	2	1	48	11	0	38	23
11. 2025.....	967	666	300	0	0	20	12	49	16	0	41	16
12. Totals	XXX	XXX	XXX	665	377	962	308	340	171	0	1,110	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	8	8	0	0	4	4	0	0	0	0	0
2. 2016.....	0	0	0	0	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	2	2	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	4	4	0	0	0	0	0	0	0	0	0
6. 2020.....	0	0	5	5	0	0	1	1	0	0	0	0	0
7. 2021.....	0	0	13	13	0	0	2	2	0	0	0	0	0
8. 2022.....	0	0	38	38	0	0	6	6	0	0	0	0	0
9. 2023.....	350	350	143	118	12	12	41	31	2	2	0	35	1
10. 2024.....	65	0	251	201	115	0	70	55	0	0	0	245	4
11. 2025.....	283	135	480	247	178	43	89	60	5	5	0	545	9
12. Totals	698	485	945	637	305	55	214	160	7	6	0	825	14

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 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.....	314	32	282	184.3	26.5	583.5	0	0	0.0	0	0
3. 2017.....	323	116	207	175.3	98.5	311.4	0	0	0.0	0	0
4. 2018.....	298	76	222	98.9	41.4	187.5	0	0	0.0	0	0
5. 2019.....	41	17	24	11.2	7.6	16.6	0	0	0.0	0	0
6. 2020.....	393	294	99	109.8	138.4	68.2	0	0	0.0	0	0
7. 2021.....	186	178	8	45.9	67.2	5.8	0	0	0.0	0	0
8. 2022.....	203	122	81	39.1	32.3	56.9	0	0	0.0	0	0
9. 2023.....	709	567	143	68.9	66.8	78.6	0	0	0.0	25	10
10. 2024.....	552	268	284	48.7	30.5	112.6	0	0	0.0	115	130
11. 2025.....	1,104	518	586	114.2	77.7	195.0	0	0	0.0	380	165
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	520	305

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	(12)	0	0	0	0	0	6	(12)	XXX
2. 2016	20,972	12,174	8,798	5,773	3,586	148	123	581	175	24	2,618	XXX
3. 2017	22,072	12,083	9,989	6,060	3,595	156	152	455	130	70	2,794	XXX
4. 2018	23,607	13,109	10,498	6,436	4,048	167	167	463	112	39	2,739	XXX
5. 2019	27,029	15,305	11,723	7,884	4,902	210	196	466	118	73	3,345	XXX
6. 2020	29,079	16,076	13,003	6,666	3,437	203	182	544	156	43	3,638	XXX
7. 2021	31,737	17,229	14,508	8,754	3,516	205	145	590	128	97	5,760	XXX
8. 2022	33,610	17,227	16,383	11,614	4,607	222	170	705	137	36	7,627	XXX
9. 2023	35,277	14,354	20,923	15,604	4,599	201	137	826	94	162	11,802	XXX
10. 2024	31,849	13,177	18,672	9,869	2,650	155	82	778	71	35	7,999	XXX
11. 2025	29,600	14,074	15,526	7,121	3,326	51	19	683	81	14	4,429	XXX
12. Totals	XXX	XXX	XXX	85,768	38,265	1,719	1,373	6,092	1,202	601	52,738	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	1	0	0	0	0	0	0	0	0	0	(1)	0
2. 2016	0	0	0	0	0	0	(1)	(1)	0	0	0	0	0
3. 2017	0	0	0	0	0	0	1	1	0	0	0	0	0
4. 2018	0	0	1	1	0	0	0	0	0	0	0	0	0
5. 2019	0	0	0	0	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	(1)	(1)	3	3	0	0	1	1	0	0	1	0	0
8. 2022	17	1	17	17	0	0	10	6	6	0	1	25	2
9. 2023	14	14	25	44	0	0	17	6	2	2	7	(8)	1
10. 2024	32	27	(29)	78	0	0	34	16	4	0	23	(80)	1
11. 2025	4,811	4,611	1,447	498	0	0	90	53	83	24	68	1,245	26
12. Totals	4,873	4,654	1,465	643	0	0	153	83	95	26	101	1,181	30

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1)	0
2. 2016	6,501	3,883	2,618	31.0	31.9	29.8	0	0	0.0	0	0
3. 2017	6,672	3,878	2,794	30.2	32.1	28.0	0	0	0.0	0	0
4. 2018	7,067	4,328	2,739	29.9	33.0	26.1	0	0	0.0	0	0
5. 2019	8,561	5,216	3,345	31.7	34.1	28.5	0	0	0.0	0	0
6. 2020	7,414	3,776	3,638	25.5	23.5	28.0	0	0	0.0	0	0
7. 2021	9,552	3,791	5,760	30.1	22.0	39.7	0	0	0.0	0	0
8. 2022	12,591	4,940	7,652	37.5	28.7	46.7	0	0	0.0	15	10
9. 2023	16,690	4,897	11,794	47.3	34.1	56.4	0	0	0.0	(19)	11
10. 2024	10,842	2,923	7,919	34.0	22.2	42.4	0	0	0.0	(102)	22
11. 2025	14,286	8,613	5,673	48.3	61.2	36.5	0	0	0.0	1,148	97
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,041	139

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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.....	(15).....	(4).....	0.....	0.....	0.....	0.....	11.....	(11).....	XXX.....
2. 2016.....	281,874.....	78,510.....	203,364.....	154,564.....	39,638.....	86.....	53.....	22,007.....	14,416.....	7,633.....	122,551.....	110,487.....
3. 2017.....	308,895.....	82,999.....	225,897.....	169,225.....	41,405.....	102.....	54.....	19,465.....	13,465.....	8,185.....	133,868.....	116,121.....
4. 2018.....	333,632.....	88,391.....	245,241.....	187,662.....	45,815.....	73.....	33.....	18,147.....	12,079.....	9,773.....	147,955.....	125,728.....
5. 2019.....	346,996.....	82,349.....	264,647.....	204,739.....	40,230.....	60.....	13.....	18,738.....	10,888.....	11,381.....	172,406.....	133,329.....
6. 2020.....	332,300.....	69,692.....	262,608.....	152,311.....	26,441.....	55.....	27.....	17,064.....	8,516.....	13,716.....	134,446.....	95,580.....
7. 2021.....	341,816.....	63,304.....	278,512.....	212,287.....	29,734.....	52.....	13.....	16,866.....	6,951.....	21,879.....	192,507.....	108,106.....
8. 2022.....	353,680.....	56,747.....	296,933.....	264,307.....	31,201.....	90.....	37.....	17,952.....	6,106.....	20,512.....	245,004.....	123,233.....
9. 2023.....	360,012.....	33,808.....	326,204.....	263,166.....	19,010.....	69.....	6.....	17,260.....	3,737.....	26,889.....	257,741.....	109,836.....
10. 2024.....	367,577.....	16,588.....	350,989.....	213,838.....	9,346.....	66.....	2.....	15,603.....	1,856.....	26,268.....	218,304.....	84,830.....
11. 2025.....	382,979.....	12,937.....	370,043.....	172,882.....	5,159.....	64.....	2.....	11,322.....	1,101.....	19,047.....	178,006.....	68,446.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,994,968.....	287,976.....	716.....	239.....	174,423.....	79,114.....	165,294.....	1,802,777.....	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.....	(17).....	(37).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	20.....	1.....
2. 2016.....	0.....	(48).....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	2.....	48.....	0.....
3. 2017.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	4.....	0.....	0.....
4. 2018.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	0.....	0.....
5. 2019.....	1.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	7.....	0.....	1.....
6. 2020.....	0.....	0.....	0.....	(1).....	0.....	0.....	0.....	0.....	0.....	0.....	9.....	1.....	0.....
7. 2021.....	0.....	0.....	4.....	(1).....	0.....	0.....	1.....	0.....	0.....	0.....	24.....	6.....	0.....
8. 2022.....	8.....	0.....	24.....	0.....	0.....	0.....	3.....	1.....	3.....	0.....	34.....	36.....	5.....
9. 2023.....	3.....	3.....	117.....	(2).....	0.....	0.....	5.....	1.....	0.....	0.....	82.....	122.....	1.....
10. 2024.....	37.....	0.....	592.....	(19).....	49.....	0.....	6.....	2.....	12.....	0.....	518.....	713.....	16.....
11. 2025.....	5,942.....	262.....	16,051.....	92.....	9.....	0.....	120.....	8.....	2,158.....	64.....	7,106.....	23,855.....	2,985.....
12. Totals.....	5,973.....	180.....	16,787.....	68.....	58.....	0.....	136.....	13.....	2,174.....	66.....	7,797.....	24,801.....	3,009.....

