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

### Property & Casualty Insurance

- Great American Insurance Group
- Great American Insurance Company
- Great American Custom
- Great American Risk Solutions
- El Aguilá
- International Insurance (EU) DAC
- International Insurance (UK) Ltd
- FCIA
- ABA Insurance Services
- Mid-Continent Group
- Republic Indemnity
- Summit
- Strategic Comp
- Vanliner

### Annuities

- Great American Insurance Group Annuities
- Great American Life Insurance Company
- Annuity Investors

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Corporate Headquarters
Great American Insurance Group Tower
301 E. Fourth St.
Cincinnati, OH 45202
GAIG.com
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 as well as fixed and fixed-indexed annuities. 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.
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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 30 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 31 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

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Accident & Health

Who we are. What we believe. Where we are going.™

Great American offers a wide array of Accident & Health Insurance coverages for an organization’s special activities or events. Our coverage provides broad-based solutions for losses that may result from an accident. From civic groups and community services clubs to social and recreational organizations, our policies can provide sound protection.

We provide coverage during an organization’s sponsored activities and events, whether on or off premises, for any of the following specialty markets:

- Volunteer/non-profit groups
- Schools/educational institutions
- Day care/child care centers and nursery schools
- Camp programs
- Recreational organizations

Customizable plans are available with a broad range of benefits.

Our policyholders benefit from our financial strength, underwriting expertise and customized coverage solutions.
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 as far back as 1886. Today, we provide coverage for full-time farms, ranches and other agricultural operations in 44 states, from two primary underwriting centers. Our farm products (Farm Centers, Cincinnati OH and Sacramento CA) protect businesses that range from orchards to dairy farms to livestock operations. Our equine farm products (Equine Farm Center, Ocala FL) cover a variety of risks including monoline property and liability, equine professional services liability, care custody or control and umbrella and auto.
Alternative Markets

The Alternative Markets Division offers agents and clients a variety of risk-sharing and traditional insurance options that support both specialty niche programs as well as generalist business. Our captive capabilities includes Agency, Association and Group captives. Our Elite Program model provides a guaranteed cost, multi-line program solution without the requirement of risk-sharing. The Alternative Markets Division’s coverages include Workers Compensation, General Liability, Auto, Property and Inland Marine. We have both BOP and commercial package options. Cyber is available on a stand-alone basis or as an endorsement.

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Annuity Investors Life Insurance Company®

Great American Life Insurance Company®

*Annuities that help simplify retirement*

Roughly one-third of Americans have no savings for retirement. At the same time, people are living into retirement longer than ever, increasing their need for retirement funds. The good news is that it’s never too late to start saving, and producers have more options than ever to help their clients plan for a comfortable retirement.

Our Annuity Group is committed to simplifying the path to financial security with annuities that are easier to understand and superior service every step of the way. Whether your clients are young professionals or retirees, our annuity solutions are designed with their lifestyles in mind.

To learn more about our products or access retirement planning tools, visit GAIG.com/Annuities.
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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Bonds

Great American entered the Surety market over 90 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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GAIG.com
Great American has been an innovative leader in the crop insurance industry since it issued its first crop policy in 1925. 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.

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

With our cyber coverage you’ll get:

- **Cyber insurance products designed for small and medium-sized business.** Our products are easy to explain and easy to understand. We have the ability to offer admitted products and the flexibility to offer surplus lines products. Limits up to $5 million are available to companies with up to $250 million in revenue across a broad range of targeted classes.

- **Exceptional customer service.** With four offices across the country and an experienced team of Cyber Risk professionals, you can count on our underwriters to be available, knowledgeable and responsive.

- **24/7 incident response.** Each of our primary cyber risk insurance products is offered with a suite of tools to help your clients prevent and prepare for the cyber risks they face. Enrollment is included with policy purchase and our network of professionals is just a click or call away, every hour of every day.

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ECA – Nonsubscription

On-the-job injuries can be costly to an employer. Great American's ECA sector provides protection to Texas employers who opt out of the state Workers' Compensation system. Our Employer's Indemnity insurance can provide flexible financial protection at affordable prices.

