



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

National Interstate Insurance Company of Hawaii, Inc

NAIC Group Code 0084 NAIC Company Code 11051 Employer's ID Number 99-0345306

Organized under the Laws of _____ (Current) (Prior) _____, State of Domicile or Port of Entry _____ OH
Country of Domicile _____ United States of America _____ OH

Incorporated/Organized 09/20/1999 Commenced Business 07/28/2000

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
_____ (Street and Number)
Richfield, OH, US 44286 _____, 330-659-8900
(City or Town, State, Country and Zip Code) (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
(Street and Number)
Richfield, OH, US 44286 330-659-8900
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.natl.com

Statutory Statement Contact Leah Marie Blazek, 330-659-8900-5498
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

President Anthony Joseph Mercurio Senior VP, Chief Financial Officer, & Treasurer Julie Ann McGraw
Secretary Matthew David Felvus VP, Chief Investment Officer, & Assistant Treasurer Gary Norman Monda

OTHER

Stephen Edward Winborn, Senior Vice President	George Olaf Skuggen, Senior Vice President	Shawn Vincent Los #, Executive Vice President
Scott Edward Noerr, Vice President, Chief Information Officer	Anthony Gerald Prinzo #, Vice President	Magdalena Franziska Kulik Grossman, Chief Compliance Officer
Jeannine Eileen Novak #, Vice President	Howard Kim Baird, Assistant Treasurer	Robert Jude Zbacnik, Assistant Treasurer
Stephen Charles Beraha, Assistant Secretary	Collen Frances Shepherd #, Vice President	

DIRECTORS OR TRUSTEES

Michelle Ann Gillis
Michael Eugene Sullivan, Jr. Gary John Gruber
David Lawrence Thompson, Jr. Anthony Joseph Mercurio
David John Witzgall

State of Ohio County of Summit SS

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.

Shawn Vincent Los (effective 2/7/2022)
President

Matthew David Felvus
Secretary

Julie Ann McGraw
Senior VP, Chief Financial Officer, & Treasurer

Subscribed and sworn to before me this
18th day of February 2022

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

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)	35,696,793	0	35,696,793	31,411,010
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$32,142 , Schedule E - Part 1), cash equivalents (\$13,052,180 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	13,084,322	0	13,084,322	9,697,744
6. Contract loans (including \$0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	0	0	0	0
9. Receivable for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	48,781,115	0	48,781,115	41,108,755
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	169,553	0	169,553	138,753
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,111,435	69,283	2,042,152	2,210,522
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	9,865,546	458	9,865,089	12,632,954
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	227,501	0	227,501	285,016
16.2 Funds held by or deposited with reinsured companies	81,733	0	81,733	(31,973)
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	77,440	0	77,440	0
18.2 Net deferred tax asset	533,168	73,588	459,580	449,742
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	1,246,128	0	1,246,128	2,567,301
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	256,531	51,445	205,087	216,032
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	63,350,150	194,773	63,155,377	59,577,102
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	63,350,150	194,773	63,155,377	59,577,102
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Receivable from insureds for deductible payments	173,228	51,445	121,784	154,899
2502. Miscellaneous receivables	53,997	0	53,997	29,298
2503. Commission receivable	29,306	0	29,306	31,835
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	256,531	51,445	205,087	216,032

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	12,397,741	11,367,782
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	2,787,302	2,628,979
4. Commissions payable, contingent commissions and other similar charges.....	461,775	441,503
5. Other expenses (excluding taxes, licenses and fees).....	888,149	714,674
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	256,620	177,340
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses)).....	0	69,780
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$ 0 and interest thereon \$ 0.....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 16,150,553 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).....	4,858,055	4,826,619
10. Advance premium.....	1,839	4,894
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions).....	2,200,711	1,798,861
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	22,882,597	22,558,412
14. Amounts withheld or retained by company for account of others.....	807,138	680,871
15. Remittances and items not allocated.....	0	0
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3, Column 78).....	3,000	4,000
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	0	0
19. Payable to parent, subsidiaries and affiliates.....	2,077	2,017
20. Derivatives.....	0	0
21. Payable for securities.....	0	0
22. Payable for securities lending.....	0	0
23. Liability for amounts held under uninsured plans.....	0	0
24. Capital notes \$ 0 and interest thereon \$ 0.....	0	0
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	47,547,003	45,275,734
27. Protected cell liabilities.....	0	0
28. Total liabilities (Lines 26 and 27).....	47,547,003	45,275,734
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	3,500,000	3,500,000
31. Preferred capital stock.....	0	0
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....	0	0
34. Gross paid in and contributed surplus.....	3,141,936	3,141,936
35. Unassigned funds (surplus).....	8,966,439	7,659,433
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0).....	0	0
36.2 0 shares preferred (value included in Line 31 \$ 0).....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	15,608,374	14,301,369
38. TOTALS (Page 2, Line 28, Col. 3).....	63,155,377	59,577,102
DETAILS OF WRITE-INS		
2501.....		
2502.....		
2503.....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above).....	0	0
2901.....		
2902.....		
2903.....		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 thru 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 thru 3203 plus 3298)(Line 32 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	10,684,817	9,683,256
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	4,960,406	3,937,916
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	1,258,205	1,048,662
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	3,250,777	2,989,160
5. Aggregate write-ins for underwriting deductions.....	.0	0
6. Total underwriting deductions (Lines 2 through 5).....	9,469,388	7,975,738
7. Net income of protected cells.....	.0	0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	1,215,428	1,707,519
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	808,806	904,317
10. Net realized capital gains or (losses) less capital gains tax of \$.....(4,442) (Exhibit of Capital Gains (Losses)).....	1,880	6,583
11. Net investment gain (loss) (Lines 9 + 10).....	810,687	910,900
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$0 amount charged off \$0).....	.0	0
13. Finance and service charges not included in premiums.....	.25	.150
14. Aggregate write-ins for miscellaneous income.....	(481,722)	(517,313)
15. Total other income (Lines 12 through 14).....	(481,697)	(517,163)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	1,544,417	2,101,256
17. Dividends to policyholders.....	0	0
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).....	1,544,417	2,101,256
19. Federal and foreign income taxes incurred.....	340,696	420,605
20. Net income (Line 18 minus Line 19)(to Line 22).....	1,203,721	1,680,651
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	14,301,368	14,032,027
22. Net income (from Line 20).....	1,203,721	1,680,651
23. Net transfers (to) from Protected Cell accounts.....	.0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$0 .....	.0	0
25. Change in net unrealized foreign exchange capital gain (loss).....	.0	0
26. Change in net deferred income tax.....	29,922	17,587
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	.72,362	-.76,895
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	1,000	48,000
29. Change in surplus notes.....	.0	0
30. Surplus (contributed to) withdrawn from protected cells.....	.0	0
31. Cumulative effect of changes in accounting principles.....	.0	0
32. Capital changes:		
32.1 Paid in.....	.0	0
32.2 Transferred from surplus (Stock Dividend).....	.0	0
32.3 Transferred to surplus.....	.0	0
33. Surplus adjustments:		
33.1 Paid in.....	.1	0
33.2 Transferred to capital (Stock Dividend).....	.0	0
33.3 Transferred from capital.....	.0	0
34. Net remittances from or (to) Home Office.....	.0	0
35. Dividends to stockholders.....	.0	(1,400,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	.0	0
37. Aggregate write-ins for gains and losses in surplus.....	.0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	1,307,006	269,341
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	15,608,374	14,301,368
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 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Miscellaneous income.....	21,867	.9,772
1402. Interest from funds held.....	(503,589)	..(527,085)
1403.....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	.0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	(481,722)	(517,313)
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	.0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	13,941,949	6,631,887
2. Net investment income	812,960	1,048,997
3. Miscellaneous income	(481,697)	(517,163)
4. Total (Lines 1 through 3)	14,273,212	7,163,721
5. Benefit and loss related payments	3,872,932	3,705,130
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	4,077,633	3,852,225
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$(4,442) tax on capital gains (losses)	483,474	393,245
10. Total (Lines 5 through 9)	8,434,039	7,950,600
11. Net cash from operations (Line 4 minus Line 10)	5,839,173	(786,879)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,668,299	6,990,478
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	119
12.7 Miscellaneous proceeds	0	44,915
12.8 Total investment proceeds (Lines 12.1 to 12.7)	10,668,299	7,035,512
13. Cost of investments acquired (long-term only):		
13.1 Bonds	14,991,597	7,418,517
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	14,991,597	7,418,517
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(4,323,298)	(383,005)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	1,400,000
16.6 Other cash provided (applied)	1,870,704	1,222,480
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,870,704	(177,520)
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)	3,386,578	(1,347,404)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	9,697,744	11,045,149
19.2 End of period (Line 18 plus Line 19.1)	13,084,322	9,697,744

