

# Directory of Products and Services

*As of February 2024*



The family of companies that make up Great American's insurance operations do business under several brands in a variety of markets.

**Property & Casualty Insurance**



## Strength Through Specialization

The operations of Great American Insurance Group intentionally focus on specialty niche markets where we can have an advantage based on our expertise, unique products or distribution. Our group consists of highly diversified businesses offering a wide range of specialty commercial property and casualty coverages. These businesses are operated by seasoned managers with a depth of knowledge and expertise in each of our specialty lines of insurance and the markets they serve.

Each business unit has significant operating autonomy to oversee important operation functions, such as underwriting, pricing, marketing, policy process and claims service. Each, however, is subject to controls over capital allocation, financial reporting, actuarial assessments and strategic direction.

For more information about our Company, please visit [GAIG.com](http://GAIG.com).

for all the *great* you do®





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## ABA Insurance Services

As a leading source of insurance for banks, ABA Insurance Services provides executive and professional liability insurance, financial institution bonds, surety bonds, and property and casualty lines to banks throughout the country. In business for over 35 years, ABA Insurance Services is known as a long-term, reliable, and stable source of insurance and is recognized for underwriting and claims handling expertise.

Our staff understands the complex needs of all banks and will tailor an appropriate insurance placement that includes customized policy language and multi-layered programs when necessary.

### Why choose ABA Insurance Services?

- Unique expertise and focus on banks
- Experienced underwriters with financial industry and regulatory backgrounds
- Claims adjusted by highly specialized and tenured attorneys
- Emphasis on loss control through regular distribution of educational materials
- Endorsed by American Bankers Association and 34 state bankers associations
- Nationwide presence with approximately 1,500 insureds across the country
- ABA member banks eligible to participate in a distribution program

### Available Coverage

- Directors & Officers Liability
- Financial Institution Bond
- Property & Casualty
- Cyber Liability
- Employment Practices Liability
- Trust Services Liability
- Surety Bond, including STAMP
- Excess lines
- For more information, visit [www.abais.com](http://www.abais.com).

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## Accident & Health (pomi)

Great American offers a wide array of Accident & Health insurance coverages through its digital-focused pomi (peace of mind insurance) brand. The group coverage provides comprehensive solutions for losses that may result from an accident for students, participants and volunteers. We serve niche industries like schools, daycares, camps, non-profits, youth sports organizations, collegiate activities and health and fitness companies.

Appointed agents can quote and bind most policies in under three minutes through the pomi portal. More complex plans can be customized for clients as well with help from our underwriting team.

In addition, consumers can purchase individual accident coverage for their dependents participating in youth sports activities through our online platform.

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## AgriBusiness®

Running a farm or ranch has always involved a lot of risks. But these days, rapid changes in the industry are raising the stakes. Advanced technologies and new environmental concerns are pushing farming and ranching in new directions. But no matter how much things change, one thing never will: Great American's AgriBusiness® Division is committed to keeping farmers and ranchers strong with effective insurance coverage.

We've been helping farmers and ranchers manage the uncertainties of doing business for more than 100 years. Today, we provide coverage for full-time farms, ranches and other agricultural operations in 44 states. Our farm products protect businesses that range from orchards to dairy farms to livestock operations. Our equine farm products protect equine farms, boarding stables, trainers, horse shows and many more equine type operations.

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## Alternative Distribution (PolicySweet)

PolicySweet®, an insurtech brand by Great American Insurance Group, launched in 2019. The platform offers an end-to-end digital experience for small businesses to research, shop, quote and purchase insurance in minutes. Customers who prefer online shopping can secure coverage at their convenience from a computer or mobile device any time of the day.

Available coverages include a Business Owners Policy (BOP), Workers' Compensation, and HomeHQ<sup>SM</sup>.

PolicySweet also offers API connections and PolicySweet for Agents. Our API solution can be integrated into an existing website or app to provide seamless access to small commercial insurance in one interface. The PolicySweet for Agents platform allows for commercial agents to track lead activity and produce quotes for clients 24/7 directly from their agency website.

For more information, visit [PolicySweet.com](https://policysweet.com).

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## Alternative Markets

Alternative Markets specializes in mono-line and/or multi-line primary programs on either a traditional guaranteed cost (Specialty Programs) or risk-sharing basis (Agency, Association or Group Captives). Alternative Markets focuses on niche programs.

All programs, whether risk sharing or not, benefit from a high level of exclusivity, tailored underwriting and dedicated team claims service. Lines of business supported include: Workers' Compensation, General Liability, Property, Inland Marine, Auto Liability and bolt-on Cyber on a supporting Package, GL or BOP policy.

Alternative Markets entertains the delegation of underwriting authority and other unbundled services such as claims and loss prevention on a program specific basis and each arrangement is subject to regular audits and oversight.

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## Aviation

Great American's Aviation Division specializes in the placement of hull, liability and excess liability across a wide array of aviation-related risks. Our underwriters are experts in analyzing, pricing and tailoring unique insurance coverage on an admitted basis. All of our underwriters have extensive experience in the aviation industry in areas including air traffic control, landside operations and commercial pilot operations.

### We offer the following coverage types:

- Non-commercial hull and liability
- Commercial hull and liability
- Helicopter hull and liability
- Fixed Base Operators liability
- Manufacturers Product liability
- Unmanned Aerial Vehicle hull and liability
- Excess liability

Great American's Aviation Division offers coverage on a 100% or a quota-share basis.

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## Bond

Great American entered the Surety market over 95 years ago, bringing a history of strong performance, secure resources and a broad appetite for business opportunity to this important industry segment.

Our agents and customers rely on the expert underwriting, solid financial strength, market leadership and personal service they receive from the Bond experts at Great American. With a highly diverse product line that includes both Commercial and Contract solutions, we are one of the leading Surety companies in the United States with loss results that are well below the industry average.