	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.....	20.....	0.....
2. 2016.....	176,658.....	54,059.....	122,599.....	62.7.....	68.9.....	60.3.....	0.....	0.....	0.0.....	48.....	0.....
3. 2017.....	188,792.....	54,924.....	133,868.....	61.1.....	66.2.....	59.3.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	205,882.....	57,927.....	147,955.....	61.7.....	65.5.....	60.3.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	223,537.....	51,132.....	172,406.....	64.4.....	62.1.....	65.1.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	169,431.....	34,983.....	134,447.....	51.0.....	50.2.....	51.2.....	0.....	0.....	0.0.....	1.....	0.....
7. 2021.....	229,210.....	36,698.....	192,513.....	67.1.....	58.0.....	69.1.....	0.....	0.....	0.0.....	5.....	1.....
8. 2022.....	282,386.....	37,345.....	245,041.....	79.8.....	65.8.....	82.5.....	0.....	0.....	0.0.....	32.....	5.....
9. 2023.....	280,619.....	22,756.....	257,864.....	77.9.....	67.3.....	79.0.....	0.....	0.....	0.0.....	119.....	3.....
10. 2024.....	230,203.....	11,186.....	219,016.....	62.6.....	67.4.....	62.4.....	0.....	0.....	0.0.....	648.....	65.....
11. 2025.....	208,548.....	6,688.....	201,860.....	54.5.....	51.7.....	54.6.....	0.....	0.....	0.0.....	21,639.....	2,215.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	22,511.....	2,289.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 1K - FIDELITY/SURETY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	(7)	(7)	15	15	0	0	0	0	XXX
2. 2016.....	659	659	0	0	0	0	0	0	0	0	0	XXX
3. 2017.....	525	525	0	16	16	4	4	26	26	0	0	XXX
4. 2018.....	439	439	0	134	134	65	65	124	124	0	0	XXX
5. 2019.....	419	419	0	53	53	0	0	50	50	0	0	XXX
6. 2020.....	315	315	0	0	0	2	2	12	12	0	0	XXX
7. 2021.....	188	188	0	0	0	0	0	14	14	0	0	XXX
8. 2022.....	119	119	0	38	38	0	0	5	5	0	0	XXX
9. 2023.....	142	142	0	0	0	0	0	3	3	0	0	XXX
10. 2024.....	197	197	0	0	0	0	0	0	0	0	0	XXX
11. 2025.....	154	154	0	0	0	7	7	4	4	0	0	XXX
12. Totals	XXX	XXX	XXX	233	233	94	94	239	239	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.....	250	250	51	51	80	80	29	29	14	14	0	0	1
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	1	1	0	0	0	0	0
4. 2018.....	0	0	(3)	(3)	0	0	1	1	0	0	0	0	0
5. 2019.....	0	0	(6)	(6)	0	0	1	1	0	0	0	0	0
6. 2020.....	0	0	(5)	(5)	0	0	1	1	0	0	0	0	0
7. 2021.....	0	0	(3)	(3)	0	0	1	1	0	0	0	0	0
8. 2022.....	0	0	(2)	(2)	0	0	1	1	14	14	0	0	1
9. 2023.....	0	0	(27)	(27)	0	0	3	3	0	0	0	0	0
10. 2024.....	0	0	(110)	(110)	0	0	4	4	0	0	0	0	0
11. 2025.....	0	0	(99)	(99)	1	1	4	4	14	14	0	0	1
12. Totals	250	250	(205)	(205)	81	81	44	44	42	42	0	0	3

	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.....	46	46	0	8.8	8.8	0.0	0	0	0.0	0	0
4. 2018.....	321	321	0	73.0	73.0	0.0	0	0	0.0	0	0
5. 2019.....	98	98	0	23.5	23.5	0.0	0	0	0.0	0	0
6. 2020.....	10	10	0	3.2	3.2	0.0	0	0	0.0	0	0
7. 2021.....	11	11	0	5.9	5.9	0.0	0	0	0.0	0	0
8. 2022.....	56	56	0	47.0	47.0	0.0	0	0	0.0	0	0
9. 2023.....	(21)	(21)	0	(14.9)	(14.9)	0.0	0	0	0.0	0	0
10. 2024.....	(106)	(106)	0	(53.8)	(53.8)	0.0	0	0	0.0	0	0
11. 2025.....	(69)	(69)	0	(45.0)	(45.0)	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

N O N E

Schedule P - Part 1M - International

N O N E

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

N O N E

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

N O N E

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

N O N E

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	75.....	75.....	4.....				3.....	0.....	1.....	XXX.....
2. 2016.....	1,692.....	1,434.....	258.....	409.....	409.....	163.....	163.....	36.....	24.....	0.....	11.....	18.....
3. 2017.....	1,637.....	1,474.....	163.....	182.....	182.....	136.....	136.....	33.....	27.....	0.....	5.....	17.....
4. 2018.....	2,124.....	1,950.....	174.....	100.....	100.....	27.....	27.....	41.....	41.....	0.....	0.....	24.....
5. 2019.....	2,868.....	2,373.....	495.....	21.....	21.....	21.....	19.....	57.....	52.....	0.....	7.....	29.....
6. 2020.....	2,663.....	2,089.....	574.....	231.....	40.....	233.....	198.....	93.....	86.....	0.....	233.....	42.....
7. 2021.....	2,855.....	2,283.....	572.....	161.....	161.....	117.....	117.....	119.....	116.....	0.....	3.....	39.....
8. 2022.....	3,184.....	2,569.....	615.....	87.....	87.....	739.....	725.....	134.....	125.....	0.....	23.....	43.....
9. 2023.....	3,269.....	2,975.....	294.....	263.....	261.....	233.....	233.....	76.....	59.....	0.....	19.....	33.....
10. 2024.....	3,302.....	3,162.....	140.....	962.....	962.....	108.....	106.....	82.....	66.....	0.....	17.....	29.....
11. 2025.....	2,837.....	2,796.....	40.....	0.....	0.....	21.....	21.....	44.....	44.....	0.....	0.....	13.....
12. Totals.....	XXX.....	XXX.....	XXX.....	2,416.....	2,223.....	1,872.....	1,820.....	718.....	643.....	0.....	320.....	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.....	100.....	100.....	189.....	189.....	182.....	182.....	120.....	120.....	6.....				6.....	0.....	0.....	2.....
2. 2016.....	0.....	0.....	47.....	47.....	0.....	0.....	8.....	8.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	0.....	0.....	46.....	46.....	0.....	0.....	25.....	25.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	500.....	500.....	85.....	85.....	0.....	0.....	89.....	89.....	3.....	3.....	0.....	0.....	1.....
5. 2019.....	500.....	500.....	123.....	122.....	0.....	0.....	77.....	77.....	3.....	3.....	0.....	2.....	1.....
6. 2020.....	975.....	975.....	118.....	115.....	44.....	44.....	77.....	77.....	10.....	10.....	0.....	3.....	3.....
7. 2021.....	0.....	0.....	145.....	140.....	0.....	0.....	132.....	122.....	0.....	0.....	0.....	14.....	0.....
8. 2022.....	1,225.....	1,225.....	194.....	177.....	599.....	599.....	157.....	145.....	16.....	16.....	0.....	29.....	5.....
9. 2023.....	220.....	220.....	608.....	587.....	151.....	151.....	259.....	246.....	16.....	13.....	0.....	37.....	9.....
10. 2024.....	378.....	378.....	924.....	910.....	140.....	140.....	517.....	502.....	23.....	23.....	0.....	28.....	7.....
11. 2025.....	144.....	144.....	1,604.....	1,593.....	10.....	10.....	815.....	800.....	39.....	39.....	0.....	26.....	12.....
12. Totals.....	4,041.....	4,041.....	4,084.....	4,012.....	1,126.....	1,126.....	2,276.....	2,212.....	116.....	113.....	0.....	139.....	40.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 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.....	662.....	651.....	11.....	39.1.....	45.4.....	4.4.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	422.....	417.....	5.....	25.8.....	28.3.....	3.2.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	845.....	845.....	0.....	39.8.....	43.3.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	803.....	794.....	9.....	28.0.....	33.5.....	1.8.....	0.....	0.....	0.0.....	2.....	0.....
6. 2020.....	1,781.....	1,545.....	236.....	66.9.....	73.9.....	41.1.....	0.....	0.....	0.0.....	3.....	0.....
7. 2021.....	674.....	656.....	17.....	23.6.....	28.7.....	3.1.....	0.....	0.....	0.0.....	5.....	9.....
8. 2022.....	3,152.....	3,099.....	52.....	99.0.....	120.6.....	8.5.....	0.....	0.....	0.0.....	17.....	12.....
9. 2023.....	1,826.....	1,770.....	56.....	55.8.....	59.5.....	18.9.....	0.....	0.....	0.0.....	21.....	16.....
10. 2024.....	3,133.....	3,088.....	46.....	94.9.....	97.6.....	32.6.....	0.....	0.....	0.0.....	14.....	14.....
11. 2025.....	2,676.....	2,650.....	26.....	94.3.....	94.8.....	64.9.....	0.....	0.....	0.0.....	11.....	15.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	72.....	67.....

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

N O N E

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

N O N E

Schedule P - Part 1T - Warranty

N O N E

Schedule P - Part 1U - Pet Insurance Plans

N O N E

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

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	9,714	8,357	10,178	9,583	9,460	9,402	8,856	8,869	8,807	8,814	8	(54)
2. 2016.....	98,079	94,943	95,456	95,790	95,686	95,719	95,581	95,580	95,577	95,575	(2)	(5)
3. 2017.....	XXX	128,777	132,081	131,335	130,733	131,333	131,566	131,423	131,741	131,756	15	334
4. 2018.....	XXX	XXX	129,084	131,379	129,689	128,466	128,715	128,711	128,758	128,741	(17)	30
5. 2019.....	XXX	XXX	XXX	161,464	162,958	159,299	158,355	157,975	157,784	158,006	223	31
6. 2020.....	XXX	XXX	XXX	XXX	182,979	191,248	191,322	191,865	191,692	191,680	(12)	(185)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	237,596	259,101	255,239	255,278	255,224	(54)	(15)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	223,886	228,906	228,002	228,134	132	(772)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	408,671	402,692	396,446	(6,245)	(12,225)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259,264	250,686	(8,578)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205,192	XXX	XXX
12. Totals											(14,531)	(12,862)

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

1. Prior.....	171,438	164,695	163,546	152,493	146,604	142,369	142,248	144,919	145,919	145,329	(590)	410
2. 2016.....	139,468	142,840	149,416	153,287	152,951	152,459	152,176	152,520	152,416	152,192	(223)	(328)
3. 2017.....	XXX	155,696	151,296	161,786	164,044	161,565	160,431	160,835	160,363	160,362	(1)	(473)
4. 2018.....	XXX	XXX	162,110	164,167	167,347	169,545	168,606	170,132	170,125	170,037	(88)	(95)
5. 2019.....	XXX	XXX	XXX	188,451	192,521	192,283	186,460	187,517	187,086	186,221	(865)	(1,296)
6. 2020.....	XXX	XXX	XXX	XXX	174,330	156,907	133,653	129,732	128,686	129,058	372	(674)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	187,851	180,400	173,891	172,103	171,177	(926)	(2,714)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	177,382	169,508	165,476	166,436	959	(3,072)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176,118	180,484	183,404	2,920	7,286
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	180,508	174,738	(5,770)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,081	XXX	XXX
12. Totals											(4,211)	(954)