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

20.0001. Exchange of debt securities	0	163,794
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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	2,410	.665	901	2,174
2. Allied lines	1,011	.421	696	736
3. Farmowners multiple peril	0	0	0	0
4. Homeowners multiple peril	0	0	0	0
5. Commercial multiple peril	84,328	.56,438	.56,967	.83,800
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine .....	.148,201	.77,856	.78,448	.147,608
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	20,033	8,645	8,723	19,956
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health .....	.7	.207	.108	.106
16. Workers' compensation	2,353,756	1,216,673	1,007,826	2,562,603
17.1 Other liability - occurrence	394,001	216,080	221,615	388,466
17.2 Other liability - claims-made	19,726	5,749	7,115	18,360
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	0	.3	0	.3
19.3, 19.4 Commercial auto liability	6,287,044	2,702,798	2,850,008	6,139,835
21. Auto physical damage	1,405,418	540,114	.624,569	1,320,962
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	.215	.215	0
24. Surety	0	0	0	0
26. Burglary and theft	134	.31	.75	.90
27. Boiler and machinery	182	.725	.790	.117
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	10,716,253	4,826,620	4,858,055	10,684,817
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

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	901	0	0	0	901
2. Allied lines	696	0	0	0	696
3. Farmowners multiple peril	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0
5. Commercial multiple peril	56,967	0	0	0	56,967
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	78,448	0	0	0	78,448
10. Financial guaranty	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0
12. Earthquake	0	0	0	0	0
13. Group accident and health	8,723	0	0	0	8,723
14. Credit accident and health (group and individual)	0	0	0	0	0
15. Other accident and health	108	0	0	0	108
16. Workers' compensation	1,007,826	0	0	0	1,007,826
17.1 Other liability - occurrence	221,615	0	0	0	221,615
17.2 Other liability - claims-made	7,115	0	0	0	7,115
17.3 Excess workers' compensation	0	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	0	0	0	0	0
19.3, 19.4 Commercial auto liability	2,850,008	0	0	0	2,850,008
21. Auto physical damage	624,569	0	0	0	624,569
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	215	0	0	0	215
24. Surety	0	0	0	0	0
26. Burglary and theft	75	0	0	0	75
27. Boiler and machinery	790	0	0	0	790
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Warranty	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	4,858,055	0	0	0	4,858,055
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					4,858,055
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

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	2,387	2,410	0	1,922	.465	2,410
2. Allied lines	3,547	1,011	0	3,033	.514	1,011
3. Farmowners multiple peril	0	0	0	.0	0	0
4. Homeowners multiple peril	0	0	0	.0	0	0
5. Commercial multiple peril	239,144	84,328	0	184,668	.54,476	84,328
6. Mortgage guaranty	0	0	0	.0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	599,292	148,201	0	558,689	.40,604	148,201
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	0	0	0	0	0	0
13. Group accident and health	0	20,033	0	0	0	20,033
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	7	0	0	0	7
16. Workers' compensation	2,402,549	2,353,756	107,942	2,053,267	.457,224	2,353,756
17.1 Other liability - occurrence	3,493,718	394,001	0	714,167	.2,779,551	394,001
17.2 Other liability - claims-made	32,790	19,726	0	29,762	.3,028	19,726
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	0	0	0	0	0	0
19.3, 19.4 Commercial auto liability	28,142,948	6,287,044	880,081	21,924,743	.7,098,286	6,287,044
21. Auto physical damage	5,691,298	1,405,418	.6,543	5,019,089	.678,751	1,405,418
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0
26. Burglary and theft	0	134	0	0	0	134
27. Boiler and machinery	9,944	182	0	0	.9,944	182
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	40,617,617	10,716,253	994,566	30,489,340	11,122,843	10,716,253
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	0	0	0	0	1,156	694	462	21.2
2. Allied lines	1,295	26	1,295	26	528	377	177	24.0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0.0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0.0
5. Commercial multiple peril	29,327	17,650	29,327	17,650	97,196	98,821	16,025	19.1
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	83	83	0	0.0
9. Inland marine	83,196	30,470	83,196	30,470	35,603	35,620	30,452	20.6
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	2	2	0	0.0
13. Group accident and health	0	6,797	0	6,797	14,398	13,050	8,145	40.8
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	5,164	5,142	.22	20.9
16. Workers' compensation	1,795,794	1,136,302	2,106,827	.825,269	3,713,232	3,834,090	.704,411	27.5
17.1 Other liability - occurrence	318,186	135,111	.318,186	.135,111	559,433	483,575	.210,969	54.3
17.2 Other liability - claims-made	0	25,604	0	25,604	.38,622	.38,466	.25,760	.140.3
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	0	10	0	.10	13,747	22,050	.(8,293)	.(267,511.6)
19.3, 19.4 Commercial auto liability	14,890,189	2,916,729	15,321,679	2,485,239	7,665,365	.6,631,538	3,519,066	57.3
21. Auto physical damage	2,061,767	405,280	2,062,777	.404,271	252,135	.203,246	.453,160	34.3
22. Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23. Fidelity	0	0	0	0	0	0	0	0.0
24. Surety	0	0	0	0	.938	.938	0	.(175.0)
26. Burglary and theft	0	0	0	0	68	49	19	21.1
27. Boiler and machinery .....	.384	0	.384	0	.71	.42	.29	24.4
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	19,180,139	4,673,979	19,923,672	3,930,447	12,397,741	11,367,783	4,960,405	46.4
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	0	0	0	0	1,191	1,156	1,191	1,156	.204
2. Allied lines	0	0	0	0	3,968	528	3,968	528	.93
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	0	0	0	0	0	0	0	0	0
5. Commercial multiple peril	270,408	45,630	270,408	45,630	165,407	51,566	165,407	97,196	29,503
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	(1)	0	(1)	0	84	0	.83	.20
9. Inland marine	(1)	13,211	(1)	13,211	167,198	22,392	167,198	35,603	.4,729
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	(32)	2	(32)	2	0
13. Group accident and health	0	.7,449	0	7,449	0	6,949	0	(a) .14,398	1,226
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	5,164	0	(a) .5,164	.1,607
16. Workers' compensation	5,854,261	2,925,757	7,333,798	1,446,220	4,819,062	3,338,142	5,890,193	3,713,232	703,779
17.1 Other liability - occurrence	307,499	230,159	307,499	230,159	5,064,433	329,274	5,064,433	.559,433	162,842
17.2 Other liability - claims-made	0	14,200	0	14,200	55,316	24,422	.55,316	.38,622	.7,722
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	0	3,500	0	3,500	99,455	10,273	.99,481	.13,747	.2,748
19.3, 19.4 Commercial auto liability	13,677,139	4,859,243	14,560,013	3,976,370	25,496,503	4,302,414	26,109,921	7,665,365	1,816,730
21. Auto physical damage	528,177	109,695	528,841	109,032	1,354,321	143,847	1,355,065	252,135	.55,850
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	938	0	938	.222
26. Burglary and theft	0	0	0	0	(92)	68	(92)	68	.12
27. Boiler and machinery	0	0	0	0	0	71	0	71	.13
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	0	0	0	XXX	0	0	0	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	20,637,483	8,208,845	23,000,557	5,845,770	37,226,730	8,237,289	38,912,049	12,397,741	2,787,302
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 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 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

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	4,460,924	0	0	4,460,924
1.2 Reinsurance assumed	869,156	0	0	869,156
1.3 Reinsurance ceded	4,645,355	0	0	4,645,355
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	684,726	0	0	684,726
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	3,309,300	0	3,309,300
2.2 Reinsurance assumed, excluding contingent	0	1,375,861	0	1,375,861
2.3 Reinsurance ceded, excluding contingent	0	3,655,537	0	3,655,537
2.4 Contingent - direct	0	0	0	0
2.5 Contingent - reinsurance assumed	0	31,909	0	31,909
2.6 Contingent - reinsurance ceded	0	0	0	0
2.7 Policy and membership fees	0	1	0	1
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	1,061,534	0	1,061,534
3. Allowances to managers and agents	0	89	0	89
4. Advertising	0	8,601	0	8,601
5. Boards, bureaus and associations	4,979	113,813	0	118,793
6. Surveys and underwriting reports	12	18,691	0	18,702
7. Audit of assureds' records	0	4,795	0	4,795
8. Salary and related items:				
8.1 Salaries	410,199	804,633	12,536	1,227,368
8.2 Payroll taxes	33,109	63,087	941	97,137
9. Employee relations and welfare	108,189	111,408	1,371	220,969
10. Insurance	1,868	2,193	0	4,061
11. Directors' fees	0	0	0	0
12. Travel and travel items	771	27,965	42	28,778
13. Rent and rent items	4,437	32,857	0	37,294
14. Equipment	0	580	0	580
15. Cost or depreciation of EDP equipment and software	150	87,165	0	87,315
16. Printing and stationery	5,269	11,470	11	16,750
17. Postage, telephone and telegraph, exchange and express	3,584	7,344	1	10,930
18. Legal and auditing	(208)	27,746	28,639	56,177
19. Totals (Lines 3 to 18)	572,360	1,322,436	43,542	1,938,338
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	381,043	0	381,043
20.2 Insurance department licenses and fees	0	12,057	0	12,057
20.3 Gross guaranty association assessments	0	11,019	0	11,019
20.4 All other (excluding federal and foreign income and real estate)	0	45,286	0	45,286
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	449,405	0	449,405
21. Real estate expenses	201	83,690	1,745	85,637
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	919	333,711	120	334,750
25. Total expenses incurred	1,258,205	3,250,777	45,407 (a)	4,554,389
26. Less unpaid expenses - current year	2,787,302	1,606,544	0	4,393,845
27. Add unpaid expenses - prior year	2,628,979	1,333,518	0	3,962,497
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,099,883	2,977,751	45,407	4,123,041
DETAILS OF WRITE-INS				
2401. Miscellaneous Expenses	919	333,711	120	334,750
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	919	333,711	120	334,750

