



ANNUAL STATEMENT

For the Year Ended December 31, 2019
of the Condition and Affairs of the

National Interstate Insurance Company

NAIC Group Code.....	84, 84 (Current Period) (Prior Period)	NAIC Company Code.....	32620	Employer's ID Number.....	34-1607395
Organized under the Laws of OH		State of Domicile or Port of Entry	OH	Country of Domicile	US
Incorporated/Organized.....	February 10, 1989	Commenced Business.....	March 28, 1989		
Statutory Home Office	3250 Interstate Drive .. Richfield .. OH .. US .. 44286 (Street and Number) (City or Town, State, Country and Zip Code)				
Main Administrative Office	3250 Interstate Drive .. Richfield .. OH .. US .. 44286 (Street and Number) (City or Town, State, Country and Zip Code)				330-659-8900 (Area Code) (Telephone Number)
Mail Address	3250 Interstate Drive .. Richfield .. OH .. US .. 44286 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)				
Primary Location of Books and Records	3250 Interstate Drive .. Richfield .. OH .. US .. 44286 (Street and Number) (City or Town, State, Country and Zip Code)				330-659-8900 (Area Code) (Telephone Number)
Internet Web Site Address	www.natl.com				
Statutory Statement Contact	Leah Marie Blazek (Name) Leah.Blazek@natl.com (E-Mail Address)				330-659-8900 -5498 (Area Code) (Telephone Number) (Extension)
					330-659-8904 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. Anthony Joseph Mercurio	President	2. Sue Ann Erhart #	
3. Julie Ann McGraw	Senior VP, Chief Financial Officer, & Treasurer	4. Stephen Edward Winborn	

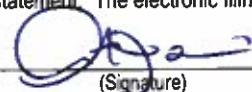
James Allan Parks	VP, Chief Underwriting Officer	George Olaf Skuggen	Senior Vice President
Gary Norman Monda	VP, Chief Investment Officer, & Assistant Treasurer	Terri Kaye Johnson	Vice President
Stephen Joseph Blankenship Jr.	Vice President	Matthew Jon Grimm	Vice President
Chris Edward Mikolay	Vice President	Shawn Vincent Los #	Senior Vice President
Scott Edward Noer	Vice President, Chief Information Officer	Howard Kim Baird	Assistant Treasurer
Robert Jude Zbacnik	Assistant Treasurer	Arthur Jeffrey Gonzales #	Senior VP, General Counsel, & Assistant Secretary
Paul Joel Stock #	Vice President	Anthony Gerald Prinzo #	Assistant Vice President
Michelle Ann Wiltgen #	Assistant Vice President	Jonathan Douglas Hicks #	Assistant Vice President
Colleen Frances Shepherd #	Assistant Vice President	Jan Marie Lombardi #	Assistant Vice President
Janice Induni Shee #	Assistant Vice President	David Bernard Slisz #	Assistant Vice President

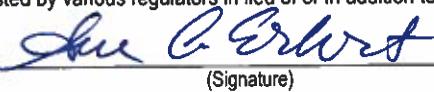
DIRECTORS OR TRUSTEES

Ronald James Brichier #	Michelle Ann Gillis #	Gary John Gruber #	Michael Eugene Sullivan Jr. #
David John Witzgall #	Anthony Joseph Mercurio #	David Lawrence Thompson Jr. #	

State of..... OH
County of..... Summit

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.


(Signature)
Anthony Joseph Mercurio


(Signature)
Sue Ann Erhart


(Signature)
Julie Ann McGraw

1. (Printed Name)
President
(Title)

2. (Printed Name)
Secretary
(Title)

3. (Printed Name)
Senior VP, Chief Financial Officer, & Treasurer
(Title)

Subscribed and sworn to before me

This 21st day of February, 2020

a. Is this an original filing?

Yes No

b. If no 1. State the amendment number

2. Date filed

3. Number of pages attached



Attorney Matthew R. Fichter
Resident Summit County
Notary Public, State of Ohio
My Commission Has No Expiration Date
Sec 147.03 RC

Annual Statement for the year 2019 of the **National Interstate Insurance Company**
ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	765,628,924		765,628,924	732,796,633
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	12,625,099		12,625,099	16,105,148
2.2 Common stocks.....	219,396,980	1,741,850	217,655,130	191,422,493
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	39,006,774		39,006,774	39,972,682
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....22,474,170, Schedule E-Part 1), cash equivalents (\$....29,904,124, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	52,378,294		52,378,294	61,467,142
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	13,748,754		13,748,754	18,909,278
9. Receivables for securities.....	3,542		3,542	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	1,102,788,368	1,741,850	1,101,046,518	1,060,673,377
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	5,299,860		5,299,860	5,354,321
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	34,865,168	155,004	34,710,164	22,890,037
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	154,471,408	864,948	153,606,459	150,034,430
15.3 Accrued retrospective premiums (\$....11,812,250) and contracts subject to redetermination (\$.....0).....	11,984,614	172,364	11,812,250	5,702,994
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	17,265,416		17,265,416	13,528,055
16.2 Funds held by or deposited with reinsured companies.....	2,619,522		2,619,522	2,308,368
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....	15,937,142		15,937,142	16,014,636
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	1,904,656		1,904,656	1,798,497
21. Furniture and equipment, including health care delivery assets (\$.....0).....	3,186,178	3,186,178	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	179,317		179,317	667,150
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	7,320,481	2,162,273	5,158,208	4,067,507
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	1,357,822,130	8,282,618	1,349,539,512	1,283,039,372
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	1,357,822,130	8,282,618	1,349,539,512	1,283,039,372

DETAILS OF WRITE-INS

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Receivable from insureds for deductible payments.....	3,894,029	827,296	3,066,733	2,501,149
2502. Prepaid expenses.....	1,334,977	1,334,977	0	
2503. Miscellaneous receivables.....	1,422,733		1,422,733	927,773
2598. Summary of remaining write-ins for Line 25 from overflow page.....	668,742	0	668,742	638,585
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	7,320,481	2,162,273	5,158,208	4,067,507

National Interstate Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	398,309,367	384,947,589
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	55,450	9,788
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	91,321,052	84,709,365
4. Commissions payable, contingent commissions and other similar charges.....	14,316,185	12,539,720
5. Other expenses (excluding taxes, licenses and fees).....	19,200,094	15,438,123
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	7,888,812	6,460,184
7.1 Current federal and foreign income taxes (including \$....1,591,764 on realized capital gains (losses)).....	1,050,141	786,758
7.2 Net deferred tax liability.....	.....	.....
8. Borrowed money \$.....0 and interest thereon \$.....0.....	.....	.....
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$....161,450,280 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	172,030,991	163,804,586
10. Advance premium.....	144,925	166,437
11. Dividends declared and unpaid:		
11.1 Stockholders.....	.....	.....
11.2 Policyholders.....	.....	.....
12. Ceded reinsurance premiums payable (net of ceding commissions).....	22,276,595	20,611,955
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	282,253,866	282,441,181
14. Amounts withheld or retained by company for account of others.....	28,159,622	23,472,060
15. Remittances and items not allocated.....	7,704,037	3,727,245
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....	1,413,000	836,000
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	.....	.....
18. Drafts outstanding.....	.....	.....
19. Payable to parent, subsidiaries and affiliates.....	15,510,162	12,362,637
20. Derivatives.....	.....	.....
21. Payable for securities.....	.....	5,170,070
22. Payable for securities lending.....	.....	.....
23. Liability for amounts held under uninsured plans.....	.....	.....
24. Capital notes \$.....0 and interest thereon \$.....0.....	.....	.....
25. Aggregate write-ins for liabilities.....	38,571	38,138
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	1,061,672,866	1,017,521,837
27. Protected cell liabilities.....	.....	.....
28. Total liabilities (Lines 26 and 27).....	1,061,672,866	1,017,521,837
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	3,000,000	3,000,000
31. Preferred capital stock.....	.....	.....
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	.....	.....
34. Gross paid in and contributed surplus.....	32,689,600	32,413,054
35. Unassigned funds (surplus).....	252,177,046	230,104,481
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....	.....	.....
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....	.....	.....
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	287,866,646	265,517,535
38. TOTAL (Page 2, Line 28, Col. 3).....	1,349,539,512	1,283,039,372

DETAILS OF WRITE-INS

2501. Unearned rental income.....	38,571	38,138
2502. .....	.....	.....
2503. .....	.....	.....
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	38,571	38,138
2901. .....	.....	.....
2902. .....	.....	.....
2903. .....	.....	.....
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	0	0
3201. .....	.....	.....
3202. .....	.....	.....
3203. .....	.....	.....
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....	0	0

Annual Statement for the year 2019 of the **National Interstate Insurance Company**
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	340,024,128	320,758,527
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	154,048,085	152,670,602
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	40,603,225	42,225,654
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	102,010,674	93,112,129
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	296,661,984	288,008,385
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	43,362,144	32,750,142
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	28,487,385	46,299,340
10. Net realized capital gains (losses) less capital gains tax of \$....1,591,764 (Exhibit of Capital Gains (Losses)).....	5,348,526	6,292,347
11. Net investment gain (loss) (Lines 9 + 10).....	33,835,911	52,591,687
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....	0	
13. Finance and service charges not included in premiums.....	1,585	23,447
14. Aggregate write-ins for miscellaneous income.....	(8,069,412)	(6,280,695)
15. Total other income (Lines 12 through 14).....	(8,067,827)	(6,257,248)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	69,130,229	79,084,581
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	69,130,229	79,084,581
19. Federal and foreign income taxes incurred.....	12,775,026	12,498,383
20. Net income (Line 18 minus Line 19) (to Line 22).....	56,355,202	66,586,198
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	265,517,535	301,209,664
22. Net income (from Line 20).....	56,355,202	66,586,198
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....294,426.....	27,220,223	(2,344,139)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	216,932	52,995
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(1,142,792)	(4,455,458)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(577,000)	(836,000)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from Protected Cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	276,546	304,275
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(60,000,000)	(95,000,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	22,349,111	(35,692,129)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	287,866,646	265,517,535

DETAILS OF WRITE-INS

0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401. Miscellaneous.....	409,072	1,285,173
1402. Funds held interest.....	(8,478,484)	(7,565,868)
1403.....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	(8,069,412)	(6,280,695)
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	0	0

Annual Statement for the year 2019 of the **National Interstate Insurance Company**
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	327,562,366	307,373,091
2. Net investment income.....	31,538,921	47,883,452
3. Miscellaneous income.....	(8,067,827)	(6,257,248)
4. Total (Lines 1 through 3).....	351,033,461	348,999,295
5. Benefit and loss related payments.....	144,689,161	142,037,979
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	129,504,697	126,992,651
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$....1,591,764 tax on capital gains (losses).....	14,103,408	11,121,720
10. Total (Lines 5 through 9).....	288,297,265	280,152,351
11. Net cash from operations (Line 4 minus Line 10).....	62,736,196	68,846,944
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	149,797,340	161,829,183
12.2 Stocks.....	8,757,213	5,387,422
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....	7,645,620	7,181,264
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	166,200,174	174,397,870
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	182,751,627	187,881,924
13.2 Stocks.....	1,453,436	3,061,724
13.3 Mortgage loans.....		
13.4 Real estate.....	269,856	10,150,532
13.5 Other invested assets.....	143,764	1,005,180
13.6 Miscellaneous applications.....	5,173,612	793,884
13.7 Total investments acquired (Lines 13.1 to 13.6).....	189,792,295	202,893,244
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(23,592,121)	(28,495,374)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....	276,546	304,275
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....	60,000,000	95,000,000
16.6 Other cash provided (applied).....	11,490,532	31,593,372
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(48,232,922)	(63,102,353)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(9,088,847)	(22,750,782)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	61,467,142	84,217,924
19.2 End of year (Line 18 plus Line 19.1).....	52,378,294	61,467,142

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

20.0001 Exchange of debt securities.....	1,998,197	7,708,172
20.0002 Exchange of equity securities.....	890,913	1,908,859
20.0003 Securities acquired in paid in kind interest payment.....	21,119	

National Interstate Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....	43,243	3,887	12,780	34,350
2. Allied lines.....	22,382	9,193	14,040	17,535
3. Farmowners multiple peril.....	0	0	0	0
4. Homeowners multiple peril.....	0	0	0	0
5. Commercial multiple peril.....	3,550,352	2,092,910	2,089,112	3,554,149
6. Mortgage guaranty.....	0	0	0	0
8. Ocean marine.....	5,396	0	0	5,396
9. Inland marine.....	4,325,891	1,836,516	2,230,015	3,932,392
10. Financial guaranty.....	0	0	0	0
11.1 Medical professional liability - occurrence.....	0	0	0	0
11.2 Medical professional liability - claims-made.....	0	0	0	0
12. Earthquake.....	0	0	0	0
13. Group accident and health.....	596,816	210,610	296,306	511,120
14. Credit accident and health (group and individual).....	0	0	0	0
15. Other accident and health.....	15,150	7,191	7,891	14,450
16. Workers' compensation.....	102,201,152	59,725,019	52,572,752	109,353,419
17.1 Other liability - occurrence.....	14,255,165	5,679,056	6,768,917	13,165,304
17.2 Other liability - claims-made.....	481,438	143,468	155,553	469,352
17.3 Excess workers' compensation.....	0	0	0	0
18.1 Products liability - occurrence.....	0	0	0	0
18.2 Products liability - claims-made.....	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	(1,061)	1,351	1,053	(764)
19.3, 19.4 Commercial auto liability.....	181,021,209	78,311,990	90,242,020	169,091,179
21. Auto physical damage.....	41,732,271	15,743,188	17,607,183	39,868,276
22. Aircraft (all perils).....	0	0	0	0
23. Fidelity.....	0	7,529	7,529	0
24. Surety.....	25	6,414	(1)	6,440
26. Burglary and theft.....	1,502	401	259	1,644
27. Boiler and machinery.....	(398)	25,864	25,580	(115)
28. Credit.....	0	0	0	0
29. International.....	0	0	0	0
30. Warranty.....	0	0	0	0
31. Reinsurance - nonproportional assumed property.....	0	0	0	0
32. Reinsurance - nonproportional assumed liability.....	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines.....	0	0	0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0
35. TOTALS.....	348,250,533	163,804,586	172,030,991	340,024,128

DETAILS OF WRITE-INS

3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0

National Interstate Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	12,780				12,780
2. Allied lines.....	14,040				14,040
3. Farmowners multiple peril.....					0
4. Homeowners multiple peril.....					0
5. Commercial multiple peril.....	2,089,112				2,089,112
6. Mortgage guaranty.....					0
8. Ocean marine.....	0				0
9. Inland marine.....	2,230,015				2,230,015
10. Financial guaranty.....					0
11.1 Medical professional liability - occurrence.....					0
11.2 Medical professional liability - claims-made.....					0
12. Earthquake.....	0				0
13. Group accident and health.....	296,306				296,306
14. Credit accident and health (group and individual).....					0
15. Other accident and health.....	7,891				7,891
16. Workers' compensation.....	52,572,752				52,572,752
17.1 Other liability - occurrence.....	6,768,917				6,768,917
17.2 Other liability - claims-made.....	155,553				155,553
17.3 Excess workers' compensation.....					0
18.1 Products liability - occurrence.....					0
18.2 Products liability - claims-made.....					0
19.1, 19.2 Private passenger auto liability.....	1,053				1,053
19.3, 19.4 Commercial auto liability.....	90,242,020				90,242,020
21. Auto physical damage.....	17,607,183				17,607,183
22. Aircraft (all perils).....					0
23. Fidelity.....	7,529				7,529
24. Surety.....	(1)				(1)
26. Burglary and theft.....	259				259
27. Boiler and machinery.....	25,580				25,580
28. Credit.....					0
29. International.....					0
30. Warranty.....					0
31. Reinsurance - nonproportional assumed property.....					0
32. Reinsurance - nonproportional assumed liability.....					0
33. Reinsurance - nonproportional assumed financial lines.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0
35. TOTALS.....	172,030,991	0	0	0	172,030,991
36. Accrued retrospective premiums based on experience.....					
37. Earned but unbilled premiums.....					0
38. Balance (sum of Lines 35 through 37).....					172,030,991

DETAILS OF WRITE-INS

3401.....					0
3402.....					0
3403.....					0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(a) State here basis of computation used in each case: Daily Pro Rata

National Interstate Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	72,737	3,882		18,683	14,693	43,243
2. Allied lines.....	23,175	12,662		9,643	3,812	22,382
3. Farmowners multiple peril.....						0
4. Homeowners multiple peril.....						0
5. Commercial multiple peril.....	2,364,282	3,255,624		1,554,726	514,829	3,550,352
6. Mortgage guaranty.....						0
8. Ocean marine.....		7,708		2,312		5,396
9. Inland marine.....	7,364,588	962,966		3,218,152	783,511	4,325,891
10. Financial guaranty.....						0
11.1 Medical professional liability - occurrence.....						0
11.2 Medical professional liability - claims-made.....						0
12. Earthquake.....						0
13. Group accident and health.....		1,270,726		673,909		596,816
14. Credit accident and health (group and individual).....						0
15. Other accident and health.....	30,591			15,441		15,150
16. Workers' compensation.....	69,854,643	107,941,702	501,638	67,468,078	8,628,753	102,201,152
17.1 Other liability - occurrence.....	45,688,878	10,955,590		9,737,661	32,651,642	14,255,165
17.2 Other liability - claims-made.....	939,902	52,539		334,014	176,990	481,438
17.3 Excess workers' compensation.....						0
18.1 Products liability - occurrence.....						0
18.2 Products liability - claims-made.....						0
19.1, 19.2 Private passenger auto liability.....	910	(773)		676	521	(1,061)
19.3, 19.4 Commercial auto liability.....	342,528,366	43,752,856	5,602,545	149,046,773	61,815,785	181,021,209
21. Auto physical damage.....	67,982,949	14,557,918	300,131	29,485,272	11,623,455	41,732,271
22. Aircraft (all perils).....						0
23. Fidelity.....						0
24. Surety.....	100			.49	.26	.25
26. Burglary and theft.....	2,154			648	4	1,502
27. Boiler and machinery.....	73,861	(569)		(171)	73,861	(398)
28. Credit.....						0
29. International.....						0
30. Warranty.....						0
31. Reinsurance - nonproportional assumed property.....	XXX.....					0
32. Reinsurance - nonproportional assumed liability.....	XXX.....					0
33. Reinsurance - nonproportional assumed financial lines.....	XXX.....					0
34. Aggregate write-ins for other lines of business.....	.0	0	0	0	0	0
35. TOTALS.....	536,927,135	182,772,831	6,404,315	261,565,866	116,287,881	348,250,533

