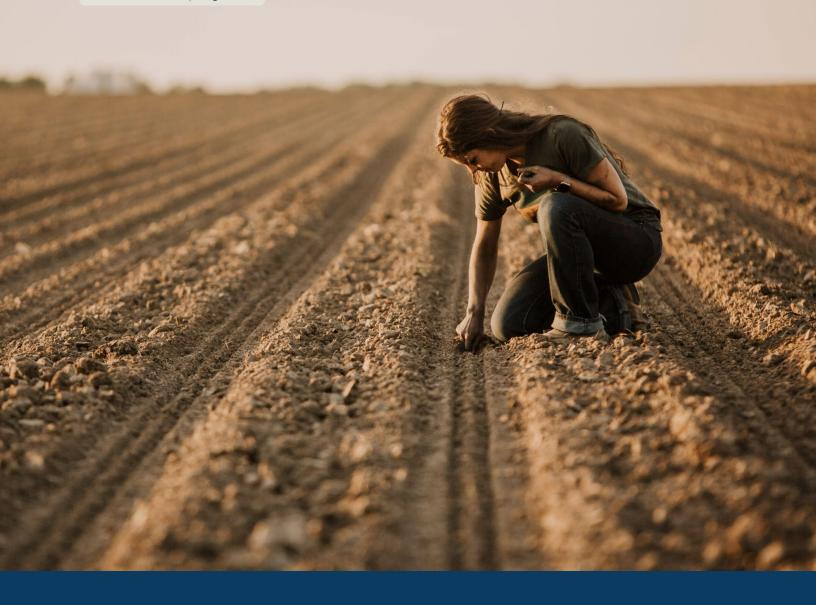




VOLUME 10 Spring 2025



Highlights in this issue



Grower Mobile



DOGE & the Impact to Ag



Tech Tips for Acreage Reporting



As an American-owned company, we take great pride in the ability to serve this segment of our population and thank our agents for placing their trust in us.



Letter from the President

Welcome to the latest edition of our GrAIN newsletter! As we look ahead into 2025, we are excited to share updates, achievements and plans that will help us meet the demands of our ever-changing marketplace. Our commitment to excellence and innovation continues to drive us as we look for ways to help our division and agencies grow and manage business efficiently. Acreage reporting is right around the corner, and we have tools available to help reduce the effort required to complete this process and share some tips within this edition of our newsletter.

Outside of the area plans, reinsurance year 2024 is nearly complete. Hurricane activity, variable yields and lower commodity prices have all contributed to an average year for our division. However, our average year appears to surpass the industry's performance. With a successful 2025 sales season behind us, we are ready to move into the next season.

Every Spring brings optimism for what lies ahead, and past challenges begin to turn into distant memories. At Great American, our entire team remains focused on providing the best service possible to our agencies as we serve America's farmers and ranchers. As an American-owned company, we take great pride in the ability to serve this segment of our population and thank our agents for placing their trust in us. I wish you all a safe and successful 2025 growing season.

Dale Perry

DID YOU KNOW?

Great American is the only American-Owned AIP in the top 5 today writing Multi-Peril Crop Insurance.

Grower Mobile: Policy Tools in Your Back Pocket

Jason Chase, Senior Business Developer, and Tom Berens, Senior Business Developer

At Great American, we understand how busy our agents and growers are, so we developed our Grower Mobile® application with this goal in mind: To efficiently meet the on-demand needs of growers while ensuring policy integrity.

Jason Chase, Senior Business Developer, further explains, "the Grower Mobile app serves as a resource for accessing policy details at any time while facilitating the sharing of timely information and without causing delays for either party."

Additionally, farmer and Senior Business Developer Tom Berens points out that "it's simple for an agent to make this tool available to their growers. All an agent needs to do is enter their insured's mobile number in GreatAg - that's it!"

"The Grower Mobile app is like a remote control. While you might not use every feature, at least one will be a game changer."

JASON CHASE Senior Business Developer

Share this information card with your growers!

Grower Info Card

When asked which features of the Grower Mobile app Jason and Tom find most valuable, here's what they had to say:

- **Accessing Documents**
- Report a Claim
- **Accounting**
- **Give Access**
- **Acreage Reporting**



When asked which features of the Grower Mobile app Jason and Tom find most valuable, here's what they had to say:



Accessing Documents

The Grower Mobile app makes it simple for growers to access their documents. From SOIs to APH information, it's all at a grower's fingertips.