While we continue to be one of the largest writers of Contract bonding, we are also a leading provider of Commercial Surety Bonds with an emphasis on Miscellaneous, License & Permit, Court, Fiduciary and Public Official Bonds.

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## Crop

Great American has been an innovative leader in the crop insurance industry since it issued its first crop policy in 1915. Great American's Crop Division provides the tools clients need in the form of specialized crop insurance coverages, which can insure their revenue stream even if elements outside their control go awry. That means even in the face of a worst-case scenario, our clients will have the income to keep their operation functioning.

We welcomed Crop Risk Services employees, agents and insureds to Great American in July 2023, further demonstrating our long-standing commitment to the crop industry.

Crop insurance products offered include the federally reinsured Multiple Peril Crop Insurance policies (MPCI) and numerous Named Peril insurance products. MPCI insures against disease and weather related disasters causing crop losses on a unit basis. Named Peril programs are unique and varied. Included in our family of Named Peril products is Crop Hail, which provides spot-loss protection against damaging hail or fire.

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## Cyber Risk

For more than a decade, Great American has delivered customized cyber risk products and programs via numerous divisions and built a reputation for providing flexible offerings in combination with other products or on a stand-alone basis. In 2018, the Cyber Risk Division was formally organized by consolidating those various products and programs into one specialty business unit.

### Products

Our products are designed for small and medium-sized business and are easy to explain and understand. Claims are adjusted in-house by expert privacy attorneys.

- Primary and Excess
- \$5M Max Capacity
- Stand-alone Cyber
- Tech E&O / Cyber
- Surplus Lines and Admitted
- Loss Control and Prevention

### Appetite

- \$500,000,000 Maximum Revenues
- Admitted Online Quotes for Small Businesses with under \$10,000,000 in Revenues
- Excluded Classes: Aerospace/Defense, Cannabis, Data Brokers, Payment Processors, Traditional and Social Media Risks

### Risk e-Business Cyber Loss and Liability Coverages

- Business Interruption, Breach Coach, Contingent Business Interruption, Cyber Crime, Data Restoration, Extortion/Ransomware Costs, Forensics, Notification, PCI Costs, Regulatory Costs, Technology E&O, Patent Infringement Coverage

### Distribution

- Retail and Wholesale Producers
- Select MGA Appointments

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## El Aguila

Headquartered in Mexico City, El Aguila is Great American's oldest international operation, well regarded for its industry expertise and outstanding customer service. Since 1994, it has been an insurance leader offering specialized, multi-channel auto insurance in the Mexican marketplace. El Aguila auto insurance products are designed for private vehicle owners, typically over 25 years of age and/or operators of family vehicles.

Juan P. Riveroll, President of El Aguila, attributes the company's success to its strong underwriting and pricing values. "While most of our products come standard in this market, we offer specialized products that potentially lower deductibles for our insureds compared with certain products offered by our competitors." For example, El Aguila's "Coverage 100" product lowers deductibles for collision and theft incidents to 3% against their competitors' rates of 5% and 10%. In cases of total loss, an additional \$700 is added to the overall value of the vehicle. Free replacement car and uninsured motorist coverages are also significant competitive advantages in a market where 3 out of 4 vehicles are not insured. This approach mirrors Great American's pricing and underwriting operating values which translates into taking products to market that are attractive and priced correctly.

Although pricing and underwriting are top priorities for Juan and his team, excellent customer service (another Great American value) is always top of mind for every employee.

The Company's name – El Aguila – whose English translation means "The Eagle," serves as a great marketing tool for the company. "The name serves as an asset for commercial and marketing purposes. In fact, eagles are the national emblem of both Mexico and the United States, so it's simple for people to remember."

### El Aguila at a glance

- 100% owned subsidiary of Great American Insurance Company
- Founded in 1994
- Headquartered in Mexico City with offices in Monterrey, Guadalajara and Puebla
- Approximately 200 employees

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## Environmental

### *Environmental Insurance for a Full Range of Risks and Industries*

Great American's Environmental Division offers an exclusive focus on environmental insurance solutions to a wide variety of commercial customers. Our core products and services enable businesses to effectively and efficiently manage risks that can threaten their financial security.

The experts of Great American's Environmental Division can uncover the hidden risks in your client's operations and develop a custom program to protect them. We offer a complete portfolio of environmental insurance products, including contractor's and fixed premises pollution liability insurance products.

Environmental liability can be highly complex, but Great American's dedicated environmental claims handling unit and nationwide network of emergency response firms, remediation contractors and environmental attorneys provide the technical expertise and responsiveness needed to provide customers with comprehensive risk management. Learn more at [GAIG.com/Environmental](http://GAIG.com/Environmental).

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## Equine Mortality

Great American's Equine Mortality Division is one of the world's leading providers of equine mortality insurance and related coverages. We are a knowledgeable staff in all breeds and disciplines such as Racing, Showing, Cutting, Dressage, Hunter/Jumper, Driving, Reining, Saddleseat and Pleasure Riding.

We have one of the most comprehensive and unique product portfolios available for horse owners, as our coverages can also be stacked, making each policy customizable for a client's specific situation. For clients who elect Full Mortality coverage, Great American also offers Major Medical, Surgical and various other endorsements that can be useful in protecting the customer's investment.

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## Excess Liability

Great American's Excess Liability Division offers significant capacity of up to \$25 million dollars for both Lead Umbrella and Excess Liability placements. This protection is made available to companies varying in size from single location light hazard risks to a wide variety of more difficult to place manufacturer and processor risks. We specialize in offering large limits of liability to protect our clients' corporate assets from catastrophic loss. We can tailor coverages to meet specific individual exposures and provide a customized Excess program. The unique Lead Umbrella form includes many of the frequently requested extensions of coverage sought by discriminating buyers.

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## Executive Liability

Great American's Executive Liability Division is committed to serving its customers with industry-leading expertise and quality management liability products. Our experienced team of underwriters, claims attorneys and marketing professionals work hand-in-hand to deliver effective solutions for public, private and nonprofit clients.