(a) Includes management fees of \$ 4,283,142 to affiliates and \$ 0 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 24,017	27,801
1.1 Bonds exempt from U.S. tax	(a) 127,925	117,447
1.2 Other bonds (unaffiliated)	(a) 653,379	690,881
1.3 Bonds of affiliates	(a) .0	.0
2.1 Preferred stocks (unaffiliated)	(b) .0	.0
2.11 Preferred stocks of affiliates	(b) .0	.0
2.2 Common stocks (unaffiliated) .....	.0	.0
2.21 Common stocks of affiliates .....	.0	.0
3. Mortgage loans	(c) .0	.0
4. Real estate	(d) .0	.0
5. Contract loans .....	.0	.0
6. Cash, cash equivalents and short-term investments	(e) 1,232	1,223
7. Derivative instruments	(f) .0	.0
8. Other invested assets .....	.0	.0
9. Aggregate write-ins for investment income .....	.0	.0
10. Total gross investment income	823,413	854,213
11. Investment expenses	(g) 45,407	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) .0	
13. Interest expense	(h) .0	
14. Depreciation on real estate and other invested assets	(i) .0	
15. Aggregate write-ins for deductions from investment income .....	.0	.0
16. Total deductions (Lines 11 through 15) .....	.0	45,407
17. Net investment income (Line 10 minus Line 16) .....	.0	808,806
DETAILS OF WRITE-INS		
0901. Miscellaneous Investment Income .....	.0	16,860
0902. .....	.0	
0903. .....	.0	
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	16,860	16,860
1501. .....	.0	
1502. .....	.0	
1503. .....	.0	
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.0	.0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.0	.0

(a) Includes \$ 71,002 accrual of discount less \$ 105,956 amortization of premium and less \$ 6,101 paid for accrued interest on purchases.

(b) Includes \$.0 accrual of discount less \$.0 amortization of premium and less \$.0 paid for accrued dividends on purchases.

(c) Includes \$.0 accrual of discount less \$.0 amortization of premium and less \$.0 paid for accrued interest on purchases.

(d) Includes \$.0 for company's occupancy of its own buildings; and excludes \$.0 interest on encumbrances.

(e) Includes \$.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 \$.0 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	0	0	0	0
1.1 Bonds exempt from U.S. tax	(455)	0	(455)	0	0
1.2 Other bonds (unaffiliated)	(2,106)	0	(2,106)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(2,562)	0	(2,562)	0	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 thru 0903 plus 0998) (Line 9, above) .....	.0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

EXHIBIT OF NON-ADMITTED 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	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	69,283	74,112	4,829
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	458	0	(458)
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	73,588	53,504	(20,084)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	51,445	139,519	88,074
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	194,773	267,135	72,362
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	194,773	267,135	72,362
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Receivable from insureds for deductible payments	51,445	139,519	88,074
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	51,445	139,519	88,074

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 of Hawaii (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 the Company's financial statements as shown below:

	SSAP \$	F/S Page	F/S Line #	2021	2020
1. Net income state basis	XXX	XXX	XXX	\$ 1,203,721	\$ 1,680,651
2. Effect of state prescribed				-	-
3. Effect of state permitted				-	-
4. Net income, NAIC SAP	XXX	XXX	XXX	<u>\$ 1,203,721</u>	<u>\$ 1,680,651</u>
5. Statutory surplus state basis	XXX	XXX	XXX	\$ 15,608,374	\$ 14,301,368
6. Effect of state prescribed				-	-
7. Effect of state permitted				-	-
8. Statutory surplus, NAIC SAP	XXX	XXX	XXX	<u>\$ 15,608,374</u>	<u>\$ 14,301,368</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 premiums 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 using the interest method. Non-investment grade short-term investments are stated at the lower of amortized cost or fair value.
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. The Company does not have any investments in common stocks.
4. The Company does not have any investments in preferred stocks.
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 loan-backed and structured securities (LBASS), the NAIC has retained a third-party investment management firm to assist in the determination of the appropriate NAIC designations and Book Adjusted Carrying Values based on not only on the probability of loss, but also on the severity of loss. Those RMBS, CMBS and 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. The Company does not have any investments in subsidiaries, controlled or affiliated companies.
8. The Company does not have any investments in joint ventures, partnerships or limited liability companies.
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.

NOTES TO FINANCIAL STATEMENTS

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, 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, and 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

Not applicable as the Company has never entered into any business combinations.

B. Statutory Mergers

Not applicable

C. Impairment Loss

Not applicable

D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

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

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 2021.
3. The Company does not have any loan-backed securities with an OTTI recognized during 2021.

NOTES TO FINANCIAL STATEMENTS

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	\$ (25,499)	
2. 12 months or longer	(4,106)	

b. The aggregate related fair value of securities with unrealized losses:		
1. Less than 12 months	\$ 5,930,942	
2. 12 months or longer	997,336	

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, 2021. 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

K. Low-Income Housing Tax Credits

Not applicable

NOTES TO FINANCIAL STATEMENTS

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 Account 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	-	-	-	-	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-	-	-	-	-
j. On deposit with states	2,759,261	-	-	-	2,759,261	2,790,598	(31,337)	-	2,759,261	4.356%	4.369%
k. On deposit with other regulatory bodies	601,932	-	-	-	601,932	602,708	(776)	-	601,932	0.950%	0.953%
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	\$3,361,193	-	-	-	\$3,361,193	\$3,393,306	\$ (32,113)	-	\$3,361,193	5.306%	5.322%

(a) Subset of column 1

(b) Subset of column 3

(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

The Company has no other assets pledged as collateral not captured in other categories.

3. Detail of Other Restricted Assets

The Company has no other restricted assets.

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

O. 5GI Securities

Not applicable

P. Short Sales

The Company did not have any short sales during 2021.

NOTES TO FINANCIAL STATEMENTS

Q. Prepayment Penalty and Acceleration Fees

During 2021, the Company had two bonds sold, redeemed or otherwise disposed as a result of a callable feature with a total prepayment penalty of \$15,189.

	General Account	Protected Cell
(1) Number of CUSIPs	2	-
(2) Aggregate Amount of Investment Income	\$ 15,189	\$ -

R. Reporting Entity's Share of Cash Pool by Asset Type

Not applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

A. Detail for Those Greater than 10% of Admitted Assets

Not applicable

B. Write-downs 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.

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:

	2021			2020			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	\$ 563,483	\$ 12,015	\$ 575,498	\$ 549,663	\$ 5,211	\$ 554,874	\$ 13,820	\$ 6,804	\$ 20,624
(b) Statutory Valuation Allowance Adjustment	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	563,483	12,015	575,498	549,663	5,211	554,874	13,820	6,804	20,624
(d) Deferred Tax Assets Nonadmitted	73,588	-	73,588	53,504	-	53,504	20,084	-	20,084
(e) Subtotal (Net Deferred Tax Assets) (1c-1d)	489,895	12,015	501,910	496,159	5,211	501,370	(6,264)	6,804	540
(f) Deferred Tax Liabilities	41,955	375	42,330	51,238	390	51,628	(9,283)	(15)	(9,298)
(g) Net Admitted Deferred Tax Assets/(Net Deferred Tax Liability) (1e-1f)	\$ 447,940	\$ 11,640	\$ 459,580	\$ 444,921	\$ 4,821	\$ 449,742	\$ 3,019	\$ 6,819	\$ 9,838

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components, SSAP No. 101:

	2021			2020			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	\$ 305,581	\$ 1,683	\$ 307,264	\$ 405,476	\$ -	\$ 405,476	\$ (99,895)	\$ 1,683	\$ (98,212)
(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:	141,984	10,332	152,316	39,055	5,211	44,266	102,929	5,121	108,050
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	141,984	10,332	152,316	39,055	5,211	44,266	102,929	5,121	108,050
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	2,272,319	XXX	XXX	2,077,744	XXX	XXX	194,575
(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	42,330	-	42,330	51,628	-	51,628	(9,298)	-	(9,298)
(d). Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c))	\$ 489,895	\$ 12,015	\$ 501,910	\$ 496,159	\$ 5,211	\$ 501,370	\$ (6,264)	\$ 6,804	\$ 540

3. Other Admissibility Criteria:

		2021	2020
a. Ratio percentage used to determine recovery period and threshold limitation amount		875%	875%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 15,148,794	\$ 13,851,627	

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.