The policy is designed to provide benefits for:

- Medical Expenses
- Wage Replacement
- Accidental Death & Dismemberment
- Legal Defense Costs

Texas Nonsubscription can be a good choice for many employers, especially those in the following industries:

- Agriculture
- Arts/Entertainment/Accommodation/Food Services
- Finance/Real Estate/Professional Services
- Health Care/Educational Services
- Manufacturing
- Mining/Utilities/Construction
- Wholesale Trade/Retail Trade/Transportation

The bottom line is, employers can...

- Control their costs and claims
- Protect their business and employees

With more than 270 years of combined employee experience focused on Workers’ Compensation alternatives, we can guide employers every step of the way.
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.

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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're staffed with experts 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 $50 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
- Safety Consultants Professional 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


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FCIA Management Company, Inc. ("FCIA") is a wholly owned subsidiary of Great American Insurance Company. 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.
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.

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.
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

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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.
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, Life Changing Events, Surety & Credit, and products for 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, 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.
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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Loss Control

At Great American, not only do we take loss control seriously, we work to make it easier for our customers to operate in a safer environment. From thermal imaging, various training sessions and educational information, such as our Safety Topics, we provide specialized services to help reduce loss potential, loss costs and control unsafe acts and conditions.

Our service and expertise runs deep. 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 team is strategically located throughout the United States, so you can count on us wherever you are.

Safety Topics

We are proud to offer an extensive library of safety articles that discusses how to control a variety of actual and potential hazards. Please visit GAIG.com/LossControl to learn more.

Ergonomic Workbooks

An effective Ergonomic Program is essential for reducing workplace injuries. Our guide can assist insureds on creating an Ergonomics Program and providing a healthier workplace for staff. Along with the guide are sample worksheets and programs.

Training, Education and Videos

We offer safety education and training for employees, supervisors and management. We offer a number of different specialized training and education classes, such as the “Coaching the Experienced Driver” series.

Regulatory

Many states within the United States have strict loss control requirements for insurance companies and policyholders. Most of these requirements focus on workers’ compensation loss control service. However, more states are expanding these requirements to address amusement rides, professional liability, directors and officers, errors and omissions, general liability, auto exposure identification and control and more. We work with our insureds to help ensure their operations are effective, safe and compatible with state guidelines.

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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 $25 million in limits.

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Mid-Continent Group

General Liability, Commercial Auto, Umbrella, Inland Marine Coverages and Surety

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. It provides a broad selection of inland marine, surety, commercial automobile 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, underground storage tank owners, contractors’ equipment and contract surety, Mid-Continent offers coverage for many business types, including the following.

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
- Special Events
- 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

Surety

- Construction Contract Bonds
- Bid Bonds
- Performance Bonds
- Payment Bonds
- Maintenance Bonds
- Supply
- Multi-Year Contracts

Commercial Surety Bonds

- License and Permit Bonds
- Court Bonds
- Fiduciary Bonds
- Notary Bonds
National Interstate

Products for a broad range of commercial transportation operations

As one of the leading commercial transportation insurers in the nation, National Interstate offers risk financing solutions in all 50 states tailored to meet the needs of a wide variety of transportation classes. Our offerings include traditional insurance and innovative alternative risk transfer (ART) programs, including more than a dozen group captive programs catering to niche wheels markets.

These products are available through independent agents, brokers and affiliated agencies. Our insurance subsidiaries are rated “A+” (Superior) by A.M. Best Company.

A market leader in commercial transportation insurance

National Interstate offers coverage for transportation classes such as:

- Fleet Trucking
- Motorcoaches
- School Buses
- Public Transit Systems
- Limousines
- Propane Haulers
- Waste Operations
- Ambulance
- Crane, Rigging and Specialty Carriers
- General Commercial Insurance (Hawaii only)

Our teams of underwriters, claims experts and customer service specialists work hard to provide world-class customer service and an insurance experience built around the unique needs of our insureds. To discover what’s made us one of the most respected names in transportation insurance, visit natl.com.
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 over 50 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 means the right coverage for every business, from a small resort marina to an ocean-going cargo ship.

The Ocean Marine Division’s specialized focus enables it to support select customer groups with distinctive offerings like its Vessel Pollution liability coverage and highly regarded Spill Responder program. We provide a comprehensive suite of clean up and containment services and a comprehensive suite of coverages for marina operators and boat dealers as well as logistics companies and custom house brokers.

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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 non-medical service providers protection from claims alleging an act, error or omission by the 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 understands that every risk has a unique story that defines an organization. We are committed to the public sector community and specialize in structuring creative solutions to align with each organization’s individual characteristics, values and goals.

