




GREATAMERICAN
INSURANCE GROUP



Directory of
Products and Services

As of July 20, 2018

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

Property & Casualty Insurance



Annuities



Corporate Headquarters
Great American Insurance Group Tower
301 E. Fourth St.
Cincinnati, OH 45202

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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Accident & Health

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

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
- Hotel guests

Customizable plans are available with a broad range of benefits.

Our policyholders benefit from our financial strength, underwriting expertise and customized coverage solutions.

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AgriBusiness®

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

We've been helping farmers and ranchers manage the uncertainties of doing business 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 Center, Cincinnati OH) 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. We also maintain satellite offices in California and Kentucky.

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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 agents 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.

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Aviation

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

We offer the following coverage types:

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

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

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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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Crop

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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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.

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El Aguila

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

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

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

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

El Aguila at a glance

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

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Environmental

Environmental Insurance for a Full Range of Risks and Industries

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

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

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

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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
- Cyber Liability/Security Protection
- 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
- Cyber Liability/Security Protection

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FCIA – Trade Credit & Political Risk

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.

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Fidelity / Crime

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

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

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

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.

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Financial Institution Services

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

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

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

Some of our products include:

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

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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, Inc. provides umbrella and excess coverages for medium- to large-sized companies through major retail brokerage firms in the United States.

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Great American International

Great American International specializes in providing specialty insurance products and in developing affinity for clients in Europe and other territories outside the U.S. and Canada. 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 International Division is comprised of:

Great American International Insurance DAC – established in Ireland to write commercial insurance throughout Europe. Our teams have specialized market knowledge and the underwriting skills to develop and support customized insurance solutions in Asset Affinity, Finance and Leasing, Construction & Engineering and Surety & Credit to meet the unique needs of each organization's customer base.

Great American Specialty & Affinity Limited – acts as Great American International Insurance DAC's General Insurance intermediary and administrator. We offer a range of insurance solutions and our aim is to develop a bespoke offering that's right for our clients, backed by the provision of best in class customer service through our multi-lingual call center, our claims handling expertise and a flexibility in our IT systems.

Part of Great American Specialty & Affinity Limited, Lease & Loan Insurance Services (LLISL) – a recognized leader in providing insurance products to the Finance & Leasing sector such as Automatic Asset Insurance, POS Waiver programs, GAP Insurance and Early Termination Insurance.

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Great American P&C Mexico

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

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

What makes us different?

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

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Great American Risk Solutions

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

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

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

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Loss Prevention

At Great American, not only do we take loss prevention 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 LP 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.

LP Safety Topics

With more than 300 Loss Prevention Safety Topics, we are proud to offer one of the most extensive content libraries in the industry. Insureds can find information on controlling a variety of actual and potential hazards within your organization. See our library of safety topics at GAIG.com/LP.

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.

Transactional risks outside of the United States are underwritten by Neon, a Lloyd's of London syndicate and member of Great American Insurance Group.

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Mid-Continent Group

General Liability, Commercial Auto, Umbrella and Inland Marine Coverages

Mid-Continent Group, based in Tulsa, OK, specializes in commercial casualty coverages with an emphasis on general liability for the construction, energy and difficult-to-place industries.

It also 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.

Commercial Property & Casualty

Mid-Continent Group offers expertly-crafted insurance solutions for businesses that have potential for severe claims. Our specialty is general liability protection for well-run businesses in tough industries that find needed coverage is often hard to place. Specialty general liability is offered on an admitted as well as non-admitted basis.

In order to provide insightful solutions and market stability, we have limited our product focus to General Liability, Umbrella, Commercial Auto and Inland Marine. Mid-Continent Group prefers to address unique customer needs in these product lines rather than taking a generalist approach. This specialized expertise allows us to work with agents to develop successful specialty niche programs as well as underwrite individual risks in underserved markets. Our commercial general liability product is complemented by our offerings in umbrella, commercial auto and inland marine protection.