	2021			2020			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character, as a percentage.									
1. Adjusted gross DTAs amount from Note 9A1(c).	\$ 563,483	\$ 12,015	\$ 575,498	\$ 549,663	\$ 5,211	\$ 554,874	\$ 13,820	\$ 6,804	\$ 20,624
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).	\$ 489,895	\$ 12,015	\$ 501,910	\$ 496,159	\$ 5,211	\$ 501,370	\$ (6,264)	\$ 6,804	\$ 540
4. Percentage of net adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0.1%	0.1%	0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%

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

NOTES TO FINANCIAL STATEMENTS

B. The Company has recognized all deferred tax liabilities.

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

1.

Current Income Tax:	(1) 2021	(2) 2020	(3) (Col 1-2) Change
(a) Federal	\$ 340,696	\$ 420,605	\$ (79,909)
(b) Foreign	-	-	-
(c) Subtotal	340,696	420,605	(79,909)
(d) Federal income tax on net capital (losses) gains	(4,442)	15,131	(19,573)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and Foreign income taxes incurred	\$ 336,254	\$ 435,736	\$ (99,482)

2.

Deferred Tax Assets:	(1) 2021	(2) 2020	(3) (Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 259,515	\$ 252,596	\$ 6,919
(2) Unearned premium reserve	204,115	202,923	1,192
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	75,812	73,227	2,585
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (items <=5% and >5% of total ordinary tax assets)	24,041	20,917	3,124
Other (items listed individually >5% of total ordinary tax assets)			
(99) Subtotal	\$ 563,483	\$ 549,663	\$ 13,820
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	\$ 73,588	\$ 53,504	\$ 20,084
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 489,895	\$ 496,159	\$ (6,264)
(e) Capital:			
(1) Investments	\$ 12,015	\$ 5,211	\$ 6,804
(2) Net capital loss carry-forward	-	-	-
(3) Real Estate	-	-	-
(4) Other (items <=5% and >5% of total capital tax assets)			
Other (items listed individually >5% of total capital tax assets)			
(99) Subtotal	\$ 12,015	\$ 5,211	\$ 6,804
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	\$ 12,015	\$ 5,211	\$ 6,804
(i) Admitted deferred tax assets (2d+2h)	\$ 501,910	\$ 501,370	\$ 540

NOTES TO FINANCIAL STATEMENTS

3.

Deferred Tax Liabilities:	(1) 2021	(2) 2020	(3) (Col 1-2) Change
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	- -	- -	- -
(3) Deferred and uncollected premium	- -	- -	- -
(4) Policyholder reserves	- -	- -	- -
(5) Other (items <=5% and >5% of total ordinary tax liabilities)	41,955	51,238	(9,283)
Other (items listed individually >5% of total ordinary tax liabilities)			
Discount of unpaid losses transition	37,135	46,419	(9,284)
Salvage and subrogation	4,762	4,273	489
(99) Subtotal	\$ 41,955	\$ 51,238	\$ (9,283)
(b) Capital:			
(1) Investments	\$ 375	\$ 390	\$ (15)
(2) Real estate	- -	- -	- -
(3) Other (items <=5% and >5% of total capital tax liabilities)	- -	- -	- -
Other (items listed individually >5% of total capital tax liabilities)			
(99) Subtotal	\$ 375	\$ 390	\$ (15)
(c) Deferred tax liabilities (3a99+3b99)	\$ 42,330	\$ 51,628	\$ (9,298)

4.

Net Deferred Tax Assets/Liabilities	(1) 2021	(2) 2020	(3) (Col 1-2) Change
Net Deferred Tax Assets/Liabilities (2i-3c)	\$ 459,580	\$ 449,742	\$ 9,838

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 2021 and 2020, respectively, to net income for the following reasons:

	2021	2020
Income taxes at the statutory rate	\$ 323,600	\$ 444,440
Tax exempt income deduction	(18,612)	(26,441)
Other	1,344	150
Totals	\$ 306,332	\$ 418,149
Federal and foreign income taxes incurred	\$ 340,696	\$ 420,605
Federal income taxes on net capital gains	(4,442)	15,131
Change in net deferred income taxes ex. unrealized	(29,922)	(17,587)
Total statutory income taxes	\$ 306,332	\$ 418,149

E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2021, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The amount of federal income taxes incurred and available for recoupment in the event of future net losses:

Year	Amount	Ordinary	Capital
2021	\$ 192,869	\$ 191,186	\$ 1,683
2020	114,395	114,395	- -
2019	- -	xxx	- -

- At December 31, 2021, the Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

NOTES TO FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

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

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's parent company, National Interstate Insurance Company (NIIC) is a wholly owned subsidiary of National Interstate Corporation (the Corporation), an insurance holding company. NIIC also owns 100% of Vanliner Insurance Company (VIC), Triumph Casualty Company (TCC), and TransProtection Service Company. Other subsidiaries of the Corporation include Hudson Indemnity Limited (HIL), National Interstate Insurance Agency, Inc. (NIIA), Explorer RV Insurance Agency, Inc., American Highways Insurance Agency, Inc., Safety, Claims & Litigation Services, LLC (MT), and Safety, Claims and Litigation Services, LLC (OH).

NOTES TO FINANCIAL STATEMENTS

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. Significant Transactions and Changes in Terms of Intercompany Arrangements

Not applicable

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

Not applicable

D. Amounts Due to or from Related Parties

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

	2021	2020
National Interstate Insurance Company	\$ 1,246,128	\$ 2,567,301
American Highways Insurance Agency, Inc.	0	0
Triumphé Casualty Company	0	0
National Interstate Insurance Agency, Inc.	(151)	(119)
National Interstate Corporation	(1,926)	(1,897)
Totals	\$ 1,244,051	\$ 2,565,285

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

E. Management, Service Contracts, Cost Sharing Arrangements

The Company is party with some of its affiliate companies to a Cash Management Agreement under which NIIC 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 to operate each company. Allocated expenses incurred in 2021 related to these agreements amounted to \$ 4,259,043.

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 2021 were \$ 24,099.

F. Guarantees or Undertakings for Related Parties

Not applicable (See Note 14A)

G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by NIIC (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

Not applicable

J. Write-downs for Impairment of Investments in Affiliates

Not applicable

K. Foreign Insurance 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

Not applicable

N. Insurance SCA Entities Utilizing Prescribed or Permitted Practices

Not applicable

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 Investment Policies - 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.
- 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

American Financial Group, Inc. has established the American Financial Group, Inc. 401(K) Retirement and Savings Plan for the benefit of employees of American Financial Group, Inc. and its participating subsidiaries. Substantially all employees meeting minimum requirements regarding service are eligible to participate in this Plan. The Plan is a defined contribution plan in which participating employees are entitled to share in contributions made by the Company on their behalf. The 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 Plan for each year of participation. Funding is determined annually. Each Company contributes an amount for Retirement Contributions based upon the relationship of its total eligible compensation to total eligible compensation under the Plan for all participating subsidiaries. In addition, participating employees are permitted to make 401(k) Contributions to the Plan. Matching Contributions may be made by the Company based on the amount of 401(k) Contributions made by the participating employees. 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 Plan. At December 31, 2021, the fair market value of the Plan's Retirement Contributions assets was \$528,014,514 and the fair market value of the Plan's Matching Contributions assets was \$423,567,411. The Company's share of the expense for the plan during 2021 was \$47,459.

Postretirement Benefit Plan

The Company provides postretirement health care and life insurance benefits to employees meeting age and service requirements through plans sponsored by American Financial Group, Inc. 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. American Financial Group, Inc. has the right to modify or terminate either of these plans in the future.

NOTES TO FINANCIAL STATEMENTS

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, 2021, the Company's accumulated postretirement benefit obligation was \$4,526 using a discount rate of 2.00% of which \$2,793 is currently accrued. Net postretirement benefits costs for the year ended December 31, 2021, were \$1,014 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 6.50% for 2022 and is assumed to decrease gradually to 4.75% over 8 years and to remain at that level thereafter.

- H. Postemployment Benefits and Compensated Absences – The Company has accrued for postemployment benefits in accordance with SSAP No. 11.
- I. Impact of Medicare Modernization Act on Postretirement Benefits – There is no impact to the Company under this Act.

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

A. Outstanding Shares

The Company has 500,000 Common shares with a par value of \$7 a share, authorized, issued and outstanding at December 31, 2021.

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 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 2022 is \$1,560,837.

D. Dates and Amounts of Dividends Paid

Not applicable

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

Not applicable

K. Surplus Notes

Not applicable

L and M. Quasi Reorganizations

Not applicable

NOTES TO FINANCIAL STATEMENTS

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company has no commitments or contingent commitments to affiliates or other entities. The Company has made no guarantees on behalf of its affiliates or on indebtedness of others.

B. 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 \$96,661 and \$85,691 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

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

Not applicable

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 \$11,907,241 and \$14,843,476, respectively, in premiums due from policyholders and agents. 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 \$69,741 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.