DETAILS OF WRITE-INS

3401.							0
3402.							0
3403.							0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.0	0	0	0	0	0	0

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT**PART 2 - LOSSES PAID AND INCURRED**

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 + 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....				0	10,611	3,199	7,412	21.6
2. Allied lines.....				0	6,934	6,961	(26)	(0.1)
3. Farmowners multiple peril.....				0	0	0	0	0.0
4. Homeowners multiple peril.....				0	0	0	0	0.0
5. Commercial multiple peril.....	2,232,269	1,081,523	2,107,381	1,206,412	3,887,314	4,204,907	888,819	25.0
6. Mortgage guaranty.....				0	0	0	0	0.0
8. Ocean marine.....				0	1,741	34,431	(32,690)	(605.9)
9. Inland marine.....	2,350,979	194,315	1,459,414	1,085,880	1,091,436	1,019,496	1,157,820	29.4
10. Financial guaranty.....				0	0	0	0	0.0
11.1 Medical professional liability - occurrence.....				0	0	0	0	0.0
11.2 Medical professional liability - claims-made.....				0	0	0	0	0.0
12. Earthquake.....		1	(22)	23	.99	.87	.35	.0.0
13. Group accident and health.....		196,548	104,825	91,722	274,719	58,955	307,486	60.2
14. Credit accident and health (group and individual).....				0	0	0	0	0.0
15. Other accident and health.....	778		506	.272	173,262	170,214	3,321	23.0
16. Workers' compensation.....	45,110,319	38,827,336	47,361,971	36,575,683	145,898,515	149,227,398	33,246,801	30.4
17.1 Other liability - occurrence.....	24,796,327	5,378,019	23,749,476	6,424,870	16,742,274	16,145,328	7,021,815	53.3
17.2 Other liability - claims-made.....	17,155	.25	6,368	10,812	1,093,554	.787,347	317,019	67.5
17.3 Excess workers' compensation.....				0	0	0	0	0.0
18.1 Products liability - occurrence.....				0	0	0	0	0.0
18.2 Products liability - claims-made.....				0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability.....	512,300	.225,245	.263,132	.474,414	1,017,631	1,808,679	(316,634)	.41,457.8
19.3, 19.4 Commercial auto liability.....	178,020,180	31,272,402	128,180,150	81,112,432	223,274,397	207,880,000	96,506,830	57.1
21. Auto physical damage.....	24,939,212	7,142,998	18,378,456	13,703,753	4,805,853	3,571,589	14,938,018	37.5
22. Aircraft (all perils).....				0	0	0	0	0.0
23. Fidelity.....				0	0	0	0	0.0
24. Surety.....				0	29,619	28,251	.1,369	21.3
26. Burglary and theft.....		5	(29)	.34	1,119	.747	.405	24.7
27. Boiler and machinery.....	.59,518		.59,518	0	.287	2	.285	(247.8)
28. Credit.....				0	0	0	0	0.0
29. International.....				0	0	0	0	0.0
30. Warranty.....				0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property.....	XXX.			0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability.....	XXX.			0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX.			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	278,039,036	84,318,418	221,671,146	140,686,308	398,309,367	384,947,589	154,048,085	45.3
DETAILS OF WRITE-INS								
3401.				0	0	0	0	0.0
3402.				0	0	0	0	0.0
3403.				0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX.
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT**PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire.....				0	16,023	.998	.6,410	10,611	1,872
2. Allied lines.....				0	.7,254	.3,466	.3,786	.6,934	.1,224
3. Farmowners multiple peril.....				0				0	
4. Homeowners multiple peril.....				0				0	
5. Commercial multiple peril.....	376,497	2,038,450	.732,199	1,682,748	710,609	2,687,307	1,193,350	3,887,314	1,031,203
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....		(31)	(9)	(22)	.3,077	.2,518	.3,832	.1,741	.631
9. Inland marine.....	1,030,494	74,533	.498,837	.606,190	3,184,351	71,719	2,770,825	1,091,436	.68,685
10. Financial guaranty.....				0				0	
11.1 Medical professional liability - occurrence.....				0				0	
11.2 Medical professional liability - claims-made.....				0				0	
12. Earthquake.....		2	(29)	.31	(535)		(603)	.99	.6
13. Group accident and health.....		129,829	.69,242	.60,587		449,387	.235,255	(a)... 274,719	.40,335
14. Credit accident and health (group and individual).....				0				0	
15. Other accident and health.....				0	.503,531		.330,269	(a)... 173,262	.61,304
16. Workers' compensation.....	61,329,111	44,160,313	.60,358,050	.45,131,374	.97,453,194	105,790,680	.102,476,733	.145,898,515	.27,878,867
17.1 Other liability - occurrence.....	27,903,315	.5,124,050	.26,005,258	.7,022,106	.37,401,461	.8,095,932	.35,777,226	.16,742,274	.4,977,448
17.2 Other liability - claims-made.....	.517,003	.33	.267,422	.249,614	.1,434,596	.119,620	.710,276	.1,093,554	.194,344
17.3 Excess workers' compensation.....				0				0	
18.1 Products liability - occurrence.....				0				0	
18.2 Products liability - claims-made.....				0				0	
19.1, 19.2 Private passenger auto liability.....	301,260	.231,426	.159,861	.372,825	.925,016	.307,105	.587,314	.1,017,631	.215,389
19.3, 19.4 Commercial auto liability.....	210,492,346	.36,409,068	.146,882,216	.100,019,198	.248,643,984	.46,413,809	.171,802,593	.223,274,397	.53,697,135
21. Auto physical damage.....		.6,249,388	.967,320	.4,535,409	.2,681,299	.12,802,504	(49,450)	.10,628,500	.4,805,853
22. Aircraft (all perils).....				0				0	
23. Fidelity.....				0				0	
24. Surety.....				0	42,440		.12,820	.29,619	.10,985
26. Burglary and theft.....		.6	(38)	.45	.304	.175	(595)	.1,119	.313
27. Boiler and machinery.....				0	.11	.399	.123	.287	.51
28. Credit.....				0				0	
29. International.....				0				0	
30. Warranty.....				0				0	
31. Reinsurance - nonproportional assumed property.....	XXX			0	XXX			0	
32. Reinsurance - nonproportional assumed liability.....	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	308,199,414	89,134,998	239,508,418	157,825,994	403,127,820	163,893,666	.326,538,113	.398,309,367	.91,321,052

DETAILS OF WRITE-INS

3401.				0					0
3402.				0					0
3403.				0					0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.

Annual Statement for the year 2019 of the **National Interstate Insurance Company**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	40,043,368			40,043,368
1.2 Reinsurance assumed.....	14,636,992			14,636,992
1.3 Reinsurance ceded.....	31,257,400			31,257,400
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	23,422,959	0	0	23,422,959
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		40,062,368		40,062,368
2.2 Reinsurance assumed, excluding contingent.....		18,901,621		18,901,621
2.3 Reinsurance ceded, excluding contingent.....		27,350,805		27,350,805
2.4 Contingent - direct.....		1,112		1,112
2.5 Contingent - reinsurance assumed.....		729,200		729,200
2.6 Contingent - reinsurance ceded.....		246,875		246,875
2.7 Policy and membership fees.....		2,606		2,606
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	32,099,228	0	32,099,228
3. Allowances to manager and agents.....		5,253		5,253
4. Advertising.....	18,342	284,000		302,342
5. Boards, bureaus and associations.....	147,291	3,857,588		4,004,879
6. Surveys and underwriting reports.....	.71	869,711		869,783
7. Audit of assureds' records.....	614	224,891		225,506
8. Salary and related items:				
8.1 Salaries.....	11,602,121	26,809,876	473,700	38,885,697
8.2 Payroll taxes.....	.877,654	1,814,376	31,985	2,724,015
9. Employee relations and welfare.....	2,097,109	5,258,482	77,804	7,433,396
10. Insurance.....	13,711	151,128		164,839
11. Directors' fees.....				0
12. Travel and travel items.....	224,970	2,078,576	24,654	2,328,200
13. Rent and rent items.....	56,803	861,986	15,015	933,803
14. Equipment.....	75,542	802,370	336	878,248
15. Cost or depreciation of EDP equipment and software.....	.118,391	3,303,526		3,421,916
16. Printing and stationery.....	140,483	486,191	24,617	651,290
17. Postage, telephone and telegraph, exchange and express.....	163,518	321,800	1,015	486,332
18. Legal and auditing.....	.56,988	1,184,687	277,042	1,518,717
19. Totals (Lines 3 to 18).....	15,593,607	48,314,441	926,168	64,834,216
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$....80,197.....		12,113,341		12,113,341
20.2 Insurance department licenses and fees.....	96,192	321,525		417,717
20.3 Gross guaranty association assessments.....		224,086		224,086
20.4 All other (excluding federal and foreign income and real estate).....	44,681	792,936		837,617
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	140,873	13,451,889	0	13,592,762
21. Real estate expenses.....	.827,167	1,132,934	3,921,408	5,881,509
22. Real estate taxes.....			672,747	672,747
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	618,620	7,012,181	3,729	7,634,529
25. Total expenses incurred.....	40,603,225	102,010,674	5,524,052	(a).....148,137,951
26. Less unpaid expenses - current year.....	91,321,052	40,479,402	925,688	132,726,142
27. Add unpaid expenses - prior year.....	84,709,365	33,981,887	456,140	119,147,392
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	33,991,539	95,513,158	5,054,504	134,559,201

DETAILS OF WRITE-INS

2401. Miscellaneous expenses.....	.618,620	7,012,181	3,729	7,634,529
2402.				0
2403.				0
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	.618,620	7,012,181	3,729	7,634,529

(a) Includes management fees of \$....16,245,501 to affiliates and \$.....0 to non-affiliates.

National Interstate Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....174,858	.....151,958
1.1 Bonds exempt from U.S. tax.....	(a).....4,827,208	.....4,920,807
1.2 Other bonds (unaffiliated).....	(a).....21,592,786	.....21,469,589
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....890,029	.....836,650
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....1,507,240	.....1,485,560
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....5,367,087	.....5,367,087
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....882,721	.....918,334
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....85,474	.....85,474
9. Aggregate write-ins for investment income.....	.....11,740	.....11,740
10. Total gross investment income.....	.....35,339,144	.....35,247,201
11. Investment expenses.....	(g).....	.....5,524,052
12. Investment taxes, licenses and fees, excluding federal income taxes.....	(g).....	.....
13. Interest expense.....	(h).....	.....
14. Depreciation on real estate and other invested assets.....	(i).....1,235,764	.....
15. Aggregate write-ins for deductions from investment income.....	.....0	.....0
16. Total deductions (Lines 11 through 15).....	.....6,759,816	.....
17. Net investment income (Line 10 minus Line 16).....	.....28,487,385	.....

DETAILS OF WRITE-INS

0901. Miscellaneous investment income.....	11,740	11,740
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	11,740	11,740
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	0	0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	0	0

- (a) Includes \$....1,117,920 accrual of discount less \$....2,429,758 amortization of premium and less \$....192,837 paid for accrued interest on purchases.
- (b) Includes \$....775 accrual of discount less \$....1,819 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$....4,908,576 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$....1,235,764 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....	.....	.....0	.....	.....
1.1 Bonds exempt from U.S. tax.....	1,284,871	.....	1,284,871	.....	.....
1.2 Other bonds (unaffiliated).....	260,811	(513,684)	(252,873)	136,726	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	90,484	.....	90,484	1,466,343	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	1,306,184	(1,007,887)	298,298	2,977,137	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	26,112,621	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	5,519,511	.....	5,519,511	(3,178,179)	.....
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	8,461,860	(1,521,571)	6,940,290	27,514,649	0

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page...	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	0	0	0	0	0

Annual Statement for the year 2019 of the **National Interstate Insurance Company**
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	.....	.....	0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	.....	.....	0
2.2 Common stocks.....	1,741,850	854,376	(887,474)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	.....	.....	0
3.2 Other than first liens.....	.....	.....	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....	.....	.....	0
4.2 Properties held for the production of income.....	.....	.....	0
4.3 Properties held for sale.....	.....	.....	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	.....	.....	0
6. Contract loans.....	.....	.....	0
7. Derivatives (Schedule DB).....	.....	.....	0
8. Other invested assets (Schedule BA).....	.....	.....	0
9. Receivables for securities.....	.....	.....	0
10. Securities lending reinvested collateral assets (Schedule DL).....	.....	.....	0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	1,741,850	854,376	(887,474)
13. Title plants (for Title insurers only).....	.....	.....	0
14. Investment income due and accrued.....	.....	.....	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	155,004	157,045	2,041
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	864,948	136,239	(728,709)
15.3 Accrued retrospective premiums and contracts subject to redetermination.....	172,364	69,150	(103,214)
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	.....	.....	0
16.2 Funds held by or deposited with reinsured companies.....	.....	.....	0
16.3 Other amounts receivable under reinsurance contracts.....	.....	.....	0
17. Amounts receivable relating to uninsured plans.....	.....	.....	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	.....	.....	0
18.2 Net deferred tax asset.....	.....	.....	0
19. Guaranty funds receivable or on deposit.....	.....	.....	0
20. Electronic data processing equipment and software.....	.....	.....	0
21. Furniture and equipment, including health care delivery assets.....	3,186,178	3,669,224	483,045
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	.....	.....	0
23. Receivables from parent, subsidiaries and affiliates.....	.....	.....	0
24. Health care and other amounts receivable.....	.....	.....	0
25. Aggregate write-ins for other-than-invested assets.....	2,162,273	2,253,791	91,518
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	8,282,618	7,139,825	(1,142,792)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.....	.....	0
28. TOTALS (Lines 26 and 27).....	8,282,618	7,139,825	(1,142,792)

DETAILS OF WRITE-INS

1101.....	.....	.....	0
1102.....	.....	.....	0
1103.....	.....	.....	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid expenses.....	1,334,977	1,361,557	26,580
2502. Receivable from insureds for deductible payments.....	827,296	890,726	63,430
2503. Commission receivables.....	.....	1,508	1,508
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	2,162,273	2,253,791	91,518

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The Annual Statement of National Interstate Insurance Company (Company) has been prepared on the basis of accounting practices prescribed or permitted by the State of Ohio Department of Insurance. The Ohio Department of Insurance requires insurance companies domiciled in the state of Ohio to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the Ohio Department of Insurance. There are no deviations prescribed or permitted by the Ohio Department of Insurance utilized in these financial statements as shown below:

	SSAP #	F/S Page	F/S Line #	2019	2018
1. Net income state basis	XXX	XXX	XXX	\$ 56,355,202	\$ 66,586,198
2. Effect of state prescribed practices				-	-
3. Effect of state permitted practices				-	-
4. Net income, NAIC SAP	XXX	XXX	XXX	<u>\$ 56,355,202</u>	<u>\$ 66,586,198</u>
5. Statutory surplus state basis	XXX	XXX	XXX	\$ 287,866,646	\$ 265,517,535
6. Effect of state prescribed practices				-	-
7. Effect of state permitted practices				-	-
8. Statutory surplus, NAIC SAP	XXX	XXX	XXX	<u>\$ 287,866,646</u>	<u>\$ 265,517,535</u>

B. Use of Estimates

The preparation of financial statements in accordance with the NAIC *Accounting Practices and Procedures Manual* requires management to make estimates and assumptions that affect amounts reported in these financial statements and notes. Actual results could differ from the estimates and assumptions used.

C. Accounting Policies

Premiums that are written, assumed and ceded under the Company's insurance policies and reinsurance contracts are earned over the terms of the related policies and contracts on a pro rata basis. Unearned premiums are established as liabilities and represent the portion of premiums written, but not yet earned.

Unlike the recognition of premium revenue, expenses incurred while producing new insurance business, such as commissions and premium taxes, are charged to operations as incurred and ceding allowances received or receivable are credited to operations through reductions in expenses incurred.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds with a NAIC rating 1 and 2 are stated at amortized cost using the interest method; all others are stated at the lower of amortized cost or fair value. The Company does not own any SVO Identified Exchange Traded Funds.
3. Common stocks are stated at fair value except for investments in subsidiaries – see Item 7.
4. Redeemable preferred stocks rated 1 and 2 are stated at amortized cost; perpetual preferred stocks rated 1 and 2 are stated at fair value; all others are stated at the lower of cost, amortized cost or fair value.
5. The Company's investment portfolio does not include any mortgage loans.
6. For residential mortgage-backed securities (RMBS), commercial mortgage-backed securities (CMBS) and other loan-backed and structured securities (LBASS), the NAIC has retained third-party investment management firm to assist in the determination of the appropriate NAIC designations and Book Adjusted Carrying Values based not only on the probability of loss, but also on the severity of loss. Those RMBS, CMBS and other LBASS securities that are not modeled but receive a current year NAIC Credit Rating Provider (CRP) rating equal to NAIC 1 and 2 are stated at amortized cost and NAIC 3-6 are stated at lower of amortized cost or fair value. Mandatory convertible bonds are stated at the lower of book value or fair value, regardless of the NAIC designation.
7. Investments in subsidiary and affiliated companies are stated as follows:

Three wholly owned insurance subsidiaries, National Interstate Insurance Company of Hawaii, Inc. (NIHI), Triumphe Casualty Company (TCC) and Vanliner Insurance Company (VIC) are stated at the statutory equity in net assets plus any applicable remaining goodwill. TransProtection Service Company (TPSC), a wholly owned non-insurance subsidiary, is stated at GAAP equity value, but is nonadmitted. Goodwill arising from the acquisition of VIC is amortized over a period of ten years and is described further in Note 3A.