JASON: For instance, one of my agents was out of town, and an insured needed their schedule of insurance. Since the grower's mobile number was listed in GreatAg, all the agent had to do was to ask their insured to download the app. Within a few minutes, the grower had their SOI.

TOM: I use the document feature to pull up APH's for my farm. It's slick to have that information available anytime I need it.



Report a Claim

Growers can initiate the claims process with a few simple selections. In a loss scenario, this saves valuable time.

JASON: When using Grower Mobile, the insured doesn't have to rely on their agent being near a computer to keep the process moving. With just a few clicks in the app, a grower can communicate with both their agent and claims personnel at the same time.

TOM: A couple years ago I needed to submit a NOL on my MPCI policy. Thanks to the Grower Mobile app, I was able to do so without making a phone call! I did contact my agent to follow up, and they said the claim was already in their adjuster's hands. My agent was thrilled!





Accounting

From reviewing bills and claims payments to making payments, the Grower Mobile app has convenient accounting features.

JASON: Although the process of paying a statement via our website is simple, customers can also complete this task directly through the app. This eliminates the need for growers to have their paper bill in front of them.

TOM: In addition to basic accounting and billing information, the app also stores past claim payment information, so growers can easily review those payments.



Give Access

The Grower Mobile application enables a primary user to grant access, so others can view policy information.

JASON: Each operation is unique, but farming is seldom a single-person effort. Whether a spouse requires access to review accounting information, or a farm manager needs to examine fields and report acreage, the Grower Mobile app allows partial access to be granted according to the needs of the operation.

TOM: It's always nice to have field visuals in your pocket. Even if additional access isn't granted, I can pull up my maps and visually show or explain locations to someone.



Acreage Reporting

Traditional acreage reporting can require information be passed through two, three or four hands before being entered into an Acreage Report. With the Grower Mobile app, a farmer can instantly share planting information while they're planting.

JASON: In real-time a grower can pull up their policy maps, select a field, and share their crop and plant dates. The agent gets the information in real time, has a chance to review and make any changes, then push to an acreage report. Theoretically, an insured's acreage report can be finished before they get the planter put away!

TOM: The Report Acreage function is designed to be used in the field while you're actually planting. It's really cool! On my farm, once I'm done planting, I pull up my planting monitor and simply compare this information to what I've selected in the app. I review total acres in the app and submit this data to my agent.

Tom has been using the app since 2019, and when asked why more agents haven't adopted it, he notes, "there may be hesitancy from some agents to use the app because of the perception that it makes the agent less valuable. However, the truth is, once a grower starts using the app, they become more dependent on their agent since there's nothing else like it in the industry."

It is expected that not every feature of the app will be utilized; however, a single feature may be the factor that helps an agent retain or pick up a new policy. The Grower Mobile app is an invaluable asset that an agent can offer to their grower.



A New Administration and the Impacts on the Budget, Agriculture & Trade

Matt Valesko, Director of Government Relations Conway Graves Group

Reconciliation Update: A Divided GOP Path Forward

Since the start of the year, Republican lawmakers have been attempting to use the reconciliation process to advance several of President Trump's priorities from taxes to the border and the debt ceiling. This legislative tool is unique because it allows Congress to adjust revenue, spending, and debt limits, and the Senate only needs a simple majority (51 votes instead of 60)—bypassing the filibuster.

Early negotiations revealed a sharp divide between the House and Senate: the House pushed for \$1.5 trillion in spending cuts, while the Senate proposed just \$4 billion.

Early negotiations revealed a sharp divide between the House and Senate: the House pushed for \$1.5 trillion in spending cuts, while the Senate proposed just \$4 billion. After weeks of back-and-forth among House, Senate, and White House leadership, lawmakers agreed on a budget resolution that includes dual instructions minimum cuts of \$3 billion for Senate committees and \$1.5 trillion for the House.

After a six-hour vote-a-rama session, the Senate passed the resolution 51-49, but it faced stiff resistance in the House. Critics argued that the split approach gave Senate Republicans too much leverage. In the end, after securing key assurances from Senate Majority Leader John Thune, the resolution narrowly passed the House by a 216-214 vote.