*Available products include:*

### U.S.

- Public Company Directors' & Officers' Liability
- Private Company Management Liability
- A-Side DIC Protection
- Nonprofit Directors' & Officers' Liability
- Employment Practices Liability
- Fiduciary Liability
- Private Equity Liability

### Canada

- Public Company Directors' & Officers' Liability  
(Including U.S. traded companies)
- Private Company Directors' & Officers' Liability
- Financial Institutions Liability
- A-Side DIC Protection
- Nonprofit Directors' & Officers' Liability
- Employment Practices Liability
- Private Equity Liability

Online quoting available for Employment Practices, Private Company and Nonprofit business at [GreatQuoter.com](http://GreatQuoter.com).

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## FCIA – Trade Credit & Political Risk

FCIA underwrites and services the trade credit and political risk insurance policies of Great American Insurance Company.

### Products for Companies

FCIA's Trade Credit Insurance policies protect companies against the risk of nonpayment on their accounts receivable whether caused by commercial or political risk events. Policies insure any combination of domestic and international sales of goods and services. Coverage is available on buyers in the United States and worldwide.

### Products for Financial Institutions

FCIA's Trade Credit Insurance policies protect financial institutions from nonpayment on trade finance and supply chain loans, as well as on loans secured by trade accounts receivable that are purchased or financed by the lender.

### Political Risk Products

Operating in foreign countries, especially in emerging markets, can expose multinational companies to additional risks related to unpredictable foreign government acts or political events. FCIA offers an array of political risks coverage that can help protect investment in foreign countries. Coverages include named perils such as Confiscation, Expropriation and Nationalization.

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## Fidelity / Crime

*Service Oriented, Experienced Underwriters, Delivering Specialty Coverage, Tailored to Your Needs.*

After 20+ years of protecting virtually every class of business from crime-related losses, Great American Insurance Group's Fidelity / Crime Division has a depth of experience in both underwriting and claims that is unmatched in the marketplace.

As one of the largest monoline crime insurers in the hemisphere, Great American's Fidelity / Crime Division maintains \$50 million in underwriting capacity for private and public businesses, financial institutions and governmental entities, and \$65 million in our broad Great American Kidnap, Ransom and Extortion Policy®. Additionally, we offer specialized products and programs for casino and gaming operations, armored car companies, mining risks, ATM companies, security guards and check cashers. We also offer Fine Art coverage for museums, galleries and more.

Online Quoter available for Small Business at [AgentPortal.GAIG.com](http://AgentPortal.GAIG.com).

Coupled with the financial strength of Great American Insurance Company, our specialization and expertise gives us the ability to offer coverage enhancements beyond standard forms and to intelligently address the unique exposures of any potential Insured.

### **Main Contact**

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## Financial Institution Services

Great American's Financial Institution Services Division specializes in providing risk management and product enhancement programs to vehicle lenders and lessors, commercial equipment lenders and mortgage lenders throughout the U.S. and Canada. Target clients include commercial banks, credit unions, finance companies, buy-here pay-here dealers and leasing and rental concerns.

The Financial Institution Services Division provides insurance products through managing general agents specializing in providing solutions for financial institutions' needs. With average management experience of over 25 years each in this segment, Great American Financial Institution Services is staffed with an energetic team of professionals empowered to respond quickly and decisively to the needs of our target clients and producer partners.

The Financial Institution Services Division proactively develops new products and services from our suburban Chicago offices. Our guiding principle is to strive to make business easier, more secure and more profitable for our customers and producer partners through innovative product concepts and insurance solutions. Aligning our interests with those of our clients and producers has helped us become an industry leader in responding to the ever-changing needs in the financial institution marketplace.

### Some of our products include:

- Lender Placed Collateral Protection Insurance (CPI)
- Blanket Lenders Single Interest Insurance (VSI)
- Equipment Physical Damage Insurance
- Guaranteed Automobile Protection (GAP)
- Instant Issue Collateral Protection Insurance
- Lender Placed Mortgage Hazard and Flood Insurance
- Real Estate Owned Property and Liability Insurance
- Blanket Mortgage Fire Insurance
- Credit Involuntary Unemployment/Job Loss Insurance
- Renters Insurance/Tenant Legal Liability/Security Deposit Insurance
- Data Breach/Data Security Insurance
- Dealer Supplemental Products and Warranty Products
- Credit Life and Other Debt Cancellation Programs
- Residential Investor Property and Liability
- Tax Lien Buyers Property and Liability

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## Great American Custom

Each policy we write at Great American Custom is unique and individual, just like each of the business clients we serve. Our policyholders range from small businesses to complex multi-national corporations and Fortune 1000 accounts.

We've assembled a team of experienced underwriters, claims specialists and support professionals who can provide insight, perspective and creative problem-solving. They work closely together to solve complex insurance needs as quickly and efficiently as possible.

## Great American Professional Risk Insurance Services, Inc. (GAPRIS)

Great American Professional Risk Insurance Services specializes in umbrella and excess liability products that meet the needs of the commercial market. Our policyholders range in size from medium-sized businesses to complex multi-national corporations, with a focus on Fortune 1000 accounts.

Our experienced underwriting staff has a comprehensive knowledge of liability hazards, emerging trends, structured pricing, and familiarity with forms and coverage requirements. Focused on long-term relationships with clients and brokers, we listen to our clients' insurance needs and work with them to satisfy their special capacity requests.

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## Great American Europe

Great American Europe specializes in providing specialty insurance products and in developing Affinity schemes for clients in the UK and Europe. We take pride in understanding the unique requirements of each client's business to develop bespoke insurance programs, which generate additional income streams whilst helping to protect clients and their customers.

We design and customize a broad portfolio of innovative insurance programs that can minimize risk, generate insurance revenue and build customer loyalty.