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

1. Prior.....	5,410	5,147	4,590	4,867	4,783	4,862	4,850	4,889	4,950	4,928	(22)	39
2. 2016.....	1,651	1,449	1,224	1,156	1,135	1,157	1,140	1,140	1,136	1,148	12	9
3. 2017.....	XXX	812	598	438	387	382	382	380	382	397	15	16
4. 2018.....	XXX	XXX	614	1,125	894	950	1,114	1,126	1,127	1,146	19	20
5. 2019.....	XXX	XXX	XXX	830	702	633	638	782	749	751	3	(31)
6. 2020.....	XXX	XXX	XXX	XXX	952	522	(371)	(420)	(439)	(447)	(8)	(27)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	748	461	440	408	411	3	(29)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	357	324	323	323	0	(1)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	574	501	932	431	358
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	683	228	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384	XXX	XXX
12. Totals											681	354

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

1. Prior.....	19,751	16,643	17,372	16,871	17,844	16,855	18,124	20,816	14,571	14,039	(532)	(6,778)
2. 2016.....	6,067	4,909	5,139	5,509	5,460	5,339	5,334	5,800	5,150	5,093	(57)	(707)
3. 2017.....	XXX	4,141	3,967	3,336	3,004	2,975	2,826	3,240	2,834	2,771	(62)	(468)
4. 2018.....	XXX	XXX	5,563	4,182	3,338	3,062	3,017	3,338	2,957	2,895	(62)	(443)
5. 2019.....	XXX	XXX	XXX	4,016	3,291	2,424	2,422	2,721	2,329	2,298	(30)	(423)
6. 2020.....	XXX	XXX	XXX	XXX	3,745	2,489	2,237	2,432	2,105	2,094	(11)	(338)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	4,668	3,283	3,222	2,412	2,374	(38)	(848)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4,033	3,336	2,214	2,125	(88)	(1,211)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,897	2,381	2,098	(283)	(2,798)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,188	2,253	(935)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,384	XXX	XXX
12. Totals											(2,099)	(14,014)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	23,917	24,258	24,246	23,529	22,473	23,096	23,415	25,606	25,542	26,932	1,390	1,326
2. 2016.....	14,331	14,487	13,775	12,424	12,779	12,561	12,471	12,885	12,457	12,409	(48)	(476)
3. 2017.....	XXX	15,978	14,280	16,462	17,682	18,330	17,790	17,830	18,046	17,695	(351)	(135)
4. 2018.....	XXX	XXX	15,481	13,345	12,082	12,306	11,675	11,041	10,934	10,992	58	(49)
5. 2019.....	XXX	XXX	XXX	17,197	14,592	14,619	14,255	13,545	13,156	13,012	(144)	(533)
6. 2020.....	XXX	XXX	XXX	XXX	22,641	20,565	20,675	19,433	18,921	19,017	95	(416)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	21,987	21,649	20,494	20,027	19,956	(71)	(538)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	26,327	28,350	26,262	24,883	(1,379)	(3,467)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,280	21,287	19,274	(2,014)	(3,006)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,125	19,534	(1,590)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,755	XXX	XXX
12. Totals											(4,053)	(7,294)

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
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				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
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				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	4	4	4	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	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
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	17,853	16,333	13,950	13,438	12,584	12,179	11,469	10,601	13,297	13,685	389	3,084
2. 2016.....	3,302	2,362	1,127	2,433	1,947	1,970	1,928	1,906	1,913	1,876	(37)	(30)
3. 2017.....	XXX	3,893	4,553	3,781	1,940	1,898	1,453	1,439	1,405	1,401	(4)	(38)
4. 2018.....	XXX	XXX	2,830	1,629	958	687	300	258	98	84	(14)	(174)
5. 2019.....	XXX	XXX	XXX	4,052	2,937	4,736	5,302	5,688	5,436	5,859	423	171
6. 2020.....	XXX	XXX	XXX	XXX	5,436	5,291	2,606	3,119	2,644	2,899	254	(220)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	8,411	8,633	8,089	7,470	8,770	1,300	681
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	10,320	11,730	12,681	14,326	1,645	2,596
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,569	21,799	21,859	60	4,291
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,373	19,514	140	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,611	XXX	XXX
12. Totals											4,158	10,360

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	15	16	0	0	0	0	0	0	0	0	0	0
2. 2016.....	45	65	360	275	275	275	275	275	275	275	0	0
3. 2017.....	XXX	70	188	199	199	199	199	199	199	199	0	0
4. 2018.....	XXX	XXX	79	219	208	208	208	208	208	208	0	0
5. 2019.....	XXX	XXX	XXX	12	8	8	8	8	8	8	0	0
6. 2020.....	XXX	XXX	XXX	XXX	119	101	82	82	82	82	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	53	0	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	50	74	74	74	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	306	279	121	(158)	(185)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446	246	(201)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552	XXX	XXX
12. Totals											(359)	(185)

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	171	265	248	(2,106)	(2,187)	(2,191)	(2,193)	(2,193)	(2,203)	(2,215)	(12)	(23)
2. 2016.....	2,581	2,252	2,205	2,240	2,213	2,213	2,212	2,212	2,212	2,212	0	0
3. 2017.....	XXX	2,817	2,606	2,523	2,515	2,475	2,470	2,477	2,469	2,469	0	(8)
4. 2018.....	XXX	XXX	2,737	2,531	2,420	2,411	2,389	2,388	2,388	2,388	0	0
5. 2019.....	XXX	XXX	XXX	3,852	3,119	3,076	3,001	2,997	2,997	2,997	(1)	0
6. 2020.....	XXX	XXX	XXX	XXX	3,394	3,513	3,264	3,248	3,250	3,250	0	2
7. 2021.....	XXX	XXX	XXX	XXX	XXX	4,865	5,309	5,289	5,299	5,298	(1)	9
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	7,223	6,997	6,968	7,078	110	82
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,573	8,803	11,061	2,258	3,488
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,983	7,208	225	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,013	XXX	XXX
12. Totals											2,579	3,548

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	(619)	(173)	(28)	(6,655)	(6,659)	(6,675)	(6,700)	(6,715)	(6,745)	(6,756)	(11)	(41)
2. 2016.....	113,596	114,680	114,961	114,978	115,004	114,997	115,004	115,008	115,008	115,008	0	0
3. 2017.....	XXX	125,221	127,761	127,801	127,857	127,853	127,869	127,870	127,870	127,868	(2)	(2)
4. 2018.....	XXX	XXX	142,044	141,890	141,846	141,868	141,870	141,888	141,885	141,886	1	(2)
5. 2019.....	XXX	XXX	XXX	165,595	164,431	164,511	164,568	164,589	164,564	164,556	(8)	(33)
6. 2020.....	XXX	XXX	XXX	XXX	131,278	127,325	125,902	125,913	125,899	125,900	1	(14)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	169,713	182,475	182,486	182,566	182,598	31	111
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	231,065	233,118	233,183	233,192	9	74
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250,797	244,685	244,341	(343)	(6,455)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210,568	205,257	(5,311)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189,546	XXX	XXX
12. Totals											(5,634)	(6,362)

SCHEDULE P - PART 2K - FIDELITY/SURETY

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

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

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

SCHEDULE P - PART 2M - INTERNATIONAL

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

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX									
7. 2021.....	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				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

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											
10. 2024.....	XXX				XXX							
11. 2025.....	XXX		XXX	XXX								
12. Totals												

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

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											
10. 2024.....	XXX				XXX							
11. 2025.....	XXX		XXX	XXX								
12. Totals												

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	322	197	163	75	148	70	64	10	0	0	0	(10)
2. 2016.....	104	67	81	25	30	12	0	0	0	0	0	0
3. 2017.....	XXX	92	114	36	32	37	0	0	0	0	0	0
4. 2018.....	XXX	XXX	125	40	45	30	15	8	0	0	0	(8)
5. 2019.....	XXX	XXX	XXX	113	115	51	37	31	8	4	(4)	(27)
6. 2020.....	XXX	XXX	XXX	XXX	487	272	596	267	242	229	(13)	(38)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	397	367	77	26	14	(11)	(63)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	388	214	66	43	(24)	(172)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	196	82	36	(46)	(160)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	30	(58)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	XXX	XXX
12. Totals											(155)	(476)

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

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

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

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

SCHEDULE P - PART 2T - WARRANTY

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

SCHEDULE P - PART 2U - PET INSURANCE PLANS

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

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

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.....	4,752	7,972	8,065	8,669	8,786	8,591	8,609	8,584	8,587	323	0
2. 2016.....	70,541	90,135	93,629	95,162	95,261	95,254	95,566	95,575	95,574	95,573	14,293	4,916
3. 2017.....	XXX	97,876	123,413	127,658	129,242	130,915	131,346	131,412	131,727	131,748	19,152	6,838
4. 2018.....	XXX	XXX	87,510	123,121	126,018	126,403	128,310	128,688	128,695	128,715	16,704	6,152
5. 2019.....	XXX	XXX	XXX	115,504	150,217	155,410	156,680	157,212	157,439	157,932	19,211	6,713
6. 2020.....	XXX	XXX	XXX	XXX	121,668	175,795	185,355	189,271	189,893	190,648	17,581	6,237
7. 2021.....	XXX	XXX	XXX	XXX	XXX	163,809	238,557	250,164	252,689	254,333	23,335	7,833
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	135,636	212,086	221,189	224,113	17,514	6,357
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273,252	379,055	390,814	27,033	8,102
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174,154	234,244	14,004	5,260
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,544	7,923	4,312	

