

Strength Through Specialisation



We Protect. You Decide.

Great American Insurance Company understands the importance of financial strength and stability. Built on a strong foundation, we are an organisation that is committed to providing specialty insurance solutions to the markets we serve.

Why choose Great American?

When choosing insurance protection, it's important to find an organisation that knows your industry and is committed to your ongoing success. With Great American, you will find financial strength, quality products and a desire to build longstanding relationships.

Strong Culture

Our core values are a competitive strength and source of pride, distinguishing us from others in the marketplace.



Photo on Cover: Great American's Headquarters located in Cincinnati, Ohio, US

Financial Strength

Great American maintains a diversified book of specialty commercial insurance businesses and strong capital adequacy. We focus on growing strategically, by consistently evaluating opportunities to expand into new niche markets or add on to our existing specialty property and casualty businesses.

Our financial strength ratings serve as an indicator of our ability to meet ongoing insurance policy and contract obligations.

Great American Insurance Company

As of December 31, 2025 (Statutory basis; US dollars)

Gross Written Premium	\$8.4 billion
Net Written Premium	\$5.1 billion
Net Earned Premium	\$5.0 billion
Statutory Loss & LAE Ratio	59%
Statutory Underwriting Expense Ratio	31%
Statutory Combined Operating Ratio	90%
Total Statutory Assets	\$14.3 billion
Total Statutory Liabilities	\$10.7 billion
Total Statutory Surplus	\$3.6 billion

Demonstrated Market Leadership

Specialisation, relationships and discipline have enabled us to be a leading provider in the markets we serve. Our operating model promotes agility, which allows our insurance businesses to strategically respond to changing conditions. Moreover, this specialisation offers unparalleled depth of knowledge and niche expertise.

In 2025, more than 55% of Great American Insurance Group's Specialty P&C gross written premium was produced by U.S.-based business with "top 10" market rankings.

Great American Insurance Company Ratings

AM Best "A+" (Superior)
Standard & Poor's "A+" (Strong)
Moody's "A1" (Good)



The Numbers Tell the Story

There are approximately **3,000** property and casualty insurance companies in the United States.

Only **50** are included on the Ward's 50 List for safety, consistency and performance.

Only **4** have been rated "A" (Excellent) or better by AM Best for over 110 years.

Only **3** are on both lists.

Great American Insurance Company is **1** of the three.

Global Growth and Long-Term Approach

Great American Insurance Company is a member of Great American Insurance Group (GAIG). With over 20 years in international markets, including expansion into Asia in 2015, GAIG has demonstrated its desire to expand its footprint abroad.

"Great American Insurance Company is proud to have a team of talented and professional experts in their respective disciplines in Great American's Singapore Branch.," stated David Thompson, President and Chief Operating Officer, Great American Insurance Group. "We chose Singapore as our first point of entry to Asia and we look forward to continuing to serve the Asia region. A focus on delivering the best products to our customers, matched with the financial security afforded by being a branch office of Great American Insurance Company, positions us well to provide superior, specialty insurance solutions and financial peace of mind to the Singaporean business community."

Today, our member companies employ more than 6,500 Specialty P&C professionals globally.

"We chose Singapore as our first point of entry to Asia and we look forward to continuing to serve the Asia region."

— David Thompson, President and Chief Operating Officer,
Great American Insurance Company





Carl H. Lindner III (right) and S. Craig Lindner, Co-Chief Executive Officers, American Financial Group

Long History

In 1959, Carl H. Lindner, Jr. founded American Financial Corporation, and in the 1970s, it acquired Great American Insurance Company, whose roots date back to 1872.

Mr. Lindner's sons, Carl III and Craig, now serve as Co-Chief Executive Officers of American Financial Group, Inc., which is a Fortune 500 company whose common stock is listed on the New York Stock Exchange. They have spent their entire careers helping to build the company into a diversified specialty niche insurance business with a track record in achieving industry-leading operating results. The company is committed to delivering long-term value through strong underwriting performance, excellent policyholder service, superior investment management execution and effective use of excess capital.

150 years of expertise

1872

German American Insurance Company is founded

1908

German American receives its first AM Best "A" rating

1918

German American changes its name to Great American Insurance Company ("GAIC")

1959

Great American creates Great American Life Insurance Company

1973

American Financial Corporation acquires GAIC

2011

AFG moves its headquarters into Cincinnati's tallest building

2008

Great American Insurance Group acquires a Lloyd's platform to expand internationally

1995

American Financial and American Premier merge to become American Financial Group, Inc. (AFG)

1994

El Aguila, Compañía de Seguros, was incorporated in Mexico

1989

American Financial acquires American Premier Underwriters

2015

GAIC launches its first office in Singapore and Asia

2016

GAIG establishes a specialty property and casualty operation in Mexico

2020

Sale of Neon and exit from Lloyd's market.

2021

Sale of Great American's Annuity and Life Businesses to MassMutual

2022

Great American celebrates 150th anniversary



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Singapore Property & Casualty Product Lines

Marine Cargo
Marine Liability
Marine Hull
Work Injury Compensation
General Liability
Cyber Insurance
Professional and Executive Risks
Property
General Accident
Engineering
Motor
Personal Accident
Home
Package Plus



*Scan to learn more
about our Portfolio
of Products.*

Great American
Insurance Company

115+
years
with an **A** or better
rating by
AM Best

Great American Insurance Company – Singapore Branch, 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Policies are underwritten by Great American Insurance Company – Singapore Branch, a licensed insurer in Singapore. Registration number T15FC0029B.

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