Public Sector is committed to providing customized insurance programs for local, county and state governments, education organizations and special service districts. Our targeted classes include:

- Public Schools
- Community Colleges
- Municipalities
- Counties
- Special Service Districts

Our specialists will tailor our insurance and reinsurance products to meet each organization’s specific needs.

- Casualty Coverage includes general liability, automobile liability, public officials, school board errors and omissions, buy-back abuse or molestation, and employee benefits, with capacity up to $20 million
- Buffer Worker’s Compensation coverage offering limits up to $2 million
- Property Coverage includes earthquake capacity up to $100 million, coverage for acts of terrorism, machinery and equipment breakdown (M&E) and auto physical damage that occurs as part of a property incident
- All coverages subject to a $100,000 minimum self-insured retention

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Republic Indemnity

Workers’ Compensation laws are often complex, and can vary widely from state to state. If the business operates in several states, it can get even more confusing. That’s why it’s so important to choose a carrier that specializes in this critical coverage that can benefit both employees and employers.

Republic Indemnity is a member of Great American Insurance Group that has been helping small and mid-size businesses in the western U.S. manage their Workers’ Compensation costs since 1945. Our underwriting, claims and loss control staff works closely with employers and producers in crafting cost-minimizing solutions.

Workers’ Compensation is our only business, and our expertise can help develop profitable solutions.
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 Liability
- Marine Hull
- Workmen Compensation
- General Liability
- Professional and Executive Risks
- Property
- General Accident
- Engineering
- Motor
- Personal Accident
- Home

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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 rely on us to not only reduce risk but also drive profitability and help meet the needs of their customers.

The primary markets we serve include:

- Equipment Dealers
- Equipment Manufacturers
- Financial Institutions
- Lease Brokers
- Online B2B Marketplaces

Our suite of customizable protection programs include:

- Lease Insurance
- Rental Insurance
- Point of Sale Insurance
- Contingent & Excess Liability Insurance
- Residual Value Insurance
- Stipulated Loss Value Gap Insurance
- Insurance Tracking and Verification Services

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

Great American’s Specialty Human Services Division (SHS) manages Great American’s insurance program for social service agencies and non-profit organizations. The SHS Division has been serving the needs of agents active in the human and social services niche since 1980.

The SHS Division’s Claims, Loss Prevention, Marketing and Underwriting personnel work hand-in-hand with contracted retail agencies to serve nearly 9,000 social service organizations and non-profit agencies in most states.

At the foundation of the Specialty Human Services program is a desire to provide its producers with the products, services, tools and compensation needed to successfully prosper in the non-profit sector. Agents have come to rely on Great American’s insurance program for social service agencies and non-profit organizations for exemplary customer service, expanded program eligibility, an innovative product portfolio and comprehensive beyond-the-policy insured and agency services, such as dedicated claims, loss prevention, training, marketing and sales management.

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Strategic Comp

At Strategic Comp, we believe that workers’ compensation is a controllable cost. Since 1992 we have successfully worked with thousands of clients to reduce both losses and workers’ compensation expenses.

We provide the resources and expertise needed to help keep claims low, and use a unique financial pricing structure that can yield immediate results and savings. Our dedicated team will implement a tailor-made program, combining effective loss control strategies and intensive claims management.

We can offer:

- Loss control strategies that work
- A positive impact to the bottom line
- Exceptional field-based claims adjusting with low case loads
- A financial structure that rewards good experience

We seek to provide a long-term solution to companies’ workers’ compensation needs.
Summit

**Helping businesses maximize their workers’ compensation investment**

Based in Lakeland, Florida, Summit is a leading provider of workers’ compensation services in the southeastern United States and is a member of Great American Insurance Group. Summit provides its comprehensive workers’ compensation services to businesses in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Texas. Summit has offices in Lakeland, Florida; Baton Rouge, Louisiana; and Gainesville, Georgia.

**Our Companies**

Summit manages the day-to-day operations of five workers’ compensation insurance carriers.