### Great American Europe is comprised of:

Great American International Insurance (UK) Limited – established in the UK to write general insurance in the United Kingdom. Our teams have specialized market knowledge and the underwriting skills to develop and support customized insurance solutions in Construction & Engineering, Asset Affinity Solutions and Schemes, Surety Bonds & Credit, Professional Indemnity, Cyber, insurance products for Life Changing Events and the Finance and Leasing sector to meet the unique needs of each organization's customer base.

Great American International Insurance (EU) DAC – established in Ireland to write commercial insurance throughout the EU. We offer a range of insurance solutions in Construction & Engineering, Asset Affinity, Life Changing Events, Surety & Credit, Professional Indemnity, Cyber and insurance products for the Finance and Leasing sector. Our aim is to develop a bespoke offering that's right for each client.

Both insurance companies use the trading style Lease & Loan Insurance Services when providing insurance products to the Finance and Leasing sector such as Automatic Asset Insurance, POS Waiver programmes, GAP Insurance and Early Termination Insurance.

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## Great American P&C Mexico

Great American's Property & Casualty Division in Mexico, also known as Great American División Daños México, features a high level of specialization and knowledge of the commercial business and industrial sectors, offering comprehensive insurance solutions in order to protect the assets of its insureds.

In a highly competitive industry, our differentiator lies in our financial strength, the experience of our recognized team and a broad product portfolio, combining flexible coverages, competitive pricing and an exceptional commitment to service.

### What makes us different?

1. Specialized company with local level management autonomy and decision making.
2. Top rated and financially well-backed reinsurance program, allowing for flexibility in structuring insurance programs.
3. Direct access to a team with proven experience and an excellent industry reputation, providing specialized insurance advice to producers and insureds.
4. Technological platform that supports our service with high standards of quality and security.
5. Underwriting and commercial business integration, which guarantees quick underwriting decisions in order to close deals.
6. Emphasis on timely claims handling with high quality standards.
7. Selected distribution network via a select group of agents and brokers countrywide.

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## Great American Risk Solutions

*Helping wholesale brokers maximize their specialty  
P&C business*

Great American Risk Solutions provides industry leading Property and Casualty products via wholesale brokers on an excess and surplus basis. Our diverse mix of specialty products offers brokers the ability to create flexible and creative solutions to fit their client's needs.

Our staff brings decades of experience in product development, claims, underwriting and service. Each step in the process is handled with care and dedication to provide our brokers with an unparalleled experience. Our clients count on Risk Solution's innovative product mix to both capture niche business and round out accounts with tough exposures that need an expert's touch. We focus on building solid trading relationships to ensure best in class experiences.

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## Innovative Markets

Innovative Markets offers differentiated and first-of-kind solutions for complex, emerging and evolving risks.

Complex, emerging and evolving risks do not have standard insurance solutions. To help clients address such risks, we seek to understand their unique challenges and what is important to them as we work together to tailor a solution.

Our customized programs include admitted or surplus lines insurance coverage combined with tailored loss control and claims services. We will consider partially delegated underwriting and claims authority, as well as producer captives.

Examples of our innovative products and programs include:

### **Ecological Restoration & Conservation**

Specialized, multiyear performance bonds that meet the project-specific financial assurance requirements of federal and state regulators of wetland mitigation banks and stream and nutrient buffer compensatory mitigation projects.

### **Intellectual Property Risk**

Patent infringement defense expense coverage for manufacturers, sellers and users of technology.

Collateral protection coverage for lenders to growing technology companies with rich, intellectual property.

### **Unemployment Risk Solutions**

A suite of liability and surety offerings for 501(c)(3) nonprofits, tribal governments and their entities, and public entities that provide customized and cost-saving risk transfer alternatives to state unemployment insurance tax systems.

Do you have an emerging or evolving risk? Contact us!

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## Loss Control

At Great American, not only do we take loss control seriously, but we also offer a customer-centric approach to customer service, enabling insureds to operate in a safer environment while keeping their core business operations as their first priority. From thermal imaging, learning development resources and educational information, such as our online safety hub, we provide high-quality professional services to help reduce loss potential, loss costs and control unsafe acts and conditions.

Our service and expertise are backed by a professional staff and a commitment to the satisfaction of our customers. The average Great American Loss Control Consultant has more than 18 years of industry experience and more than 90% hold advanced degrees and certificates. Our field consultants are strategically located throughout the United States, so you can count on us wherever you are.

### Loss Control Safety Hub

We are proud to offer an extensive library of technical guidance that covers actual and potential hazards specific to your industry segment. You can find real consultative advice right when you need it at [GAIG.com/LossControl](http://GAIG.com/LossControl).

### Training, Education and Videos

Collaborating with our business units, Loss Control offers periodic customer and agent webinars covering important topics and pertinent issues of the day. Through our agreement with Streamery we offer a library of over 800 specialized training and education courses to provide valuable training right when you need it. Visit [GAIG.com/LossControl](http://GAIG.com/LossControl) to access this resource.

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## Mergers & Acquisitions Liability

The Mergers & Acquisitions Liability Division underwrites primary and excess Representations & Warranties, Tax Indemnity and Tax Credit insurance.

Our Representations & Warranties appetite is for transactions where the target company is domiciled in the United States or Canada, and where U.S. or Canadian law applies.

Our Tax appetite is for exposures under U.S. or Canadian law. We can offer a policy of up to \$50 million in limits.

### Representations and Warranties Insurance

In most merger and acquisition (M&A) transactions, the seller makes contractual representations and warranties regarding its business. R&W insurance protects our clients' business deals against losses arising from R&W breaches. Great American's R&W insurance offers:

- On-staff underwriting, legal, tax and accounting experts to provide highly customized coverage
- Experienced claims handling to ensure customer satisfaction

Common risks that R&W insurance covers include errors in tax returns and/ or financial statements; unpaid taxes; employee benefit package issues; asset and equity ownership; intellectual property; and much more. Generally, submission requirements include names of the parties to the transaction, current draft of the deal agreement, most recent financial statements of the company being acquired, offering memorandum and desired coverage parameters.

