

THE STRENGTH OF SPECIALIZATION



GREATAMERICAN
INSURANCE GROUP



Strength, Experience & Expertise

You've worked hard over the years to build your business. What if something happens, and in the blink of an eye, it's gone?

Who you choose to protect your business must be reliable. Someone who knows your space, shares your priorities and has the freedom to do what's right. Someone who has helped businesses like yours recover from disaster.

For more than **150 years**, Great American Insurance Company, the lead insurer of Great American Insurance Group, has provided commercial insurance agents and insureds the kind of specialty support they can't find anywhere else. See why you can count on us to keep our promise to you and why we're here ...

for all the *great* you do®

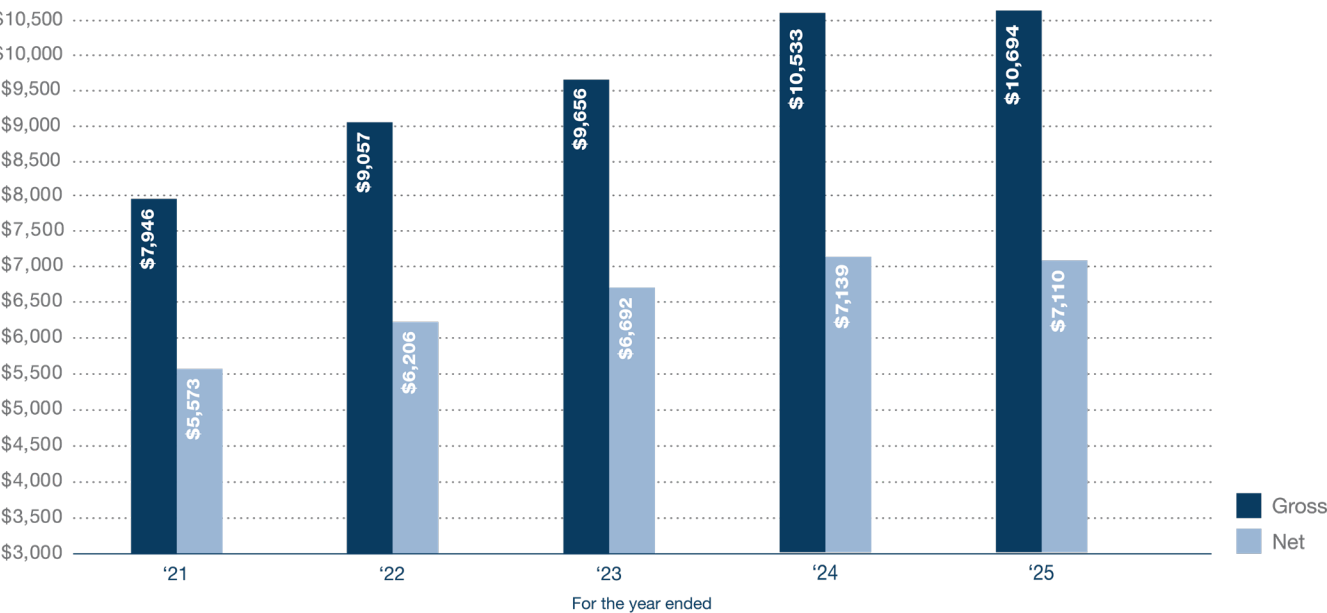
on the cover

The company's global headquarters at Great American Insurance Group Tower at Queen City Square - LEED (Leadership in Energy and Environmental Design) Gold Certified and downtown Cincinnati's tallest building.

Premium Diversification Fuels Our Growth

Specialization, relationships and discipline have enabled us to be a leading provider in our chosen markets. The professionals you work with are passionate about the industries they serve, bringing deep knowledge and understanding of your insurance needs. Additionally, our operating model promotes agility, which allows our insurance businesses to proactively anticipate industry opportunities and respond to changing market conditions.

Specialty Property & Casualty Premium (GAAP basis, dollars in millions)



Market Leadership

Our operations consist of more than 35 niche businesses that offer quality products with specialized coverage to meet your business's unique needs.