Now that both chambers have passed the same resolution, the real challenge begins: negotiating the final package. Some of the major sticking points include the SALT Deduction cap, Medicaid cuts, and SNAP.

Republicans remain split over raising the \$10,000 SALT deduction cap, with disagreements on the cap amount and marriage penalty. Speaker Johnson met with SALT Caucus members but said talks are still early. Moderates oppose deep Medicaid cuts, despite some concessions, as caps on per capita spending remain a sticking point. Rep. Don Bacon wants cuts limited to \$500 billion and assurances healthcare access won't be harmed. The House Agriculture Committee proposes \$230 billion in cuts, but Chair GT Thompson resists benefit reductions, favoring cost-sharing instead. Bacon suggests cutting just \$100 billion. A deal before the July 4 deadline seems unlikely.

Farm Bill in the Mix?

The future of the Farm Bill could be shaped by reconciliation as well. The House Agriculture Committee, led by Chairman GT Thompson, has been asked to cut \$230 billion from its jurisdiction, compared to just \$1 billion from the Senate's Agriculture Committee under Chairman John Boozman. These numbers will need to be reconciled soon, and the outcome could significantly impact the Farm Bill's trajectory.

Some Republicans are pushing to include key farm bill programs in the reconciliation package. However, Democrats-and even some conservatives—are pushing back, warning that doing so could undermine bipartisan support and reduce flexibility for updating farm safety net programs. House Agriculture Chairman GT Thompson has cautioned that leaning too heavily on reconciliation could weaken the negotiating power needed to secure priorities like conservation and rural development. There's also concern that deep cuts to nutrition programs could alienate swing-district Republicans and lawmakers from agriculture-heavy regions who depend on that funding to support their constituents.

DOGE Reforms Raise Red Flags in Agriculture Sector

The newly formed Department of Government Efficiency (DOGE)—an initiative led by billionaire Elon Musk—has spent its early months aggressively targeting federal agencies for budget cuts. Following a February 26 executive order from President Trump directing agencies to reduce staffing, DOGE has ramped up efforts to shrink the federal workforce.

At the USDA, the impact has been swift. Employees were offered financial incentives to voluntarily leave, with those opting in by April 8 placed on administrative leave with full pay and benefits through September 30. The agency is also offering early retirement to staff aged 50+ with 20 years of service—or any age with 25 years.

In a major shift, USDA also announced plans to close its D.C. headquarters and relocate employees to three regional hubs. This would involve offloading one of its two headquarters buildings and could lead to mass layoffs, potentially affecting up to 9,000 of

USDA's 98,000 employees, though final numbers are still uncertain. Some staff have been told the department will revert to FY2019 staffing levels. while others say USDA will downsize in proportion to a broader federal workforce reduction target.

While DOGE's mission is to improve government efficiency, the recent cuts are raising alarms.

Among those let go are key USDA scientists and researchers working on the bird flu epidemic. Staffing has also been reduced at Customs and Border Protection, which oversees inspection of agricultural imports. Experts warn these cuts could increase the risk of animal diseases and plant pests entering the U.S., threatening domestic agriculture and food security.

In light of the economic and legislative challenges presented throughout this article, the American Association of Crop Insurers (AACI) continues to play a pivotal role in advocating for the private sector crop insurance industry. Their unwavering commitment to supporting farmers and ensuring the stability of agricultural production helps safeguard the livelihoods of countless farmers and contributes to the resilience of the agricultural sector. With the support from Great American, AACI further strengthens these initiatives, ensuring comprehensive coverage and robust advocacy for the industry.

SCAN TO LEARN MORE ABOUT AACI'S WORK:



Trade Turbulence: A Rundown of Recent Moves

Since the beginning of the year, President Trump and the White House have launched-and in some cases, walked back-a wave of trade-related actions. While officials argue these moves are designed to strengthen U.S. trade relationships long-term, they've sparked growing concern across sectors, from agriculture and food production to automotive and electronics manufacturing.

The long-term outlook remains uncertain, but in response to industry anxiety—especially within agriculture-USDA Secretary Rollins has indicated her team is exploring a potential trade assistance program, similar to the previous Market Facilitation Program (MFP), should economic impacts escalate. Below is a timeline of recent trade developments and retaliatory responses:



February 4:

President Trump signed an executive order imposing 10% tariffs on all imports from China and 25% tariffs on imports from Mexico and Canada. A 30-day pause was granted for Mexico and Canada as they addressed U.S. concerns over border security and drug trafficking.