### Tax Indemnity Insurance

Tax Indemnity Insurance covers the risk associated with uncertain tax positions, including taxes, penalties and interest that may be incurred after or as part of a merger or acquisition. Generally, submission requirements include a legal opinion or tax memorandum addressing the uncertain tax position, a loss calculation (determination of what the potential additional tax, penalties and interest may be) and the reason that tax insurance is being requested together with associated tax returns.

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## Mid-Continent Group

### General Liability, Commercial Auto, Umbrella and Inland Marine

Mid-Continent Group, based in Tulsa, Oklahoma, specializes in commercial casualty coverages with an emphasis on general liability for the construction, energy and difficult-to-place business in other industries. They provide a broad selection of General Liability, Commercial Auto, Inland Marine and Umbrella products.

Mid-Continent has expanded its offerings to include general liability coverage on a non-admitted basis either direct with the company or through its internal Agency. Group members include Mid-Continent Casualty Company, Mid-Continent Assurance Company, Oklahoma Surety Company and Mid-Continent Excess and Surplus Insurance Company.

With a niche focus on Homebuilders, Energy, Tank Owners Pollution Liability and Contractors' equipment Mid-Continent offers coverage, including, but not limited to, the following business classes:

### Commercial Property & Casualty

#### Admitted

- Homebuilders
- Oil Lease Operators/Non-Owned Working Interests
- Flow Testers
- Pumper-Gaugers
- Oilfield Welders
- Roustabouts
- Energy
- Tank Owners' Pollution Liability
- Underground Storage Tank Contractors
- Commercial General Contractors

#### Non-Admitted

- Alarm installation, service and repair
- Chimney Sweeps
- Guides and Outfitters
- Pilot Cars Services
- Clubs
- Event Planners

### Commercial Inland Marine

- Mobile Equipment Coverage for Construction, Energy & Agriculture
- Cargo & Transportation Coverages
- Installation Coverage
- Flexibility to write Inland Marine as a stand-alone product with a minimum premium as low as \$500

### Main Contact

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### Agent Portal Products

*These products are available on the MCG agent portal:*

- Contractor's Equipment
- Flow Tester
- Homebuilders
- Oilfield Welder
- Pumpers and Gaugers
- Tank Owner's Pollution
- Welders



## National Interstate

Since 1989, National Interstate has specialized in serving the insurance needs of the wheels-based transportation industry. Our steadfast focus on developing niche expertise in product design, loss control and claim services has made National Interstate one of the most respected names in commercial transportation insurance today.

### A Market Leader in Commercial Transportation Insurance

National Interstate offers an array of tailored insurance products and coverages, including traditional insurance and innovative alternative risk transfer solutions such as captive programs. A member of Great American Insurance Group and licensed in all 50 states, we are proud to serve the following sectors:

- Fleet Trucking
- Bus (Motorcoach/School Bus/Fixed Route Transit)
- Limousines
- Paratransit and Non-Emergency Medical Transportation
- Ambulance
- Propane Haulers
- Waste Operations
- Crane, Rigging and Specialty Carriers
- General Commercial Insurance (Hawaii and Alaska only)

National Interstate offers a variety of insurance coverages, including:

- Auto Liability
- Auto Physical Damage
- Workers' Compensation
- Excess Liability
- General Liability
- Property and Inland Marine
- Motor Truck Cargo
- And more!

### An Insurance Experience Built Around You®

Our teams of underwriters, loss control and claims experts work together to provide world-class customer service tailored to each market we serve.

### Main Contact

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## Ocean Marine

The specialized expertise of the Ocean Marine Division of Great American Insurance Group, plus a national network of skilled agents and brokers, enables us to provide unparalleled service to the marine industry. Only a handful of carriers have this depth of experience; fewer still have the extensive product selection and only one — Great American — has both.

Great American has been insuring ocean-related businesses since 1962. For more than 60 years, Great American has responded to the special needs of a marine-based business by developing one of the most extensive selections of Ocean Marine insurance products available from a single carrier. That gives every business the opportunity to package multiple coverages.

The Ocean Marine Division's specialized focus enables it to support select customer groups by providing the right coverage from our experienced underwriters. We provide a comprehensive suite of coverages for marina operators and boat dealers, passenger vessels, marine contractors, and international shippers of ocean cargo, just to name a few. Our in-house claims adjusting staff is always ready to fulfill our commitments with patience and compassion.

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## Professional Liability

Great American's Professional Liability Division (PLD) is proudly backed by the financial strength of Great American Insurance Company, and operates with the goal of providing broad coverage, competitive rates and industry-leading service to support your business. PLD offers medical and non-medical service providers protection from claims alleging an act, error or omission by a firm, its staff or contractors working on its behalf.

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## Property & Inland Marine

Our Property & Inland Marine Division is interested in working with independent insurance agents and brokers to create specialized insurance solutions for clients with mono-line property and inland marine coverage needs. There are many risks that are too unique to be included in a package policy or where liability coverage is not available in the standard market. Through our knowledgeable and experienced professionals located in regional offices throughout the United States and Canada, we customize coverage to fit each specific need, instead of forcing a one-size-fits-all policy.

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what can be counted on to help write more business. We're not the run-of-the-mill insurance company – we're one of the few carriers with a dedicated Property & Inland Marine Division, and in the industry segments we cover, we believe our expertise is second to none. Averaging 19 years of industry experience, our team writes these coverages and knows them inside and out.

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## Public Sector

Great American Insurance Group's Public Sector Division is recognized as the leading insurer and re-insurer for pools, programs and groups across the country. We are committed to providing solutions that align with this community's unique risk characteristics, values and goals.

Great American provides customized insurance programs for liability, property, and buffer comp, that meet the unique risk management needs of the pooling community - including JPA's, JIF's, risk retention groups, captives, and more.

Our targeted classes within these public entities include:

- Municipalities
- Public schools
- Community colleges
- Counties
- Special services districts
- Housing authorities

Our specialists will tailor our insurance and reinsurance products to meet each organization's specific needs. All coverages subject to a \$100,000 minimum self-insured retention. Individual risks with populations of 250,000 or less.