- **Bridgefield Casualty Insurance Company**, rated A (Excellent) by A.M. Best Company, is a Summit affiliate. Coverage is available in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Texas.
- **Bridgefield Employers Insurance Company**, rated A (Excellent) by A.M. Best Company, is a Summit affiliate. Coverage is available in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Texas.
- **BusinessFirst Insurance Company** is a stock insurance company managed by Summit with coverage available in Florida, Georgia, Indiana, Kentucky, North Carolina, South Carolina and Tennessee. BusinessFirst Insurance Company and affiliate RetailFirst Insurance Company make up RetailFirst Insurance Group, which is rated B++ (Good) by A.M. Best Company.
- **RetailFirst Insurance Company** is a stock insurance company managed by Summit with coverage available in Florida. RetailFirst Insurance Company and affiliate BusinessFirst Insurance Company make up RetailFirst Insurance Group, which is rated B++ (Good) by A.M. Best Company.
- **Retailers Casualty Insurance Company**, rated A- (Excellent) by A.M. Best Company, is a stock insurance company managed by Summit. Coverage is available in Alabama, Arkansas, Louisiana, Mississippi and Texas.
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.

Main Contact
301 E. Fourth St.
Cincinnati, OH 45202
800-643-7882
truckers@gaig.com
GreatAmericanTrucker.com
GAIG.com/Trucking

Mark Calkin
Divisional President
513-744-2044
mcalkin@gaig.com

Underwriting
Randal Smith
Divisional SVP
513-744-2045
rmsmith@gaig.com

Claims
William Reimen
Divisional SVP
513-333-6508
wriemen@gaig.com

Underwriting
Maria Redrow
Divisional VP
513-333-6929
mredrow@gaig.com

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Divisional AVP
513-579-6897
arands@gaig.com

Claims
Cynthia Larkins
Divisional AVP
513-579-6662
clarkins@gaig.com
Unemployment Risk Solutions

Federal law allows 501(c)(3) nonprofits, government entities, and tribal governments and enterprises to opt out of paying unemployment taxes into their state unemployment insurance (SUI) pool. Instead of paying SUI tax, these employers can reimburse their state for unemployment benefits paid to their former employees. For many employers, this reimbursing option yields annual cost savings in excess of 30% when compared to the tax-paying alternative.

Unemployment Risk Solutions’ tailored solutions combine professional unemployment claims management and Great American Insurance Group coverage to meet the specific needs of each employer.

First Dollar Insurance
A first-of-kind insurance product that attaches immediately at the first dollar of unemployment benefit charges. This option provides peace of mind and the greatest degree of budgetary certainty. Options include a customized limit or coverage for all benefit charges during the policy term.

Customized Stop-Loss Insurance
To meet the specific needs and risk tolerance of certain employers, this coverage option attaches in excess of an agreed-upon self-insured retention. Options include a customized limit or coverage for all benefit charges during the policy term in excess of the agreed-upon self-insured retention.

501(c) Agencies Trust
This program is exclusively offered to 501(c)(3) nonprofits. This grantor trust group of self-insured organizations offers reasonable reserve requirements, transparent accounting, superior customer service and a non-customizable stop-loss protection program.

All the programs above include a suite of services designed to mitigate risk and minimize unemployment expenses:
- Professional unemployment claims management
- Unemployment hearing representation
- Unemployment cost management education and training
- State reimbursement
- Transparent billing and accounting
Vanliner

Products for the Moving and Storage, Home and Parcel Delivery Industries

For over 40 years, Vanliner has grown to become the country’s top insurance provider for the moving and storage, home and parcel delivery industries. Our mission since day one, has been to provide first-class insurance products including traditional insurance and innovative alternative risk transfer (ART) programs written in all 50 states.


Vanliner offers coverage for specialty transportation classes such as:

- Moving and Storage
  - Commercial Fleet
  - Small Fleet/Independent Owner Operator
- Home Delivery
  - Corporate and Individual Contractor programs
- Parcel Delivery
  - Couriers

Insurance may not be on the top of your mind, but it is on the top of ours. And that enthusiasm moves us to help our clients manage their cost of risk like no other provider. Our highly trained experts and their intimate knowledge of the moving and storage, home and parcel delivery markets allows us to see things others do not. To provide cost-containment solutions where others just reach for a generic, off-the-shelf policy. And that love for insurance goes beyond the policies we write. It leads to a stronger relationship with our customers, which may result in consistent and sustainable profitability for them. To discover what’s made us the leader in insurance for moving and storage companies and an emerging leader in the home and parcel delivery markets, visit vanliner.com.
Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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., 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 T15C00298.