NOTES TO FINANCIAL STATEMENTS

8. Investments in limited partnerships are stated at the underlying audited GAAP equity value.
9. The Company does not invest in derivative instruments.
10. The Company does not anticipate investment income when evaluating the need for premium deficiency reserves.
11. Unpaid losses and loss adjustment expense reserves represent the estimated ultimate net cost of all reported and unreported losses incurred. The Company does not discount loss and loss adjustment expense reserves. The reserves for unpaid losses and loss adjustment expenses include an amount determined using individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Those estimates are subject to the effects of trends in loss severity and frequency. Although considerable variability is inherent in such estimates and the ultimate liability may be in excess of or less than the amounts provided, management believes that the reserves for losses and loss adjustment expenses are adequate. The estimates are continually reviewed and adjusted as necessary as experience develops or new information becomes known; such adjustments are reflected in the period determined.
12. The Company has a capitalization policy for prepaid expenses and purchases of items such as office equipment, software/hardware, furniture, vehicles, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
13. The Company is a property and casualty insurance company only and does not write major medical and/or prescription drug coverage.

D. Going Concern

Based on its evaluation of relevant conditions and events, management does not have substantial doubt about the Company's ability to continue as a going concern.

Note 2 – Accounting Changes and Corrections of Errors

Not applicable

Note 3 – Business Combinations and Goodwill

A. Statutory Purchase Method

The Company purchased a 100% interest in Vanliner Group, Inc. on July 1, 2010. The affiliates of Vanliner Group, Inc. included VIC, a Missouri domiciled insurance company licensed in all 50 states whose primary business is providing insurance for the moving and storage industry, Vanliner Reinsurance Limited, a Bermuda domiciled reinsurance company and TransProtection Service Company, an insurance agency. As of July 30, 2013, Vanliner Group, Inc. was dissolved. The dissolution had no financial impact on the Company, as the above-identified affiliates were the only assets of Vanliner Group, Inc. and subsequent to the dissolution, they are directly owned by the Company. The goodwill associated with the original purchase is solely attributable to VIC, a surviving entity after the dissolution. Goodwill is recorded as a component of the change in unrealized gains (losses). As of July 1, 2015, Vanliner Reinsurance Limited was dissolved. At that time, it had a nonadmitted GAAP value of \$152,365. The net assets of \$152,365 were transferred to the Company, its direct parent. The transaction was accounted for as a statutory purchase and reflects the following:

Cost of Acquired Entity	Original Amount of Admitted Goodwill	Admitted Goodwill as of the Reporting Date	Amount of Goodwill Amortized During the Reporting Period	Admitted Goodwill as a % of SCA BACV, Gross of Admitted Goodwill
\$ 120,529,625	\$ 22,328,870	\$ 1,116,443	\$ 2,232,887	0.681%

B. Statutory Merger

Not applicable

C. Assumption Reinsurance

Not applicable

D. Impairment Loss

Not applicable

Note 4 – Discontinued Operations

A - D. Not applicable

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable

B. Debt Restructuring

NOTES TO FINANCIAL STATEMENTS

Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

1. The Company uses dealer-modeled prepayment assumptions for mortgage-backed and asset-backed securities at the date of purchase to determine effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.
2. The Company had no loan-backed securities with a recognized other-than-temporary impairment ("OTTI") due to either the intent to sell or the inability or lack of intent to hold to recovery during 2019.
3. The following table shows each security with a credit-related OTTI charge recognized during the period:

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flows	Recognized OTTI	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date Reported
86358RDX2	\$ 184,537	\$ 175,713	\$ 1,339	\$ 183,198	\$ 183,198	3/31/19
50188NAA6	943,747	825,191	118,556	825,191	828,512	3/31/19
05616MAG1	1,386,108	1,282,262	145,041	1,241,067	1,213,187	9/30/19
44931BAE7	1,388,604	1,348,408	51,362	1,337,242	1,299,918	9/30/19
50188NAA6	825,191	763,086	5,496	819,695	816,872	9/30/19
01749PAN8	884,941	768,274	97,661	787,280	789,261	9/30/19
67389YAF2	1,855,314	1,814,350	41,229	1,814,085	1,776,763	9/30/19
362341XC8	102,080	95,094	1,918	100,162	100,162	12/31/19
75620RAC6	186,553	168,465	18,088	168,465	131,675	12/31/19
01749PAN8	783,416	727,861	9,628	773,788	744,057	12/31/19
50188NAA6	820,410	789,462	23,366	797,044	788,125	12/31/19
TOTAL	XXXX	XXXX	\$ 513,684	XXXX	XXXX	XXXX

4. The following table shows all loan-backed securities with an unrealized loss:

a. The aggregate amount of unrealized losses:		
1. Less than 12 months	\$ (579,344)	
2. 12 months or longer	(1,334,123)	
b. The aggregate related fair value of securities with unrealized losses:		
1. Less than 12 months	\$ 117,921,851	
2. 12 months or longer	78,703,848	

5. Based on cash flow projections received from independent sources (which reflect loan to collateral values, subordination, vintage and geographic concentration), implied cash flows inherent in security ratings and analysis of historical payment data, management believes that the Company will recover its cost basis in all securities with unrealized losses as of December 31, 2019. The Company has the intent to hold such securities until they recover in value or mature.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable

J. Real Estate

Not applicable

NOTES TO FINANCIAL STATEMENTS**K. Low-Income Housing Tax Credits**

Not applicable

L. Restricted Assets**1. Restricted Assets (Including Pledged)**

	Gross (Admitted & Nonadmitted) Restricted					6	7	8	9	Percentage	
	Current Year									10	11
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Activity (a)	3 Protected Cell Account Restricted Assets	4 Protected Cell Assets Supporting G/A Activity (b)	5 Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-		
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-		
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-		
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-		
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-		
g. Placed under option contracts	-	-	-	-	-	-	-	-	-		
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock	14,029,259	-	-	-	14,029,259	19,189,783	(5,160,524)	-	14,029,259	1.0%	1.0%
i. FHLB capital stock	-	-	-	-	-	-	-	-	-		
j. On deposit with states	98,150,823	-	-	-	98,150,823	96,435,118	1,715,705	-	98,150,823	7.2%	7.3%
k. On deposit with other regulatory bodies	602,865	-	-	-	602,865	600,879	1,986	-	602,865	0.0%	0.0%
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-		
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-		
n. Other restricted assets	-	-	-	-	-	-	-	-	-		
o. Total restricted assets	\$112,782,947	\$ -	\$ -	\$ -	\$112,782,947	\$ 116,225,780	\$ (3,442,833)	\$ -	\$ 112,782,947	8.3%	8.4%

(a) Subset of column 1

(b) Subset of column 2

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

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

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories

Not applicable

3. Detail of Other Restricted Assets

Not applicable

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

Not applicable

M. Working Capital Finance Investments

Not applicable

N. Offsetting and Netting of Assets and Liabilities

Not applicable

NOTES TO FINANCIAL STATEMENTS**O. 5GI Securities**

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds – AC	2	2	\$ 164,118	\$ 142,921	\$ 164,275	\$ 143,156
(2) Bonds – FV	-	-	-	-	-	-
(3) LB & SS – AC	1	-	165,043	-	165,500	-
(4) LB & SS – FV	2	3	131,685	367,627	131,685	367,627
(5) Preferred Stock – AC	-	-	-	-	-	-
(6) Preferred Stock – FV	1	1	140,253	140,253	140,253	140,253
(7) Total (1+2+3+4+5+6)	6	6	\$ 601,099	\$ 650,801	\$ 601,713	\$ 651,036

AC – Amortized Cost FV – Fair Value

P. Short Sales

The Company did not have any short sales during 2019.

Q. Prepayment Penalty and Acceleration Fees

During 2019, the Company had nine bonds sold, redeemed or otherwise disposed as a result of a callable feature with a total prepayment penalty of \$93,757.

	General Account	Protected Cell
(1) Number of CUSIPs	9	-
(2) Aggregate Amount of Investment Income	\$ 93,757	\$ -

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies**A. Detail for Those Greater than 10% of Admitted Assets**

Not applicable

B. Write-down's for Impairment of Joint Ventures, Partnerships and LLCs

Not applicable

Note 7 – Investment Income**A. Accrued Investment Income**

The Company does not admit investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted

There are no amounts excluded as the Company's due and accrued investment income is current.

Note 8 – Derivative Instruments**A - B. Not applicable as the Company does not invest in derivative instruments.**

NOTES TO FINANCIAL STATEMENTS**Note 9 – Income Taxes****A. Deferred Tax Assets and Deferred Tax Liabilities**

1. The components of the net deferred tax asset / (liability) at December 31 are as follows:

	2019			2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) Col (7+8) Total
(a) Gross Deferred Tax Assets	\$20,229,405	\$1,543,270	\$21,772,675	\$19,500,393	\$3,001,046	\$22,501,439	\$ 729,012	\$(1,457,776)	\$ (728,764)
(b) Statutory Valuation Allowance Adjustment	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	20,229,405	1,543,270	21,772,675	19,500,393	3,001,046	22,501,439	729,012	(1,457,776)	(728,764)
(d) Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e) Subtotal (Net Deferred Tax Assets) (1c-1d)	20,229,405	1,543,270	21,772,675	19,500,393	3,001,046	22,501,439	729,012	(1,457,776)	(728,764)
(f) Deferred Tax Liabilities	4,374,752	1,460,781	5,835,533	5,089,129	1,397,674	6,486,803	(714,377)	63,107	(651,270)
(g) Net Admitted Deferred Tax Assets/(Net Deferred Tax Liability) (1e-1f)	\$15,854,653	\$ 82,489	\$15,937,142	\$14,411,264	\$1,603,372	\$16,014,636	\$ 1,443,389	\$(1,520,883)	\$ (77,494)

2. Admission Calculation Components, SSAP No. 101:

	2019			2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) Col (7+8) Total
(a). Federal income taxes paid in prior years recoverable through loss carrybacks	\$16,022,407	\$283,297	\$16,305,704	\$10,302,247	\$ -	\$10,302,247	\$5,720,160	\$283,297	\$6,003,457
(b). Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	487,721	1,259,973	1,747,694	5,872,607	3,001,046	8,873,653	(5,348,886)	(1,741,073)	(7,125,959)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	487,721	1,259,973	1,747,694	5,872,607	3,001,046	8,873,653	(5,348,886)	(1,741,073)	(7,125,959)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	40,336,261	XXX	XXX	36,653,261	XXX	XXX	3,683,000
(c). Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	3,719,277	-	3,719,277	3,325,539	-	3,325,539	393,738	-	393,738
(d). Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c))	\$20,229,405	\$1,543,270	\$21,772,675	\$19,500,393	\$3,001,046	\$22,501,439	\$729,012	\$(1,457,776)	\$ (728,764)

NOTES TO FINANCIAL STATEMENTS**3. Other Admissibility Criteria:**

	2019	2018
a. Ratio percentage used to determine recovery period and threshold limitation amount	416%	432%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 271,929,504	\$ 249,502,899

4. Impact of Tax Planning Strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character, as a percentage.

	2019			2018			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
1. Adjusted gross DTAs amount from Note 9A1(c)	20,229,405	1,543,270	21,772,675	19,500,393	3,001,046	22,501,439	729,012	(1,457,776)	(728,764)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e).	20,229,405	1,543,270	21,772,675	19,500,393	3,001,046	22,501,439	729,012	(1,457,776)	(728,764)
4. Percentage of net adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

(b) Does the company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. The Company has recognized all deferred tax liabilities.

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

1.

Current Income Tax:	(1)	(2)	(3) (Col 1-2) Change
	2019	2018	
(a) Federal	\$ 12,771,359	\$ 12,495,210	\$ 276,149
(b) Foreign	3,667	3,173	494
(c) Subtotal	12,775,026	12,498,383	276,643
(d) Federal income tax on net capital gains	1,591,764	(1,911,076)	3,502,840
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and Foreign income taxes incurred	\$ 14,366,790	\$ 10,587,307	\$ 3,779,483

NOTES TO FINANCIAL STATEMENTS

2.

Deferred Tax Assets:	(1) 2019	(2) 2018	(3) (Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 8,978,565	\$ 9,076,802	\$ (98,237)
(2) Unearned premium reserve	7,231,388	6,886,783	344,605
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	2,240,762	1,819,192	421,570
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	866,966	718,546	148,420
(14) Other assets – nonadmitted	911,724	999,070	(87,346)
(99) Subtotal	\$20,229,405	\$19,500,393	\$ 729,012
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$20,229,405	\$19,500,393	\$ 729,012
(e) Capital:			
(1) Investments	\$ 1,543,270	\$ 3,001,046	\$ (1,457,776)
(2) Net capital loss carry-forward	-	-	-
(3) Real Estate			
(4) Other (including items <5% of total capital tax assets)			
(99) Subtotal	\$ 1,543,270	\$ 3,001,046	\$ (1,457,776)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	\$ 1,543,270	\$ 3,001,046	\$ (1,457,776)
(i) Admitted deferred tax assets (2d+2h)	\$ 21,772,675	\$ 22,501,439	\$ (728,764)

3.

Deferred Tax Liabilities:	(1) 2019	(2) 2018	(3) (Col 1-2) Change
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	2,040,898	2,032,765	8,133
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Discount of unpaid losses transition	1,948,862	2,589,608	(640,476)
(6) Accruals	242,626	-	242,626
(7) Other (including items <5% of total ordinary tax liabilities)	142,366	466,756	(324,390)
(99) Subtotal	\$ 4,374,752	\$ 5,089,129	\$ (714,377)
(b) Capital:			
(1) Investments	\$ 1,460,781	\$ 1,397,674	\$ 63,107
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	\$ 1,460,781	\$ 1,397,674	\$ 63,107
(c) Deferred tax liabilities (3a99+3b99)	\$ 5,835,533	\$ 6,486,803	\$ (651,270)

4. Net Deferred Tax Assets/Liabilities (2i-3c) \$ 15,937,142 \$ 16,014,636 \$ (77,494)

NOTES TO FINANCIAL STATEMENTS

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

The Company's income tax expense and change in deferred income taxes differs from the amount obtained by applying the federal statutory rate of 21% in 2019 and 2018, respectively, to net income are as follows:

	2019	2018
Income taxes at the statutory rate	\$ 14,957,453	\$ 16,266,930
Intercompany dividends	-	(3,570,000)
Tax exempt income deduction	(775,027)	(785,530)
Dividend received deduction	(96,724)	(98,615)
Other	64,156	(1,172,483)
Totals	\$ 14,149,858	\$ 10,640,302
 Federal and foreign income taxes incurred	 \$ 12,775,026	 \$ 12,498,383
Federal income tax on net capital (losses) gains	1,591,764	(1,911,076)
Change in net deferred income taxes ex. unrealized	(216,932)	52,995
 Total statutory income taxes	 \$ 14,149,858	 \$ 10,640,302

E. Operating Loss and Tax Credit Carryforwards

1. At December 31, 2019, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
2. The amount of federal income taxes incurred and available for recoupment in the event of future net losses:

Year	Amount	Ordinary	Capital
2019	\$ 10,006,974	\$ 9,723,676	\$ 283,297
2018	6,677,975	6,677,975	-
2017	-	-	-

3. At December 31, 2019, the Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. The Company's federal income tax return is consolidated.

1. The Company's federal income tax return is consolidated with the following entities:

AAG Insurance Agency, Inc.	Great American Life Insurance Company
ABA Insurance Services, Inc.	Great American Lloyd's, Inc.
American Empire Insurance Company	Great American Management Services, Inc.
American Empire Surplus Lines Insurance Company	Great American Protection Insurance Company
American Empire Underwriters, Inc.	Great American Re Inc.
American Financial Enterprises, Inc.	Great American Security Insurance Company
American Financial Group, Inc.	Great American Spirit Insurance Company
American Highways Insurance Agency, Inc.	Great American Underwriters Insurance Company
American Money Management Corporation	Hangar Acquisition Corp.
American Premier Underwriters, Inc.	Hudson Indemnity, Ltd.
American Signature Underwriters, Inc.	Key Largo Group, Inc.
Annuity Investors Life Insurance Company	Lehigh Valley Railroad Company
APU Holding Company	Magnolia Alabama Holdings, Inc.
Bridgefield Casualty Insurance Company	Manhattan National Holding Corporation
Bridgefield Employers Insurance Company	Manhattan National Life Insurance Company
Brothers Pennsylvanian Corporation	Mid-Continent Assurance Company
Brothers Property Corporation	Mid-Continent Casualty Company
Brothers Property Management Corporation	Mid-Continent Excess and Surplus Insurance Company
Ceres Group, Inc.	Mid-Continent Specialty Insurance Services, Inc.
Continental General Corporation	National Interstate Corporation
Crop Managers Insurance Agency, Inc.	National Interstate Insurance Agency, Inc.
Dempsey & Siders Agency, Inc.	National Interstate Insurance Company
Dixie Terminal Corporation	National Interstate Insurance Company of Hawaii, Inc.
Eden Park Insurance Brokers, Inc.	Oklahoma Surety Company
Explorer RV Insurance Agency, Inc.	One East Fourth, Inc.
Farmers Crop Insurance Alliance, Inc.	Owasco River Railway, Inc. (The)
FCIA Management Company, Inc.	PCC Technical Industries, Inc.
GAI Insurance Company, Ltd.	Penn Towers, Inc.
GAI Mexico Holdings, LLC	Pioneer Carpet Mills, Inc.
GAI Warranty Company	Premier Lease & Loan Services Insurance Agency, Inc.
GAI Warranty Company of Florida	Premier Lease & Loan Services of Canada, Inc.
GALIC Brothers, Inc.	Professional Risk Brokers, Inc.
Global Premier Finance Company	QQAgency of Texas, Inc.
Great American Advisors, Inc.	Republic Indemnity Company of America
Great American Agency of Texas, Inc.	Republic Indemnity Company of California
Great American Alliance Insurance Company	Risico Management Corporation
Great American Assurance Company	Safety Claims & Litigation Services, LLC
Great American Casualty Insurance Company	Safety, Claims and Litigation Services, LLC
Great American Contemporary Insurance Company	Skipjack Marina Corp.
Great American E & S Insurance Company	Summit Consulting, LLC
Great American Fidelity Insurance Company	Summit Holding Southeast, Inc.

