

## Commercial Entities

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The imagination of criminals is endless.



A red sign with the word "SALE" in white, bold, sans-serif capital letters. The sign is placed on a wooden shelf in a store. The background is a blurred view of a store aisle with shelves of products.

**SALE**

## Mercantile

The human imagination is boundless, including the imagination of criminals. Within a short time, crime can cost your business enough to adversely affect your bottom line.

When a fraudulent act causes your firm to sustain a financial loss, we have a coverage that you can rely on. Employee fraud costs companies a surprisingly large percentage of their gross revenues. With some schemes spanning years, the results can be devastating to a company's operations and its financial results.

Great American has been writing Mercantile Crime coverage since 1995. In that time period we have grown to become the 4th largest writer of Fidelity in the U.S. (according to the 2010 rankings of the SFAA). At \$50 million, Great American Insurance Company holds one of the largest capacities offered of any U.S. domestic underwriter for this line of insurance.

Mercantile Crime coverage offers protection against direct loss due to fraud for all commercial and industrial companies whether public, private or nonprofit. These include, but are not limited to companies in the fields of:

- Manufacturing
- Wholesale sales
- Retail sales
- Distributors
- Agricultural
- Mining
- Oil and gas
- Timber
- Livestock
- Automotive and trucking

- Service companies
- Professional organizations
- Professional corporations
- Educational entities of all levels
- Health care companies
- Charitable and religious organizations
- Industry groups

Our policyholders range from small local companies to fortune 500 multinational corporations, with our participation in programs being on a primary or excess basis.

Writing our coverages on both SFAA and ISO forms, we protect against fraud perpetrated by both employees and officers of a firm, and individuals from outside the company. Our insuring agreements include:

- Employee dishonesty and theft
- Outgoing forgery
- Inside the premises including burglary
- Outside the premises including robbery and theft
- Counterfeit currency
- Computer fraud involving any computer
- Funds transfer fraud
- Involving loss from fraudulent instructions in any form
- Credit card forgery on company card transactions
- Clients' property coverage for losses to a company's clients due to dishonest acts by a company's employees
- Investigative expenses incurred to establish the size and existence of a loss

In addition to writing coverage on admitted paper in the U.S., we are licensed to write coverages in Canada.







Unlike some of our competitors, we also help our insureds avoid potential claims by offering services that will enable them to review their operations, identify their exposures and implement procedures and controls that will reduce the likelihood or extent of fraud losses. We have a long-term relationship with Lowers & Associates, a security advisory company that offers internal controls and procedural reviews, computer security analysis, confidential hotlines and background screening systems for new and existing employees.

## About Great American

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and fixed-indexed annuities in the retail, financial institutions and education markets. Great American Insurance Company has received an "A" (Excellent) or higher rating from the A.M. Best Company for over 100 years (most recent rating evaluation of "A+" (Superior) as of May 12, 2016). The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), are also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange under the symbol AFG.

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Fidelity / Crime Division

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### **Specialty Property & Casualty U.S. Operations**

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Executive Liability  
FCIA - Trade Credit & Political Risk

#### **Fidelity / Crime**

Financial Institution Services  
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Mid-Continent Group  
National Interstate  
Ocean Marine  
Professional Liability  
Property & Inland Marine  
Public Sector  
Republic Indemnity  
Specialty E&S  
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Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. © 2016 Great American Insurance Company. All rights reserved. 4589-FIC-6 (06/16)