



Great American COVID-19 Agent FAQs

We understand the concern and uncertainty you may be experiencing surrounding the spread of coronavirus (COVID-19) and how this may impact our ability to serve you and your clients. We have received requests from our agents to provide clarity on certain business items and how we are addressing COVID-19. We hope this document helps address your questions. Please contact your underwriter if you have additional questions.

What has Great American done to mitigate the impact of COVID-19 on its operations?

To mitigate the spread of COVID-19, Great American has prohibited non-essential travel and encouraged all but essential employees to work from home via secure remote access. The majority of Great American's employees are now working from home with limited to no interruption to policy issuance, servicing and claims handling.

How will agents contact Great American?

Please continue to reach out to underwriters via normal channels. Great American has systems and long-standing plans in place to address business disruptions. This includes work-from-home capabilities, alternate work locations and additional options so that our employees can continue to do their work and our operations remain functional. Being responsive to the needs of our agents, insureds and claimants remains a top priority. Additionally, several of our business units have online serving capabilities through our agent portals.

How will loss control visits take place?

Great American has suspended all physical loss control visits, including visits conducted by third party vendors. Loss control is working with underwriting staff to creatively obtain information, while minimizing disruption. Where possible, loss control is working with insureds and potential insureds to obtain information remotely.

How will premium audits take place?

The Premium Audit Department staff are working remotely and are available to handle customer and agent questions, concerns and issues. Great American has developed solutions for policyholders to have audits completed remotely. Not all policies are auditable, and in some cases, audits have been waived. Please contact your underwriter to discuss available options.

Does Great American anticipate a moratorium on binding new business for certain LOBs or classes of business or requests for increasing limits mid-term?

Great American continues to monitor the COVID-19 outbreak and will communicate any moratorium to you.

Will Great American be flexible with clients if payments are disrupted due to COVID-19?

Great American is willing to be flexible in the event of potential cancellations due to the non-payment of premiums. Great American is monitoring and will comply with all state moratoria requirements. Additionally, Great American has proactively halted the cancellation of policies for non-payment of premium for at least one billing cycle. We have also discontinued late fees and reinstatement fees until further notice. Please contact your underwriter to discuss available payment options.

How are claims being handled?

Our claims capabilities are fully operational. Claims may be reported through all normal channels. We will evaluate on a case-by-case basis whether physical site visits or inspections in connection with claims are warranted and feasible.