NOTES TO FINANCIAL STATEMENTS

Great American Financial Resources, Inc.
 Great American Holding, Inc.
 Great American Insurance Agency, Inc.
 Great American Insurance Company
 Great American Insurance Company of New York

TEJ Holdings, Inc.
 Three East Fourth, Inc.
 TransProtection Service Company
 Triumphe Casualty Company
 Vanliner Insurance Company

2. Pursuant to the tax allocation agreement, the Company's tax expense will be determined based upon its inclusion in the consolidated tax return of AFG and its included subsidiaries. Estimated payments are to be made quarterly during the year. Following year-end, additional settlements will be made on the original due date of the return and, when extended, at the time the return is filed. The method of allocation among the companies under the agreement is based upon separate return calculations with current credit for net losses to the extent the losses provide a benefit in the consolidated tax return.

G. Federal or Foreign Federal Income Tax Loss Contingencies:

The Company does not have any tax loss contingencies.

H. Repatriation Transition Tax (RTT) - RTT owed under the TCJA

The Company has no liability under the Repatriation Transition Tax.

I. Alternative Minimum Tax (AMT) Credit

The Company has no AMT credit.

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of Relationships

The Company is a wholly owned subsidiary of National Interstate Corporation (the Corporation), an insurance holding company. The Company also owns 100% of TCC, NIHI, VIC, and TransProtection Service Company (TPSC). Other subsidiaries of the Corporation include Hudson Indemnity Ltd. (HIL), National Interstate Insurance Agency, Inc. (NIIA), Explorer RV Insurance Agency, Inc., American Highways Insurance Agency, Inc., Safety, Claims & Litigation Services, LLC (MT), Safety, Claims and Litigation Services, LLC (OH), and Hudson Management Group, Ltd.

The Company is an indirect 100% owned subsidiary of American Financial Group, Inc. (AFG), a public company (NYSE: AFG), and 100% of the outstanding common stock of the Corporation is directly owned by Great American Holding, Inc., a subsidiary of AFG.

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

The Company paid the following dividends to its parent National Interstate Corporation during 2019:

<u>Date</u>	<u>Amount</u>	<u>Type</u>
03/08/2019	\$ 20,000,000	Extraordinary
05/28/2019	\$ 15,000,000	Extraordinary
09/15/2019	\$ 25,000,000	Extraordinary

The Corporation paid the following dividends to its parent Great American Holding, Inc. during 2019:

<u>Date</u>	<u>Amount</u>	<u>Type</u>
03/08/2019	\$ 20,000,000	N/A
05/28/2019	\$ 15,000,000	N/A
09/17/2019	\$ 25,000,000	N/A

C. Change in Terms of Intercompany Arrangements

Not applicable

NOTES TO FINANCIAL STATEMENTS

D. Amounts Due to or from Related Parties

The Company had the following inter-company receivables and (payables) at December 31,

	2019	2018
National Interstate Corporation	\$ (166,828)	\$ (52,766)
National Interstate Insurance Agency, Inc.	(38,278)	(45,524)
National Interstate Insurance of Hawaii, Inc.	(1,349,424)	403,738
Triumphé Casualty Company	(1,867,716)	(2,437,984)
American Highways Insurance Agency, Inc.	26,106	100,929
Explorer RV Insurance Agency, Inc.	1,967	196
Hudson Indemnity, Ltd.	(510,588)	(1,525,483)
Hudson Management Group, Ltd.	(156,050)	(156,050)
TransProtection Service Company	151,244	162,287
Vanliner Insurance Company	(11,421,277)	(8,144,830)
Total	\$ (15,330,844)	\$ (11,695,487)

These arrangements are subject to written agreements, which require that intercompany balances be settled quarterly.

E. Guarantees or Undertakings for Related Parties

Not applicable (see Note 14A)

F. Management, Service Contracts, Cost Sharing Arrangements

The Company is party with some of its affiliate companies to a Cash Management Agreement under which the Company manages all cash accounts for the other parties to the Agreement. Expenses incurred and fees charged to the participants are allocated among the parties at cost.

The Company has a cost sharing agreement with some of its affiliates under which costs are allocated between companies to reflect the actual costs incurred to operate each company. Allocated costs for 2019 were \$15,938,867.

The Company has an agreement with American Money Management Corporation (AMMC), a wholly owned subsidiary of AFG, whereby AMMC manages the Company's investment portfolio. Fees incurred for these services during 2019 were \$236,234.

G. Nature of Relationships that Could Affect Operations

The Company is a wholly owned subsidiary of the Corporation (See Note 10A).

H. Amount Deducted for Investment in Upstream Company

Not applicable

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets

The Company owns a 100% interest in VIC whose carrying value is equal to or exceeds 10% of the net admitted assets of the Company. The Company carries VIC at its statutory equity value of \$164,042,981, which includes unamortized goodwill of \$1,116,443 (See Note 3A).

Goodwill is amortized on a straight-line basis over a ten-year period.

Summarized statutory information for VIC follows.

Description	Amount
Admitted Assets	\$ 543,379,263
Liabilities	\$ 380,452,725
Policyholders' Surplus	\$ 162,926,538
Net Income	\$ 23,776,192

J. Write-down's for Impairment of Investments in Affiliates

Not applicable

K. Foreign Subsidiary Valued Using CARVM

Not applicable

L. Downstream Holding Company Valued Using Look-Through Method

Not applicable

NOTES TO FINANCIAL STATEMENTS**M. Non-insurance Subsidiary, Controlled and Affiliated (SCA) Entity Valuations**

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
	%	\$ -	\$ -	\$ -
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
	%	\$ -	\$ -	\$ -
Total SSAP No. 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No. 97 8b(iii) Entities				
TransProtection Service Company	100 %	\$ 1,741,850	\$ -	\$ 1,741,850
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 1,741,850	\$ -	\$ 1,741,850
d. SSAP No. 97 8b(iv) Entities				
	%	\$ -	\$ -	\$ -
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX	\$ 1,741,850	\$ -	\$ 1,741,850
f. Aggregate Total (a + e)	XXX	\$ 1,741,850	\$ -	\$ 1,741,850

(2) NAIC Filing Response Information

SCA Entity (Should be the same entities as shown in M(1) above)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method	Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities			\$ -				
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities			\$ -				
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities			\$ -				
TransProtection Service Company	S1	5/15/14	\$ -	Y	N	I	
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities			\$ -				
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX	XXX	\$ -	XXX	XXX	XXX	XXX
f. Aggregate Total (a + e)	XXX	XXX	\$ -	XXX	XXX	XXX	XXX

* S1 – Sub-1, S2 – Sub-2 or RDF – Resubmission of Disallowed Filing

** I – Immaterial or M – Material

N. Insurance SCA Entities Utilizing Prescribed or Permitted Practices

All insurance subsidiaries owned by the Company prepare their statutory financial statements in compliance with NAIC statutory accounting practices and procedures.

O. SCA and SSAP No. 48 Entity Loss Tracking

Not applicable

Note 11 – Debt

A. The Company does not have any outstanding liability for borrowed money.

B. The Company does not have any agreements with the Federal Home Loan Bank.

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

A. Defined Benefit Plans - The Company does not have any defined benefit plans.

B. Defined Benefit Plan Assets - The Company does not have any defined benefit plans.

C. Defined Benefit Plan Fair Value of Assets - The Company does not have any defined benefit plans.

NOTES TO FINANCIAL STATEMENTS

- D. Defined Benefit Plans - Rate of Return on Assets Assumptions - The Company does not have any defined benefit plans.
- E. Defined Contribution Plans - The Company does not have any defined contribution plans.
- F. Multiemployer Plans - The Company does not have any multiemployer plans.
- G. Consolidated / Holding Company Plans
 - Employee Retirement Plan

AFG has established the American Financial Group, Inc. 401(k) Retirement and Savings Plan (the AFG Plan) for the benefit of employees of AFG and its participating subsidiaries, which includes the Company. The Company transitioned to the AFG Plan on January 1, 2018. Substantially all employees of the Company meeting minimum requirements regarding service are eligible to participate in the AFG Plan. The AFG Plan is a defined contribution plan in which participating employees are entitled to share in contributions made by the Company on their behalf. The AFG Plan has three types of contributions, including (1) Retirement Contributions made by the Company, (2) 401(k) Contributions made by participating employees, and (3) Matching Contributions made by the Company. The benefits for the Retirement Contributions are based on eligible compensation as defined by the AFG Plan for each year of participation. Funding is determined annually. Each AFG participating subsidiary contributes an amount for Retirement Contributions based upon the relationship of its total eligible compensation to total eligible compensation under the AFG Plan for all participating subsidiaries. In addition, participating employees are permitted to make 401(k) Contributions to the AFG Plan. Matching Contributions may be made by the Company based on the amount of 401(k) Contributions made by the participating employees. The AFG Plan costs are funded as they accrue and vested benefits are fully funded. Both Retirement Contributions and Matching Contributions to the Plan are subject to the discretion of the Company. The Company has no liability for future contributions to the AFG Plan. At December 31, 2019, the fair market value of the AFG Plan's Retirement Contribution assets was \$471,118,765 and the fair market value of the AFG Plan's Matching Contributions assets was \$323,507,248. The Company's share of the expense for the plan during 2019 was \$1,432,318.

Postretirement Benefit Plan

The Company provides postretirement health care and life insurance benefits to employees meeting age and service requirements through plans sponsored by AFG. The retiree medical care plan is a contributory plan covering all eligible employees hired prior to 1993; employees hired after 1992 pay the full cost of retiree medical coverage. The Company has established a cap on the total amount of health care costs that are subsidized for the majority of current retirees. All eligible future retirees receive a flat dollar amount contributed to a Retiree Health Reimbursement Arrangement Account. The Company currently pays the full cost of life insurance coverage for past retirees, but no coverage is provided for new retirees after 2005. The medical plan is funded by monthly payments to a trust. Life insurance benefits are provided by insurance contracts. AFG has the right to modify or terminate either of these plans in the future. The Company has the right to terminate its participation at any time in the future.

The Company accrues its postretirement benefits over the period the employees qualify for such benefits. At December 31, 2019, the Company's accumulated postretirement benefit obligation was \$167,159 using a discount rate of 2.50% of which \$57,901 is currently accrued. Net postretirement benefit costs for the year ended December 31, 2019, were \$55,453 which includes service cost, interest cost and amortization of the transition obligation.

The weighted average annual assumed rate of increase in the health care cost trend rate is 6.25% for 2020 and is assumed to decrease gradually to 4.50% over 7 years and to remain at that level thereafter. The effect of a 1% increase in the assumed health care cost trend rate for each year would increase the accumulated postretirement benefit obligation at December 31, 2019 by \$178.

- H. Postemployment Benefits and Compensated Absences

The Company has accrued for postemployment benefits in accordance with SSAP No. 11.

Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. Outstanding Shares

The Company has 3,000 Common shares with a par value of \$1,000 a share, authorized, issued and outstanding at December 31, 2019.

- B. Dividend Rate of Preferred Stock

Not applicable as no preferred shares are authorized.

- C. Dividend Restrictions

The maximum amount of dividends or distributions, which may be paid to stockholders by property/casualty insurance companies domiciled in the State of Ohio without (i) prior approval or (ii) expiration of a 30 day waiting period without

NOTES TO FINANCIAL STATEMENTS

disapproval of the Director of Insurance, is the greater of net income or 10% of policyholders' surplus as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of ordinary dividends or distributions, which may be paid in 2020, is \$56,355,202.

D. Dates and Amounts of Dividends Paid

The Company paid three extraordinary dividends in 2019. The first was paid on March 8, 2019 in the amount of \$20,000,000. The second was paid on May 28, 2019 in the amount of \$15,000,000. The third was paid on September 15, 2019 in the amount of \$25,000,000.

E. Amount of Ordinary Dividends That May Be Paid

Other than the limitations described above in paragraph C, there are no other limitations on the amount of ordinary dividends that may be paid.

F. Restrictions on Unassigned Funds

There are no restrictions on the unassigned funds of the Company other than those described above in paragraph C and these unassigned funds are held for the benefit of the owner and policyholders.

G. Mutual Surplus Advances

Not applicable

H. Company Stock Held for Special Purposes

Not applicable

I. Changes in Special Surplus Funds

Not applicable

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$60,948,504 after deducting applicable deferred taxes of \$1,374,089.

K. Surplus Notes

Not applicable

L and M. Quasi Reorganizations

Not applicable

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

At December 31, 2019, the Company has an outstanding capital commitment of \$8,885,384 related to future investments in limited partnerships. There were no commitments or contingent commitments to affiliates or any other entities, and the Company has made no guarantees on behalf of its affiliates or on indebtedness of others.

B. Guaranty Fund and Other Assessments

The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of the insolvencies. Other assessments should be accrued either at the time the assessments are levied or in the case of premium-based assessments, at the time the premiums are written, or, in the case of loss-based assessments, at the time the losses are incurred.

The Company has accrued a liability for guaranty fund and other assessments of \$3,392,409 and \$3,382,450, for the current and prior year, respectively. The liability is included in the taxes, licenses and fees liability. The amounts represent management's best estimates based on information received from the states in which the pooled group (refer to Note 26) writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

C. Gain Contingencies

Not applicable

NOTES TO FINANCIAL STATEMENTS

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The Company paid the following amounts in the reporting period to settle claims related to extra contractual obligations or bad faith claims stemming from lawsuits:

	Direct:
Claims related ECO and bad faith losses paid during the reporting period:	\$ 3,500,000

Number of claims where amounts were paid to settle claims related to extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a) 0 – 25 Claims	(b) 26 – 50 Claims	(c) 51 – 100 Claims	(d) 101 – 500 Claims	(e) More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim: (g) Per Claimant:

E. Product Warranties

Not applicable

F. Joint and Several Liabilities

Not applicable

G. All Other Contingencies

Lawsuits arise against the Company in the normal course of business. Contingent liabilities from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

At the end of the current and prior year, the Company had admitted assets of \$200,128,873 and \$178,627,461, respectively, in premiums due from policyholders, agents and ceding insurers. The Company routinely assesses the collectability of these receivables. Based upon Company experience, any uncollectable premiums receivable as of the end of the current year are not expected to exceed the nonadmitted amounts totaling \$1,192,316 and therefore, no additional provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be material to the Company's financial position.

During the current year, the Company recognized other-than-temporary impairment charges of \$513,684 and \$1,007,887 relating to bonds and unaffiliated common stocks, respectively. Considerations the Company used in the impairment evaluation process included, but were not limited to, whether the issuer is experiencing significant financial difficulties, the economic stability of an entire industry sector or subsection, and the extent to which the unrealized gain is credit-driven or a result of changes in market interest rates.

Note 15 – Leases

A. Lessee Leasing Arrangements

1. At December 31, 2019, there are no office lease obligations for the Company. There was no rental expense in either 2019 or 2018.
2. At December 31, 2019, there are no future minimum rental payments.
3. The Company has not entered into any sale and leaseback arrangements.

B. Lessor Leasing Arrangements

1. **Operating Leases**
 - a. The Company leases space at its Richfield, Ohio campus to unrelated parties. Real estate owned and leased is stated at cost less accumulated depreciation. The lease period is 5 years and contains renewal options. The Company is responsible for the payment of property taxes, insurance and maintenance costs related to the leased spaced.
 - b. Rental income for the current and the prior year was approximately \$458,511 and \$408,891, respectively.

NOTES TO FINANCIAL STATEMENTS

c. Future minimum lease payments receivables under non-cancelable leasing arrangements are as follows:

Year	Amount
2020	514,707
2021	524,707
2022	121,323
2023	123,071
2024	72,386
Thereafter	-
Total	\$ 1,356,194

d. The lease agreements contain no provision for contingent rental payments.

2. Leveraged Leases

Not applicable

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

1 – 4. Not applicable as the Company has no financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. The Company did not sell any receivable balances during 2019.
- B. Transfers and Servicing of Financial Assets – Not applicable.
- C. The Company was not involved in any wash sale transactions during 2019.

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

- A. Administrative Services Only (ASO) Plans
 - Not applicable
- B. Administrative Services Contract (ASC) Plans
 - Not applicable
- C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts
 - Not applicable

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

The Company does not use managing general agents or third party administrators to write or administer their insurance products.

Note 20 – Fair Value Measurement

A. Inputs Used for Assets and Liabilities Measured and Reported at Fair Value

1. Items Measured and Reported at Fair Value by Levels 1, 2 and 3

The Company categorizes its financial instruments, based on the degree of subjectivity inherent in the method by which they are valued, into a fair value hierarchy of three levels. The fair value hierarchy prioritizes the inputs, which refer broadly to assumptions market participants would use in pricing an asset or liability, into three levels. It gives the highest priority to quoted prices (unadjusted) in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The level in the fair value hierarchy within which a fair value measurement in its entirety falls is determined based on the lowest level input that is significant to the fair value measurement in its entirety.

Level 1 inputs are quoted prices (unadjusted) in active markets for identical securities that the reporting entity has the ability to access at the measurement date.

Level 2 inputs are inputs other than quoted prices within Level 1 that are observable for the security, either directly or indirectly. Level 2 inputs include quoted prices for similar securities in active markets, quoted prices for identical or similar securities that are not active and observable inputs other than quoted prices, such as interest rate and yield curves.

NOTES TO FINANCIAL STATEMENTS

Level 3 inputs are unobservable inputs for the asset or liability.

The following table provides information as of December 31, 2019 about the Company's investments measured at fair value.

Assets at fair value	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Net Asset Value (NAV)</u>	<u>Total</u>
Bonds:					
Collateralized loan obligations	\$ -	\$ -	\$ 131,675	\$ -	\$ 131,675
Asset backed securities	- -	268,336	235,703	-	504,039
All other bonds	- -	1,105,524	-	-	1,105,524
Total bonds	\$ - -	\$ 1,373,860	\$ 367,378	\$ - -	\$ 1,741,238
Preferred stocks	\$ 8,988,783	\$ 1,006,500	\$ -	\$ -	\$ 9,995,283
Non-affiliated common stocks	18,134,396	- -	1,049,440	-	19,183,836
Total assets at fair value	<u>\$ 27,123,179</u>	<u>\$ 2,380,360</u>	<u>\$ 1,416,818</u>	<u>\$ -</u>	<u>\$ 30,920,357</u>

2. Rollforward of Level 3 Items

The following table presents a reconciliation of the beginning and ending balances for investments measured at fair value using Level 3 inputs for the year ended December 31, 2019.