- Liability Coverage includes general liability, automobile liability, professional (school boards and public officials), incidental medical malpractice, employment practices liability, law enforcement liability and employment liability
- Property Coverage includes a tailored program addressing the needs of both large capacity reinsurance and layered reinsurance programs for small to large entities across the United States. Potential perils include earthquake (without Cal-Quake) and flood available with certain restrictions in high-risk zones, machine and equipment breakdown, auto physical damage, and coverage for acts of terrorism (excludes NBCR)
- Buffer WC options for all public entity classes of business

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## Republic Indemnity

For over 50 years, Republic Indemnity has maintained its reputation as a premier California Workers' Compensation insurance carrier, demonstrating consistency, resiliency and financial stability.

Workers' Compensation insurance can be challenging, with confusing regulations, pricing, billing, audit and claims issues. We understand the marketplace and pricing. We provide reliable, consistent service through various market cycles, economic fluctuations and regulatory changes, and we help find solutions that work for everyone.

Here are some of the benefits of working with Republic:

- Our dedicated underwriters are empowered to make judgements calls.
- Our claims adjusters are committed to helping injured workers get the medical care they need to help them recover and get back to work as soon as possible.
- Our loss control consultants provide employers with safety tools, resources and programs that go above and beyond standard safety content.
- Brokers and employers can manage their accounts with a full suite of online cutting-edge technology tools.

Republic Indemnity is headquartered in Calabasas, California, with offices in San Francisco and San Diego. We provide Workers' Compensation coverage for small to large-sized businesses in the western United States.

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## Singapore Branch

Great American Insurance Company, Singapore Branch offers an extensive list of insurance solutions to a wide variety of commercial customers. The Singapore Branch is dedicated to delivering exceptional service to its customers, and its experienced team of underwriters will help to tailor a policy for each customer's specific needs. The Singapore Branch's comprehensive portfolio of products provides an insurance solution to a broad array of industries including:

- Marine Cargo
- Marine Hull & Machinery
- Marine Liability
- Professional and Executive Risks
- Property
- Engineering
- General Liability
- General Accident
- Personal Accident
- Work Injury
- Motor
- SME Package
- Cyber

### *Business Leaders*

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## Specialty Construction

Specialty Construction provides loss-sensitive practice policies and wrap-up solutions to the construction industry focusing on workers' compensation and general liability insurance for general contractors, large trade contractors and owners.

We recognize the need for an exclusive focus on effective management for construction risks that could not only threaten the progress and completion of a construction job, but also the safety of contractors and subcontractors on the job. With our wrap-up program, we are able to provide the following country-wide:

- Uniformity of insurance coverage and limits for all enrolled contractors and subcontractors, as well as the owner or general contractor sponsoring the wrap-up.
- Comprehensive loss prevention services designed to help minimize risks and job site hazards through resources and technology innovation.
- Proactive claims handling, managed care, disability management and return to work programs.
- A dedicated team of construction service professionals focused on underwriting, risk engineering, claims administration and program management.
- Various types of projects, including Healthcare, Sports and Entertainment Arenas, Higher Education, General Building, Data Centers, Water/Sewer, Infrastructure, Manufacturing and Energy Projects.

### Coverages:

- Workers' Compensation: Master policy with individual contractor policies.
- General Liability: Single policy with flexible limits and coverage based on exposures and program needs.
- Typical program retention of \$250,000.
- Product-Completed Operations limit up to statute of repose.
- General Aggregate Limit that renews annually for the duration of the project.
- Per Project Limits afforded on rolling programs.
- Repair work period extension and punch list work are included in the program.
- Ability to work with other Great American divisions to provide excess liability, contractor's pollution liability and builder's risk coverages.

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## Specialty Equipment

We know commercial equipment.

For more than 30 years, Specialty Equipment has been serving businesses in the commercial equipment industry throughout the United States and Canada. These businesses have trusted us to reduce risk, help drive profitability, and meet the needs of their customers.

### The primary markets we serve include:

- Equipment Finance Companies
- Equipment Dealers & Distributors
- Fintech & E-commerce
- Equipment Lease Brokers
- Equipment Manufacturers
- Agency Programs

### Our suite of customizable protection programs include:

- Lease Insurance
- Rental Insurance
- Point of Sale Insurance
- Commercial Vehicle Insurance Protection
- Contingent & Excess Liability Insurance
- Residual Value Insurance
- Stipulated Loss Value Gap Insurance
- Insurance Tracking and Verification Services
- Machine Tool Operator Error

*From office to construction, transportation to medical, and most every equipment category in between, Specialty Equipment is here to serve the needs of the commercial equipment industry.*

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## Specialty Human Services

Since 1980, Great American's Specialty Human Services Division (SHS) has managed Great American's insurance program for social service agencies and non-profit organizations.

The SHS Division's Claims, Risk Management, Underwriting and Marketing teams work hand-in-hand to offer unmatched service and comprehensive coverage to nearly 16,000 organizations nationwide.

Agents and insured organizations have come to rely on Great American's Specialty Human Services for exemplary customer service, expanded program eligibility, an innovative product portfolio and inclusive beyond-the-policy services, such as dedicated claims handling, risk management, training, marketing and sales management.

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## Strategic Comp

Strategic Comp gives businesses more control over their costs, risks and outcomes than ever before. With nationwide service capabilities, our Paid Loss Aggregate Deductible program welcomes accounts with excellent loss experience as well as those with poor loss history and high e-mods. Here's how we make it work for everyone:

- **Change the model** – Strategic Comp's unique aggregate deductible program helps insureds achieve far better outcomes and lets them pocket the extra savings that result. Our deductible program caps their risk and does not require stacked security.
- **Cut the risks** – Our loss control experts will identify clear, practical ways that insureds can reduce their workplace incidents and provide hands-on help with implementing those changes.
- **Control the claims** – All Strategic Comp insureds get highly engaged, local field adjusters with low caseloads. Our field adjusters average 60 open claims.