There were no charges to income due to other-than-temporary impairment charges in 2021. 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. In 2020, the Company recognized no charges to income due to other-than-temporary impairment charges.

Note 15 – Leases

A. Lessee Leasing Arrangements

1. The Company leases office facilities and equipment under a non-cancelable operating lease that expires in July 2023. The lease contains a reasonable escalation in rent over the term of the agreement. Rental expense for the current year and the prior year was \$354,534 and \$297,339, respectively. There are no contingent rental payments or unusual renewal options, unusual restrictions and there has been no early termination of the existing lease.

NOTES TO FINANCIAL STATEMENTS

2. Future minimum rental payments are as follows:

Year	Amount
2021	165,842
2022	106,958
2023	-
2024	-
2025	-
Total	\$ 272,800

3. The Company has not entered into any sale and leaseback arrangements.

B. Lessor Leasing Arrangements

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 2021.

B. Transfer and Servicing of Financial Assets – Not applicable.

C. The Company was not involved in any wash sale transactions during 2021.

Note 18 – Gain or Loss 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 Measurements

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 Company did not hold any investments measured at fair value at December 31, 2021.

2. Rollforward of Level 3 Items

The Company did not hold any Level 3 securities carried at fair value during the year ended December 31, 2021.

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, American Money Management Corporation ("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 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.

NOTES TO FINANCIAL STATEMENTS

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

The table below reflects, as of December 31, 2021, 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	\$ 3,558,375	\$ 3,592,692	\$ 3,558,375	\$ -	\$ -	\$ -	\$ -
States, municipalities and political subdivisions	4,952,116	4,850,626	-	4,849,234	102,882	-	-
Residential MBS	5,890,874	5,808,047	-	5,890,874	-	-	-
Collateralized loan obligations	9,498,944	9,490,845	-	9,498,944	-	-	-
Asset backed securities	4,198,917	4,182,989	-	4,198,917	-	-	-
All other bonds	8,019,398	7,771,594	-	8,019,398	-	-	-
Total bonds	36,118,624	35,696,793	3,558,375	32,457,367	102,882	-	-
Cash, cash equivalents & short-term investments	13,084,322	13,084,322	13,084,322	-	-	-	-
Total	\$ 49,202,946	\$ 48,781,115	\$ 16,642,697	\$ 32,457,367	\$ 102,882	\$ -	\$ -

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

In response to the unprecedented situation caused by the COVID-19 virus, the company worked with its insureds, upon request, to provide premium adjustments or credits to reflect COVID-19 related exposure reductions. Subsequently, premiums were adjusted accordingly for any vehicles returning to service during the policy period.

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

F. Subprime Mortgage Related Risk 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.

NOTES TO FINANCIAL STATEMENTS

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	\$ 553,543	\$ 579,885	\$ 586,896	\$ -	\$ -
b. Commercial mortgage-backed securities	-	-	-	-	-
c. Collateralized debt obligations	-	-	-	-	-
d. Structured securities	-	-	-	-	-
e. Equity investment in SCAs	-	-	-	-	-
f. Other Assets	-	-	-	-	-
g. Totals	\$ 553,543	\$ 579,885	\$ 586,896	\$ -	\$ -

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 18, 2022, the date of issuance of these financial statements. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

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

Individual Reinsurers Who Are Not Members of a Group

FEIN	Reinsurer Name	Unsecured Amount
52-1952955	Renaissance Reinsurance U.S. Inc.	\$2,028,000
AA-1340125	Hannover Rückversicherung AG	1,792,000

Individual Reinsurers Who Are Members of a Group

FEIN	Reinsurer Name	Unsecured Amount
34-1607395	National Interstate Insurance Company	\$46,915,000
13-4924125	Munich Reinsurance America Inc.	4,920,000
13-2673100	General Reinsurance Corporation	2,225,000
13-1675535	Swiss Reinsurance America Corporation	2,212,000
43-0727872	Safety National Casualty Corporation	1,484,000
22-2005057	Everest Reinsurance Company	1,311,000
31-0501234	Great American Insurance Company	1,022,000
47-0698507	Odyssey Reinsurance Compan	709,000
13-1290712	XL Reinsurance America Inc	546,000

NOTES TO FINANCIAL STATEMENTS

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	FEIN	Reinsurer Name	Unsecured Amount
0084	99-0345306	National Interstate Insurance Company	\$46,915,000
0084	31-0501234	Great American Insurance Company	1,022,000
Total 0084			47,937,000
0361	13-4924125	Munich Reinsurance America Inc.	4,920,000
Total 0361			4,920,000
0031	13-2673100	General Reinsurance Corporation	2,225,000
0031	47-0355979	National Indemnity Company	158,000
Total 031			2,383,000
0181	13-1675535	Swiss Reinsurance America Corporation	2,212,000
Total 0181			2,212,000
3098	43-0727872	Safety National Casualty Corporation	1,484,000
Total 3098			1,484,000
1120	22-2005057	Everest Reinsurance Company	1,311,000
Total 1120			1,311,000
0158	47-0698507	Odyssey Reinsurance Compan	709,000
0158	06-1182357	Allied World Insurance Company	137,000
Total 0158			846,000
0968	13-1290712	XL Reinsurance America Inc.	546,000
Total 0968			546,000

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 Reinsurance		Ceded Reinsurance		Net	
	Premium	Commission	Premium	Commission	Premium	Commission
	Reserve	Equity	Reserve	Equity	Reserve	Equity
Affiliates	\$4,858,055	\$466,765	\$12,363,849	\$1,088,690	\$(7,505,794)	\$(621,925)
All Other	442,727	161,828	3,786,704	408,997	(3,343,977)	(247,169)
Totals	\$5,300,782	\$628,593	\$16,150,553	\$1,497,687	\$(10,849,771)	\$(869,094)

Direct Unearned Premium Reserve: \$15,707,826

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	\$ -	\$ 24,855	\$ -	\$ 24,855
Sliding scale adjustments	-	-	-	-
Other profit commissions	-	-	-	-
Totals	\$ -	\$ 24,855	\$ -	\$ 24,855

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.

NOTES TO FINANCIAL STATEMENTS

E. Commutation of Ceded Reinsurance

During 2021, 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 (2017 – 2018)	\$511,898
Wheels Ins Ltd (2017 – 2018)	(14,709)
Total	\$497,189

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

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable

K. Reinsurance Credit on Contracts Covering Health Business

Not applicable

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. Method Used to Estimate

The Company has not entered into any contracts that are retrospectively rated or subject to redetermination, however, the Company assumes premium from retrospective policies written by VIC, an affiliated company, due to the intercompany pooling arrangement in which the Company participates (see Note 26).

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 2021 on retrospective policies were \$186,231 or 1.7% of total net premiums written.

D. Medical Loss Ratio Rebates

Not applicable

E. Calculation of Nonadmitted Accrued Retrospective Premiums

Not applicable

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

Not applicable

NOTES TO FINANCIAL STATEMENTS

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 2021 and 2020:

	Year Ended December 31	
	2021	2020
Outstanding losses and LAE, net of reinsurance recoverables, at beginning of year	\$ 13,996,761	\$ 13,989,438
Add provision for claims, net of reinsurance, occurring in:		
Current year	6,798,611	5,986,578
Prior years	(580,000)	(1,000,000)
Net incurred losses during the current year	<u>6,218,611</u>	<u>4,986,578</u>
Deduct payments for claims, net of reinsurance occurring in:		
Current year	1,333,330	1,197,472
Prior years	3,696,999	3,781,783
Net claim payments during the current year	<u>5,030,329</u>	<u>4,979,255</u>
Outstanding losses and LAE, net of reinsurance recoverables, at end of year	<u>\$ 15,185,043</u>	<u>\$ 13,996,761</u>

The foregoing reconciliation shows that \$580,000 of favorable development in the December 31, 2020 balances emerged in 2021 and \$1,000,000 of favorable development in the December 31, 2019 balances emerged in 2020. The favorable development in 2021 and 2020 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, 2020 and December 31, 2019, 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 pooling agreement with its parent, NIIC, and NIIC's other two insurance subsidiaries, TCC and VIC. The following summarizes the participation percentages:

Name of Insurer	NAIC Code	% Participation
National Interstate Insurance Company of Hawaii	11051	2%
Triumph Casualty Company	41106	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, 2021, under the pooling arrangement, the Company had a \$700,052 receivable due from NIIC, the lead company. Under the pooling arrangement, NIIC had a payable of \$979,293 due to TCC and \$6,862,954 due from VIC. These amounts are settled on a quarterly basis.

NOTES TO FINANCIAL STATEMENTS

Note 27 – Structured Settlements

A. Reserves Released Due to Purchase of Annuities

None

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 shared risk 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, 2021, the Company does not have any premium deficiency reserves.