	Beginning Balance at 1/1/2019	Transfers into Level 3	Transfers out of Level 3	Total gains (losses) included in Net Income	Total gains (losses) included in Surplus					Ending Balance at 12/31/2019
						Purchases	Issuances	Sales	Settlements	
Collateralized loan obligations	\$ 168,750	\$ 314,659	\$ (382,614)	\$ (14,738)	\$ 45,618	\$ -	\$ -	\$ -	\$ -	\$ 131,675
Asset backed securities	301,339	- -	- -	(2,893)	(51,972)	- -	- -	(10,771)	- -	235,703
Non-affiliated common stocks	1,026,128	- -	- -	- -	23,312	- -	- -	- -	- -	1,049,440
Total	<u>\$ 1,496,217</u>	<u>\$ 314,659</u>	<u>\$ (382,614)</u>	<u>\$ (17,631)</u>	<u>\$ 16,958</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ (10,771)</u>	<u>\$ -</u>	<u>\$ 1,416,818</u>

3. Policy on Transfers Into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between levels. The Company's policy is to recognize transfers in and transfers out as of the end of the reporting period.

4. Inputs and Techniques Used for Level 2 and Level 3 Fair Values

The Company's investment manager, AMMC (an affiliate) is responsible for the valuation process and uses data from outside sources (including nationally recognized pricing services and broker/dealers) in establishing fair value. Pricing services use a variety of observable inputs to estimate the fair value of fixed maturities that do not trade on a daily basis. These inputs include, but are not limited to, recent reported trades, benchmark yields, issuer spreads, bids or offers, reference data and measures of volatility. Included in the pricing of mortgage-backed securities are estimates of the rate of future prepayments and defaults of principal over the remaining life of the underlying collateral. Inputs from brokers and independent financial institutions include, but are not limited to, yields or spreads of comparable investments which have recent trading activity, credit quality, duration, credit enhancements, collateral value and estimated cash flows based on inputs including delinquency rates, estimated defaults and losses, and estimates of the rate of future prepayments. Valuation techniques utilized by pricing services and prices obtained from external sources are reviewed by the Company's affiliated investment professionals who are familiar with the securities being priced and the markets in which they trade to ensure the fair value determination is representative of an exit price. To validate the appropriateness of the prices obtained, these investment professionals compare the valuation received to independent third party pricing sources and consider widely published indices (as benchmarks), recent trades, changes in interest rates, general economic conditions and the credit quality of the specific issuers. In addition, AMMC communicates directly with the pricing service regarding the methods and assumptions used in pricing, including verifying, on a test basis, the inputs used by the pricing service to value specific securities.

Level 1 consists of publicly traded equity securities and highly liquid, direct obligations of the U.S. Government whose fair value is based on quoted prices that are readily and regularly available in an active market. Level 2 primarily consists of financial instruments whose fair value is based on quoted prices in markets that are not active and include U.S. government agency securities, fixed maturity investments and perpetual preferred stocks that are not actively traded. Level 3 consists of valuations derived from market valuation techniques generally consistent with those used to estimate the fair value of Level 2 financial instruments in which one or more significant inputs

NOTES TO FINANCIAL STATEMENTS

are unobservable or when the market for a security exhibits significantly less liquidity relative to markets supporting Level 2 fair value measurements. The unobservable inputs may include management's own assumptions about the assumptions market participants would use based on the best information available in the circumstances. The Company's Level 3 is comprised of financial instruments whose fair value is estimated based on non-binding broker quotes or internally developed using significant inputs not based on, or corroborated by, observable market information. The Company primarily uses the market approach valuation technique for all investments.

5. Derivative Fair Values

Not applicable

B. Other Fair Value Disclosures

The Company has no additional fair value disclosures.

C. Fair Values for All Financial Instruments by Levels 1, 2 and 3

The table below reflects, as of December 31, 2019, the fair values and admitted values of all admitted assets that are financial instruments excluding those accounted for under the equity method.

	Fair Value	Admitted Value	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
U.S. Government and government agencies	\$ 13,282,785	\$ 13,236,166	\$ 3,818,586	\$ 9,414,064	\$ 50,135	\$ -	\$ -
States, municipalities and political subdivisions	189,405,694	183,545,714	-	188,009,943	1,395,751	-	-
Residential MBS	120,977,440	118,280,353	-	119,878,888	1,098,552	-	-
Commercial MBS	10,356,100	9,952,635	-	10,356,100	-	-	-
Collateralized loan obligations	115,377,207	115,944,645	-	115,245,532	131,675	-	-
Asset backed securities	159,640,545	158,188,576	-	157,980,843	1,659,702	-	-
All other bonds	172,952,459	166,480,835	1,180,969	168,949,337	2,822,153	-	-
Total bonds	\$ 781,992,230	\$ 765,628,924	\$ 4,999,555	\$ 769,834,707	\$ 7,157,968	\$ -	\$ -
Preferred stocks	\$ 13,144,008	\$ 12,625,099	\$ 11,919,055	\$ 1,084,700	\$ 140,253	\$ -	\$ -
Non-affiliated common stocks	19,183,836	19,183,836	18,134,396	-	1,049,440	-	-
Cash, cash equivalents & short-term investments	52,378,294	52,378,294	52,378,294	-	-	-	-
Totals	\$ 866,698,368	\$ 849,816,153	\$ 87,431,300	\$ 770,919,407	\$ 8,347,661	\$ -	\$ -

D. Items for which Not Practicable to Determine Fair Values

Not applicable

E. Instruments Measured at Net Asset Value (NAV)

Not applicable

Note 21 – Other Items

A. Unusual or Infrequent Items

Not applicable

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

Not applicable

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-Transferable Tax Credits

Not applicable

NOTES TO FINANCIAL STATEMENTS

F. Sub-Prime Exposure

1. The Company invests in mortgage-backed securities that could potentially be adversely affected by subprime mortgage exposure. The Company believes that its greatest exposure is to unrealized losses from declines in asset values versus realized losses resulting from defaults or foreclosures. Conservative investment practices limit the Company's exposure to such losses.
2. The Company does not have any investments with direct exposure in subprime mortgage loans.
3. Direct exposure to subprime mortgage risk through other investments in the following securities:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than- Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 6,713,809	\$ 6,659,436	\$ 7,675,271	\$ 2,137,832
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs *	4,569,214	4,994,699	5,374,695	-
f. Other Assets	-	-	-	-
g. Totals	<u>\$ 11,283,023</u>	<u>\$11,654,135</u>	<u>\$ 13,049,966</u>	<u>\$ 2,137,832</u>

* The Company has 100% owned SCA entities whose investment holdings in residential mortgage backed securities have exposure to subprime mortgage risk. These investments comprise less than 1% of the Company's invested assets.

4. The Company has no underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty coverages.

G. Insurance-Linked Securities (ILS) Contracts

Not applicable

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

Not applicable

Note 22 – Events Subsequent

Subsequent events have been considered through February 21, 2020, the date of issuance of these financial statements. There were no occurring events subsequent to the end of the year that merited recognition or disclosure in these statements.

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has the following unsecured aggregate reinsurance recoverable for paid and unpaid losses including IBNR, loss adjustment expenses, and unearned premiums from an individual reinsurer, authorized or unauthorized, that exceeds 3% of policyholders' surplus.

NAIC Code	Federal ID #	Name of Reinsurer	Amount
21172	86-0114294	Vanliner Ins Co	\$245,895,000
10227	13-4924125	Munich Reins America Inc	59,610,000
25364	13-1675535	Swiss Reinsurance America Corp	53,607,000
22039	13-2673100	General Reinsurance Corporation	29,626,000
10357	52-1952955	Renaissance Reinsurance U.S. Inc.	19,192,000
11051	99-0345306	National Interstate Insurance Company of Hawaii	18,915,000
41106	95-3623282	Triumphre Casualty Company	18,915,000
42439	13-2918573	TOA Reinsurance Company of America	9,179,000
15105	43-0727872	Safety National Casualty Corporation	8,832,000

NOTES TO FINANCIAL STATEMENTS

B. Reinsurance Recoverables in Dispute

The Company does not have reinsurance recoverables in dispute for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus for an individual reinsurer or 10% of policyholders' surplus in aggregate.

C. Reinsurance Assumed and Ceded and Protected Cells

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at the end of the current year.

	Assumed		Ceded		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	\$ 90,669,457	\$ 8,543,302	\$119,304,112	\$ 7,374,822	\$(28,634,655)	\$ 1,168,480
All other	3,175,402	869,888	42,146,168	4,439,641	(38,970,766)	(3,569,753)
Totals	\$ 93,844,859	\$9,413,190	\$161,450,280	\$11,814,463	\$(67,605,421)	\$ (2,401,273)

Direct Unearned Premium Reserve: \$ 239,636,412

2. Amounts accrued at the end of the current year for additional or return on commission resulting from existing contractual arrangements are as follows:

	Direct	Assumed	Ceded	Net
Contingent commissions	\$ -	\$ 999,324	\$ 164,746	\$ 834,578
Sliding scale adjustments	-	-	-	-
Other profit commissions	-	-	-	-
Totals	\$ -	\$ 999,324	\$ 164,746	\$ 834,578

3. The Company does not use protected cells as an alternative to traditional reinsurance.

D. Uncollectible Reinsurance

The Company has no reinsurance in dispute nor does it deem any of its reinsurance recoverables to be uncollectible.

E. Commutation of Ceded Reinsurance

During 2019 the Company commuted several treaties with the reinsurers listed below. The Company recognized the amounts received from the reinsurers as a reduction of losses and loss adjustment expenses paid (thereby reducing losses and loss adjustment expenses incurred) in the current year. The Company also increased its loss and loss adjustment expense reserves by the same amount (thereby increasing losses and loss adjustment expense incurred) to recognize the effect of releasing the reinsurer from its obligation under the treaty. The net effect of the commutations was \$0. The amounts received are shown below by reinsurer and treaty year.

Reinsurer and Treaty Year	Amounts Received
TRAX Insurance Ltd (2015 – 2016)	\$1,977,321
Wheels Ins Ltd (2015 – 2016)	1,790,580
Total	<u>\$3,767,901</u>

F. Retroactive Reinsurance

Not applicable as the Company does not have any retroactive reinsurance agreements.

G. Reinsurance Accounted for as a Deposit

Not applicable as the Company does not have any reinsurance contracts that are accounted for as deposits.

H. Run-off Agreements

Not applicable as the Company did not have any run-off agreements in the current year.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable

NOTES TO FINANCIAL STATEMENTS

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable

Note 24 – Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used to Estimate

The Company estimates accrued retrospective premium adjustments through the review of each individual retrospective rate risk, comparing case basis loss and allocated loss adjustment expense with that anticipated in the policy contract to arrive at the best estimate of return or additional retrospective premium.

B. Method Used to Record

The Company records accrued retrospective premium through written premium.

C. Amount and Percent of Net Retrospective Premiums

Net premiums written for 2019 on retrospective policies were \$16,417,392, or 4.7%, of total net premiums written.

D. Medical Loss Ratio

Not applicable

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Ten percent of the amount of accrued retrospective premiums not offset by retrospective return premiums, other liabilities to the same party (other than loss and loss adjustment expense reserves), or collateral as permitted by SSAP No. 66, Retrospectively Rated Contracts, has been nonadmitted. The calculation is summarized as follows:

<u>Accrued Retrospective Premiums</u>	<u>Amount</u>
a. Total accrued retro premium	\$11,984,614
b. Unsecured amount	1,723,638
c. Less: Nonadmitted amount (10% of unsecured)	172,364
d. Less: Nonadmitted for any person whom agents' balances or uncollected premiums are nonadmitted	-
e. Admitted amount (a – c – d)	<u>\$11,812,250</u>

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

Not applicable

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. The following table provides a reconciliation of the beginning and ending balances for outstanding losses and loss adjustment expenses (LAE), net of reinsurance recoverable, for 2019 and 2018:

	Year Ended December 31	2019	2018
Outstanding losses and LAE, net of reinsurance recoverables, at beginning of year	\$ 469,656,954	\$ 445,289,947	
Add provision for claims, net of reinsurance, occurring in:			
Current year	215,651,310	208,850,000	
Prior years	<u>(21,000,000)</u>	<u>(13,955,650)</u>	
Net incurred losses during the current year	<u>194,651,310</u>	<u>194,894,350</u>	
Deduct payments for claims, net of reinsurance occurring in:			
Current year	44,610,068	44,807,000	
Prior years	<u>130,067,777</u>	<u>125,720,343</u>	
Net claim payments during the current year	<u>174,677,845</u>	<u>170,527,343</u>	
Outstanding losses and LAE, net of reinsurance recoverables, at end of year	<u>\$ 489,630,419</u>	<u>\$ 469,656,954</u>	

NOTES TO FINANCIAL STATEMENTS

The foregoing reconciliation shows that \$21,000,000 of favorable development in the December 31, 2018 balances emerged in 2019 and \$13,955,650 of favorable development in the December 31, 2017 balances emerged in 2018. The favorable development in 2019 and 2018 resulted from the combination of settling cases and adjusting current estimates of case and incurred but not reported (IBNR) reserves for amounts less than the case and IBNR estimates carried at the end of December 31, 2018 and December 31, 2017, respectively. Management of the Company evaluates case and IBNR estimates based on data from a variety of sources including the Company's historical experience and knowledge of various factors such as the historic loss experience of the industry, trends in claims frequency and severity, the Company's mix of business and claims processing procedures, legislative enactments, judicial decisions, legal developments in imposition of damages and changes and trends in general economic conditions, including the effects of inflation.

B. Significant Change in Methodologies and Assumptions

Not applicable

Note 26 – Intercompany Pooling Arrangements

Effective January 1, 2011, the Company entered into an amended intercompany reinsurance pooling agreement with its subsidiaries, NIHI, TCC and VIC. The effect is to transfer all net retained insurance liabilities of the subsidiaries to NIIC and to cede specified percentages of the net underwriting results of the group to the participating companies as follows:

Name of Insurer	NAIC Code	% Participation
Triumph Casualty Company	41106	2%
National Interstate Insurance Company of Hawaii, Inc.	11051	2%
Vanliner Insurance Company	21172	26%
National Interstate Insurance Company (Lead)	32620	70%

Prior to the pooling of business, each participating company makes cessions, primarily excess of loss arrangements, to various other affiliated and non-affiliated reinsurers under terms of other reinsurance agreements. Each participant records its own Provision for Reinsurance based on its pre-pooling reinsurance activity. These liabilities are not shared with the other pooled participants. In the event that a reinsurance balance becomes uncollectible, the pool members will share the uncollectible balance in accordance with the pooling participation schedule. As of December 31, 2019, under the pooling agreement, the Company, the lead entity for pooling activity, has payable balances due to NIHI, TCC, and VIC of \$110,084, \$975,903, and \$100,031, respectively. These amounts are settled on a quarterly basis.

Note 27 – Structured Settlements

A. Reserves Released Due to Purchase of Annuities

During the current year, the Company purchased 16 structured settlements from unaffiliated life insurance companies with the claimants as payee. The loss and LAE reserves for these claims are no longer included in the balance sheet as a liability for losses and loss adjustment expenses.

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$ 3,193,220	\$ -

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

None

Note 28 – Health Care Receivables

A - B. Not applicable as the Company does not write pharmaceutical or risk shared health insurance coverage.

Note 29 – Participating Policies

Not applicable as the Company does not have participating policies.

Note 30 – Premium Deficiency Reserves

As of December 31, 2019, the Company does not have any premium deficiency reserves.

Liability carried for premium deficiency reserves	\$ -
Date of the most recent evaluation of this liability	1/17/2020
Was anticipated investment income utilized in the calculation?	Yes [] No [X]

NOTES TO FINANCIAL STATEMENTS**Note 31 – High Deductibles**

A. Reserve Credit Recorded on Unpaid Claims and Amount Billed and Recoverable on Paid Claims for High Deductibles

1. Counter Party Exposure Recorded on Unpaid Claims and Billed Recoverables on Paid Claims

Annual Statement Line of Business (ASL)		3	4	5	6
1 ASL #	2 ASL Description	Gross (of High Deductible) Loss Reserves	Reserve Credit for High Deductibles	Billed Recoverables on Paid Claims	Total High Deductibles and Billed Recoverables (Col. 4 + Col. 5)
19.4	Commercial Auto	\$ 7,055,185	\$ 2,852,919	\$ 291,030	\$ 3,143,949
16	Workers' Compensation	114,873	114,873	63,701	178,574
17.1	General Liability	-	-	7,613	7,613
9	Inland Marine	15,499	-	-	-
Total		\$ 7,185,557	\$ 2,967,792	\$ 362,344	\$ 3,330,136

2. Unsecured Amounts of High Deductibles

a. Total high deductibles and billed recoverables on paid claims	\$ 3,330,136
b. Collateral on balance sheet	688,580
c. Collateral off balance sheet	2,385,439
d. Total unsecured deductibles and billed recoverables on paid claims	256,117
e. Percentage unsecured	7.69%

3. High Deductible Recoverables Amounts on Paid Claims

a. Amount of overdue nonadmitted (either due to aging or collateral)	\$ -
b. Total over 90 days overdue admitted	\$ -
c. Total overdue (a+b)	\$ -

4. The Deductible Amounts for the Highest Ten Unsecured High Deductible Policies

Counterparty Ranking	Top Unsecured High Deductible Amounts
Counterparty 1	\$ 196,375
Counterparty 2	52,128
Counterparty 3	7,613

B. Unsecured High Deductibles Recoverables for Individual Obligors Part of a Group Under the Same Management or Control Which are Greater Than 1% of Capital and Surplus

Not Applicable

Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

A - C. The Company does not discount its liabilities for unpaid loss and loss adjustment expenses.

Note 33 – Asbestos/Environmental Reserves

A - F. Not applicable as the Company does not have on the books, nor has it ever written, an insured for which it has identified a potential for the existence of a liability due to asbestos or environmental losses.