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

1. Prior.....	000.....	55,271	89,491	100,014	105,219	109,108	114,286	117,582	121,116	123,990	4,894	0
2. 2016.....	41,954	80,192	120,376	138,496	144,751	147,616	148,322	149,379	149,735	150,060	23,424	10,016
3. 2017.....	XXX	44,010	89,796	128,335	146,353	152,821	155,259	156,691	156,683	157,007	23,944	8,405
4. 2018.....	XXX	XXX	43,747	93,093	130,270	152,298	160,777	165,451	166,758	167,201	23,899	8,049
5. 2019.....	XXX	XXX	XXX	52,603	113,803	152,773	170,346	179,401	182,889	182,831	21,485	7,323
6. 2020.....	XXX	XXX	XXX	XXX	41,472	76,431	100,902	117,876	122,634	126,353	11,500	3,980
7. 2021.....	XXX	XXX	XXX	XXX	XXX	47,799	97,768	134,924	155,847	162,716	12,422	4,934
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	43,181	91,230	129,935	149,864	11,615	5,300
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,992	102,443	141,594	8,958	5,250
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,173	95,472	5,940	3,646
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,785	3,307	2,044	

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

1. Prior.....	000.....	3,106	4,299	4,542	4,676	4,761	4,854	4,917	4,979	5,003	238	0
2. 2016.....	908	956	1,088	1,134	1,134	1,135	1,136	1,136	1,136	1,136	627	240
3. 2017.....	XXX	266	290	290	290	291	291	291	291	291	491	221
4. 2018.....	XXX	XXX	152	224	293	390	1,106	1,121	1,121	1,121	402	169
5. 2019.....	XXX	XXX	XXX	157	277	360	385	715	715	715	290	152
6. 2020.....	XXX	XXX	XXX	XXX	120	123	(507)	(507)	(507)	(507)	105	45
7. 2021.....	XXX	XXX	XXX	XXX	XXX	232	225	289	299	314	157	51
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	188	170	170	170	141	64
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	130	227	143	60
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	453	87	28
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102	51	21

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

1. Prior.....	000.....	2,663	3,805	5,446	6,111	6,476	6,882	7,159	7,586	8,094	1,073	0
2. 2016.....	2,087	4,066	4,613	4,732	4,727	4,819	4,822	4,830	4,834	4,837	2,815	1,157
3. 2017.....	XXX	768	1,899	2,185	2,324	2,436	2,542	2,553	2,573	2,584	2,795	1,198
4. 2018.....	XXX	XXX	1,139	2,061	2,618	2,515	2,591	2,610	2,640	2,683	2,757	1,220
5. 2019.....	XXX	XXX	XXX	595	1,444	2,007	2,078	2,116	2,136	2,150	2,804	1,193
6. 2020.....	XXX	XXX	XXX	XXX	630	1,335	1,511	1,624	1,664	1,679	2,303	1,009
7. 2021.....	XXX	XXX	XXX	XXX	XXX	906	1,721	1,866	2,061	2,118	2,575	1,359
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	713	1,316	1,760	1,794	2,469	1,385
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	672	1,259	1,483	2,082	1,416
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	658	1,334	1,937	1,225
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,226	1,052	911

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	8,242	11,109	13,253	15,727	16,403	17,513	20,002	21,144	21,856	1,628	0
2. 2016.....	4,873	9,044	10,517	11,066	11,367	11,426	11,853	11,969	12,060	12,060	4,599	4,863
3. 2017.....	XXX	6,688	10,415	12,347	14,200	16,119	16,362	16,352	16,692	17,296	4,899	5,197
4. 2018.....	XXX	XXX	4,748	8,451	8,817	9,719	10,521	10,335	10,402	10,415	5,484	5,277
5. 2019.....	XXX	XXX	XXX	5,294	8,323	9,961	11,169	11,649	11,868	12,018	5,513	5,362
6. 2020.....	XXX	XXX	XXX	XXX	8,129	14,717	16,005	17,307	17,504	17,898	4,774	7,104
7. 2021.....	XXX	XXX	XXX	XXX	XXX	10,739	13,153	14,987	16,863	17,625	4,684	4,326
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	7,682	17,693	21,390	22,735	4,501	3,753
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,992	15,277	14,607	3,509	3,217
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,692	13,677	2,505	2,326
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,836	1,206	1,265

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	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.....	3,989	4,824	5,488	5,800	6,102	6,292	6,494	8,867	9,216	189	0
2. 2016.....	16	205	174	180	1,807	1,826	1,843	1,841	1,848	1,886	122	238
3. 2017.....	XXX	0	10	314	1,276	1,316	1,355	1,355	1,355	1,355	147	274
4. 2018.....	XXX	XXX	1	20	23	28	43	43	43	43	122	254
5. 2019.....	XXX	XXX	XXX	4	69	84	2,672	4,914	5,083	5,100	128	222
6. 2020.....	XXX	XXX	XXX	XXX	1	7	18	926	1,891	1,891	54	104
7. 2021.....	XXX	XXX	XXX	XXX	XXX	18	1,077	2,353	5,180	6,338	97	121
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	37	2,141	4,956	8,276	79	139
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	1,208	6,303	68	132
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	2,015	50	132
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,729	25	114

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

1. Prior.....	000.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	5	5	135	275	275	275	275	275	275	275	0	10
3. 2017.....	XXX	0	188	199	199	199	199	199	199	199	2	14
4. 2018.....	XXX	XXX	56	206	208	208	208	208	208	208	3	10
5. 2019.....	XXX	XXX	XXX	8	8	8	8	8	8	8	1	9
6. 2020.....	XXX	XXX	XXX	XXX	28	101	82	82	82	82	4	6
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	4	11
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	74	74	74	4	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	79	86	2	21
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	19
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	0	7

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior.....	000.....	125.....	123.....	(2,205).....	(2,188).....	(2,190).....	(2,192).....	(2,192).....	(2,202).....	(2,214).....	XXX.....	XXX.....
2. 2016.....	1,798.....	2,161.....	2,168.....	2,212.....	2,212.....	2,212.....	2,212.....	2,212.....	2,212.....	2,212.....	XXX.....	XXX.....
3. 2017.....	XXX.....	1,939.....	2,524.....	2,451.....	2,474.....	2,469.....	2,469.....	2,469.....	2,469.....	2,469.....	XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....	2,167.....	2,383.....	2,382.....	2,384.....	2,388.....	2,388.....	2,388.....	2,388.....	XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....	2,504.....	3,022.....	3,032.....	2,996.....	2,996.....	2,997.....	2,997.....	XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	2,597.....	3,149.....	3,245.....	3,245.....	3,250.....	3,250.....	XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,191.....	4,984.....	5,290.....	5,298.....	5,298.....	XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,960.....	6,846.....	7,028.....	7,059.....	XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	6,655.....	9,031.....	11,070.....	XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	5,580.....	7,292.....	XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,827.....	XXX.....	XXX.....

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	000.....	79.....	16.....	(6,664).....	(6,674).....	(6,691).....	(6,718).....	(6,735).....	(6,765).....	(6,776).....	0.....	0.....
2. 2016.....	102,275.....	114,827.....	114,929.....	114,951.....	114,969.....	114,959.....	114,960.....	114,961.....	114,961.....	114,960.....	101,575.....	8,912.....
3. 2017.....	XXX.....	112,905.....	127,677.....	127,818.....	127,864.....	127,869.....	127,871.....	127,870.....	127,870.....	127,868.....	107,793.....	8,328.....
4. 2018.....	XXX.....	XXX.....	127,801.....	141,759.....	141,845.....	141,884.....	141,880.....	141,885.....	141,885.....	141,886.....	117,200.....	8,528.....
5. 2019.....	XXX.....	XXX.....	XXX.....	149,944.....	164,252.....	164,470.....	164,550.....	164,578.....	164,551.....	164,556.....	123,509.....	9,819.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	116,899.....	125,767.....	125,818.....	125,875.....	125,884.....	125,899.....	89,238.....	6,342.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	149,556.....	182,142.....	182,401.....	182,540.....	182,592.....	99,756.....	8,350.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	193,934.....	232,857.....	233,046.....	233,158.....	111,994.....	11,234.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	214,475.....	244,085.....	244,219.....	99,959.....	9,876.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	185,437.....	204,556.....	78,771.....	6,043.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	167,785.....	61,768.....	3,693.....

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.....
7. 2021.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....

NONE

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.....
7. 2021.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....

NONE

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.....
7. 2021.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....

NONE

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

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

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

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 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

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.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	6.....	12.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	12.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	9.....	14.....
5. 2019.....	XXX.....	XXX.....	XXX.....	2.....	2.....	2.....	2.....	2.....	2.....	2.....	2.....	3.....	25.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	18.....	24.....	29.....	226.....	226.....	226.....	226.....	7.....	32.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	10.....	29.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	14.....	14.....	14.....	14.....	5.....	33.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	2.....	2.....	2.....	6.....	18.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2.....	2.....	2.....	6.....	16.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	1.....

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS 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.....										
7. 2021.....	XXX.....	XXX.....	XXX.....										
8. 2022.....	XXX.....	XXX.....	XXX.....										
9. 2023.....	XXX.....	XXX.....	XXX.....										
10. 2024.....	XXX.....	XXX.....	XXX.....										
11. 2025.....	XXX.....	XXX.....	XXX.....										

NONE

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

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.....
7. 2021.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....

NONE

SCHEDULE P - PART 3T - WARRANTY

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

NONE

SCHEDULE P - PART 3U - PET INSURANCE PLANS

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.....
7. 2021.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....