March 4:

The 25% tariffs on Canadian and Mexican imports took effect, though Canadian energy products were limited to a 10% tariff. Tariffs on Chinese goods were doubled to 20%, but U.S. automakers received a temporary onemonth exemption on Mexican and Canadian imports.



March 12:

A new wave of 25% tariffs on all steel and aluminum imports went into effect. In response, the European Union announced retaliatory duties on U.S. industrial and agricultural products, impacting about \$28 billion worth of American exports.



April 2:

Trump unveiled a set of "reciprocal tariffs," setting a 10% baseline tariff on imports from all countries, with higher rates for nations running trade surpluses with the U.S.



April 9:

The reciprocal tariffs took effect, but most of the higher rates were suspended for 90 days, leaving the 10% baseline in place for most global imports.





After raising tariffs on Chinese goods to 104%, the administration increased them again to 125%. China quickly responded with its own 125% tariff on all U.S. imports, officially launching a tit-for-tat trade war with potentially far-reaching consequences.



Top Tech Tips for Acreage Reporting

Crop Business Development & Operations Teams

What Great American technology feature do you believe will have the most significant impact on agents this Acreage Reporting season?

Jill Jansen, Business Developer Director

GEAR. If your agency is in an area with a good amount of corn/soybeans rotation year to year, GEAR can save a significant amount of keying time by rotating those acres for you and pre-loading the system with planting information. We can even batch rotate policies for an entire agency code in a few clicks, helping to save even more time! Pair GEAR with our Agent Mobile technology, and you can not only save time and create significant efficiencies, but you can also truly go paperless when you utilize DocuSign.

Melissa Wesenick, Underwriting Product Specialist

Grower Mobile & Agent Mobile. While planting real-time, growers can report acreage and once finished, submit to their agent for review. Agents can also enter or review grower information before pushing to the policy. Even desktop users can easily review and revise grower acreage submitted from the app. After reporting, agents can generate the acreage report from the app or desktop and use Great American's Docusign to collect signatures and streamline the process for efficiency.

Mike Peterson, Divisional Assistant Vice President - Underwriting

Planting Tool. Back by popular demand is the planting tool with enhancements and increased functionality!

Using either the G203 or GEAR acreage reporting workflow, quickly plant multiple fields to the same crop with only a couple of clicks using the planting tool.

Additional functionality now includes the ability to report Prevent Plant acreage and late planted acreage without manually copying lines. Field acres can easily be updated without reporting by separate fields.

Sunny Atwal, Business Developer

GEAR. Especially for perennial crops, this is a helpful tool during the acreage reporting season.

What Great American technology feature do you believe is most underutilized by agents for Acreage Reporting?

Jill Jansen, Business Developer Director

Also, GEAR! Many agents are hesitant to utilize GEAR if a producer is not on a 100% crop rotation. However, if 80% of the fields are rotated and you only have to correct the crop on 20% of the policy, there is still significant time savings utilizing the GEAR rotation.

Melissa Wesenick, Underwriting Product Specialist

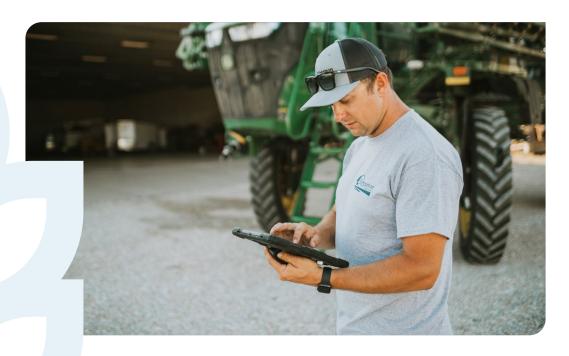
ACRSI Imports. The Acreage Reporting Streamlined Initiative (ACRSI) aims to provide a consolidated reporting platform for insured acreage during the reporting period. When a grower certifies acreage for the year at the Farm Service Agency (FSA), Great American receives this data for acreage reporting purposes. GreatAg provides a dashboard report that includes producers, crops, acres, and Farm Serial Numbers (FSN) received from FSA. An agent can use the GEAR workflow in GreatAg to load ACRSI data then select which FSNs or crops to plant for a producer. Once the data is loaded, the agent can review and revise the information before pushing it to the policy. Even if ACRSI import is not utilized, having access to this information can help ensure accurate reporting.