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 26332.

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 all states and the D.C., NAIC number 37532.

Great American Fidelity Insurance Company - Great American Fidelity Insurance Company is a DE domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C., NAIC number 39896.

Great American Casualty Company - Great American Casualty Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 37532.

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, KY, LA, MD, MO, OH, TN and TX, NAIC number 39896.

Great American Casualty Insurance Company - Great American Casualty Insurance Company is an OH domiciled property and casualty insurance company, authorized in AZ, CA, FL, IL, IN, KY, MD, MO, NY, NC, OH and WA, NAIC number 10646.

Great American & E S Insurance Company - Great American & E S Insurance Company is a DE 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 a DE 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 37980.

American Empire Surplus Lines Insurance Company - American Empire Surplus Lines Insurance Company is a DE 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 CT, FL, ID, LA, MO, NE, ND, NJ, OH, OK, PA, TX and VA only, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 21712.

Mid-Continent Casualty Company - Mid-Continent Casualty Company is an OH domiciled property and casualty insurance company, authorized in all states except in AK, CA, DE, HI, ME, MA, NV, NH, NY, RI, VT, WV and WI, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 63312.

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

Oklahoma Surety Company - Oklahoma Surety Company is an OH domiciled property and casualty insurance company, authorized in the States of AR, KS, LA, OK, OH and TX only, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 23426.

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 - National Interstate Insurance Company of Hawaii 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 41106.

Vanliner Insurance Company - Vanliner Insurance Company is a MD domiciled property and casualty insurance company, authorized in all states and the D.C., with its principal place of business at One Premier Dr., Fenton, MO 63026, NAIC number 21712.

Bridgefield Casualty Insurance Company - Bridgefield Casualty Insurance Company is a FL domiciled property and casualty insurance company, authorized in AL, AR, GA, IN, KY, LA, MS, NC, SC, TN and TX, with its principal place of business at 2310 Commerce Point Dr., Lakeland, FL 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, SC, TN and TX, with its principal place of business at 2310 Commerce Point Dr., Lakeland, FL 33801, NAIC number 10701.

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 WI, with its principal place of business at 15821 Ventura Blvd., Suite 370, Encino, CA 91436, NAIC number 22179.

Republic Indemnity Company of California - Republic Indemnity Company of California is a CA domiciled property and casualty insurance company, authorized in all states and the D.C. except in CT, FL, ME, MA, MN, NH, NJ, NY, ND, PA, VT and WI, with its principal place of business at 15821 Ventura Blvd., Suite 370, Encino, CA 91436, NAIC number 43753.

El Águila, Compañía de Seguros, S.A. de C.V. - El Águila, Compañía de Seguros, S.A. de C.V. is an insurer duly authorized in Mexico pursuant to the Insurance and Surety Institutions Law, with its principal place of business at Avenida Insurgentes Sur 1106, Piso 1, Col. Tacuquecamecut, Delegación Benito Juárez, C.P. 03200, Ciudad de México. Disclosure requirement: El Águila Compañía de Seguros, S.A. de C.V. discloses to the public information required under applicable regulations for market discipline and transparency purposes.

Professional Risk Brokers, Inc. - Professional Risk Brokers, Inc. is a NC domiciled insurance agency with its principal place of business at 11325 North Community House Rd., Suite 200, Charlotte, NC 28277.

Great American Insurance Agency, Inc. - Great American Insurance Agency, Inc. is an OH domiciled insurance agency.

Summit Consulting, LLC - Summit Consulting, LLC is a FL domiciled managing general agency with its principal place of business at 2310 Commerce Point Dr., Lakeland, FL 33801.

Annuity Investors Life Insurance Company - Annuity Investors Life Insurance Company is an OH domiciled life and health insurance company, authorized in all states and the D.C. except in NY and VT, NAIC number 93661.

Great American Life Insurance Company - Great American Life Insurance Company is an OH domiciled life and health insurance company, authorized in all states and the D.C. except in NY, NAIC number 63312.
Manhattan National Life Insurance Company - Manhattan National Life Insurance Company is an OH domiciled life and health insurance company, authorized in all states and the D.C. except in NY, NAIC number 67083.

Great American International Insurance (UK) Limited - Registered address 32 Queen Square, Bristol, BS1 4ND, is registered in England as Company No 02714031, is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under registration number 202874.