Surety

The Mid-Continent Group has been a stable and reliable provider of surety bonds for its agency partners and their contractor clients for over 50 years. Long recognized as the preeminent Contract Surety company in Oklahoma, Mid-Continent has expanded its underwriting focus to include Kansas, Missouri, Texas, Arkansas and Louisiana. The Mid-Continent group provides Bid, Performance, Payment, and Maintenance Bonds to “standard” contractor accounts and also to those contractors with less sophisticated financial reports through its “Signature Surety” program.

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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" (Excellent) 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.

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Neon

Neon is a vibrant insurer operating in the specialist Lloyd's market. Since relaunching in 2016, we have been diligently building a reputation for underwriting excellence across a broad spread of classes, led by some of the most experienced names in the business. Operating from offices in London, Bermuda and Guernsey, Neon is highly practiced in underwriting a diverse range of property, specialty, casualty and marine risks on a direct and reinsurance basis, as well through delegated authorities.

Neon's aim is to take a refreshing approach to risk solutions, proactively creating bespoke coverage for clients and preparing packaged products where appropriate. Not afraid to challenge the status quo, Neon offers disciplined underwriting across a diversified, volatility-managed and specialized portfolio.

Alive to new opportunities and hard to ignore, we offer products and solutions with personality and fresh perspective, refined by the dynamic environment in which we operate.

Neon also understands the importance of claims handling in the insurance process, providing our clients with dedicated, experienced claims handlers, and timely resolutions and payments.

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Ocean Marine

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

Great American has been insuring ocean-related businesses since 1962. For 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.

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Singapore Branch

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

- Marine Cargo
- Marine 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 Services

Build business with powerful risk protection insurance

From office to construction, transportation to medical, and most every equipment category in between, Great American provides equipment protection -- any way, any time.

Businesses are unique, and so are their products and services

Great American understands the equipment leasing and finance industry. We offer a comprehensive range of powerful risk solutions for the entire equipment distribution channel, from contract origination by lease and finance businesses to time-of-sale transactions by dealers and manufacturers.

Faster, easier and more profitable equipment finance

Clients use our insurance solutions to make equipment finance faster, easier and more profitable. By implementing our solutions, clients can avoid loss, serve customers better and earn fee income that builds business. Our clients' end-user customers benefit from easy, convenient ways to meet insurance requirements and high-quality, competitively priced coverage.

Across the U.S. and Canada

Businesses benefit from the customized solutions that Great American has been providing for almost 30 years to meet continually changing industry needs.

Direct relationships

Businesses receive quick answers and tailored solutions when they work directly with their provider, which helps them respond to new opportunities.

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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.

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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, 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.

Main Contact

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GAIG.com/Summit

Mike Arnold

Senior Vice President
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Trucking

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

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

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Unemployment Risk Solutions

Individual Supplemental Involuntary Unemployment Insurance

Great American offers supplemental unemployment insurance programs that help individuals maintain financial stability in the event of involuntary job loss.

In the United States:

IncomeAssure® is a first-of-its kind U.S. program that helps protect individuals against involuntary unemployment. This program, in conjunction with state unemployment compensation, is designed to replace about 50% of the insured's former salary.

Clients may visit IncomeAssure.com for more information or to apply.

Nonprofit Unemployment Risk Management Programs

U.S. federal law allows 501(c)(3) nonprofit employers to opt out of paying unemployment taxes into its state unemployment insurance pool. Instead, these employers can reimburse their state for any unemployment benefits they may incur. For many nonprofit organizations, this yields annual cost savings in excess of 30% when handled with appropriate risk management services.

In conjunction with the 501(c) Agencies Trust and 501(c) Services, our nonprofit unemployment administration and risk management solutions are tailored to meet the needs of the employer.

Clients may visit 501(c) Agencies Trust at 501ctrust.org for more information or to receive a program cost indication or quote.

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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.

Understanding Your Needs. Understanding You.

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.

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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 T15FC0029B.

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

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

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

Great American Contemporary Insurance Company - Great American Contemporary 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 37990.

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 15380.

Mid-Continent Casualty Company - Mid-Continent Casualty Company is an OH domiciled property and casualty insurance company, authorized in all states except in AK, 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 23418.

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, OH, OK 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 11051.

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

Vanliner Insurance Company - Vanliner Insurance Company is a MO 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 21172.