NONE

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SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	3,388	1,087	1,076	396	47	81	6	3	1	15
2. 2016.....	10,346	1,119	615	308	185	165	13	5	3	2
3. 2017.....	XXX	12,935	1,524	635	357	171	144	10	14	8
4. 2018.....	XXX	XXX	16,588	1,955	1,564	1,000	233	22	62	25
5. 2019.....	XXX	XXX	XXX	24,771	6,027	1,872	500	57	244	74
6. 2020.....	XXX	XXX	XXX	XXX	30,007	2,844	1,239	903	637	283
7. 2021.....	XXX	XXX	XXX	XXX	XXX	43,147	10,418	1,906	1,074	623
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	50,425	4,188	1,680	1,406
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,164	11,601	1,444
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,961	7,959
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,133

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

1. Prior.....	56,949	43,337	37,828	29,276	24,516	16,873	13,983	14,151	13,451	10,385
2. 2016.....	46,175	11,641	4,022	3,867	2,661	1,707	1,859	1,883	1,851	1,421
3. 2017.....	XXX	61,473	18,454	8,464	6,432	3,689	2,269	2,542	1,964	1,904
4. 2018.....	XXX	XXX	70,430	24,122	10,147	4,928	2,401	2,771	2,133	1,890
5. 2019.....	XXX	XXX	XXX	79,725	29,334	12,912	5,566	3,169	2,068	2,175
6. 2020.....	XXX	XXX	XXX	XXX	99,619	47,659	12,778	3,350	1,563	1,309
7. 2021.....	XXX	XXX	XXX	XXX	XXX	91,475	36,372	10,657	4,695	2,145
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	83,972	32,674	10,629	3,431
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,371	31,551	12,055
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,573	29,076
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85,995

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

1. Prior.....	1,405	499	48	114	24	79	54	76	82	0
2. 2016.....	524	311	112	22	1	2	4	3	0	12
3. 2017.....	XXX	390	310	148	97	91	92	90	91	106
4. 2018.....	XXX	XXX	444	474	96	65	7	5	6	25
5. 2019.....	XXX	XXX	XXX	572	274	192	101	67	33	36
6. 2020.....	XXX	XXX	XXX	XXX	832	399	135	87	68	60
7. 2021.....	XXX	XXX	XXX	XXX	XXX	492	171	101	84	97
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	147	153	152	153
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250	169	202
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	230
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273

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

1. Prior.....	4,642	3,817	4,807	4,425	5,507	4,632	5,672	8,803	2,874	2,087
2. 2016.....	1,505	447	552	443	433	392	422	890	232	174
3. 2017.....	XXX	1,249	629	408	307	228	186	601	203	143
4. 2018.....	XXX	XXX	1,907	608	379	253	284	591	200	138
5. 2019.....	XXX	XXX	XXX	1,767	494	222	267	557	164	128
6. 2020.....	XXX	XXX	XXX	XXX	1,913	619	431	545	204	159
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,758	826	797	232	179
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,003	1,425	319	222
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,168	608	273
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,649	577
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,806

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	10,983	6,271	4,678	3,218	1,708	1,660	1,533	1,744	1,132	1,351
2. 2016.....	4,549	2,776	1,339	627	675	605	382	373	396	348
3. 2017.....	XXX	4,716	2,135	1,435	1,269	896	526	549	491	399
4. 2018.....	XXX	XXX	5,422	2,384	1,495	706	581	518	487	443
5. 2019.....	XXX	XXX	XXX	7,143	3,079	1,104	760	941	605	539
6. 2020.....	XXX	XXX	XXX	XXX	6,411	3,225	1,508	1,029	782	682
7. 2021.....	XXX	XXX	XXX	XXX	XXX	6,256	4,596	1,933	1,016	934
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	11,249	3,475	1,985	1,031
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,233	3,621	2,265
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,542	4,136
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,490

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	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	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	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 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

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

NONE

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

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

NONE

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

1. Prior.....	11,710	8,718	6,181	5,233	4,192	3,784	3,034	2,513	1,884	1,587
2. 2016.....	2,961	2,115	898	652	96	114	44	24	12	10
3. 2017.....	XXX	3,858	2,533	1,728	579	407	78	64	30	26
4. 2018.....	XXX	XXX	2,814	1,609	909	569	257	215	55	41
5. 2019.....	XXX	XXX	XXX	3,997	2,693	3,605	1,398	567	353	759
6. 2020.....	XXX	XXX	XXX	XXX	5,383	5,266	2,578	928	754	1,008
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7,676	4,942	3,035	1,982	2,121
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	8,064	5,701	4,409	3,535
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,845	8,680	6,531
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,842	12,719
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,582

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

1. Prior.....	15	0	0	0	0	0	0	0	0	0
2. 2016.....	15	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	15	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	18	13	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	55	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	28	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	40	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145	70	35
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	65
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,
EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	83	64	23	17	1	0	0	0	0	0
2. 2016.....	570	91	36	29	2	1	0	0	0	0
3. 2017.....	XXX	510	82	72	42	6	1	8	0	0
4. 2018.....	XXX	XXX	516	148	37	27	0	0	0	0
5. 2019.....	XXX	XXX	XXX	915	97	43	4	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	360	206	19	3	1	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	352	237	(1)	1	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,402	(17)	(60)	4
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	(228)	(8)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	571	(89)
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	986

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	(661)	(271)	(67)	(12)	(8)	(3)	(5)	0	0	0
2. 2016.....	5,417	(150)	(11)	(21)	(13)	(9)	(3)	0	0	0
3. 2017.....	XXX	6,585	60	(19)	(12)	(16)	(2)	0	0	0
4. 2018.....	XXX	XXX	8,551	79	(13)	(20)	(13)	0	0	0
5. 2019.....	XXX	XXX	XXX	8,572	135	26	14	10	10	0
6. 2020.....	XXX	XXX	XXX	XXX	10,316	1,505	79	38	12	1
7. 2021.....	XXX	XXX	XXX	XXX	XXX	10,482	263	62	21	6
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	23,856	200	127	26
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,802	578	122
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,623	616
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,072

SCHEDULE P - PART 4K - FIDELITY/SURETY

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									
10. 2024.....	XXX									
11. 2025.....	XXX									

NONE

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

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									
10. 2024.....	XXX									
11. 2025.....	XXX									

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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									
10. 2024.....	XXX									
11. 2025.....	XXX									

NONE

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	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	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	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 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	XX	XX					
8. 2022.....	XXX	XXX	XX	XX	XX	XX				
9. 2023.....	XXX	XXX	XX	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 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

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

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	307	197	163	75	78	0	0	0	0	0
2. 2016.....	104	67	81	25	30	12	0	0	0	0
3. 2017.....	XXX	67	89	36	32	37	0	0	0	0
4. 2018.....	XXX	XXX	125	40	45	30	15	8	0	0
5. 2019.....	XXX	XXX	XXX	104	113	49	34	28	6	2
6. 2020.....	XXX	XXX	XXX	XXX	419	198	193	41	16	3
7. 2021.....	XXX	XXX	XXX	XXX	XXX	397	367	77	26	14
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	342	196	53	29
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	80	34
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	28
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26

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

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									
10. 2024.....	XXX									
11. 2025.....	XXX									

NONE

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

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									
10. 2024.....	XXX									
11. 2025.....	XXX									

NONE

SCHEDULE P - PART 4T - WARRANTY

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									
10. 2024.....	XXX									
11. 2025.....	XXX									

NONE

SCHEDULE P - PART 4U - PET INSURANCE PLANS

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									
10. 2024.....	XXX									
11. 2025.....	XXX									

NONE

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	2,284	191	65	16	13	13	11	6	6	2
2. 2016.....	12,564	14,145	14,242	14,273	14,283	14,284	14,292	14,292	14,293	14,293
3. 2017.....	XXX	17,127	18,955	19,081	19,117	19,135	19,144	19,148	19,151	19,152
4. 2018.....	XXX	XXX	14,815	16,535	16,646	16,672	16,692	16,698	16,704	16,704
5. 2019.....	XXX	XXX	XXX	16,092	18,939	19,110	19,161	19,185	19,199	19,211
6. 2020.....	XXX	XXX	XXX	XXX	14,597	17,268	17,485	17,539	17,568	17,581
7. 2021.....	XXX	XXX	XXX	XXX	XXX	18,334	22,964	23,260	23,314	23,335
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	13,810	17,238	17,461	17,514
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,609	26,791	27,033
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,772	14,004
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,923

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.....	260	112	47	35	21	17	9	8	6	5
2. 2016.....	891	106	47	16	8	8	3	3	2	2
3. 2017.....	XXX	871	166	53	24	7	2	0	0	0
4. 2018.....	XXX	XXX	979	124	46	29	10	3	1	1
5. 2019.....	XXX	XXX	XXX	1,024	181	66	38	24	11	4
6. 2020.....	XXX	XXX	XXX	XXX	1,121	206	64	30	21	7
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,353	223	68	26	8
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,348	204	74	29
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,560	224	60
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	909	143
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	838

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.....	2,101	141	55	27	15	13	7	5	6	1
2. 2016.....	17,772	19,077	19,161	19,179	19,195	19,201	19,208	19,210	19,211	19,211
3. 2017.....	XXX	24,188	25,867	25,933	25,961	25,972	25,980	25,986	25,989	25,990
4. 2018.....	XXX	XXX	21,260	22,729	22,811	22,836	22,849	22,852	22,857	22,857
5. 2019.....	XXX	XXX	XXX	22,927	25,735	25,841	25,888	25,906	25,923	25,928
6. 2020.....	XXX	XXX	XXX	XXX	21,060	23,631	23,753	23,798	23,823	23,825
7. 2021.....	XXX	XXX	XXX	XXX	XXX	26,245	30,929	31,134	31,167	31,176
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	20,541	23,739	23,870	23,900
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,411	35,065	35,195
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,366	19,407
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,073

