

Great American Risk Solutions Product Liability

Great American Risk Solutions provides industry leading non-admitted Property and Casualty products to the wholesale brokerage market. Our staff brings decades of experience in product development, claims handling, underwriting and service. Brokers count on Risk Solution's innovative product mix to capture niche business and round out accounts with difficult exposures that need an expert's touch.

Primary CGL Products

Target Profile

- Manufacturing & distribution risks
- Minimum premium starting at \$7,500
- Minimum deductible starting at \$2,500

Target Classes

- Automotive parts
- Cosmetics, skin & hair care products
- Electrical equipment
- Exercise equipment
- Furniture
- Importers & distributors
- Machinery & equipment
- Non-invasive medical products

- Sporting goods
- Start-up operations
- Toys

Coverage Offerings

- Non-Admitted
- ISO CG 0001/0037 (02/22)
- CGL/Products & Completed Operations
- Discontinued Products
- Claims-made coverage available
- Specialty Plus Endorsement, Worldwide Coverage Endorsement and Product Withdrawal Expense

Ineligible Classes

- Aircraft products
- Contractors
- Critical auto parts manufacturing
- Frequency driven accounts
- Latex
- Permanently invasive medical products
- Pharmaceuticals and supplements

Excess/Umbrella

Target Profile

- Manufacturing/products driven accounts
- Premises driven risks
- Minimum premium starting at \$1,500

Target Classes

- Automotive parts
- Cosmetics, skin & hair care products
- Electrical equipment
- Exercise equipment
- Furniture
- Importers & distributors
- Machinery & equipment to match the primary
- Non-invasive medical products

- Restaurants/Retail
- Sporting Goods
- Start-up operations
- Toys

Coverage Offerings

- Non-Admitted
- Written on standard Great American forms
- Typical underlying requirements
 - CGL: 1/2/2
 - AL: 1MM CSL
 - EL: 500/500/500
 - Occurrence or Claims-made

- Umbrella or Excess
- \$10 million capacity
- Written over Great American Insurance Group insurers or any other insurer rated "A" (Excellent) by AM Best Company, Category VI or higher

Ineligible Classes

- Aircraft products
- Auto intensive accounts
- Contractors
- Critical auto parts manufacturing
- Latex
- Permanently invasive medical products
- Pharmaceuticals and supplements

Submission Requirements

- ACORD® application with 5 years of currently valued loss history
- Products supplemental application
- Expiring premium, sales, and target pricing
- Websites or brochures
- Financials as needed

Claims Expertise



Members of our claims staff have an average of 18 years' **industry experience**.



28 members of our claims staff hold either a **CPCU** or **AIC designation**.



9 members of our claims staff hold a **Juris Doctor degree**.

Contact Us

Submissions

GARSCasualtySubmissions@gaig.com

Loss Runs Request

cllossruns@gaig.com

Claims Reporting

GARScclaims@gaig.com

Great American
Insurance Company

110+ years with an **A** or better rating by AM Best

Great American E&S Insurance Company and American Empire Surplus Lines Insurance Company are rated "A+" (Superior) by AM Best (rating affirmed December 3, 2021).

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