Liability carried for premium deficiency reserves	\$	-
Date of the most recent evaluation of this liability		1/24/2022
Was anticipated investment income utilized in the calculation?	Yes []	No [X]

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	\$ 134,750	\$ 38,231	\$ 13,681	\$ 51,912
16	Workers' Compensation	-	-	-	-
17.1	General Liability	-	-	-	-
Total		\$ 134,750	\$ 38,231	\$ 13,681	\$ 51,912

2. Unsecured Amounts of High Deductibles

a. Total high deductibles and billed recoverables on paid claims	\$	51,912
b. Collateral on balance sheet		-
c. Collateral off balance sheet		600,000
d. Total unsecured deductibles and billed recoverables on paid claims		-
e. Percentage unsecured		00.00%

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

Not applicable

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. Not applicable as 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.

NOTES TO FINANCIAL STATEMENTS

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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

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 [] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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

1.3 State Regulating? Ohio

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

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 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 [] No []

2.2 If yes, date of change: _____

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

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

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

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

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

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

4.12 renewals? Yes [] No []

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

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

4.22 renewals? Yes [] No []

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

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

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

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

6.2 If yes, give full information:

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

7.2 If yes,

7.21 State the percentage of foreign control; 0.0 %

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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

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

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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.

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

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 the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [X] N/A []

10.6 If the response to 10.5 is no or n/a, please explain

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

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?

Lisa Hays, Vice President - Great American Insurance Company 301 East 4th Street, Cincinnati, OH 45202

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).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No []
 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
072408436	ChoiceOne Bank	Non Payment of Deductible	20,000

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 subordinate committee thereof? Yes [] 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 [] 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 with the official duties of such person? Yes [] 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 []
 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 20.11 To directors or other officers \$ 0
 20.12 To stockholders not officers \$ 0
 20.13 Trustees, supreme or grand (Fraternal Only) \$ 0
 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
 20.21 To directors or other officers \$ 0
 20.22 To stockholders not officers \$ 0
 20.23 Trustees, supreme or grand (Fraternal Only) \$ 0
 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No []
 21.2 If yes, state the amount thereof at December 31 of the current year:
 21.21 Rented from others \$ 0
 21.22 Borrowed from others \$ 0
 21.23 Leased from others \$ 0
 21.24 Other \$ 0
 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No []
 22.2 If answer is yes:
 22.21 Amount paid as losses or risk adjustment \$ 0
 22.22 Amount paid as expenses \$ 0
 22.23 Other amounts paid \$ 0
 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No []
 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 1,246,128
 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No []
 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

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

INVESTMENT

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

GENERAL INTERROGATORIES

25.02	If no, give full and complete information relating thereto						
25.03	For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) The Company does not engage in securities lending.						
25.04	For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.	\$ 0						
25.05	For the reporting entity's securities lending program, report amount of collateral for other programs.	\$ 0						
25.06	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes [] No [] N/A [X]						
25.07	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes [] No [] N/A [X]						
25.08	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes [] No [] N/A [X]						
25.09	For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:							
	25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0						
	25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0						
	25.093 Total payable for securities lending reported on the liability page.	\$ 0						
26.1	Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03).	Yes [X] No []						
26.2	If yes, state the amount thereof at December 31 of the current year:							
	26.21 Subject to repurchase agreements	\$ 0						
	26.22 Subject to reverse repurchase agreements	\$ 0						
	26.23 Subject to dollar repurchase agreements	\$ 0						
	26.24 Subject to reverse dollar repurchase agreements	\$ 0						
	26.25 Placed under option agreements	\$ 0						
	26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ 0						
	26.27 FHLB Capital Stock	\$ 0						
	26.28 On deposit with states	\$ 2,759,261						
	26.29 On deposit with other regulatory bodies	\$ 601,932						
	26.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 0						
	26.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 0						
	26.32 Other	\$ 0						
26.3	For category (26.26) provide the following:							
	<table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th style="text-align: center; width: 33.33%;">1 Nature of Restriction</th><th style="text-align: center; width: 33.33%;">2 Description</th><th style="text-align: center; width: 33.33%;">3 Amount</th></tr></thead><tbody><tr><td>.....</td><td>.....</td><td>.....</td></tr></tbody></table>	1 Nature of Restriction	2 Description	3 Amount	
1 Nature of Restriction	2 Description	3 Amount						
.....						
27.1	Does the reporting entity have any hedging transactions reported on Schedule DB?	Yes [] No [X]						
27.2	If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.	Yes [] No [] N/A [X]						
LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:								
27.3	Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?	Yes [] No [X]						
27.4	If the response to 27.3 is YES, does the reporting entity utilize:							
	27.41 Special accounting provision of SSAP No. 108	Yes [] No []						
	27.42 Permitted accounting practice	Yes [] No []						
	27.43 Other accounting guidance	Yes [] No []						
27.5	By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:	Yes [] No []						
	• The reporting entity has obtained explicit approval from the domiciliary state.							
	• Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.							
	• Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.							
	• Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.							
28.1	Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?	Yes [] No [X]						
28.2	If yes, state the amount thereof at December 31 of the current year.	\$ 0						
29.	Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?	Yes [X] No []						
29.01	For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:							
	<table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th style="text-align: center; width: 33.33%;">1 Name of Custodian(s)</th><th style="text-align: center; width: 33.33%;">2 Custodian's Address</th></tr></thead><tbody><tr><td>The Bank of New York Mellon</td><td>1 Wall Street, New York, NY 10286</td></tr></tbody></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							

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

GENERAL INTERROGATORIES

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

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

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

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

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

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

1 Name of Firm or Individual	2 Affiliation
American Money Management Corporation	A.....

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

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

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

1 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.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total	0

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

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
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	35,696,793	36,118,624	421,831
31.2 Preferred stocks	0	0	0
31.3 Totals	35,696,793	36,118,624	421,831

31.4 Describe the sources or methods utilized in determining the fair values:

The source used to determine the fair value is primarily from pricing services and to a lesser extent broker quotes when necessary.

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

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

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

For the securities that were priced using broker prices, American Money Management Corporation obtains data from brokers that are familiar with the securities being priced and the markets in which they trade.

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

33.2 If no, list exceptions:

.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

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

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying 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 a 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 [X]

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [X] N/A []

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 61,443

38.2 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 Name	2 Amount Paid
Insurance Services Office, Inc	49,896

39.1 Amount of payments for legal expenses, if any?\$ 0

39.2 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 Name	2 Amount Paid
-----------	------------------

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$ 0

40.2 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 Name	2 Amount Paid
-----------	------------------

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]																					
1.2	If yes, indicate premium earned on U. S. business only.	\$ 0																					
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0																					
1.31	Reason for excluding																						
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ 0																					
1.5	Indicate total incurred claims on all Medicare Supplement Insurance.	\$ 0																					
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$ 0 1.62 Total incurred claims \$ 0 1.63 Number of covered lives 0																					
		All years prior to most current three years 1.64 Total premium earned \$ 0 1.65 Total incurred claims \$ 0 1.66 Number of covered lives 0																					
1.7	Group policies:	Most current three years: 1.71 Total premium earned \$ 0 1.72 Total incurred claims \$ 0 1.73 Number of covered lives 0																					
		All years prior to most current three years 1.74 Total premium earned \$ 0 1.75 Total incurred claims \$ 0 1.76 Number of covered lives 0																					
2.	Health Test:	<table border="0"> <thead> <tr> <th></th> <th style="text-align: center;">1 Current Year</th> <th style="text-align: center;">2 Prior Year</th> </tr> </thead> <tbody> <tr> <td>2.1 Premium Numerator</td> <td style="text-align: right;">0</td> <td style="text-align: right;">0</td> </tr> <tr> <td>2.2 Premium Denominator</td> <td style="text-align: right;">10,684,817</td> <td style="text-align: right;">9,683,256</td> </tr> <tr> <td>2.3 Premium Ratio (2.1/2.2)</td> <td style="text-align: right;">0.000</td> <td style="text-align: right;">0.000</td> </tr> <tr> <td>2.4 Reserve Numerator</td> <td style="text-align: right;">31,227</td> <td style="text-align: right;">30,551</td> </tr> <tr> <td>2.5 Reserve Denominator</td> <td style="text-align: right;">20,043,098</td> <td style="text-align: right;">18,823,380</td> </tr> <tr> <td>2.6 Reserve Ratio (2.4/2.5)</td> <td style="text-align: right;">0.002</td> <td style="text-align: right;">0.002</td> </tr> </tbody> </table>		1 Current Year	2 Prior Year	2.1 Premium Numerator	0	0	2.2 Premium Denominator	10,684,817	9,683,256	2.3 Premium Ratio (2.1/2.2)	0.000	0.000	2.4 Reserve Numerator	31,227	30,551	2.5 Reserve Denominator	20,043,098	18,823,380	2.6 Reserve Ratio (2.4/2.5)	0.002	0.002
	1 Current Year	2 Prior Year																					
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2.5 Reserve Denominator	20,043,098	18,823,380																					
2.6 Reserve Ratio (2.4/2.5)	0.002	0.002																					
3.1	Did the reporting entity issue participating policies during the calendar year?	Yes [] No [X]																					
3.2	If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:																						
	3.21 Participating policies	\$ 0																					
	3.22 Non-participating policies	\$ 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?	% 0.0																					
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ 0																					
5.	For Reciprocal Exchanges Only:																						
5.1	Does the Exchange appoint local agents?	Yes [] No []																					
5.2	If yes, is the commission paid:																						
	5.21 Out of Attorney's-in-fact compensation.....	Yes [] No [] N/A [X]																					
	5.22 As a direct expense of the exchange.....	Yes [] No [] N/A [X]																					
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?																						
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [] No [X]																					
5.5	If yes, give full information																						

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company is party to an intercompany pooling agreement where it retains no more than \$20,000 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 on any one life. ..