Great American International Insurance (EU) DAC - Great American International Insurance DAC is registered in Ireland at Station House, Dublin Road, Malahide, County Dublin, Ireland, and regulated by the Central Bank of Ireland, registration number 380145.

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Products Availability - All Products and Services - The information and descriptions of products and services contained in this Directory are intended as general information and do not contain all of the terms, conditions, limits and exclusions applicable to the products and services offered by Great American. Great American may make improvements and/or changes in the products, services and/or programs described in this Directory at any time without notice.

None of the information and descriptions contained in this Directory should be viewed as an offer to sell or as a solicitation to purchase any of Great American’s products or services. Availability of the products and services described in this Directory varies by jurisdiction and some may be offered outside of your jurisdiction.

This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful.

This Directory does not amend, modify or supplement any insurance policy. Your eligibility for particular products and services is subject to final determination of applicable underwriting qualifications and acceptance by Great American.

Products Availability - Property & Casualty - This Directory does not make any representation that coverage does or does not exist for any particular claim or loss, or type of claim or loss, under any such policy. Whether coverage exists or does not exist for any particular claim or loss under any such policy depends on the facts and circumstances involved in the claim or loss and all applicable policy wording. The precise coverage afforded is subject to the terms, conditions, limits and exclusions of the policies as issued and may vary from the general, summarized coverage descriptions in this Directory. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. In the event of a discrepancy between the descriptions in the Directory and the insurance policy, the insurance policy shall control.

Disclaimer applicable to ECA - Non subscription products: The Primary Employer’s Indemnity policy described in this Directory is not a Workers’ Compensation insurance policy. The employer does not become a subscriber to the Texas Workers’ Compensation Act by purchasing the described policy, and the nonsubscribing employer is not eligible for the benefits provided to employers who subscribe to the Texas Workers’ Compensation Act. The employer must comply with the Texas Workers’ Compensation laws to which the employer is subject in the state in which the employee is employed and is subject to the Workers’ Compensation laws of the state in which the employee is employed. This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus lines coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and this insurer is not a member of the Property and Casualty Insurance Guaranty Association created under Chapter 462, Insurance Code. The policyholder is required to pay a 6.85 percent tax on gross premium under Chapter 225, Insurance Code.

Disclaimer applicable to multi-peril crop insurance products: The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the basis of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.) Great American Insurance Company is an equal opportunity provider.

To File a Program Complaint - If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to the U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

Persons with Disabilities - Individuals who are deaf, hard of hearing or have speech disabilities and wish to file either an EO or program complaint please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). Persons with disabilities, who wish to file a program complaint, please see information above on how to contact the Department by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA TARGET Center at (202) 720-2600 (voice and TDD).

Contact Information - For more information, contact the RMA Civil Rights Office at 202-690-3578 (main line).

Important disclosures about Great American Annuity Products: Annuity products are issued by Great American Life Insurance Company and Annuity Investors Life Insurance Company. All guarantees are based on the financial strength and claims paying ability of the issuing insurance company, which is solely responsible for all obligations under its policies.

Variable and variable indexed annuity products are sold by prospectus which you should read carefully before investing. Both the product prospectus and underlying fund prospectuses for variable annuities can be obtained from your investment professional and may be available online. These documents contain information regarding risks, charges, expenses and other important matters.

No security or annuity product is offered or will be sold in any jurisdiction in which such offer or solicitation would be unlawful under the laws of the jurisdiction. Some products, product features or options may not be available in all states.
### Financial ratings

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<th>Specialty Property &amp; Casualty Insurance Group</th>
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<th>Standard &amp; Poor’s²</th>
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¹ A.M. Best rating affirmed September 11, 2019 for all companies except El Águila. El Águila rating affirmed December 14, 2018. A.M. Best rating of “A+” (Superior) is second of 16 ratings; “A” (Excellent) is third of 16 ratings.

² Standard & Poor’s rating affirmed March 14, 2019 for all companies except Great American International Insurance (UK) Ltd. Great American International Insurance (UK) Ltd. rating is as of August 6, 2019. Standard & Poor’s rating of “A+” is fifth of 22 ratings.

³ Moody’s rating published October 2019. Moody’s rating of “A1” is fifth of 21 ratings; “A2” is sixth of 21 ratings; “A3” is seventh of 21 ratings.