Mike Peterson, Divisional Assistant Vice President - Underwriting

Grower Notifications. Agents can utilize Grower Notifications in GreatAg to send mass communications to their insured clients. Agents have the option to select specific recipients and messages can be delivered through the Grower Mobile app, email or text message. The objective is to make communication with growers efficient and proactive!

Sunny Atwal, Business Developer

GreatAg Mobile. Agent Mobile allows agents to access Great Ag on their phone or iPad. This is very helpful when out in the field with an insured. It allows agents to instantly update Acreage or APH information. Additionally, agents can open claims from their mobile device through the app. Everything you need to update your policy at your fingertips.



The Role of Great American's **Underwriting Team**

Carolyn Cunningham, Divisional Assistant Vice President - Underwriting

At Great American Insurance Group, our Crop Operations and Underwriting team stands as a pillar of excellence, powered by seasoned professionals with unparalleled industry expertise. With a presence in six regional offices and a dedicated Home Office team, we ensure that our agents and insureds receive the localized support and personalized service they deserve. Our underwriters go beyond policy assessments they build lasting relationships, offer outstanding customer service, and help safeguard the future of American agriculture.

The majority of our underwriters have over 14 years of industry experience, with many having more than a decade of tenure at Great American.

Our Home Office Underwriting team is a group of dedicated leaders with more than 125 years of combined crop insurance experience. We enjoy assisting our offices with agent and system training, developing technologies to improve business with our agent/producer customers, and supporting our field staff.

Supporting Agriculture:

Our team strives daily to assist the American farmer and rancher with the risk management of their operations. We take pride in serving the producer and doing our part to support agriculture throughout the country and in our communities. Within our Home Office team, Business Owners Mike Peterson and Melissa Wesenick work closely with our IT team to develop and enhance tools within GreatAg® to assist both producers and agents. They continue to work with our precision technology, Grower Mobile apps, and develop utilities such as the planting tool within GreatAg to streamline acreage and production reporting. They also help design applications that allow producers to receive notifications, view bills, and many other tools to assist both producers and agents. Chad Edwards works extensively with others to provide CE credit to agents through webinars and classes, evaluates procedures, and supports our field offices. He is our dedicated livestock expert who assists not only our regional office livestock underwriters but also with many of our agents.

Evolution of Crop Insurance:

From the time I started in crop insurance as an underwriter with Great American, the policies and our daily work have changed considerably. Early on, we offered just yield-based and hail products, working with physical paper files, shelf forms, and newsletters. We completed the policy entry ourselves, with customer service involving phone calls and in-person meetings. Advances in technology drastically changed our daily work, evolving communications with our agency force to include email and eventually mobile phone and web-based notifications and data entry. On the insurance offering side, we evolved into revenue and area plans, more private products, livestock insurance, and 508h product offerings. We can now train our agencies remotely through webinars, increasing communication and sharing information regarding RMA changes faster and more effectively. We still very much enjoy meeting our agents and producers face to face.

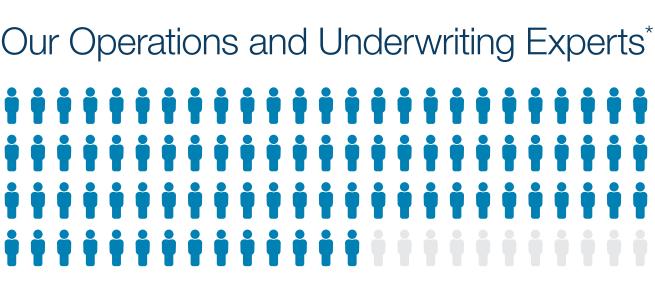
Future Outlook:

As agriculture continues to evolve and farm operations change, I believe we will see a continued swing towards managing risk with regard to input costs, revenue, and livestock insurance. Market dynamics, changes in commodity prices, and global trade policies will affect producers' decisions and insurance needs. Technology evolutions and data analytics will continue to change the landscape. Companies will need to stay diligent with technology, finding talent, and training our teams to meet the ever-changing needs of our customers and changes that come our way.