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	9,131	2,285	1,107	475	217	356	144	99	114	97
2. 2016.....	13,977	21,096	22,452	23,037	23,235	23,322	23,384	23,406	23,419	23,424
3. 2017.....	XXX	13,745	21,282	22,721	23,419	23,654	23,798	23,901	23,931	23,944
4. 2018.....	XXX	XXX	13,868	21,223	22,655	23,325	23,645	23,803	23,865	23,899
5. 2019.....	XXX	XXX	XXX	12,218	18,867	20,221	20,985	21,292	21,412	21,485
6. 2020.....	XXX	XXX	XXX	XXX	6,922	10,092	10,852	11,297	11,433	11,500
7. 2021.....	XXX	XXX	XXX	XXX	XXX	6,310	10,760	11,751	12,226	12,422
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,946	10,140	11,179	11,615
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,309	8,122	8,958
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,898	5,940
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,307

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.....	4,564	2,508	1,550	1,150	1,002	905	834	794	752	719
2. 2016.....	7,659	2,091	841	333	160	98	54	39	29	30
3. 2017.....	XXX	7,384	2,016	913	377	198	117	55	45	39
4. 2018.....	XXX	XXX	7,344	2,172	979	422	176	80	55	40
5. 2019.....	XXX	XXX	XXX	6,952	2,162	1,006	427	180	102	74
6. 2020.....	XXX	XXX	XXX	XXX	3,558	1,225	584	210	86	42
7. 2021.....	XXX	XXX	XXX	XXX	XXX	4,433	1,504	676	292	123
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4,120	1,455	633	261
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,208	1,347	638
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,313	1,065
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,125

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.....	5,061	846	373	130	100	270	78	65	76	67
2. 2016.....	28,058	32,565	33,077	33,323	33,392	33,427	33,448	33,458	33,464	33,470
3. 2017.....	XXX	25,989	31,105	31,816	32,118	32,222	32,301	32,355	32,377	32,388
4. 2018.....	XXX	XXX	25,908	30,829	31,467	31,727	31,837	31,912	31,965	31,988
5. 2019.....	XXX	XXX	XXX	23,474	27,757	28,351	28,657	28,771	28,831	28,882
6. 2020.....	XXX	XXX	XXX	XXX	12,875	14,983	15,284	15,443	15,493	15,522
7. 2021.....	XXX	XXX	XXX	XXX	XXX	13,462	16,711	17,169	17,405	17,479
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	13,134	16,483	16,990	17,176
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,124	14,473	14,846
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,893	10,651
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,476

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	291	118	46	20	10	18	9	6	5	6
2. 2016.....	460	579	604	612	620	624	626	626	626	627
3. 2017.....	XXX	322	451	474	482	486	488	490	490	491
4. 2018.....	XXX	XXX	275	350	369	391	400	400	402	402
5. 2019.....	XXX	XXX	XXX	201	268	281	286	288	290	290
6. 2020.....	XXX	XXX	XXX	XXX	78	97	105	105	105	105
7. 2021.....	XXX	XXX	XXX	XXX	XXX	89	135	144	149	157
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	84	128	136	141
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	129	143
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	87
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51

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.....	232	133	87	67	57	45	37	33	29	26
2. 2016.....	142	39	17	14	7	6	3	2	2	0
3. 2017.....	XXX	136	34	18	8	5	3	1	1	0
4. 2018.....	XXX	XXX	86	43	28	14	2	1	0	0
5. 2019.....	XXX	XXX	XXX	82	22	9	4	3	1	1
6. 2020.....	XXX	XXX	XXX	XXX	21	6	1	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	42	19	17	8	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	46	12	7	4
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	19	8
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	7
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

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.....	167	53	10	7	0	7	1	3	2	3
2. 2016.....	753	840	850	857	861	866	867	867	867	867
3. 2017.....	XXX	592	693	707	711	712	712	712	712	712
4. 2018.....	XXX	XXX	481	547	559	570	570	570	571	571
5. 2019.....	XXX	XXX	XXX	378	430	438	441	442	443	443
6. 2020.....	XXX	XXX	XXX	XXX	131	146	150	150	150	150
7. 2021.....	XXX	XXX	XXX	XXX	XXX	154	194	204	206	209
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	165	203	207	209
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175	206	211
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	122
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91

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

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	923	368	225	118	84	67	68	62	51	30
2. 2016.....	1,658	2,513	2,659	2,712	2,755	2,783	2,800	2,809	2,810	2,815
3. 2017.....	XXX	1,574	2,395	2,607	2,692	2,734	2,771	2,789	2,792	2,795
4. 2018.....	XXX	XXX	1,527	2,326	2,511	2,613	2,677	2,727	2,748	2,757
5. 2019.....	XXX	XXX	XXX	1,408	2,316	2,544	2,676	2,764	2,794	2,804
6. 2020.....	XXX	XXX	XXX	XXX	1,102	1,843	2,069	2,238	2,285	2,303
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,129	2,157	2,382	2,509	2,575
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,243	2,106	2,359	2,469
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,142	1,905	2,082
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,174	1,937
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,052

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.....	805	568	412	357	307	266	303	262	222	212
2. 2016.....	800	234	122	85	50	30	26	17	17	15
3. 2017.....	XXX	900	302	167	103	69	46	27	32	28
4. 2018.....	XXX	XXX	815	343	188	112	83	55	32	24
5. 2019.....	XXX	XXX	XXX	977	345	176	90	48	34	26
6. 2020.....	XXX	XXX	XXX	XXX	936	325	162	91	56	47
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,142	376	225	126	66
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,079	349	187	98
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,001	338	218
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	950	314
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	996

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.....	515	197	105	90	49	44	114	29	16	22
2. 2016.....	3,270	3,843	3,905	3,933	3,952	3,966	3,979	3,980	3,983	3,987
3. 2017.....	XXX	3,284	3,830	3,940	3,978	3,992	4,010	4,012	4,020	4,021
4. 2018.....	XXX	XXX	3,238	3,816	3,887	3,922	3,966	3,993	3,998	4,001
5. 2019.....	XXX	XXX	XXX	3,211	3,814	3,904	3,957	4,004	4,021	4,023
6. 2020.....	XXX	XXX	XXX	XXX	2,692	3,128	3,227	3,331	3,350	3,359
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,084	3,820	3,935	3,985	4,000
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,261	3,786	3,913	3,952
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,262	3,635	3,716
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,072	3,476
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,959

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,882	735	426	195	78	59	43	42	20	30
2. 2016.....	2,688	3,803	4,178	4,367	4,466	4,532	4,567	4,579	4,594	4,599
3. 2017.....	XXX	2,818	4,015	4,423	4,624	4,740	4,805	4,855	4,881	4,899
4. 2018.....	XXX	XXX	3,290	4,610	5,001	5,191	5,322	5,410	5,468	5,484
5. 2019.....	XXX	XXX	XXX	3,060	4,550	4,917	5,170	5,348	5,458	5,513
6. 2020.....	XXX	XXX	XXX	XXX	2,890	4,102	4,402	4,595	4,712	4,774
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,689	4,047	4,368	4,551	4,684
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,386	3,920	4,284	4,501
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,281	3,236	3,509
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,704	2,505
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,206

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.....	1,970	1,194	657	397	432	264	182	161	154	272
2. 2016.....	1,875	891	528	309	166	89	52	50	35	25
3. 2017.....	XXX	2,013	945	548	322	195	112	65	42	16
4. 2018.....	XXX	XXX	2,116	950	558	354	206	109	54	36
5. 2019.....	XXX	XXX	XXX	2,430	1,091	714	465	251	232	361
6. 2020.....	XXX	XXX	XXX	XXX	1,709	757	501	275	142	74
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,857	847	501	314	143
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,778	871	551	282
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,503	717	461
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,245	920
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,079

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.....	2,061	686	349	310	195	216	55	51	43	185
2. 2016.....	7,471	8,840	9,178	9,345	9,401	9,436	9,459	9,477	9,485	9,487
3. 2017.....	XXX	7,944	9,439	9,817	9,970	10,033	10,059	10,081	10,104	10,112
4. 2018.....	XXX	XXX	8,576	10,080	10,480	10,622	10,713	10,751	10,788	10,797
5. 2019.....	XXX	XXX	XXX	8,476	10,202	10,573	10,776	10,892	11,021	11,236
6. 2020.....	XXX	XXX	XXX	XXX	10,012	11,383	11,731	11,844	11,908	11,952
7. 2021.....	XXX	XXX	XXX	XXX	XXX	6,956	8,587	8,907	9,073	9,153
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	6,158	8,015	8,402	8,536
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,671	6,883	7,187
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,476	5,751
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,550

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 AMERICA
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	167	87	34	19	8	7	0	6	11	17
2. 2016.....	44	74	91	102	110	115	117	121	121	122
3. 2017.....	XXX	34	82	108	124	136	141	142	146	147
4. 2018.....	XXX	XXX	30	67	89	102	112	115	120	122
5. 2019.....	XXX	XXX	XXX	32	76	89	113	121	127	128
6. 2020.....	XXX	XXX	XXX	XXX	6	25	40	49	53	54
7. 2021.....	XXX	XXX	XXX	XXX	XXX	23	58	76	88	97
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	21	46	65	79
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	49	68
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	50
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

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.....	416	277	203	146	119	109	33	54	81	114
2. 2016.....	211	73	50	27	20	12	8	5	3	1
3. 2017.....	XXX	211	86	62	36	22	11	13	8	5
4. 2018.....	XXX	XXX	217	94	54	40	22	15	8	3
5. 2019.....	XXX	XXX	XXX	182	61	44	18	11	5	3
6. 2020.....	XXX	XXX	XXX	XXX	125	44	25	14	10	7
7. 2021.....	XXX	XXX	XXX	XXX	XXX	166	51	28	14	7
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	77	47	31	13
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	59	32
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	62
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91