55%

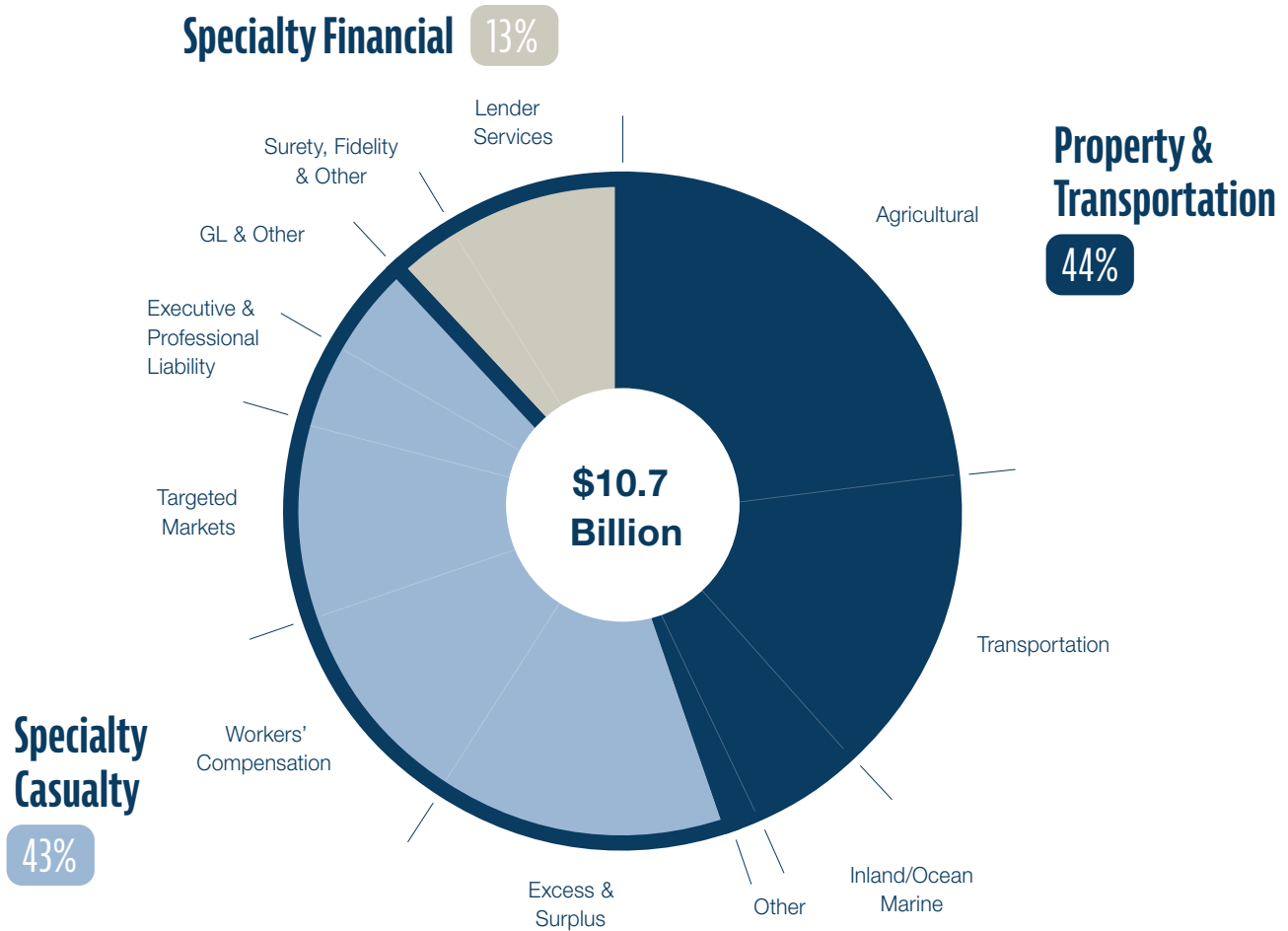
More than 55% of the Specialty Property & Casualty Group's 2025 gross written premium was produced by businesses with **top-10 market rankings**.



5th

We are the **5th largest provider** of multi-peril crop insurance in the United States.

2025 Gross Written Premium Composition



Source: AFG Investor Relations



Our parent company, American Financial Group Inc., (NYSE: AFG) is a **Fortune 500 company**.



8,500

Our P&C global operations and American Financial Group employ approximately **8,500 people**.

8,500



A Proud History and a Bright Future



Great American Insurance Group's founding insurance company, German American Insurance Company, is established. The company issues its first policy on March 19, 1872 to insure a factory that manufactured rubber combs.

As a result of World War I, the company changes its name from German American to Great American Insurance Company. In the decade that follows, the company **increases its net worth over sevenfold** and its assets by 300%.

Great American is recognized by AM Best as one of the **largest fire and casualty insurance carriers operating in North America**, and is licensed in every state and territory. The company also operates in Cuba, Canada and other foreign countries through the American Foreign Insurance Association.

Great American Insurance Company is acquired by National General Corporation (NGC) and becomes a subsidiary. This conglomerate holds an eclectic mix of businesses, including motion pictures, a publishing company, computer technology and fast food.

Prominent Cincinnati businessman, Carl H. Lindner Jr. acquires majority stock ownership of Great American's parent company, NGC.

1872

1918

1955

1968

1973

1906

German American Insurance Company **pays more than \$2 million in claims** to victims of the San Francisco earthquake and helps the city recover. The company's unwavering commitment to help the community rebuild after such a devastating loss allows it to enter the 20th century as one of the most respected businesses in the nation.

1926

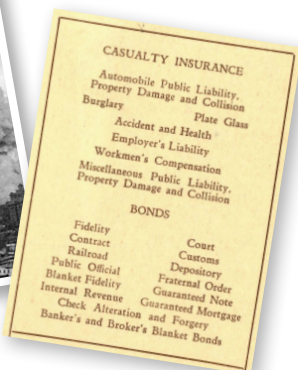
The company forms Great American Indemnity Company to offer casualty coverages, including auto, workers' compensation and bonds. This is one of the first instances where a large fire insurance company organized a casualty insurance company. Great American's extraordinary strength enables it to weather the hard years of the Great Depression.