Moving Forward:

As the landscape of agriculture and crop insurance continues to evolve, Great American Crop remains committed to innovation, expertise, and service. In my new role, I look forward to meeting many of our agency customers. I also plan to work with our regional offices to develop and maintain talent. It is important to grow our bench strength and familiarity across varying types of crops and policies. Finally, I will seek ways to enhance and improve our daily activities to continue delivering the customer experience our agents expect.

Something that I believe is overlooked with our Underwriting team is the many hats they wear. Not only are they reviewing policies and answering questions, but many of our team members spend time each week providing input regarding form changes, system recommendations, and testing new technologies. They also spend considerable time assisting in training agents on the system and learning new products and procedures. The underwriters take great pride in their relationships with their agencies. I am very proud of their effort and desire to do so.





Operations and **Underwriting Experts**



11.92

Average years working at Great American



16.25

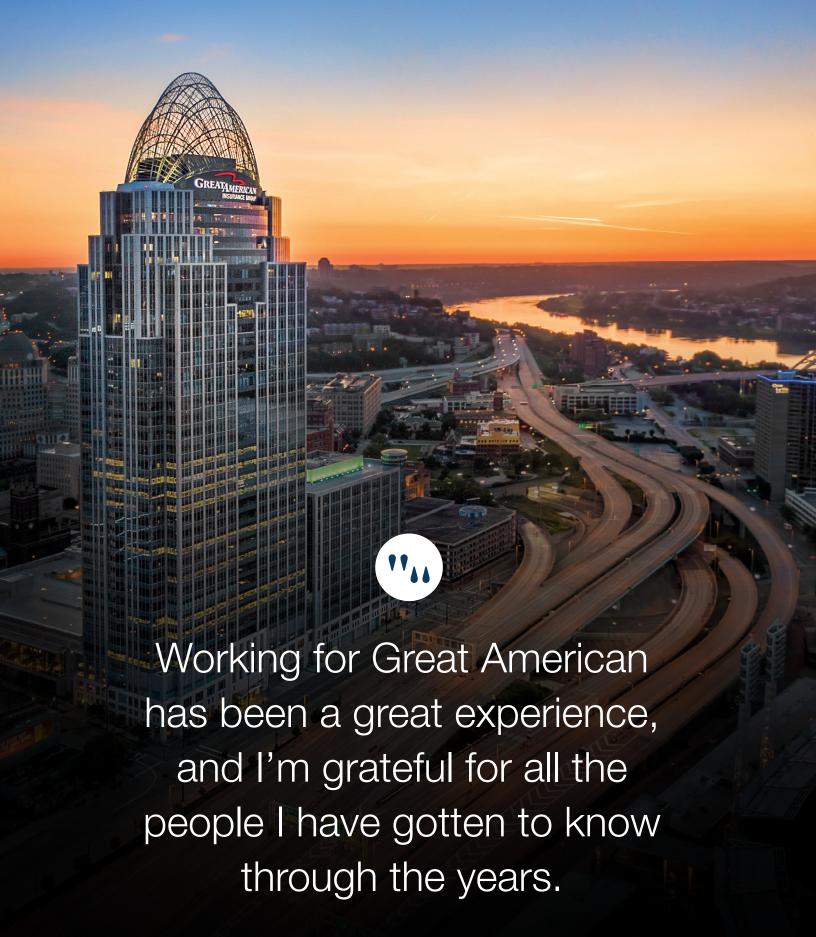
Average years in the crop insurance industry



14.24

Average years of crop underwriting experience

^{*} Statistics obtained from survey responses by 56 of 89 Operations and Underwriting employees.



Employee Spotlight



Andy Stanley Senior Claims Manager Albany, GA

Andy and his wife Chessie have been lifelong residents of central Georgia. They currently live on the family farm, where Andy grew up raising corn, cotton, peanuts, and flue-cured tobacco. In addition to his role of Senior Claims Manager in the Southeast, he also spends time managing his cows and riding rangers on the dirt roads of central Georgia. Andy and Chessie are proud parents to their daughter, Brianna and their 17-year-old Chihuahua, Toby.