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company obtains its results from its Reinsurer and/or its Broker using RMS RiskLink model v18.1.1 for both Hurricane and EQ to help identify locations of concentrations. In addition to RMS, AIR Touchstone v8 results were attained and produced significantly lower PMLs in the 20-year up to and including the 250-year return periods. The Company also limits writing of property insurance in HI and coastal areas on the mainland and purchases facultative when applicable.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company purchases up to \$14.5M in Cat reinsurance limit in excess of \$500K for property, including APD located in the State of HI and for Property business located on the Mainland. In addition, there is Mainland APD catastrophe protection in excess of \$500K retention. Lastly, the Company maintains property per risk protection of \$14.9M in excess of \$100K.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []

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

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?..... Yes [X] No []

7.2 If yes, indicate the number of reinsurance contracts containing such provisions: 33

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

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses \$ 0
12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$ 0

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

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 0.0 %
12.42 To 0.0 %

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 the current year:
12.61 Letters of credit \$ 920,000
12.62 Collateral and other funds \$ 751,281

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 20,000

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 company 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:
The allocation would be based on the percentage of the individual company's claim to the total of claims

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:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 funds administered as of the reporting date. \$ 0

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [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 []

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FIVE-YEAR HISTORICAL DATA

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

	1 2021	2 2020	3 2019	4 2018	5 2017
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)	44,114,557	39,415,621	39,593,662	38,797,790	37,325,916
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	7,860,240	6,793,432	6,271,998	5,021,610	5,699,054
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	333,598	331,959	388,646	384,125	447,975
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	20,041	17,176	17,485	11,081	7,957
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	52,328,436	46,558,188	46,271,792	44,214,606	43,480,902
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)	9,054,528	8,133,764	8,513,084	8,032,385	7,792,828
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,557,174	1,362,855	1,317,866	1,147,480	1,321,291
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	84,510	81,543	101,581	99,143	117,264
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	20,041	17,176	17,485	11,081	7,957
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	10,716,253	9,595,338	9,950,016	9,290,089	9,239,339
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	1,215,428	1,707,519	1,282,253	966,562	446,632
14. Net investment gain or (loss) (Line 11)	810,687	910,900	1,110,365	1,069,123	958,463
15. Total other income (Line 15)	(481,697)	(517,163)	(587,662)	(525,167)	(349,642)
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	340,696	420,605	391,116	342,436	370,655
18. Net income (Line 20)	1,203,721	1,680,650	1,413,840	1,168,081	684,797
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	63,155,377	59,577,102	56,805,740	55,827,332	55,947,490
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	2,042,152	2,210,522	2,024,872	2,058,849	1,968,867
20.2 Deferred and not yet due (Line 15.2)	9,865,089	12,632,954	9,902,016	10,102,444	11,857,826
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	47,547,003	45,275,734	42,773,714	43,135,802	43,255,819
22. Losses (Page 3, Line 1)	12,397,741	11,367,782	11,380,265	10,998,502	10,599,965
23. Loss adjustment expenses (Page 3, Line 3)	2,787,302	2,628,979	2,609,173	2,420,267	2,127,048
24. Unearned premiums (Page 3, Line 9)	4,858,055	4,826,619	4,914,537	4,679,497	4,553,938
25. Capital paid up (Page 3, Lines 30 & 31)	3,500,000	3,500,000	3,500,000	3,500,000	3,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	15,608,374	14,301,369	14,032,027	12,691,530	12,691,671
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	5,839,173	(786,879)	3,837,544	2,111,559	1,034,407
Risk-Based Capital Analysis					
28. Total adjusted capital	15,608,374	14,301,369	14,032,027	12,691,530	12,691,671
29. Authorized control level risk-based capital	1,730,388	1,582,471	1,515,140	1,382,211	1,951,958
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	73.2	76.4	73.7	92.5	77.7
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	26.8	23.6	26.2	7.5	22.3
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.1	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	.0	0	0	.0	0
52. Dividends to stockholders (Line 35)	.0	(1,400,000)	0	(1,200,000)	(1,300,000)
53. Change in surplus as regards policyholders for the year (Line 38)	1,307,006	269,341	1,340,497	(141)	(541,316)
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)	21,217,926	17,017,068	23,818,592	26,905,308	17,120,820
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,582,034	2,603,348	2,550,471	2,842,394	2,808,520
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	47,362	39,384	64,926	65,738	40,041
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,797	2,585	2,628	1,088	102
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	23,854,119	19,662,385	26,436,618	29,814,527	19,969,483
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)	3,471,234	3,504,927	3,559,949	3,370,789	3,671,321
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	434,766	418,780	422,563	526,295	685,689
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	17,650	24,107	34,469	61,143	31,348
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	6,797	2,585	2,628	1,088	102
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	3,930,447	3,950,399	4,019,609	3,959,314	4,388,461
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	46.4	40.7	45.3	47.5	54.7
68. Loss expenses incurred (Line 3)	11.8	10.8	11.9	13.2	12.3
69. Other underwriting expenses incurred (Line 4)	30.4	30.9	29.6	28.7	27.9
70. Net underwriting gain (loss) (Line 8)	11.4	17.6	13.2	10.5	5.1
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)	34.8	36.5	34.8	34.0	30.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	58.2	51.5	57.2	60.7	67.1
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)	68.7	67.1	70.9	73.2	72.8
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)	(555)	(1,070)	(701)	(482)	(113)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(3.9)	(7.6)	(5.5)	(3.8)	(0.9)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,512)	(1,591)	(1,135)	(556)	316
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)	(10.8)	(12.5)	(8.9)	(4.2)	2.5

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

Yes No

If no, please explain: _____

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 (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	58	30	10	3	8	0	2	43	XXX	
2. 2012	14,240	7,072	7,168	13,304	9,202	1,690	1,224	385	0	120	4,953	XXX	
3. 2013	16,492	8,649	7,843	8,827	4,182	1,239	757	401	0	121	5,528	XXX	
4. 2014	19,539	11,407	8,132	12,872	8,581	1,457	1,051	436	0	135	5,133	XXX	
5. 2015	23,715	15,319	8,396	10,830	6,509	1,020	650	494	0	147	5,185	XXX	
6. 2016	24,327	15,808	8,519	9,856	6,062	971	635	530	0	164	4,660	XXX	
7. 2017	14,516	5,720	8,796	7,528	3,825	759	484	532	0	139	4,510	XXX	
8. 2018	14,873	5,707	9,166	6,918	3,458	723	456	521	0	130	4,249	XXX	
9. 2019	16,049	6,334	9,715	6,632	3,485	575	366	596	0	114	3,952	XXX	
10. 2020	16,052	6,369	9,684	4,008	2,099	347	230	488	0	99	2,515	XXX	
11. 2021	18,088	7,403	10,685	2,080	1,137	148	112	355	0	45	1,333	XXX	
12. Totals	XXX	XXX	XXX	82,914	48,570	8,939	5,968	4,746	0	1,216	42,061	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior	474	310	263	88	16	5	65	42	10	0	2	384	XXX
2. 2012	60	33	107	61	2	1	68	59	8	0	0	92	XXX
3. 2013	98	48	277	200	5	1	105	94	14	0	2	156	XXX
4. 2014	127	63	308	204	6	2	82	66	17	0	2	203	XXX
5. 2015	283	147	272	134	17	1	61	36	24	0	4	340	XXX
6. 2016	296	121	568	338	23	(1)	93	55	33	0	6	500	XXX
7. 2017	916	322	585	326	34	(3)	134	72	50	0	12	1,001	XXX
8. 2018	1,590	783	1,166	699	62	7	217	97	73	0	27	1,520	XXX
9. 2019	2,293	1,249	1,697	1,005	109	33	409	180	105	0	39	2,145	XXX
10. 2020	2,203	917	3,648	2,170	120	48	689	290	145	0	55	3,379	XXX
11. 2021	3,053	1,553	5,798	2,914	180	97	1,022	361	338	0	119	5,465	XXX
12. Totals	11,392	5,547	14,690	8,138	572	192	2,944	1,352	816	0	269	15,185	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
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	.340	.43
2. 2012	15,625	10,580	5,045	109.7	149.6	70.4	0	0	0.0	73	19
3. 2013	10,966	5,282	5,684	.66.5	61.1	72.5	0	0	0.0	127	29
4. 2014	15,304	9,968	5,336	.78.3	87.4	65.6	0	0	0.0	167	36
5. 2015	13,001	7,476	5,525	.54.8	48.8	65.8	0	0	0.0	275	65
6. 2016	12,370	7,210	5,160	.50.9	45.6	60.6	0	0	0.0	.404	.95
7. 2017	10,538	5,027	5,511	.72.6	87.9	62.6	0	0	0.0	.853	.148
8. 2018	11,269	5,500	5,769	.75.8	96.4	62.9	0	0	0.0	1,274	246
9. 2019	12,415	6,318	6,097	.77.4	99.8	62.8	0	0	0.0	.1,736	.410
10. 2020	11,648	5,754	5,894	.72.6	90.3	60.9	0	0	0.0	2,764	615
11. 2021	12,973	6,174	6,799	.71.7	83.4	63.6	0	0	0.0	4,385	1,081
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,398	2,787