1965

Great American becomes the third general insurance company listed on the New York Stock Exchange. At this time, the company is a full multi-line company and is **considered a leader** in the development of multi-peril package policies and specialized coverages.

1972

Great American Insurance Company **celebrates its centennial** and debuts a logo with a futuristic eagle design.



1872

AFG LISTED NYSE

AFC combines with American Premier Underwriters to form a larger, stronger and more diverse, publicly traded organization: American Financial Group, Inc. (NYSE: AFG).

1995

The company divests ownership of its personal lines insurance holdings to focus on specialty commercial insurance for businesses. This strategic decision allows Great American to **expand its presence in the niche market for specialty commercial property & casualty insurance**. Today, Great American enjoys leading market positions in many of the distinct sectors it serves.

2003

150

A legacy of *great* since 1872™

The company celebrates its 150th Anniversary and its legacy of **great** since 1872.

2022



1974

Carl H. Lindner Jr. merges NGC into American Financial Corporation (AFC) and disposes of many of the non-insurance assets acquired as a result of the merger. He moves Great American's headquarters to downtown Cincinnati, Ohio.

2000

Great American debuts a new corporate logo that features a traditional American eagle in the time-honored colors of red, white and blue. The new mark is made more recognizable when Great American acquires the naming rights to Great American Ball Park®, the new home of the Cincinnati Reds. Ground breaks for construction of the ball park, and brings **national visibility to the company**.

2011

The company moves into the new Great American Insurance Group Tower at Queen City Square — downtown Cincinnati's tallest building. The Great American Tower is the first and largest structure in the city to receive the acclaimed LEED (Leadership in Energy and Environmental Design) Gold certification from the U.S. Green Building Council.

Today

Carl H. Lindner Jr.'s sons, Carl III and Craig Lindner, lead the company as Co-Chief Executive Officers. Under their combined leadership, the company has grown to more than **35 specialty property & casualty insurance businesses**.



The Numbers Tell Our Story



Corporate Headquarters

Great American Insurance Group Tower
301 E. Fourth St., Cincinnati, Ohio 45202

Great American Insurance Company Ratings

A+ (Superior)

AM Best

A+ (Strong)

Standard & Poor's

A1

Moody's

 **3,000**

Property and casualty insurance companies
in the United States.

 **50**

Companies on the Ward's 50 List for safety,
consistency and performance.

 **4**

Rated "A" or better by AM Best for 115 years or more.

 **3**

On both lists.

 **1**

Great American Insurance Company
is 1 of the three.



for all the *great* you do®

Policies are underwritten by:

Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York, Great American Spirit Insurance Company and Great American Security Insurance Company, authorized insurers in all states and DC, all with AM Best rating of "A+" (Superior), Standard & Poor's rating of "A+" and Moody's rating of "A1."

National Interstate Insurance Company and Vanliner Insurance Company, authorized insurers in all states and DC; National Interstate Insurance Company of Hawaii, Inc., authorized in HI, MI, NJ, NY and OH; and Triumpher Casualty Company, authorized in all states and DC except in WY, all with AM Best rating of "A+" (Superior).

Republic Indemnity Company of California, authorized insurer in all states and DC except in CT, FL, ME, MA, MN, NH, NJ, NY, ND, PA, VT, VA and WY; Bridgefield Casualty Insurance Company and Bridgefield Employers Insurance Company, authorized in AL, AR, DE, FL, GA, IL, IN, KY, LA, MD, MS, NC, OK, PA, SC, TN, TX and VA; and Bridgefield Indemnity Insurance Company, authorized in AL, AR, DE, GA, IL, IN, LA, MD, MS, NC, OH, OK, PA, SC, TN, TX and VA, all with AM Best rating of "A+" (Superior) and Standard & Poor's rating of "A+."

Republic Indemnity Company of America, authorized insurer in all states and DC except in CT, MA, MN, NH, NJ, NY, ND, PA, VT and WY, with AM Best rating of "A+" (Superior), Standard & Poor's rating of "A+" and Moody's rating of "A1."

Mid-Continent Assurance Company, authorized in CA, CT, DE, FL, HI, ID, LA, MA, ME, MO, NE, ND, NH, NJ, NV, OH, OK, PA, RI, TX, VT, VA, WV, WI and DC; Mid-Continent Casualty Company, authorized in all states except in AK and NY; and Oklahoma Surety Company, authorized in AR, KS, LA, OH, OK and TX, all with AM Best rating of "A+" (Superior) and Standard & Poor's rating of "A+."

Ward Group®, 2026 Ward's 50 Property and Casualty Companies. Great American is an equal opportunity provider. AM Best rating of "A+" (Superior) is second of 16 ratings. Standard & Poor's rating of "A+" is fifth of 22 ratings. Moody's rating of "A1" is fifth of 21 ratings.

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