Pam Wold Administrative Operations Manager ♀ Fargo, ND

Pam lives in Moorhead, MN with her husband, Scott and their dog, Bubba Balu. Their daughter, son-inlaw and 2-month-old granddaughter live a few hours away in Shevlin, MN, and Pam enjoys spending as much time as possible with them. In the summer months, Pam enjoys gardening - both flowers and vegetables. She's also an avid chef who loves to cook and bake.



Describe your career in crop insurance.



AS: I began my 31-year career in crop insurance in 1994 working for a general agency. I have been involved with AIPs since 2000, starting with EL Ross, then spending nearly two decades at ArmTech. Subsequently, I joined Crop Risk Services before moving to Great American approximately two years ago. Throughout my career, I have primarily held claims roles, and I appreciate the opportunity to work closely with farmers.

PW: I applied for a position with Great American not truly knowing anything about crop insurance but quickly learned and just celebrated my 38th anniversary with the Crop division this March! Having started as an MPCI underwriter when we were just a 4-person office, I soon moved into helping with claims, accounting and MPCI agent appointments as well. In my current role, I work with MPCI and Crop hail accounting, agent and agency appointments, office bill payments and guiding employees to the correct person with HR needs. I am always willing to help where needed and am an integral part of the Fargo office.









AS: I enjoy the experiences I've had watching individuals progress in their roles. The crop insurance industry has become my "family." I have greatly valued the opportunity to meet new team members at Great American and appreciate the Company's roots in American ownership.

PW: When I started with the company, there was just one computer in the office and that was used only for checking email. A couple of years later, each employee was provided with a computer and at that time MPCI was fairly new. I recall we only had maybe 100 policies, but that quickly grew into thousands of policies.





AS: "Run like heck!" In all seriousness, the industry provides many rewarding experiences and I'm proud to work for an industry that's near to my heart. Finally, be ready to embrace change and surround yourself with colleagues who complement your strengths and weaknesses.

PW: Crop insurance has been a very rewarding career and there is a lot to learn! Working for Great American has been a great experience, and I'm grateful for all the people I have gotten to know through the years.

Do you have any summer plans you're looking forward to?



AS: Chessie and I are excited to visit the mountains of Maggie Valley, Tennessee. We love relaxing on a cabin porch with a glass of bourbon, enjoying the scenery.

PW: I am looking forward to spending more time with my granddaughter and family this summer. And I hope to get to do more camping and traveling as well!



Unlocking Market Opportunities with RPowerDTM

Kristen Weiss, Business Project Specialist

RPowerD™ helps provide growers more flexibility in marketing their crop by utilizing price discovery methods not available in traditional crop policies. For growers seeking to manage price risk on their 2026 crops now, this product could be a game changer.

"In 2025, growers were fortunate enough to see a rally in futures prices during the spring discovery period, contributing to better coverage for their 2025 MPCI policies, but we can't always trust that February prices will give us this opportunity. Historically, we see the corn markets rally in the April – June timeframe and agents should encourage their growers to consider taking advantage of those market opportunities in their crop policies." - JOE NELSON, SENIOR BUSINESS DEVELOPER

Here are a few reasons why growers might consider this product.



Lock-in Current Market Price. Growers can take advantage of potentially brief spikes in the market by using the prior day's closing price to set their RPowerD trigger price.



Choose Alternate Price Discovery Periods. With first half, last half and full month price discovery periods available, growers can customize their crop policy to their marketing needs. First half-month periods must be purchased by the 5th of the month, while last-half month and full-month periods must be purchased by the 20th of the month. Growers can elect one or multiple discovery periods.



Pre-Planting and Growing Season Bundles. Growers wanting to take the guesswork out of selecting intervals can opt in to the Pre-Planting Bundle of intervals from June 2025 - August 2025, or the Growing Season Bundle from March 2026 - September 2026.