Note 34 – Subscriber Savings Accounts

Not applicable

Note 35 – Multiple Peril Crop Insurance

Not applicable

Note 36 – Financial Guaranty Insurance

The Company does not write financial guaranty insurance.

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES****GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State regulating? Ohio Yes [X] No []

1.4 Is the reporting entity publicly traded or a member of publicly traded group? Yes [X] No []

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 1042046

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [X] No []

2.2 If yes, date of change: 02/22/2019

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2016

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2016

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 11/17/2017

3.4 By what department or departments? Ohio Department of Insurance Yes [] No [] N/A [X]

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

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

4.11 sales of new business? Yes [] No [X]

4.12 renewals? Yes [X] No []

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

4.21 sales of new business? Yes [] No [X]

4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If the answer is YES, complete and file the merger history data file with the NAIC.

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,

7.21 State the percentage of foreign control %

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
American Money Management Corporation	Cincinnati, OH	NO	NO	NO	YES
Great American Advisors, Inc.	Cincinnati, OH	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? Ernst & Young LLP, 221 East 4th Street, Suite 2900, Cincinnati, OH 45202

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

10.5	Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?	Yes []	No [X]	N/A []
10.6	If the response to 10.5 is no or n/a, please explain: <u>The Audit Committee of American Financial Group, Inc., the Company's SOX compliant ultimate parent, is deemed to serve as the Company's Audit Committee for the purposes of compliance with Ohio insurance law.</u>			
11.	What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? <u>Lisa Hays, Vice President - Great American Insurance Company 301 East 4th Street, Cincinnati, Ohio 45202</u>			
12.1	Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?	Yes []	No [X]	
12.11	Name of real estate holding company			
12.12	Number of parcels involved			0
12.13	Total book/adjusted carrying value			\$ 0
12.2	If yes, provide explanation			
13.	FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:			
13.1	What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?			
13.2	Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?	Yes []	No []	
13.3	Have there been any changes made to any of the trust indentures during the year?	Yes []	No []	
13.4	If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?	Yes []	No []	N/A []
14.1	Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?	Yes [X]	No []	
(a)	Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;			
(b)	Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;			
(c)	Compliance with applicable governmental laws, rules and regulations;			
(d)	The prompt internal reporting of violations to an appropriate person or persons identified in the code; and			
(e)	Accountability for adherence to the code.			
14.11	If the response to 14.1 is no, please explain:			
14.2	Has the code of ethics for senior managers been amended?	Yes []	No [X]	
14.21	If the response to 14.2 is yes, provide information related to amendment(s).			
14.3	Have any provisions of the code of ethics been waived for any of the specified officers?	Yes []	No [X]	
14.31	If the response to 14.3 is yes, provide the nature of any waiver(s).			
15.1	Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?	Yes [X]	No []	
15.2	If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.			
1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount	
104000854	American National Bank	Non Payment of Deductible	\$ 50,000	
082905505	Anstaff Bank	Non Payment of Audit Premium	\$ 26,000	
113103276	Austin Bank	Non Payment of Deductible	\$ 25,000	
271972899	Bank Financial	Non Payment of Audit Premium	\$ 14,721	
075901134	Bank First National	Non Payment of Audit Premium	\$ 34,668	
121144845	Bank of Feather River	Non Payment of Deductible	\$ 632,642	
081903867	Bank of Missouri	Non Payment of Audit Premium	\$ 128,244	
053112039	Bank of North Carolina	Non Payment of Audit Premium	\$ 149,410	
075903446	Bank of the Prairie	Non Payment of Deductible	\$ 20,000	
323371076	Banner Bank	Non Payment of Audit Premium/Deductible	\$ 20,296	
062102386	Camden National Bank	Non Payment of Audit Premium	\$ 73,979	
083907926	The Casey County Bank	Non Payment of Deductible	\$ 50,000	
081500859	Central Bank of Boone County	Non Payment of Deductible	\$ 250,000	
244172095	Century National Bank	Non Payment of Audit Premium/Deductible	\$ 47,120	
072410013	Chemical Bank	Non Payment of Audit Premium/Deductible	\$ 61,538	
031308302	Citizens & Northern Bank	Non Payment of Audit Premium	\$ 15,000	
041206135	The Commerical & Savings Bank	Non Payment of Audit Premium/Deductible	\$ 150,665	
064201120	Community National Bank	Non Payment of Audit Premium	\$ 12,259	
091907125	Deerwood Bank	Non Payment of Audit Premium	\$ 12,038	
243074385	Dollar Bank	Non Payment of Audit Premium	\$ 51,578	
121108441	Farmers & Merchants Bank of Central California	Non Payment of Audit Premium	\$ 319,158	
041208421	Farmers State Bank	Non Payment of Audit Premium	\$ 18,937	
083900525	Field & Main Bank	Non Payment of Audit Premium/Deductible	\$ 79,799	
084008811	First Capital Bank	Non Payment of Audit Premium	\$ 120,321	
064204774	First Century Bank	Non Payment of Audit Premium	\$ 17,906	
062102726	First Community Bank	Non Payment of Audit Premium	\$ 59,950	
091305031	First International Bank and Trust	Non Payment of Audit Premium	\$ 31,349	
084304243	First State Bank	Non Payment of Audit Premium	\$ 80,005	

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

091905525	First State Bank of Swanville	Non Payment of Audit Premium	\$ 25,312
071925826	First Trust Bank of IL	Non Payment of Deductible	\$ 100,000
103100881	First United Bank & Trust	Non Payment of Deductible	\$ 1,110,586
071122616	Fisher National Bank of Mahomet	Non Payment of Audit Premium	\$ 19,417
042108397	Forcht Bank	Non Payment of Deductible	\$ 50,000
325181248	Gesa Credit Union	Non Payment of Audit Premium	\$ 18,490
111905612	Gilmer National Bank	Non Payment of Audit Premium	\$ 87,659
074909218	Grant County State Bank	Non Payment of Deductible	\$ 15,000
067006775	Harbor Community Bank	Non Payment of Deductible	\$ 700,000
031207856	Harvest Community Bank	Non Payment of Audit Premium	\$ 11,604
075911852	Johnson Bank	Non Payment of Audit Premium	\$ 54,533
031310219	The Juniata Valley Bank	Non Payment of Audit Premium	\$ 79,191
044210063	Kingston National Bank	Non Payment of Audit Premium	\$ 20,906
081500862	Landmark Bank	Non Payment of Audit Premium	\$ 35,490
101107886	Legacy Bank	Non Payment of Audit Premium	\$ 34,187
072413829	Merchantile Bank of Michigan	Non Payment of Audit Premium/Deductible	\$ 165,500
031307086	Merchants Bank of Bangor	Non Payment of Audit Premium	\$ 84,367
041210448	Middlefield Banking Company	Non Payment of Audit Premium/Deductible	\$ 16,295
071116295	Morton Community Bank	Non Payment of Audit Premium	\$ 27,523
031205340	Newfield National Bank	Non Payment of Deductible	\$ 5,000
101201863	Nodaway Valley Bank	Non Payment of Audit Premium	\$ 29,027
243374218	Northwest Savings Bank	Non Payment of Audit Premium/Deductible	\$ 210,296
044101305	The Park National Bank	Non Payment of Audit Premium	\$ 43,459
111322994	PlainsCapital Bank	Non Payment of Deductible	\$ 306,258
104102309	Platte Valley Bank	Non Payment of Audit Premium	\$ 184,463
122042205	Preferred Bank	Non Payment of Audit Premium	\$ 89,254
091408598	Premier Bank and Trust	Non Payment of Deductible	\$ 40,000
122221686	Rabobank	Non Payment of Audit Premium	\$ 31,537
0622206567	River Bank and Trust	Non Payment of Deductible	\$ 78,000
043306855	S&T Bank	Non Payment of Deductible	\$ 5,000
051409456	Select Bank	Non Payment of Audit Premium	\$ 73,553
082900432	Simmons Bank	Non Payment of Audit Premium/Deductible	\$ 26,873
101203641	Southwest Missouri Bank	Non Payment of Audit Premium/Deductible	\$ 60,000
071122645	Soy Capital	Non Payment of Deductible	\$ 8,317
073913755	Sterling Bank	Non Payment of Audit Premium	\$ 46,862
083000564	Stock Yards Bank & Trust	Non Payment of Audit Premium/Deductible	\$ 128,943
113121135	Texas State Bank	Non Payment of Audit Premium	\$ 18,844
011601100	Union Bank	Non Payment of Audit Premium	\$ 31,739
051403164	Union First Market Bank	Non Payment of Audit Premium	\$ 168,306
021914544	Westchester Bank	Non Payment of Audit Premium	\$ 39,853
041272279	Westfield Bank	Non Payment of Audit Premium	\$ 45,606
031100102	Wilmington Savings Fund Society	Non Payment of Audit Premium/Deductible	\$ 200,000

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers	\$ 0
20.12 To stockholders not officers	\$ 0
20.13 Trustees, supreme or grand (Fraternal only)	\$ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers	\$ 0
20.22 To stockholders not officers	\$ 0
20.23 Trustees, supreme or grand (Fraternal only)	\$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes [] No [X]

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

21.21 Rented from others	\$ 0
21.22 Borrowed from others	\$ 0
21.23 Leased from others	\$ 0
21.24 Other	\$ 0

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [X] No []

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$ 0
 22.22 Amount paid as expenses \$ 100
 22.23 Other amounts paid \$ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No []

24.02 If no, give full and complete information, relating thereto:

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*? Yes [] No [] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs \$ 0

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

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

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

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0
 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0
 24.103 Total payable for securities lending reported on the liability page: \$ 0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.) Yes [X] No []

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

25.21 Subject to repurchase agreements \$ 0
 25.22 Subject to reverse repurchase agreements \$ 0
 25.23 Subject to dollar repurchase agreements \$ 0
 25.24 Subject to reverse dollar repurchase agreements \$ 0
 25.25 Placed under option agreements \$ 0
 25.26 Letter stock or securities restricted as sale – excluding FHLB Capital Stock \$ 14,029,259
 25.27 FHLB Capital Stock \$ 0
 25.28 On deposit with states \$ 98,150,823
 25.29 On deposit with other regulatory bodies \$ 602,865
 25.30 Pledged as collateral – excluding collateral pledged to an FHLB \$ 0
 25.31 Pledged as collateral to FHLB – including assets backing funding agreements \$ 0
 25.32 Other \$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Partnership limitation	CANAL MEZZANINE PARTNERS II, LP	\$ 3,854,021
Partnership limitation	CANAL CAPITAL PARTNERS III, LP	\$ 782,789
Partnership limitation	FORT WASHINGTON PRIVATE EQUITY OPPORTUNITIES FUND III, LP	\$ 2,783,295
Partnership limitation	PRIMUS CAPITAL FUND VII, LP	\$ 6,328,649
Not registered with SEC	PERMIAN HOLDINGS INC.	\$ 140,253
Not registered with SEC	PERMIAN HOLDINGS INC.	\$ 140,253

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

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]

If no, attach a description with this statement.

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

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

26.4 If the response to 26.3 is yes, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 Yes [] No []
 26.42 Permitted accounting practice Yes [] No []
 26.43 Other accounting guidance Yes [] No []

26.5 By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount.

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1	Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?	Yes [] No [X]													
27.2	If yes, state the amount thereof at December 31 of the current year:	\$ <u>0</u>													
28.	Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC <i>Financial Condition Examiners Handbook</i> ?	Yes [X] No []													
28.01	For agreements that comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , complete the following:	<table border="1"> <tr> <td style="text-align: center;">1 Name of Custodian(s)</td> <td colspan="3" style="text-align: center;">2 Custodian's Address</td> </tr> <tr> <td>The Bank of New York Mellon</td> <td colspan="3">1 Wall Street, New York, NY 10286</td> </tr> </table>		1 Name of Custodian(s)	2 Custodian's Address			The Bank of New York Mellon	1 Wall Street, New York, NY 10286						
1 Name of Custodian(s)	2 Custodian's Address														
The Bank of New York Mellon	1 Wall Street, New York, NY 10286														
28.02	For all agreements that do not comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , provide the name, location and a complete explanation:	<table border="1"> <tr> <td style="text-align: center;">1 Name(s)</td> <td style="text-align: center;">2 Location(s)</td> <td colspan="2" style="text-align: center;">3 Complete Explanation(s)</td> </tr> <tr> <td></td> <td></td> <td colspan="2"></td> </tr> </table>		1 Name(s)	2 Location(s)	3 Complete Explanation(s)									
1 Name(s)	2 Location(s)	3 Complete Explanation(s)													
28.03	Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?	Yes [] No [X]													
28.04	If yes, give full and complete information relating thereto:	<table border="1"> <tr> <td style="text-align: center;">1 Old Custodian</td> <td style="text-align: center;">2 New Custodian</td> <td style="text-align: center;">3 Date of Change</td> <td style="text-align: center;">4 Reason</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table>		1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason								
1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason												
28.05	Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].	<table border="1"> <tr> <td style="text-align: center;">1 Name of Firm or Individual</td> <td style="text-align: center;">2 Affiliation</td> </tr> <tr> <td>American Money Management Corporation</td> <td>A</td> </tr> </table>		1 Name of Firm or Individual	2 Affiliation	American Money Management Corporation	A								
1 Name of Firm or Individual	2 Affiliation														
American Money Management Corporation	A														
28.0597	For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?	Yes [] No [X]													
28.0598	For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?	Yes [] No [X]													
28.06	For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.	<table border="1"> <tr> <td style="text-align: center;">1 Central Registration Depository Number</td> <td style="text-align: center;">2 Name of Firm or Individual</td> <td style="text-align: center;">3 Legal Entity Identifier (LEI)</td> <td style="text-align: center;">4 Registered With</td> <td style="text-align: center;">5 Investment Management Agreement (IMA) Filed</td> </tr> <tr> <td>161853</td> <td>American Money Management Corporation</td> <td>54930048Y5YTQDRCSM84</td> <td>SEC</td> <td>DS</td> </tr> </table>		1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed	161853	American Money Management Corporation	54930048Y5YTQDRCSM84	SEC	DS		
1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed											
161853	American Money Management Corporation	54930048Y5YTQDRCSM84	SEC	DS											
29.1	Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?	Yes [] No [X]													
29.2	If yes, complete the following schedule:	<table border="1"> <tr> <td style="text-align: center;">1 CUSIP</td> <td style="text-align: center;">2 Name of Mutual Fund</td> <td style="text-align: center;">3 Book/Adjusted Carrying Value</td> </tr> <tr> <td></td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">29,299 TOTAL</td> <td>\$</td> </tr> </table>		1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value			\$	29,299 TOTAL		\$			
1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value													
		\$													
29,299 TOTAL		\$													
29.3	For each mutual fund listed in the table above, complete the following schedule:	<table border="1"> <tr> <td style="text-align: center;">1 Name of Mutual Fund (from above table)</td> <td style="text-align: center;">2 Name of Significant Holding of the Mutual Fund</td> <td style="text-align: center;">3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding</td> <td style="text-align: center;">4 Date of Valuation</td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td></td> </tr> </table>		1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation			\$					
1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation												
		\$													
30.	Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.	<table border="1"> <tr> <td style="text-align: center;">1 Statement (Admitted) Value</td> <td style="text-align: center;">2 Fair Value</td> <td style="text-align: center;">3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)</td> </tr> <tr> <td>30.1 Bonds</td> <td>\$ 765,628,924</td> <td>\$ 781,992,230</td> </tr> <tr> <td>30.2 Preferred Stocks</td> <td>\$ 12,625,099</td> <td>\$ 13,144,008</td> </tr> <tr> <td>30.3 Totals</td> <td>\$ 778,254,023</td> <td>\$ 795,136,238</td> </tr> </table>		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)	30.1 Bonds	\$ 765,628,924	\$ 781,992,230	30.2 Preferred Stocks	\$ 12,625,099	\$ 13,144,008	30.3 Totals	\$ 778,254,023	\$ 795,136,238
1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)													
30.1 Bonds	\$ 765,628,924	\$ 781,992,230													
30.2 Preferred Stocks	\$ 12,625,099	\$ 13,144,008													
30.3 Totals	\$ 778,254,023	\$ 795,136,238													
30.4	Describe the sources or methods utilized in determining the fair values: <u>The source used to determine the fair value is primarily from pricing services and to a lesser extent broker quotes when necessary.</u>														
31.1	Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?	Yes [X] No []													
31.2	If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?	Yes [] No [X]													
31.3	If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D: <u>For the securities that were priced using broker prices, the investment professionals affiliated with the reporting entity obtain data from brokers that are familiar with the securities being priced and the markets in which they trade.</u>														
32.1	Have all the filing requirements of the <i>Purposes and Procedures Manual of the NAIC Investment Analysis Office</i> been followed?	Yes [X] No []													

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

Yes [] No []

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes [] No []

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [] No []**OTHER**

36.1	Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?	\$ 1,186,007
36.2	List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.	

1	2
Name	Amount Paid
INSURANCE SERVICES OFFICE, INC	\$ 858,986

37.1	Amount of payments for legal expenses, if any?	\$ 144,860
37.2	List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.	

1	2
Name	Amount Paid
THOMPSON HINE LLP	\$ 107,265

38.1	Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?	\$ 0
38.2	List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.	