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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	5,665	5,716	6,000	6,294	6,428	6,429	6,317	6,283	6,257	6,238	(19)	(45)
2. 2012	4,404	4,405	4,622	4,732	4,927	4,882	4,844	4,727	4,675	4,652	(23)	(75)
3. 2013	XXX	5,114	5,203	5,278	5,403	5,424	5,410	5,325	5,294	5,269	(25)	(56)
4. 2014	XXX	XXX	5,338	5,274	5,206	5,211	5,115	4,994	4,914	4,883	(31)	(111)
5. 2015	XXX	XXX	XXX	5,348	5,336	5,296	5,232	5,177	5,068	5,007	(61)	(170)
6. 2016	XXX	XXX	XXX	XXX	5,243	5,188	5,069	4,897	4,723	4,597	(126)	(300)
7. 2017	XXX	XXX	XXX	XXX	XXX	5,424	5,384	5,314	5,027	4,929	(98)	(385)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	5,418	5,371	5,241	5,175	(66)	(196)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,570	5,389	5,397	8	(173)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,374	5,261	(113)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,106	XXX	XXX
										12. Totals	(555)	(1,512)

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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021		
1. Prior	.000	2,334	4,007	4,910	5,310	5,532	5,663	5,754	5,829	5,864	XXX	XXX
2. 2012	1,342	2,342	3,192	3,827	4,220	4,378	4,476	4,540	4,556	4,568	XXX	XXX
3. 2013	XXX	1,589	2,804	3,688	4,332	4,677	4,899	5,057	5,111	5,127	XXX	XXX
4. 2014	XXX	XXX	1,349	2,471	3,337	3,997	4,366	4,559	4,654	4,697	XXX	XXX
5. 2015	XXX	XXX	XXX	1,246	2,529	3,560	4,107	4,451	4,599	4,691	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	1,239	2,371	3,084	3,640	3,941	4,130	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	1,239	2,467	3,154	3,757	3,978	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,007	2,339	3,156	3,728	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	966	2,286	3,356	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.876	2,026	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	979	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)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021		
1. Prior	3,123	1,460	616	506	498	454	.305	260	233	198		
2. 2012	2,201	1,148	615	379	391	322	258	144	79	56		
3. 2013	XXX	2,388	1,305	762	562	408	316	167	129	89		
4. 2014	XXX	XXX	2,714	1,600	954	645	456	289	143	119		
5. 2015	XXX	XXX	XXX	2,695	1,531	940	.588	433	267	163		
6. 2016	XXX	XXX	XXX	XXX	2,786	1,805	1,232	752	449	268		
7. 2017	XXX	XXX	XXX	XXX	XXX	3,037	1,886	1,275	.619	321		
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,091	1,743	1,045	587		
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,321	1,766	921		
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,350	1,877		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,545		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken			4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	N	0	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0	0	0	0
5. California	CA	N	0	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0	0
12. Hawaii	HI	L	1,336,190	1,290,850	0	458,630	(565,391)	2,262,663	25	176,500
13. Idaho	ID	N	0	0	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0	0	0
15. Indiana	IN	N	0	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0	0	0	0
23. Michigan	MI	L	25,338,371	26,414,333	0	7,332,233	(2,722,723)	12,220,709	0	10,211,409
24. Minnesota	MN	N	0	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0	0	0	0
31. New Jersey	NJ	L	13,943,057	14,482,740	0	11,389,276	25,736,635	43,380,840	0	5,310,217
32. New Mexico	NM	N	0	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0	0
36. Ohio	OH	L	0	0	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien ..	OT	XXX	0	0	0	0	0	0	0	0
59. Totals		XXX	40,617,617	42,187,922	0	19,180,139	22,448,521	57,864,213	25	15,698,126
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 through 58003 plus 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.....4 R - Registered - Non-domiciled RRGs.....0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....0 Q - Qualified - Qualified or accredited reinsurer.....0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state.....0 N - None of the above - Not allowed to write business in the state.....53

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
INC.

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

Fire - Location of property

Allied Lines - Location of property

Commercial Multiperil - Location of property

Inland Marine - Location of property

Workers' Compensation - Location of risk

Other Liability - Location of risk

Auto Liability - Location of primary garage

Auto Physical - Location of primary garage

Boiler and Machinery - Location of property

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.			
AFG Real Estate Holding Company, LLC	OH	31-1544320	
Bay Bridge Holding Company, LLC ^	OH	86-3438529	
Bay Bridge Marina Hemingway's Restaurant, LLC (85%)	MD	84-4395026	
Bay Bridge Marina Management, LLC (85%)	MD	27-4078277	
GALIC - Bay Bridge Marina, LLC	MD	27-0513333	
Charleston Harbor Holding Company, LLC ^	SC	20-4604276	
Charleston Harbor Fishing, LLC	SC	84-3355051	
Mountain View Grand Holding Company, LLC ^	NH	81-3737639	
Sailfish Holding Company, LLC	FL	84-4574243	
Skipjack Holding Company, LLC	MD	86-3225970	
Skipjack Marina Corp.	MD	84-2654660	
Skipjack Marina Corp.	MD	52-2179330	
American Financial Enterprises, Inc.	CT	84-4574243	
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	46-3246684	
GAI Insurance Company, Ltd. *	BMU	23-6000766	
Hangar Acquisition Corp.	OH	98-1073776	
Premier Lease & Loan Services Insurance Agency, Inc.	OH	31-1446308	
Premier Lease & Loan Services of Canada, Inc.	WA	91-1242743	
Dixie Terminal Corporation	WA	91-1508644	
Great American Financial Resources, Inc.	OH	31-0823725	
Ceres Group, Inc.	DE	06-1356481	
Continental General Corporation	DE	34-1017531	
QQAgency of Texas, Inc.	NE	47-0717079	
Brothers Management, LLC	TX	34-1947042	
GALIC Brothers, Inc.	FL	31-1391777	
Helium Holdings Limited	OH	20-1246122	
GAI Australia Pty Ltd	BMU	31-1391777	
One East Fourth, Inc.	AUS	81-4361220	
TEJ Holdings, Inc.	OH	31-0686194	
Three East Fourth, Inc.	OH	31-1119320	
Verikai Inc.	OH	31-0728327	

* Denotes insurer

@ Entity affiliated but not owned

Subsidiaries 100% owned by respective parent unless otherwise stated

^ Entity is owned by more than one company within the AFG group.

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
Great American Holding, Inc.	OH	42-1575938	
ABA Insurance Services, Inc.	OH	80-0333563	
Agricultural Services, LLC	OH	27-3062314	
Great American Contemporary Insurance Company *	OH	36-4079497	10646
Bridgefield Employers Insurance Company*	FL	59-1835212	10701
Bridgefield Casualty Insurance Company*	FL	59-3269531	10335
Republic Indemnity Company of America *	CA	95-2801326	22179
Republic Indemnity Company of California *	CA	31-1054123	43753
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*	GBR		
Mid-Continent Casualty Company *	OH	73-0556513	23418
Mid-Continent Assurance Company *	OH	73-1406844	15380
Mid-Continent Excess and Surplus Insurance Company *	OH	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	
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	
Triumphé Casualty Company *	OH	95-3623282	41106
Vanliner Insurance Company *	OH	86-0114294	21172
Safety Claims & Litigation Services, LLC	MT	20-5546054	
Safety, Claims and Litigation Services, LLC	OH	46-4570914	
Radion Insurance Holding, LLC (32%)	DE	87-1038842	
Radion Health, Inc.	DE	87-1053786	
Radion Re, Inc	CYM		
Summit Consulting, LLC	FL	59-1683711	
Heritage Summit Healthcare, LLC	FL	59-3385208	

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Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group

	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 Surplus Lines Insurance Company *	OH	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	
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 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 E & S Insurance Company *	OH	31-0954439	37532
Great American Fidelity Insurance Company *	OH	31-1036473	41858
Great American Insurance Agency, Inc.	OH	31-1652643	
Great American Insurance Company of New York *	NY	13-5539046	22136
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
PLLS Canada Insurance Brokers Inc.	CAN	871850814	
Professional Risk Brokers, Inc.	IL	31-1293064	
Shelter Rock Holdings, LLC	OH		
Westline Industrial, LLC	OH		

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII,
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OVERFLOW PAGE FOR WRITE-INS