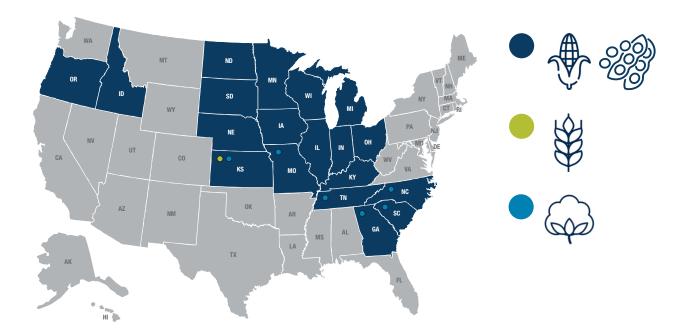


No Premium Due Until Fall of 2026. Given the persistent high interest rates, the ability to have capital available without being tied up in margin calls or options positions is highly advantageous. With RPowerD, growers don't pay the premium until the subsequent fall, coinciding with when their MPCI payments are due.



Coverage Up to the 95% Level. As growers face tight margins, many may need to consider protecting at higher coverage levels. RPowerD provides coverage from 70% - 95% levels, with flexible liability adjustment factors to customize coverage.

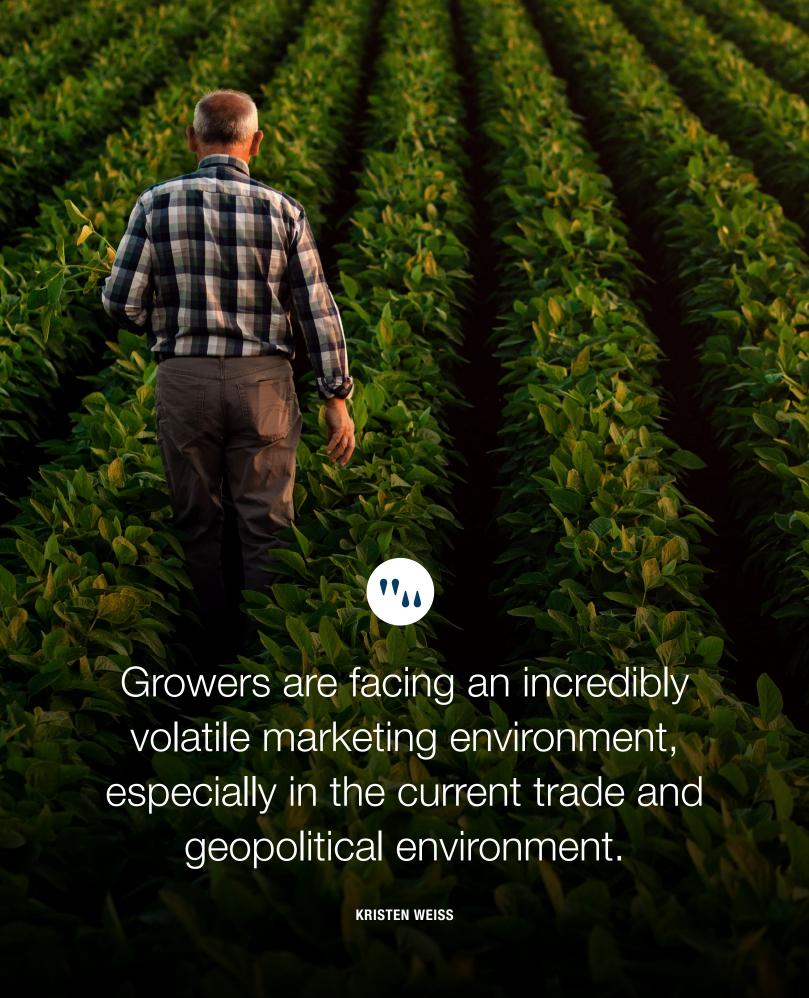
RPowerD is available for corn and soybean commodities in most counties of the highlighted states below. It is also offered on winter wheat in select counties of KS, and cotton in select counties of GA, KS, MO, NC, SC and TN.



For more information on quoting, sales tools and training resources, click the Agent eVantage button below.

Agent eVantage

Growers are facing an incredibly volatile marketing environment, especially in the current trade and geopolitical environment. RPowerD can help take some of the uncertainty out of their operations. The Great American Crop team is honored to support American growers with exceptional service and value-added products, helping to ensure a strong future for agriculture.



Is your preferred crop insurance carrier American-owned?







Online portals/apps may not be available at all times. Great American Insurance Company and Great American Alliance Insurance Company are equal opportunity providers. In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage may not be available in all 50 states. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Alliance Insurance Company, authorized insurers in all 50 states and the DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2025 Great American Insurance Company. All rights reserved. 5651-CRP (05/25)