1	2
Name	Amount Paid
	\$

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only.	\$	0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	0
1.31	Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	0
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$	0
1.62	Total incurred claims	\$	0
1.63	Number of covered lives		0
	All years prior to most current three years:		
1.64	Total premium earned	\$	0
1.65	Total incurred claims	\$	0
1.66	Number of covered lives		0
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$	0
1.72	Total incurred claims	\$	0
1.73	Number of covered lives		0
	All years prior to most current three years:		
1.74	Total premium earned	\$	0
1.75	Total incurred claims	\$	0
1.76	Number of covered lives		0
2.	Health Test:		
		1 Current Year	2 Prior Year
2.1	Premium Numerator	\$ 0	\$ 0
2.2	Premium Denominator	\$ 340,024,128	\$ 320,758,527
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	\$ 853,818	\$ 503,805
2.5	Reserve Denominator	\$ 661,716,859	\$ 633,471,328
2.6	Reserve Ratio (2.4/2.5)	0.1%	0.1%
3.1	Does the reporting entity issue both participating and non-participating policies?		Yes [] No [X]
3.2	If yes, state the amount of calendar year premiums written on:		
3.21	Participating policies	\$ 0	0
3.22	Non-participating policies	\$ 0	0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:		
4.1	Does the reporting entity issue assessable policies?	Yes []	No []
4.2	Does the reporting entity issue non-assessable policies?	Yes []	No []
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?		%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ 0	0
5.	FOR RECIPROCAL EXCHANGES ONLY:		
5.1	Does the exchange appoint local agents?	Yes []	No []
5.2	If yes, is the commission paid:		
5.21	Out of Attorney's-in-fact compensation	Yes []	No []
5.22	As a direct expense of the exchange	Yes []	No []
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?		N/A [X]
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes []	No []
5.5	If yes, give full information:		
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?		
	<u>The Company is party to an intercompany pooling agreement where it retains no more than 700,000 per occurrence. In addition, the pool purchases up to 20M per person WC coverage and up to 55M multiple person WC coverage subject to a 15M maximum any one life.</u>		
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:		
	<u>The Company obtains its results from its Reinsurer and/or its Broker using RMS RiskLink model v18 for Hurricane and v18 for EQ to help identify locations of concentrations. In addition to RMS, AIR Touchstone v 5 results were attained and produced significantly lower PMLs in the 20 through 500 year return periods. Company also limits writing of property insurance in HI and coastal areas on the mainland and purchases facultative when applicable.</u>		
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?		
	<u>The Company purchases up to 12.0M in Cat reinsurance limit in excess of 500K for property in HI and for select products located on the Mainland. In addition, all other property has catastrophe protection in excess of 500K retention. In addition, the Company maintains property per risk protection 14.9M xs 100K (minimum retention and varies by product).</u>		
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?	Yes [X]	No []

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss:	
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes [X] No [] 75
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes [X] No []
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes [] No [X]
8.2	If yes, give full information	
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:	
	(a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;	
	(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;	
	(c) Aggregate stop loss reinsurance coverage;	
	(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;	
	(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or	
	(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?	Yes [X] No []
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:	
	(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or	
	(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes [X] No []
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:	
	(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;	
	(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and	
	(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.	
9.4	Except for transactions meeting the requirements of paragraph 37 of SSAP No. 62R, <i>Property and Casualty Reinsurance</i> , has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:	
	(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or	
	(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes [] No [X]
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.	
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:	
	(a) The entity does not utilize reinsurance; or,	Yes [] No [X]
	(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or	Yes [] No [X]
	(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes [] No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes [X] No [] N/A []
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes [] No [X]
11.2	If yes, give full information	
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:	
12.11	Unpaid losses	\$ 1,159,856
12.12	Unpaid underwriting expenses (including loss adjustment expenses)	\$ 191,956
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$ 10,260,976
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes [] No [X] N/A []
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement:	
12.41	From	%
12.42	To	%
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes [X] No []
12.6	If yes, state the amount thereof at December 31 of current year:	
12.61	Letters of Credit	\$ 24,888,099
12.62	Collateral and other funds	\$ 26,614,865

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):					\$ 700,000
13.2	Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?					Yes [] No [X]
13.3	State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.					2
14.1	Is the reporting entity a cedant in a multiple cedant reinsurance contract?					Yes [X] No []
14.2	If yes, please describe the method of allocating and recording reinsurance among the cedants: <u>The allocation would be based on the percentage of the individual company's claim to the total of all claims.</u>					
14.3	If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?					Yes [X] No []
14.4	If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?					Yes [] No []
14.5	If the answer to 14.4 is no, please explain:					
15.1	Has the reporting entity guaranteed any financed premium accounts?					Yes [] No [X]
15.2	If yes, give full information					
16.1	Does the reporting entity write any warranty business?					Yes [] No [X]
	If yes, disclose the following information for each of the following types of warranty coverage:					
		1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11	Home	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.12	Products	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.13	Automobile	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.14	Other*	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
* Disclose type of coverage:						
17.1	Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that is exempt from the statutory provision for unauthorized reinsurance?					Yes [] No [X]
	Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:					
17.11	Gross amount of unauthorized reinsurance in Schedule F-Part 3 exempt from the statutory provision for unauthorized reinsurance					\$ 0
17.12	Unfunded portion of Interrogatory 17.11					\$ 0
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11					\$ 0
17.14	Case reserves portion of Interrogatory 17.11					\$ 0
17.15	Incurred but not reported portion of Interrogatory 17.11					\$ 0
17.16	Unearned premium portion of Interrogatory 17.11					\$ 0
17.17	Contingent commission portion of Interrogatory 17.11					\$ 0
18.1	Do you act as a custodian for health savings accounts?					Yes [] No [X]
18.2	If yes, please provide the amount of custodial funds held as of the reporting date.					\$ 0
18.3	Do you act as an administrator for health savings accounts?					Yes [] No [X]
18.4	If yes, please provide the balance of the funds administered as of the reporting date.					\$ 0
19.	Is the reporting entity licensed or charted, registered, qualified, eligible, or writing business in at least 2 states?					Yes [X] No []
19.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?					Yes [] No []

National Interstate Insurance Company
FIVE-YEAR HISTORICAL DATA

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

	1 2019	2 2018	3 2017	4 2016	5 2015
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	627,818,796	587,051,950	567,565,299	549,923,287	553,066,322
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	91,283,162	76,840,634	86,254,369	93,915,213	90,141,414
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	5,700,905	5,454,584	6,405,146	6,487,960	5,645,496
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,301,417	808,989	576,261	78,107	170,018
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	726,104,280	670,156,156	660,801,075	650,404,567	649,023,250
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	297,957,904	281,133,461	272,748,970	254,030,689	242,168,889
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	46,125,290	40,161,812	46,245,195	50,656,580	49,380,760
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	3,555,349	3,469,991	4,104,236	4,215,243	3,647,557
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	611,991	387,835	278,478	50,472	93,353
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	348,250,533	325,153,100	323,376,879	308,952,985	295,290,559
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	43,362,144	32,750,142	15,518,056	3,158,687	(8,059,849)
14. Net investment gain (loss) (Line 11)	33,835,911	52,591,687	55,135,111	26,573,432	26,222,489
15. Total other income (Line 15)	(8,067,827)	(6,257,248)	(4,221,626)	(4,627,443)	(4,283,734)
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	12,775,026	12,498,383	12,044,240	8,958,603	1,331,092
18. Net income (Line 20)	56,355,202	66,586,198	54,387,301	16,146,072	12,547,813
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	1,349,539,512	1,283,039,372	1,272,393,181	1,286,548,943	1,200,140,217
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	34,710,164	22,890,037	25,871,994	25,556,781	11,941,121
20.2 Deferred and not yet due (Line 15.2)	153,606,459	150,034,430	133,493,969	129,019,209	154,828,220
20.3 Accrued retrospective premiums (Line 15.3)	11,812,250	5,702,994			
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,061,672,866	1,017,521,837	971,183,517	949,583,395	904,544,115
22. Losses (Page 3, Line 1)	398,309,367	384,947,589	370,855,100	356,089,387	329,140,383
23. Loss adjustment expenses (Page 3, Line 3)	91,321,052	84,709,365	74,434,847	69,200,843	73,996,145
24. Unearned premiums (Page 3, Line 9)	172,030,991	163,804,586	159,410,012	143,854,837	133,053,010
25. Capital paid up (Page 3, Lines 30 & 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	287,866,646	265,517,535	301,209,664	336,965,548	295,596,102
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	62,736,196	68,846,944	94,351,765	59,056,519	55,274,685
Risk-Based Capital Analysis					
28. Total adjusted capital	287,866,646	265,517,535	301,209,664	336,965,548	295,596,102
29. Authorized control level risk-based capital	65,390,488	57,718,628	62,278,699	58,767,162	56,473,154
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	69.5	69.1	67.0	66.7	68.1
31. Stocks (Lines 2.1 & 2.2)	20.9	19.6	20.2	21.3	23.4
32. Mortgage loans on real estate (Lines 3.1 & 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	3.5	3.8	2.9	1.7	1.7
34. Cash, cash equivalents and short-term investments (Line 5)	4.8	5.8	8.0	6.8	3.6
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	1.2	1.8	1.9	3.4	3.2
38. Receivables for securities (Line 9)	0.0				
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	200,213,144	174,078,956	172,717,498	181,621,050	173,208,212
45. Affiliated short-term investments					
(subtotals included in Schedule DA, Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above lines 42 to 47	200,213,144	174,078,956	172,717,498	181,621,050	173,208,212
49. Total investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	69.6	65.6	57.3	53.9	58.6

National Interstate Insurance Company
FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	27,220,223	(2,344,139)	(10,676,711)	19,107,272	(1,711,470)
52. Dividends to stockholders (Line 35).....	(60,000,000)	(95,000,000)	(70,000,000)	.....	.....
53. Change in surplus as regards policyholders for the year (Line 38).....	22,349,111	(35,692,129)	(35,755,884)	41,369,445	10,916,398
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	324,159,308	303,181,872	333,328,362	350,286,172	301,246,698
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	34,627,510	37,027,470	52,098,426	47,357,242	49,118,841
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	3,373,310	3,209,288	1,746,142	1,825,785	1,342,456
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	197,326	81,570	8,486	.....	207,460
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....	.....	.....	.....	.....
59. Total (Line 35).....	362,357,454	343,500,200	387,181,416	399,469,199	351,915,455
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	124,598,211	117,977,605	128,496,221	127,919,318	125,010,242
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	14,789,690	18,420,319	23,999,103	25,927,937	26,290,606
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	1,206,412	2,140,006	1,097,193	1,208,282	939,964
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	91,995	38,066	3,582	.....	73,836
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....	.....	.....	.....	.....
65. Total (Line 35).....	140,686,308	138,575,996	153,596,100	155,055,537	152,314,648
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	45.3	47.6	54.7	61.0	62.4
68. Loss expenses incurred (Line 3).....	11.9	13.2	12.3	9.2	12.7
69. Other underwriting expenses incurred (Line 4).....	30.0	29.0	28.0	28.7	27.6
70. Net underwriting gain (loss) (Line 8).....	12.8	10.2	5.0	1.1	(2.7)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	31.6	30.6	27.9	29.2	29.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	57.2	60.8	67.0	70.2	75.1
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	121.0	122.5	107.4	91.7	99.9
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(24,588)	(16,801)	(3,943)	13,404	14,657
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	(9.3)	(5.6)	(1.2)	4.5	5.1
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(39,728)	(19,401)	11,159	28,386	37,510
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(13.2)	(5.8)	3.8	10.0	13.2

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

Yes No

If no, please explain:

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 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.....	.....1,668	.....568	.....364	.....105	.....248	.....	.....116	.....1,608	....XXX.....
2. 2010.....	....388,397	....134,176	....254,221	....254,017	....96,918	....35,473	....16,890	....16,764	.....4	.....4,728	....192,442	....XXX.....
3. 2011.....	....392,230	....146,659	....245,571	....277,944	....119,033	....40,791	....22,178	....15,595	.....	.....5,036	....193,120	....XXX.....
4. 2012.....	....405,272	....154,351	....250,921	....263,411	....120,655	....36,746	....20,468	....13,378	.....	.....4,216	....172,412	....XXX.....
5. 2013.....	....454,725	....180,218	....274,507	....299,801	....139,350	....37,180	....20,819	....13,782	.....	.....4,269	....190,593	....XXX.....
6. 2014.....	....488,205	....203,622	....284,583	....296,937	....151,093	....33,309	....19,667	....14,973	.....	.....4,602	....174,459	....XXX.....
7. 2015.....	....512,201	....218,337	....293,864	....314,046	....169,857	....30,595	....19,089	....16,803	.....	.....5,026	....172,499	....XXX.....
8. 2016.....	....519,895	....221,743	....298,152	....234,440	....115,716	....24,700	....16,118	....17,737	.....	.....5,358	....145,043	....XXX.....
9. 2017.....	....508,056	....200,234	....307,822	....216,863	....111,870	....17,650	....12,235	....17,011	.....	.....4,282	....127,418	....XXX.....
10. 2018.....	....520,524	....199,765	....320,759	....162,165	....83,450	....11,320	....8,176	....15,438	.....	.....3,347	....97,297	....XXX.....
11. 2019.....	....561,715	....221,691	....340,024	....71,525	....38,894	....4,419	....3,245	....10,805	.....	.....1,702	....44,610	....XXX.....
12. Totals.....	....XXX.....	....XXX.....	....XXX.....	....2,392,817	....1,147,404	....272,548	....158,990	....152,534	.....4	....42,681	....1,511,502	....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.....	....10,332	....4,461	....18,112	....14,437	....484	....154	....527	....261	....140	....3	....34	....10,279	....XXX.....
2. 2010.....	....7,817	....6,452	....2,841	....1,132	....162	....58	....236	....105	....104	....0	....71	....3,412	....XXX.....
3. 2011.....	....1,998	....424	....4,525	....1,461	....145	....25	....352	....84	....228	....1	....64	....5,252	....XXX.....
4. 2012.....	....2,386	....944	....6,059	....1,690	....108	....23	....1,001	....336	....493	.....	....35	....7,054	....XXX.....
5. 2013.....	....5,493	....2,236	....12,232	....7,242	....371	....104	....1,426	....575	....913	....(0)	....124	....10,278	....XXX.....
6. 2014.....	....8,304	....3,524	....16,703	....7,903	....528	....195	....1,964	....640	....1,271	.....	....244	....16,507	....XXX.....
7. 2015.....	....17,644	....8,230	....20,065	....7,227	....997	....154	....4,998	....2,664	....2,181	....(0)	....372	....27,610	....XXX.....
8. 2016.....	....33,171	....16,929	....39,919	....17,575	....2,293	....856	....7,418	....3,444	....3,395	....0	....972	....47,393	....XXX.....
9. 2017.....	....55,616	....26,642	....59,731	....23,237	....3,227	....1,232	....15,210	....7,089	....3,667	....0	....1,213	....79,250	....XXX.....
10. 2018.....	....81,301	....38,600	....97,801	....49,999	....4,160	....1,725	....22,207	....9,018	....5,423	....(4)	....1,821	....111,553	....XXX.....
11. 2019.....	....87,004	....44,797	....178,240	....83,841	....5,497	....2,811	....34,535	....12,682	....9,897	.....	....3,319	....171,041	....XXX.....
12. Totals.....	....311,066	....153,240	....456,228	....215,744	....17,970	....7,337	....89,874	....36,898	....27,712	....0	....8,270	....489,630	....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....	.....	....XXX.....	....9,546	....733
2. 2010.....	....317,413	....121,559	....195,854	....81.7	....90.6	....77.0	.....	.....	....0.70	....3,074	....338
3. 2011.....	....341,578	....143,206	....198,372	....87.1	....97.6	....80.8	.....	.....	....0.70	....4,637	....615
4. 2012.....	....323,583	....144,117	....179,467	....79.8	....93.4	....71.5	.....	.....	....0.70	....5,811	....1,243
5. 2013.....	....371,197	....170,326	....200,871	....81.6	....94.5	....73.2	.....	.....	....0.70	....8,247	....2,032
6. 2014.....	....373,989	....183,022	....190,967	....76.6	....89.9	....67.1	.....	.....	....0.70	....13,580	....2,927
7. 2015.....	....407,330	....207,221	....200,109	....79.5	....94.9	....68.1	.....	.....	....0.70	....22,252	....5,358
8. 2016.....	....363,074	....170,637	....192,436	....69.8	....77.0	....64.5	.....	.....	....0.70	....38,587	....8,807
9. 2017.....	....388,974	....182,306	....206,668	....76.6	....91.0	....67.1	.....	.....	....0.70	....65,468	....13,783
10. 2018.....	....399,813	....190,963	....208,850	....76.8	....95.6	....65.1	.....	.....	....0.70	....90,502	....21,050
11. 2019.....	....401,921	....186,270	....215,651	....71.6	....84.0	....63.4	.....	.....	....0.70	....136,606	....34,435
12. Totals.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....0	....0	....XXX.....	....398,309	....91,321

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior.....	195,605	192,415	171,512	166,389	164,316	166,667	165,366	165,197	164,359	163,491	(869)	(1,707)
2. 2010.....	173,020	169,982	175,767	172,280	177,663	179,773	180,237	180,249	179,043	178,990	(53)	(1,258)
3. 2011.....	XXX.....	148,690	155,845	166,361	173,112	178,934	184,580	184,676	182,839	182,550	(289)	(2,126)
4. 2012.....	XXX.....	XXX.....	154,152	154,188	161,696	165,687	172,625	171,017	169,687	165,595	(4,091)	(5,421)
5. 2013.....	XXX.....	XXX.....	XXX.....	178,881	182,047	184,547	188,989	189,639	189,169	186,176	(2,993)	(3,463)
6. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	186,717	184,600	182,140	182,313	178,940	174,722	(4,218)	(7,590)
7. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	186,992	186,667	185,268	183,060	181,125	(1,935)	(4,143)
8. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	183,216	181,517	177,322	171,305	(6,017)	(10,213)
9. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	189,797	188,453	185,990	(2,463)	(3,807)
10. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	189,647	187,986	(1,661)	XXX.....
11. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	194,949	XXX.....	XXX.....
										12. Totals.....	(24,588)	(39,728)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior.....	000.....	56,176	95,632	121,123	136,394	143,960	146,687	150,003	151,990	153,349	XXX.....	XXX.....
2. 2010.....	52,151	92,613	117,794	145,076	163,871	169,555	171,873	173,736	174,978	175,682	XXX.....	XXX.....
3. 2011.....	XXX.....	55,278	91,403	120,340	144,952	163,290	172,448	175,015	176,390	177,525	XXX.....	XXX.....
4. 2012.....	XXX.....	XXX.....	46,981	81,993	111,803	134,034	147,838	153,372	156,824	159,034	XXX.....	XXX.....
5. 2013.....	XXX.....	XXX.....	XXX.....	55,567	98,027	128,965	151,426	163,502	171,277	176,811	XXX.....	XXX.....
6. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	47,141	86,430	116,712	139,812	152,742	159,486	XXX.....	XXX.....
7. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	43,543	88,435	124,522	143,658	155,696	XXX.....	XXX.....
8. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	43,267	82,883	107,832	127,306	XXX.....	XXX.....
9. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	43,363	86,328	110,407	XXX.....	XXX.....
10. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	35,235	81,860	XXX.....	XXX.....	XXX.....
11. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	33,805	XXX.....	XXX.....	XXX.....