We seek to provide a long-term solution to companies' workers' compensation needs. Let's make this work for everyone.

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## Summit

### Helping businesses maximize their workers' compensation investment

Summit provides workers' compensation services to businesses in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas and Virginia. Summit is based in Lakeland, Florida, and has offices in Baton Rouge, Louisiana, and Gainesville, Georgia.

Summit has built a solid reputation in the insurance industry by providing outstanding service to thousands of employers throughout the southeastern United States. Our family of carriers provides a variety of options to fit workers' compensation needs of many types of businesses. Each is managed by Summit and is supported by our extensive resources.

### Our Companies

Summit manages the day-to-day operations of six workers' compensation insurance carriers.

- Bridgefield Casualty Insurance Company, rated "A+" (Superior) by AM Best Company**  
 A Summit affiliate. Coverage available in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas and Virginia.
- Bridgefield Employers Insurance Company, rated "A+" (Superior) by AM Best Company**  
 A Summit affiliate. Coverage available in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas and Virginia.
- Bridgefield Indemnity Insurance Company, rated "A+" (Superior) by AM Best Company**  
 A Summit affiliate. Coverage available in Mississippi
- BusinessFirst Insurance Company, rated "A-" (Excellent) by AM Best Company**  
 A stock insurance company managed by Summit. Coverage available in Florida, Georgia, Indiana, Kentucky, North Carolina, South Carolina, Tennessee and Virginia. BusinessFirst Insurance Company and affiliate RetailFirst Insurance Company make up RetailFirst Insurance Group.
- RetailFirst Insurance Company, rated "A-" (Excellent) by AM Best Company**  
 A stock insurance company managed by Summit. Coverage available in Florida. RetailFirst Insurance Company and affiliate BusinessFirst Insurance Company make up RetailFirst Insurance Group.
- Retailers Casualty Insurance Company, rated "A-" (Excellent) by AM Best Company**  
 A stock insurance company managed by Summit. Coverage available in Alabama, Arkansas, Louisiana, Mississippi, Oklahoma and Texas.

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## Trucking

Great American's Trucking Division is a leading provider of insurance products for the long-haul trucking industry and specializes in service to Owner-Operators. Our focus on trucking started in the early 1990s with the development of a trucking Physical Damage policy. Since then, it has evolved to include a complete suite of products and services supporting the independent contractor including Physical Damage, Non-Trucking Liability, Occupational Accident, Contingent Liability, our signature Rig Ready® repair service, Deductible Buyback and TruXpro®, which includes downtime and rental reimbursement.

Our experienced team is dedicated entirely to trucking, all day, every day. This niche expertise allows us to provide the products drivers need and the service they deserve to get them back on the road faster.

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## Vanliner

Founded in 1978 by movers and for movers, Vanliner Insurance Company has grown to become the country's top insurance provider for the moving and storage, last mile and home delivery industries.

### Moving and Storage and Last Mile Insurance Experts

You deserve a true expert who understands the nuances of your moving and storage and last mile delivery business, and how best to protect it. The Vanliner team's mission is to provide first-class insurance products, including innovative alternative risk transfer (ART) programs and captives, tailored to your specific needs.

A member of Great American Insurance Group and subsidiary of National Interstate Insurance Company, we are licensed in all 50 states and offer a range of coverages to all fleet sizes and independent owner-operators in the following industry sectors:

- Moving and Storage
- Last Mile Delivery
- Home Delivery
- Parcel Delivery

Vanliner offers a variety of insurance coverages, including:

- Auto Liability
- Auto Physical Damage
- Workers' Compensation and Employee Liability
- Commercial Umbrella
- Property
- Garage Liability and Garage Keepers
- Movers and Warehousemen's' Liability
- Occupational Accident

### An Insurance Experience Built Around You®

Our teams of underwriters, loss control and claims experts work together to provide world-class customer service tailored to each market we serve.

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Online portal(s) may not be available at all times. Coverage and benefits are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. The products described in this Directory are provided by one or more of the following members of Great American Insurance Group (collectively "Great American") with their principal place of business at 301 E. Fourth St., Cincinnati, OH 45202 unless otherwise noted:

**Great American Insurance Company** - Great American Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 16691.

**Great American Insurance Company – Canadian Branch**, a foreign insurer authorized to insure risks in all Canadian Provinces and Territories, located at Scotia Plaza, Suite 2100, 40 King Street West, Toronto, Ontario M5H 3C2.

**Great American Insurance Company – Singapore Branch**, a licensed insurer in Singapore, located at 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Registration number T15FC0029B.

**Great American Alliance Insurance Company** - Great American Alliance Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 26832.

**Great American Assurance Company** - Great American Assurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 26344.

**Great American Casualty Insurance Company** - Great American Casualty Insurance Company is an OH domiciled property and casualty insurance company, authorized in AL, FL, IN, KY, LA, MD, MO, OH, TN and TX, NAIC number 39896.

**Great American E & S Insurance Company** - Great American E & S Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C., NAIC number 37532.

**Great American Fidelity Insurance Company** - Great American Fidelity Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C., NAIC number 41858.

**Great American Insurance Company of New York** - Great American Insurance Company of New York is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 22136.

**Great American Protection Insurance Company** - Great American Protection Insurance Company is an OH domiciled property and casualty insurance company, authorized in CA, IN, KY, MS, OH and WA only, and eligible to underwrite surplus lines insurance in all other states except in CO, CT, FL, LA, ME, MN, NV, NH, NY, OK, RI and VT, NAIC number 38580.

**Great American Security Insurance Company** - Great American Security Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 31135.

**Great American Spirit Insurance Company** - Great American Spirit Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 33723.

**American Empire Insurance Company** - American Empire Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C. except in ME, MA, NH, PA, and VT, and eligible to only underwrite surplus lines insurance in HI and PA, NAIC number 37990.