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.....	145	11	0	(12)	(4)	2	(4)	30	54	78
2. 2016.....	381	342	352	357	363	361	360	361	361	361
3. 2017.....	XXX	381	394	414	416	422	420	423	426	426
4. 2018.....	XXX	XXX	364	358	365	376	375	377	379	379
5. 2019.....	XXX	XXX	XXX	337	325	332	346	351	353	353
6. 2020.....	XXX	XXX	XXX	XXX	178	149	158	165	165	165
7. 2021.....	XXX	XXX	XXX	XXX	XXX	242	206	219	222	225
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	162	203	226	231
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	221	232
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	244
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE**

SECTION 1B

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

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

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	2	0	0	0	0	0	0	0	0
2. 2016.....	8	8	9	9	10	10	10	10	10	10
3. 2017.....	XXX	13	16	16	16	16	16	16	16	16
4. 2018.....	XXX	XXX	10	13	13	13	13	13	13	13
5. 2019.....	XXX	XXX	XXX	10	10	10	10	10	10	10
6. 2020.....	XXX	XXX	XXX	XXX	10	10	10	10	10	10
7. 2021.....	XXX	XXX	XXX	XXX	XXX	12	14	14	14	15
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4	7	7	7
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	23	24
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	23
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE
SECTION 1A

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

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	11	4	12	13	13	3	1	5	3	2
2. 2016.....	3	2	3	2	2	2	2	1	1	0
3. 2017.....	XXX	3	4	4	3	1	0	0	0	0
4. 2018.....	XXX	XXX	5	4	0	0	1	1	1	1
5. 2019.....	XXX	XXX	XXX	4	2	2	1	1	1	1
6. 2020.....	XXX	XXX	XXX	XXX	8	17	15	12	3	3
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7	8	6	2	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	12	8	6	5
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	6	9
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	7
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

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.....	13	7	12	3	7	2	2	7	2	1
2. 2016.....	9	14	16	16	17	17	18	18	18	18
3. 2017.....	XXX	8	13	16	17	17	17	17	17	17
4. 2018.....	XXX	XXX	18	22	22	23	24	24	24	24
5. 2019.....	XXX	XXX	XXX	21	26	27	29	29	29	29
6. 2020.....	XXX	XXX	XXX	XXX	19	36	42	42	42	42
7. 2021.....	XXX	XXX	XXX	XXX	XXX	23	36	38	39	39
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	30	38	41	43
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	26	33
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	29
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 5T - Warranty - Section 1

N O N E

Schedule P - Part 5T - Warranty - Section 2

N O N E

Schedule P - Part 5T - Warranty - Section 3

N O N E

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	14	1	0	0	0	0	0	0	0	0	0
2. 2016.....	14,695	14,691	14,694	14,694	14,694	14,694	14,694	14,694	14,694	14,694	0
3. 2017.....	XXX	12,667	12,671	12,671	12,671	12,671	12,671	12,671	12,671	12,671	0
4. 2018.....	XXX	XXX	11,176	11,172	11,229	11,229	11,175	11,175	11,175	11,175	0
5. 2019.....	XXX	XXX	XXX	9,521	9,705	9,702	9,540	9,540	9,540	9,540	0
6. 2020.....	XXX	XXX	XXX	XXX	8,154	8,140	8,141	8,141	8,141	8,141	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	7,751	7,762	7,760	7,760	7,760	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	6,841	6,832	6,835	6,834	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,221	6,214	6,214	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,393	5,399	7
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,712	4,712
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,718
13. Earned Premiums (Sch P-Pt. 1)	14,708	12,664	11,182	9,518	8,395	7,734	6,636	6,209	5,388	4,718	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.....	20	1	0	0	0	0	0	0	0	0	0
2. 2016.....	13,211	13,215	13,217	13,217	13,217	13,217	13,217	13,217	13,217	13,217	0
3. 2017.....	XXX	11,350	11,359	11,359	11,359	11,359	11,359	11,359	11,359	11,359	0
4. 2018.....	XXX	XXX	10,092	10,089	10,091	10,091	10,091	10,091	10,091	10,091	0
5. 2019.....	XXX	XXX	XXX	8,495	8,518	8,517	8,517	8,517	8,517	8,517	0
6. 2020.....	XXX	XXX	XXX	XXX	7,167	7,165	7,166	7,166	7,166	7,166	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	6,894	6,905	6,905	6,905	6,905	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	6,092	6,091	6,096	6,095	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,628	5,627	5,627	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,924	4,931	7
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,333	4,333
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,340
13. Earned Premiums (Sch P-Pt. 1)	13,231	11,354	10,103	8,492	7,192	6,890	6,104	5,627	4,927	4,340	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	2,089	(178)	(11)	(6)	0	0	0	0	0	0	0
2. 2016.....	51,520	53,874	53,764	53,730	53,721	53,721	53,721	53,721	53,721	53,721	0
3. 2017.....	XXX	54,640	57,085	57,104	56,990	56,986	56,985	56,985	56,985	56,985	0
4. 2018.....	XXX	XXX	55,570	58,203	58,088	58,063	58,061	58,060	58,060	58,060	0
5. 2019.....	XXX	XXX	XXX	54,547	56,618	56,413	56,395	56,388	56,388	56,388	0
6. 2020.....	XXX	XXX	XXX	XXX	53,177	54,402	54,559	54,478	54,458	54,454	(3)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	56,406	61,818	61,604	61,394	61,395	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	59,253	63,861	64,615	64,435	(179)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,195	65,849	65,084	(765)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,225	61,071	3,846
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,462	55,462
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,361
13. Earned Premiums (Sch P-Pt. 1)	53,608	56,817	57,893	57,160	55,009	57,398	64,800	63,500	64,402	58,361	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.....	1,706	(128)	(9)	(6)	0	0	0	0	0	0	0
2. 2016.....	44,248	46,435	46,333	46,300	46,291	46,291	46,291	46,291	46,291	46,291	0
3. 2017.....	XXX	47,394	49,500	49,515	49,402	49,398	49,397	49,397	49,397	49,397	0
4. 2018.....	XXX	XXX	48,574	50,926	50,809	50,791	50,790	50,789	50,789	50,789	0
5. 2019.....	XXX	XXX	XXX	48,199	50,150	49,998	49,984	49,976	49,976	49,976	0
6. 2020.....	XXX	XXX	XXX	XXX	46,730	48,083	48,207	48,148	48,137	48,134	(3)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	50,662	55,696	55,493	55,287	55,289	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	52,286	56,503	57,169	56,992	(177)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,638	57,884	57,208	(676)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,928	56,633	3,706
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,818	50,818
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,669
13. Earned Premiums (Sch P-Pt. 1)	45,954	49,453	50,568	50,527	48,442	51,840	57,428	55,584	59,624	53,669	XXX

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

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	1,461	(62)	(64)	(1)	0	0	(23)	0	0	0	0
2. 2016.....	261,533	262,986	262,916	262,895	262,893	262,893	262,886	262,886	262,886	262,886	0
3. 2017.....	XXX	282,397	283,505	283,540	283,506	283,500	283,498	283,498	283,498	283,498	0
4. 2018.....	XXX	XXX	303,953	305,349	305,405	305,328	305,323	305,323	305,323	305,323	0
5. 2019.....	XXX	XXX	XXX	332,246	333,072	332,774	332,685	332,685	332,685	332,685	0
6. 2020.....	XXX	XXX	XXX	XXX	353,193	352,766	352,915	352,709	352,701	352,701	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	367,911	372,922	372,918	372,868	372,838	(30)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	369,187	373,318	373,738	373,655	(83)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	363,697	366,810	366,589	(220)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	342,829	345,595	2,765
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	320,359
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322,791
13. Earned Premiums (Sch P-Pt. 1)	262,995	283,787	304,928	333,654	354,038	367,104	374,220	367,618	346,304	322,791	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.....	1,223	(71)	(64)	(1)	0	0	(23)	0	0	0	0
2. 2016.....	237,484	238,694	238,621	238,605	238,604	238,604	238,597	238,597	238,597	238,597	0
3. 2017.....	XXX	252,159	253,059	253,153	253,119	253,113	253,111	253,111	253,111	253,111	0
4. 2018.....	XXX	XXX	274,102	275,304	275,328	275,251	275,246	275,246	275,246	275,246	0
5. 2019.....	XXX	XXX	XXX	302,357	303,083	302,809	302,720	302,721	302,721	302,721	0
6. 2020.....	XXX	XXX	XXX	XXX	323,786	323,542	323,631	323,427	323,419	323,419	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	340,318	344,981	344,920	344,870	344,840	(30)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	340,844	344,209	344,551	344,474	(77)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	334,060	336,627	336,455	(171)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315,368	317,850	2,482
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	291,709
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293,912
13. Earned Premiums (Sch P-Pt. 1)	238,708	253,298	274,864	303,636	324,500	339,718	345,470	337,161	318,219	293,912	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.....	266	(33)	0	0	0	0	0	0	0	0	0
2. 2016.....	20,352	20,554	20,574	20,574	20,574	20,574	20,574	20,574	20,574	20,574	0
3. 2017.....	XXX	19,181	19,411	19,385	19,379	19,379	19,379	19,379	19,379	19,379	0
4. 2018.....	XXX	XXX	18,844	18,825	18,784	18,784	18,784	18,784	18,784	18,784	0
5. 2019.....	XXX	XXX	XXX	20,970	20,620	20,599	20,598	20,598	20,598	20,598	0
6. 2020.....	XXX	XXX	XXX	XXX	24,474	24,179	24,152	24,146	24,146	24,146	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	29,250	29,629	29,689	29,689	29,657	(32)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	33,202	33,910	33,968	33,874	(94)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,669	36,792	36,869	77
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,995	39,144	149
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,332	44,332
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,432
13. Earned Premiums (Sch P-Pt. 1)	20,618	19,351	19,093	20,925	24,076	28,935	33,553	37,431	39,176	44,432	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.....	273	(31)	0	0	0	0	0	0	0	0	0
2. 2016.....	14,945	15,128	15,149	15,149	15,149	15,149	15,149	15,149	15,149	15,149	0
3. 2017.....	XXX	11,194	11,429	11,411	11,404	11,404	11,404	11,404	11,404	11,404	0
4. 2018.....	XXX	XXX	11,013	11,015	10,976	10,976	10,976	10,976	10,976	10,976	0
5. 2019.....	XXX	XXX	XXX	11,367	11,040	11,018	11,016	11,016	11,016	11,016	0
6. 2020.....	XXX	XXX	XXX	XXX	11,202	10,995	10,956	10,950	10,950	10,950	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	12,137	12,420	12,429	12,430	12,430	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	12,511	13,066	13,120	13,122	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,882	11,980	12,108	128
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,539	13,753	215
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,325	15,325
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,670
13. Earned Premiums (Sch P-Pt. 1)	15,217	11,346	11,269	11,351	10,829	11,909	12,752	12,441	13,691	15,670	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	170	170	170	170	170	170	170	170	170	170	0
3. 2017.....	XXX	184	184	184	184	184	184	184	184	184	0
4. 2018.....	XXX	XXX	301	301	301	301	301	301	301	301	0
5. 2019.....	XXX	XXX	XXX	365	365	365	365	365	365	365	0
6. 2020.....	XXX	XXX	XXX	XXX	358	358	358	358	358	358	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	405	405	405	405	405	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	519	519	519	519	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,030	1,030	1,030	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,132	1,132	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	967	967
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	967
13. Earned Premiums (Sch P-Pt. 1)	170	184	301	365	358	405	519	1,030	1,132	967	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	122	122	122	122	122	122	122	122	122	122	0
3. 2017.....	XXX	118	118	118	118	118	118	118	118	118	0
4. 2018.....	XXX	XXX	182	182	182	182	182	182	182	182	0
5. 2019.....	XXX	XXX	XXX	222	222	222	222	222	222	222	0
6. 2020.....	XXX	XXX	XXX	XXX	212	212	212	212	212	212	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	265	265	265	265	265	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	376	376	376	376	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849	849	849	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	880	880	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666	666
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666
13. Earned Premiums (Sch P-Pt. 1)	122	118	182	222	212	265	376	849	880	666	XXX