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior.....	107,924	81,319	40,524	22,176	5,526	7,513	6,021	5,696	4,460	3,941
2. 2010.....	80,927	50,242	32,484	9,028	5,403	4,805	4,231	3,643	1,906	1,840
3. 2011.....	XXX.....	63,180	36,398	20,021	10,763	5,440	7,216	6,552	4,294	3,332
4. 2012.....	XXX.....	XXX.....	77,036	40,185	21,376	13,274	13,678	11,278	9,022	5,033
5. 2013.....	XXX.....	XXX.....	XXX.....	83,457	45,690	26,605	19,734	14,263	11,061	5,841
6. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	94,941	56,032	33,472	22,583	15,966	10,123
7. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	94,328	53,548	32,903	20,590	15,172
8. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	97,333	63,216	43,134	26,319
9. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	106,254	66,019	44,614	
10. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	108,172	60,991	
11. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	116,252	

National Interstate Insurance Company
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama.....	AL.....	5,854,879	5,502,074		3,947,693	3,943,082	6,526,520	25	3,309,363	
2. Alaska.....	AK.....	4,516,602	4,597,893		2,736,251	1,794,192	6,161,596	50	2,734,770	
3. Arizona.....	AZ.....	10,228,466	11,202,195		4,066,704	5,401,966	10,696,590		2,926,582	
4. Arkansas.....	AR.....	7,297,321	6,585,297		2,342,924	3,254,997	6,042,412	25	1,293,866	
5. California.....	CA.....	76,186,038	79,421,096		50,080,910	43,301,332	116,474,080	100	22,279,024	
6. Colorado.....	CO.....	3,888,614	3,402,067		1,255,127	1,019,749	3,750,828		2,043,921	
7. Connecticut.....	CT.....	5,833,029	6,069,468		2,917,450	1,574,428	8,400,603		3,542,256	
8. Delaware.....	DE.....	24,397,595	22,280,012		24,053,319	20,929,207	36,912,425		429,776	
9. District of Columbia.....	DC.....	410,431	105,243		9,499	51,776	42,293		339,798	
10. Florida.....	FL.....	26,041,439	23,201,484		7,129,706	14,555,124	29,392,826	85	11,861,869	
11. Georgia.....	GA.....	14,450,649	13,124,999		9,963,049	9,653,487	11,842,191		8,264,008	
12. Hawaii.....	HI.....	16,381,754	17,031,549		5,733,398	3,968,109	18,284,922	450	8,745,658	
13. Idaho.....	ID.....	7,318,690	5,922,991		3,738,222	4,371,067	8,368,533	25	2,810,851	
14. Illinois.....	IL.....	18,334,146	16,432,672		3,457,748	18,458,945	31,321,327	25	14,941,906	
15. Indiana.....	IN.....	9,635,269	10,151,155		7,117,483	6,502,857	9,974,461		4,566,198	
16. Iowa.....	IA.....	4,947,772	4,848,831		1,170,039	2,840,052	5,613,772	25	2,052,243	
17. Kansas.....	KS.....	14,258,302	14,739,528		9,780,270	10,887,444	14,793,529	50	2,783,869	
18. Kentucky.....	KY.....	6,735,139	7,356,705		2,424,552	2,762,275	7,538,373		2,147,446	
19. Louisiana.....	LA.....	10,220,805	8,451,265		6,272,109	8,251,717	11,064,343		4,604,412	
20. Maine.....	ME.....	434,873	451,849		169,262	375,532	960,237		510,529	
21. Maryland.....	MD.....	3,550,547	3,764,979		2,734,539	11,921,590	15,404,881		1,099,225	
22. Massachusetts.....	MA.....	13,992,028	13,688,572		5,829,798	2,172,375	16,242,489		6,814,640	
23. Michigan.....	MI.....	3,928,124	3,130,902		655,448	2,100,550	1,480,094			
24. Minnesota.....	MN.....	6,458,187	7,332,603		2,594,384	2,549,497	8,436,206		3,258,454	
25. Mississippi.....	MS.....	3,815,450	3,830,800		790,563	1,045,297	3,369,290	25	2,650,094	
26. Missouri.....	MO.....	24,766,812	19,636,451		8,171,317	8,266,834	26,655,277	25	6,275,947	
27. Montana.....	MT.....	1,176,661	1,119,623		1,212,514	993,702	2,300,571		902,088	
28. Nebraska.....	NE.....	4,838,360	4,607,313		1,804,905	2,233,259	6,640,748		2,610,589	
29. Nevada.....	NV.....	3,707,981	3,327,131		1,194,938	5,428,811	7,169,617		1,050,079	
30. New Hampshire.....	NH.....	2,921,499	3,085,874		567,088	750,888	3,869,296		460,392	
31. New Jersey.....	NJ.....	668,878	1,799,926		51,734	661,396	644,495		57,262	
32. New Mexico.....	NM.....	2,513,506	1,947,487		359,740	1,933,440	2,841,918		1,749,939	
33. New York.....	NY.....	47,597,717	45,791,885		19,615,594	25,654,376	69,676,865	325	29,272,231	
34. North Carolina.....	NC.....	7,213,142	8,670,388		7,893,880	2,785,677	18,321,636	50	1,898,083	
35. North Dakota.....	ND.....	1,318,545	1,295,735		745,947	506,075	1,532,480		79,573	
36. Ohio.....	OH.....	19,925,785	16,980,859		5,345,242	10,502,182	23,626,685	25	10,824,345	
37. Oklahoma.....	OK.....	5,269,307	4,102,932		1,882,436	4,055,023	9,246,680		2,819,407	
38. Oregon.....	OR.....	1,507,540	1,378,774		1,369,344	646,173	1,679,581	25	948,276	
39. Pennsylvania.....	PA.....	20,010,920	20,848,742		11,363,358	9,338,701	23,438,041		8,616,618	
40. Rhode Island.....	RI.....	827,018	1,634,631		638,650	4,673,019	6,170,912	50	430,989	
41. South Carolina.....	SC.....	2,927,727	2,286,844		3,970,575	(292,578)	5,784,030		1,707,076	
42. South Dakota.....	SD.....	1,043,884	997,722		77,761	309,280	620,750		547,638	
43. Tennessee.....	TN.....	12,423,259	14,020,653		14,244,471	4,182,936	19,209,420	150	5,436,296	
44. Texas.....	TX.....	41,501,368	35,331,660		20,378,730	26,847,361	47,098,799	50	14,402,920	
45. Utah.....	UT.....	9,779,508	9,109,738		4,610,825	6,250,460	11,238,330		4,646,404	
46. Vermont.....	VT.....	1,125,946	1,280,923		412,396	155,680	2,940,080		319,264	
47. Virginia.....	VA.....	6,198,849	6,063,084		4,640,362	1,170,473	7,100,854		3,695,666	
48. Washington.....	WA.....	3,431,693	3,906,315		1,419,086	2,742,294	7,614,503		1,989,013	
49. West Virginia.....	WV.....	416,429	410,754		88,279	156,887	614,741		25,984	
50. Wisconsin.....	WI.....	14,672,396	13,484,829		5,004,659	8,006,434	16,012,828		8,736,997	
51. Wyoming.....	WY.....	26,256	144,631		4,757	131,297	183,274		8,288	
52. American Samoa.....	AS.....									
53. Guam.....	GU.....									
54. Puerto Rico.....	PR.....									
55. US Virgin Islands.....	VI.....									
56. Northern Mariana Islands.....	MP.....									
57. Canada.....	CAN.....									
58. Aggregate Other Alien.....	OT.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	
59. Totals.....		XXX.....	536,927,135	515,891,130	0.....	278,039,036	311,776,724	711,327,234	1,585	225,522,123

DETAILS OF WRITE-INS

58001.....	XXX.....								
58002.....	XXX.....								
58003.....	XXX.....								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI)..... 0

D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile..... 0

(b) Explanation of Basis of Allocation of Premiums by States, etc.

Allied Lines - Location of property

Commercial multiperil - Location of property

Inland Marine - Location of property

Other Accident and Health - Individual, by personal residence

Workers' Compensation - Location of risk

Other Liability - Location of risk

Auto Liability - Location of primary garage

Auto Physical - Location of primary garage

Surety - Location of contractor

Boiler and machinery - Location of property

R - Registered - Non-domiciled RRGs..... 0

Q - Qualified - Qualified or accredited reinsurer..... 0

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

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group**Part 1 - Organizational Chart**

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
American Financial Enterprises, Inc.	CT	31-0996797	
American Money Management Corporation	OH	31-0828578	
American Real Estate Capital Company, LLC	OH	27-1577326	
Mid-Market Capital Partners, LLC	DE	27-2829629	
APU Holding Company	OH	41-2112001	
American Premier Underwriters, Inc.	PA	23-6000765	
Lehigh Valley Railroad Company	PA	13-6400464	
Pennsylvania Lehigh Oil & Gas Holdings LLC	PA	46-1665396	
Magnolia Alabama Holdings, Inc.	DE	20-1548213	
Magnolia Alabama Holdings LLC	AL	20-1574094	
Michigan Oil & Gas Holdings, LLC	MI	46-1852532	
Ohio Oil & Gas Holdings, LLC	OH	46-1480078	
The Owasco River Railway, Inc.	NY	13-6021353	
PCC Technical Industries, Inc.	DE	76-0080537	
Pennsylvania Oil & Gas Holdings, LLC	PA	46-3246684	
Pennsylvania-Reading Seashore Lines (66.67%)	NJ	23-6000766	
GAI Insurance Company, Ltd. *	BMU	98-1073776	
Hangar Acquisition Corp.	OH	31-1446308	
Premier Lease & Loan Services Insurance Agency, Inc.	WA	91-1242743	
Premier Lease & Loan Services of Canada, Inc.	WA	91-1508644	
Dixie Terminal Corporation	OH	31-0823725	
GAI Holding Bermuda Ltd. (77%) ^	BMU	98-0606803	
GAI Indemnity, Ltd. #	GBR	98-0556144	
Neon Capital Limited	GBR		
NCM Holdings (U.K.) Limited	GBR		
Neon Capital Managers	GBR		
Neon Holdings (U.K.) Limited	GBR		
Lavenham Underwriting Limited #	GBR	98-0412245	
Neon Italy S.R.L. (60%)	ITA		
Neon Management Services Limited	GBR		
Neon Sapphire Underwriting Limited	GGY		
Neon Service Company (U.K.) Limited	GBR		
Studio Marketform SRL	ITA		
Neon Underwriting Bermuda Limited	BMU		
Neon Underwriting Limited	GBR		
Orca Insurance Agency A/S (89.425%)	DNK		
Sampford Underwriting Limited #	GBR	98-0431601	
Xenon Agency Limited	GBR		
Helium Holdings Limited	BMU		
Neon Employee Ownership LLC (23.35%)	DE		
GAI Australia Pty Ltd	AUS		

* Denotes insurer

@ Company affiliated but not owned

Participant in Lloyd's Syndicate 2468

Subsidiaries 100% owned by respective parent unless otherwise stated

^ Total percentage owned by respective parent and other affiliated companies.

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group**Part 1 - Organizational Chart**

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
Great American Financial Resources, Inc. ^	DE	06-1356481	
AAG Insurance Agency, Inc.	KY	31-1422717	
Ceres Group, Inc.	DE	34-1017531	
Continental General Corporation	NE	47-0717079	
QQAgency of Texas, Inc.	TX	34-1947042	
Great American Advisors, Inc.	OH	31-1395344	
Great American Life Insurance Company *	OH	13-1935920	63312
Annuity Investors Life Insurance Company *	OH	31-1021738	93661
Bay Bridge Marina Hemingway's Restaurant, LLC (85%)	MD	27-4078277	
Bay Bridge Marina Management, LLC (85%)	MD	27-0513333	
Brothers Management, LLC	FL	20-1246122	
Charleston Harbor Fishing, LLC	SC	81-3737639	
GALIC - Bay Bridge Marina, LLC	MD	20-4604276	
GALIC Brothers, Inc.	OH	31-1391777	
Manhattan National Holding Corporation	OH	26-3260520	
Manhattan National Life Insurance Company *	OH	45-0252531	67083
Skipjack Holding Company, LLC	MD	84-2654660	
Skipjack Marina Corp.	MD	52-2179330	
Great American Holding, Inc.	OH	42-1575938	
ABA Insurance Services, Inc.	OH	80-0333563	
Agricultural Services, LLC	OH	27-3062314	
Great American Holding (Europe) Limited	GBR		
Great American Europe Limited	GBR		
Great American International Insurance (EU) Designated Activity Company *	IRL		
Great American International Insurance (UK) Limited* (f/k/a Insurance (GB) Limited)	GBR		
Great American Specialty & Affinity Limited	GBR		
Mid-Continent Casualty Company *	OH	73-0556513	23418
Mid-Continent Assurance Company *	OH	73-1406844	15380
Mid-Continent Excess and Surplus Insurance Company *	DE	38-3803661	13794
Mid-Continent Specialty Insurance Services, Inc.	OK	30-0571535	
Oklahoma Surety Company *	OH	73-0773259	23426
National Interstate Corporation	OH	34-1607394	
American Highways Insurance Agency, Inc.	OH	34-1899058	
Explorer RV Insurance Agency, Inc.	OH	31-1548235	
Hudson Indemnity, Ltd. *	CYM	98-0191335	
Hudson Management Group, Ltd.	VIR	66-0660039	
National Interstate Insurance Agency, Inc.	OH	34-1607396	
Commercial For Hire Transportation Purchasing Group @	SC	36-4670968	
National Interstate Insurance Company *	OH	34-1607395	32620
National Interstate Insurance Company of Hawaii, Inc. *	OH	99-0345306	11051
TransProtection Service Company	MO	43-1254631	
Triumph Casualty Company *	OH	95-3623282	41106
Vanliner Insurance Company *	MO	86-0114294	21172
Safety Claims & Litigation Services, LLC	MT	20-5546054	
Safety, Claims and Litigation Services, LLC	OH	46-4570914	
Republic Indemnity Company of America *	CA	95-2801326	22179
Republic Indemnity Company of California *	CA	31-1054123	43753
Summit Consulting, LLC	FL	59-1683711	
Heritage Summit Healthcare, LLC	FL	59-3385208	
Summit Real Estate Holdings, LLC	FL	82-2462705	
Summit Holding Southeast, Inc.	FL	59-3409855	
Bridgefield Employers Insurance Company*	FL	59-1835212	10701
Bridgefield Casualty Insurance Company*	FL	59-3269531	10335

* Denotes insurer

@ Company affiliated but not owned

Participant in Lloyd's Syndicate 2468

Subsidiaries 100% owned by respective parent unless otherwise stated

^ Total percentage owned by respective parent and other affiliated companies.

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group**Part 1 - Organizational Chart**

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
Great American Insurance Company *	OH	31-0501234	16691
American Empire Insurance Company *	OH	31-0973761	37990
American Empire Underwriters, Inc.	TX	59-1671722	
American Empire Surplus Lines Insurance Company *	DE	31-0912199	35351
American Signature Underwriters, Inc.	OH	31-1463075	
Brothers Property Corporation	OH	59-2840291	
Brothers Pennsylvanian Corporation	PA	25-1754638	
Brothers Property Management Corporation	OH	59-2840294	
Crop Managers Insurance Agency, Inc.	KS	31-1277904	
CropSurance Agency, LLC	OH	83-1767590	
Dempsey & Siders Agency, Inc.	OH	31-0589001	
Human and Social Services Risk Purchasing Group, LLC	OH	84-2358400	
Eden Park Insurance Brokers, Inc.	CA	31-1341668	
El Aguila, Compañía de Seguros, S.A. de C.V. *	MEX		
Farmers Crop Insurance Alliance, Inc.	KS	39-1404033	
FCIA Management Company, Inc.	NY	13-3628555	
Foreign Credit Insurance Association @	NY		
GAI Mexico Holdings, LLC	DE	81-0814136	
GAI Warranty Company	OH	31-1753938	
GAI Warranty Company of Florida	FL	31-1765544	
Global Premier Finance Company	OH	61-1329718	
Great American Agency of Texas, Inc.	TX	74-2693636	
Great American Alliance Insurance Company *	OH	95-1542353	26832
Great American Assurance Company *	OH	15-6020948	26344
Great American Casualty Insurance Company *	OH	61-0983091	39896
Great American Contemporary Insurance Company *	OH	36-4079497	10646
Great American E & S Insurance Company *	DE	31-0954439	37532
Great American Fidelity Insurance Company *	DE	31-1036473	41858
Great American Insurance Agency, Inc.	OH	31-1652643	
Great American Insurance Company of New York *	NY	13-5539046	22136
Great American Lloyd's, Inc.	TX	31-1073664	
Great American Management Services, Inc.	OH	31-0856644	
Great American Protection Insurance Company *	OH	31-1288778	38580
Great American Re Inc.	DE	31-0918893	
Great American Security Insurance Company *	OH	31-1209419	31135
Great American Spirit Insurance Company *	OH	31-1237970	33723
Great American Underwriters Insurance Company *	OH	83-1694393	16618
Key Largo Group, Inc.	FL	59-1263251	
PLLS Canada Insurance Brokers Inc.	CAN	871850814	
Professional Risk Brokers, Inc.	IL	31-1293064	
One East Fourth, Inc.	OH	31-0686194	
Pioneer Carpet Mills, Inc.	OH	31-0883227	
TEJ Holdings, Inc.	OH	31-1119320	
Three East Fourth, Inc.	OH	31-0728327	

* Denotes insurer

@ Company affiliated but not owned

Participant in Lloyd's Syndicate 2468

Subsidiaries 100% owned by respective parent unless otherwise stated

^ Total percentage owned by respective parent and other affiliated companies.

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