**American Empire Surplus Lines Insurance Company** - American Empire Surplus Lines Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C., NAIC number 35351.

**Mid-Continent Assurance Company** - Mid-Continent Assurance Company is an OH domiciled property and casualty insurance company, authorized in CA, CT, DE, FL, HI, ID, LA, ME, MA, MO, NE, NH, ND, NJ, OH, OK, PA, RI, TX, VT, VA, WV, WI and the D.C. only, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 15380.

**Mid-Continent Casualty Company** - Mid-Continent Casualty Company is an OH domiciled property and casualty insurance company, authorized in all states except in AK and NY, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 23418.

**Mid-Continent Excess and Surplus Insurance Company** - Mid-Continent Excess and Surplus Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C. except in AL, CA, IN, NY and WA, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 13794.

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**National Interstate Insurance Company** - National Interstate Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 32620.

**National Interstate Insurance Company of Hawaii, Inc.** - National Interstate Insurance Company of Hawaii, Inc. is an OH domiciled property and casualty insurance company, authorized in HI, MI, NJ and OH only, with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 11051.

**Triumpher Casualty Company** - Triumpher Casualty Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C. except in MI, NJ, NY and WY, with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 41106.

**Vanliner Insurance Company** - Vanliner Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 21172.

**Bridgefield Casualty Insurance Company** - Bridgefield Casualty Insurance Company is a FL domiciled property and casualty insurance company, authorized in AL, AR, FL, GA, IN, KY, LA, MS, NC, OK, SC, TN, TX, and VA, with its principal place of business at 117 North Massachusetts Avenue, Lakeland, Florida 33801. NAIC number 10335.

**Bridgefield Employers Insurance Company** - Bridgefield Employers Insurance Company is a FL domiciled property and casualty insurance company, authorized in AL, AR, FL, GA, IN, KY, LA, MS, NC, OK, SC, TN, TX, and VA, with its principal place of business at 117 North Massachusetts Avenue, Lakeland, Florida 33801. NAIC number 10701.

**Bridgefield Indemnity Insurance Company** - Bridgefield Indemnity Insurance Company is an OH domiciled property and casualty insurance company, authorized in MS and TN, with its principal place of business at 301 E. Fourth St., Cincinnati, OH 45202. NAIC number 16618.

**Republic Indemnity Company of America** - Republic Indemnity Company of America is a CA domiciled property and casualty insurance company, authorized in all states and the D.C. except in CT, MA, MN, NH, NJ, NY, ND, PA, VT and WY, with its principal place of business at 4500 Park Granada Blvd., Ste 300, Calabasas, CA 91302, NAIC number 22179.

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**ABA Insurance Services Inc.** - ABA Insurance Services Inc. is an OH domiciled insurance agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122, CA license number 0G63200.

**Professional Risk Brokers, Inc.** - Professional Risk Brokers, Inc. is a NC domiciled insurance agency with its principal place of business at 3436 Toringdon Way, Suite 200, Charlotte, NC 28277, CA license number 0F00791.

**Great American Insurance Agency, Inc.** - Great American Insurance Agency, Inc. is an OH domiciled insurance agency, CA license number 0D73811.

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## Financial Ratings

Specialty Property & Casualty Insurance Group	AM Best <sup>1</sup>	Standard & Poor's <sup>2</sup>	Moody's <sup>3</sup>
Great American Insurance Company (lead)	A+ (Superior)	A+	A1
Great American Alliance Insurance Company	A+ (Superior)	A+	A1
Great American Assurance Company	A+ (Superior)	A+	A1
Great American Casualty Insurance Company	A+ (Superior)	A+	A1
Great American E & S Insurance Company	A+ (Superior)	A+	A1
Great American Fidelity Insurance Company	A+ (Superior)	A+	A1
Great American Insurance Company of New York	A+ (Superior)	A+	A1
Great American Protection Insurance Company	A+ (Superior)	A+	A1
Great American Security Insurance Company	A+ (Superior)	A+	A1
Great American Spirit Insurance Company	A+ (Superior)	A+	A1
American Empire Surplus Lines Insurance Company	A+ (Superior)	A+	Not rated
American Empire Insurance Company	A+ (Superior)	A+	Not rated
Mid-Continent Casualty Company (lead)	A+ (Superior)	A+	Not rated
Mid-Continent Assurance Company	A+ (Superior)	A+	Not rated
Mid-Continent Excess and Surplus Income Company	A+ (Superior)	Not Rated	Not rated
Oklahoma Surety Company	A+ (Superior)	A+	Not rated
Great American Contemporary Insurance Company (lead)	A+ (Superior)	A+	A1
Bridgefield Casualty Insurance Company	A+ (Superior)	A+	Not rated
Bridgefield Employers Insurance Company	A+ (Superior)	A+	Not rated
Republic Indemnity Company of America	A+ (Superior)	A+	A1
Republic Indemnity Company of California	A+ (Superior)	A+	Not Rated
National Interstate Insurance Company (lead)	A+ (Superior)	Not Rated	Not rated
National Interstate Insurance Company of Hawaii	A+ (Superior)	Not Rated	Not Rated
Triumphe Casualty Company	A+ (Superior)	Not Rated	Not Rated
Vanliner Insurance Company	A+ (Superior)	Not Rated	Not Rated

International Operations	AM Best <sup>1</sup>	Standard & Poor's <sup>2</sup>	Moody's <sup>3</sup>
El Águila, Compañía de Seguros	A- (Excellent)	Not rated	Not rated
Great American International Insurance (EU) DAC	Not rated	A+	Not rated
Great American International Insurance (UK) Ltd.	Not rated	A+	Not rated

<sup>1</sup> AM Best rating of "A+" is second of 16 ratings; "A-" is fourth of 16 ratings.

<sup>2</sup> Standard & Poor's rating of "A+" is fifth of 22 ratings.

<sup>3</sup> Moody's rating of "A1" is fifth of 21 ratings.





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**115+** years with an **A** or better  
rating by AM Best