Bridgefield Casualty Insurance Company - Bridgefield Casualty Insurance Company is a FL domiciled property and casualty insurance company, authorized in AL, AR, FL, GA, IN, KY, LA, MS, NC, 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 WY, 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, VA and WY, 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. Tlacoquemecatl, 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.

Neon Underwriting Limited - Neon Underwriting Limited is a managing agent at Lloyd's and is authorized and regulated by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA registration number 204971) with its principal place of business at 20 Gracechurch St., London, England, EC3V 0BG.

Great American International Insurance 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.

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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 which subscribe to the Texas Workers' Compensation Act. The employer must comply with the Texas Workers' Compensation laws as they pertain to nonsubscribers and the required notifications must be filed and posted. 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 4.85 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 EEO 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's 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

Specialty Property & Casualty Insurance Group	A.M. Best ¹	Standard & Poor's ²	Moody's ³
Great American Insurance Company (lead)	A+ (Superior)	A+	A1
Great American Alliance Insurance Company	A+ (Superior)	A+	A1
Great American Assurance Company	A+ (Superior)	A+	A1
Great American Casualty Insurance Company	A+ (Superior)	A+	A1
Great American Contemporary Insurance Company	A+ (Superior)	A+	A1
Great American E & S Insurance	A+ (Superior)	A+	A1
Great American Fidelity Insurance Company	A+ (Superior)	A+	A1
Great American Insurance Company of New York	A+ (Superior)	A+	A1
Great American Protection Insurance Company	A+ (Superior)	A+	A1
Great American Security Insurance Company	A+ (Superior)	A+	A1
Great American Spirit Insurance Company	A+ (Superior)	A+	A1
American Empire Insurance Company	A+ (Superior)	A+	Not rated
American Empire Surplus Lines Insurance Company (lead)	A+ (Superior)	A+	Not rated
Mid-Continent Assurance Company	A+ (Superior)	A+	Not rated
Mid-Continent Excess and Surplus Insurance Company	A+ (Superior)	Not rated	Not rated
Oklahoma Surety Company	A+ (Superior)	A+	Not rated
National Interstate Insurance Company (lead)	A (Excellent)	Not rated	Not rated
National Interstate Insurance Company of Hawaii	A (Excellent)	Not rated	Not rated
Triumphe Casualty Company	A (Excellent)	Not rated	Not rated
Vanliner Insurance Company	A (Excellent)	Not rated	Not rated
Bridgefield Casualty Insurance Company	A (Excellent)	A+	Not rated
Bridgefield Employers Insurance Company	A (Excellent)	A+	Not rated
Republic Indemnity Company of America (lead)	A (Excellent)	A+	A3
Republic Indemnity Company of California	A (Excellent)	A+	Not rated

International Operations	A.M. Best ¹	Standard & Poor's ²	Moody's ³
El Águila, Compañía de Seguros, S.A. de C.V.	A- (Excellent)	Not rated	Not rated
Great American International Insurance DAC	Not rated	A+	Not rated
Neon Underwriting Limited ⁴	A (Excellent)	A+	Not rated

Annuity Group	A.M. Best ¹	Standard & Poor's ²	Moody's ³
Annuity Investors Life Insurance Company	A (Excellent)	A+	Not rated
Great American Life Insurance Company	A (Excellent)	A+	A2

¹ A.M. Best rating affirmed August 11, 2017 for all companies except El Águila and Neon Underwriting Limited. El Águila rating affirmed December 14, 2017. 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 February 23, 2018 for all companies except Neon Underwriting Limited. Standard & Poor's rating of "A+" is fifth of 22 ratings.

³ Moody's rating published December 2017. Moody's rating of "A1" is fifth of 21 ratings; "A2" is sixth of 21 ratings; "A3" is seventh of 21 ratings.

⁴ Ratings for Neon Underwriting Limited are determined by the rating of Lloyd's. See Lloyd's website for a discussion of these ratings.



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Protecting hundreds of
niche industries with **expert**
insurance solutions.

Great American
Insurance Company
100+ years with an **A** or better
rating by A.M. Best

A.M. Best rating affirmed August 11, 2017. 0248-CO (7/18)