SCHEDULE P - PART 6M - INTERNATIONAL
SECTION 1

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

SECTION 2

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

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
SECTION 1

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

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

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
1. Prior.....	16	(6)	0	0	0	0	0	0	0	0	0
2. 2016.....	1,676	1,702	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	0
3. 2017.....	XXX	1,617	1,656	1,644	1,644	1,644	1,644	1,644	1,644	1,644	0
4. 2018.....	XXX	XXX	2,082	2,133	2,133	2,133	2,133	2,133	2,133	2,133	0
5. 2019.....	XXX	XXX	XXX	2,829	2,814	2,811	2,809	2,809	2,809	2,809	0
6. 2020.....	XXX	XXX	XXX	XXX	2,679	2,722	2,728	2,722	2,722	2,722	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,814	2,818	2,838	2,838	2,809	(29)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,177	3,279	3,300	3,213	(87)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,153	3,129	3,044	(86)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,304	3,276	(28)
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,066	3,066
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,837
13. Earned Premiums (Sch P-Pt. 1)	1,692	1,637	2,124	2,868	2,663	2,855	3,184	3,269	3,302	2,837	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.....	8	(4)	0	0	0	0	0	0	0	0	0
2. 2016.....	1,426	1,451	1,454	1,454	1,454	1,454	1,454	1,454	1,454	1,454	0
3. 2017.....	XXX	1,454	1,499	1,494	1,494	1,494	1,494	1,494	1,494	1,494	0
4. 2018.....	XXX	XXX	1,901	1,968	1,974	1,974	1,974	1,974	1,974	1,974	0
5. 2019.....	XXX	XXX	XXX	2,311	2,310	2,308	2,305	2,305	2,305	2,305	0
6. 2020.....	XXX	XXX	XXX	XXX	2,085	2,147	2,148	2,143	2,143	2,143	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,223	2,222	2,219	2,219	2,219	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,572	2,660	2,666	2,666	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,895	2,878	2,813	(65)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,174	3,136	(38)
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,899	2,899
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,796
13. Earned Premiums (Sch P-Pt. 1)	1,434	1,474	1,950	2,373	2,089	2,283	2,569	2,975	3,162	2,796	XXX

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

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

SECTION 2B

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

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

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

Allocated by States and Territories

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

NONE

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

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	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
0088	The Hanover Insurance Group	12833	80-0266582				440 Lincoln Street Holding Company LLC	MA	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	84-3300049				AIXHI LLC	MA	NIA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	12833	20-5233538				AIX Specialty Insurance Company	DE	IA	Nova Casualty Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	10212	20-3051651				AIX, Inc.	DE	NIA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	41840	04-3272695				Allmerica Financial Alliance Insurance Co.	NH	IA	The Hanover Insurance Company	Ownership, Board, Management	100.000	The Hanover Insurance Group, Inc.	NO	
0088	The Hanover Insurance Group	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	RE	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	IA	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

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

SCHEDULE Y

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

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

SCHEDULE Y

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

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
AIX Specialty Insurance Insurance Company	NOVA Casualty Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Allmerica Financial Alliance Insurance Co.	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Allmerica Financial Benefit Insurance Co.	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Campmed Casualty & Indemnity Co. Inc.	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Citizens Insurance Company of America	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Citizens Insurance Company of Illinois	Opus Investment Management, Inc.	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Citizens Insurance Company of Ohio	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Citizens Insurance Company of the Midwest	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Massachusetts Bay Insurance Company	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
NOVA Casualty Company	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
The Hanover American Insurance Company	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
The Hanover Atlantic Insurance Company	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
The Hanover Casualty Company	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
The Hanover Insurance Company	Opus Investment Management, Inc.	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
The Hanover National Insurance Company	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
Verlan Fire Insurance Company	The Hanover Insurance Company	100.000	NO	The Hanover Insurance Group, Inc.	The Hanover Insurance Group	100.000	NO
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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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



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



22. Bail Bond Supplement [Document Identifier 500]



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



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



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



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



30. Credit Insurance Experience Exhibit [Document Identifier 230]



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



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



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



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



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



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
OVERFLOW PAGE FOR WRITE-INS

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

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Outside Data Processing Costs	1,049,538	3,189,320	228,604	4,467,462
2405. Technology Outsourcing Costs	2,052,515	5,869,494	1,163	7,923,172
2406. Miscellaneous Expenses	489,580	780,550	95,074	1,365,204
2407. Third party investment management fees	0	0	594,094	594,094
2497. Summary of remaining write-ins for Line 24 from overflow page	3,591,633	9,839,364	918,935	14,349,931



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

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

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

NAIC Group Code 0088

NAIC Company Code 31534

Company Name CITIZENS INSURANCE COMPANY OF AMERICA

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

1. Monoline Policies

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

2. Commercial Multiple Peril (CMP) Packaged Policies

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

2.31 Amount quantified:.....\$306,553

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

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

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$109,500	\$197,521	\$153,221	\$180,957	.....100.0 %	.....0.0 %



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

EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

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

(To Be Filed by March 1)

NAIC Group Code 0088

NAIC Company Code 31534

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations	0	0	0	0
2. Errors & omissions (E&O)	0	0	0	0
3. Directors & officers (D&O)	0	0	0	0
4. Environmental liability	0	0	0	0
5. Excess workers' compensation	0	0	62,548	1,843,170
6. Commercial excess & umbrella	11,964,731	12,763,036	4,430,207	13,921,795
7. Personal umbrella	1,088,914	1,281,322	1,450,000	1,100,000
8. Employment liability	159,565	106,044	11,228	155,000
9. Aggregate write-ins for facilities & premises (CGL)	8,212,621	9,375,688	6,108,642	15,837,759
10. Internet & cyber liability	0	0	0	0
11. Aggregate write-ins for other	2,793,029	3,032,010	0	542,500
12. Total ASL 17 - other liability (sum of lines 1 through 11)	24,218,860	26,558,100	12,062,625	33,400,224
DETAILS OF WRITE-INS				
0901. Premises and operations liability	8,212,621	9,252,775	6,033,642	15,837,759
0902. Aggregate of facilities & premises (CGL) lines of business less than 10% category	0	122,913	75,000	0
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	8,212,621	9,375,688	6,108,642	15,837,759
1101. Other general liability	2,784,336	3,021,986	0	542,500
1102. Aggregate of other lines of business less than 10% category	8,693	10,024	0	0
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	2,793,029	3,032,010	0	542,500



SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
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: Connecticut

NAIC Group Code 0088

NAIC Company Code 31534

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	NO
11. Short-term limited duration health plans	NO
12. Travel	NO
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
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: Maine

NAIC Group Code 0088

NAIC Company Code 31534

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability income	NO
2. Health	NO
3. Homeowners	NO
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



SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
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: Massachusetts

NAIC Group Code 0088

NAIC Company Code 31534

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	NO
11. Short-term limited duration health plans	NO
12. Travel	NO
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
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: New Jersey

NAIC Group Code 0088

NAIC Company Code 31534

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	NO
11. Short-term limited duration health plans	NO
12. Travel	NO
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
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: New York

NAIC Group Code 0088

NAIC Company Code 31534

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	NO
11. Short-term limited duration health plans	NO
12. Travel	NO
13. Pet insurance plans	NO



SUPPLEMENT FOR THE YEAR 2025 OF THE CITIZENS INSURANCE COMPANY OF AMERICA
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: Ohio

NAIC Group Code 0088

NAIC Company Code 31534

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	NO
11. Short-term limited duration health plans	NO
12. Travel	NO
13. Pet insurance plans	NO