

Risk Management
Underwriting

Self-Insured Retention



Coverage Offerings

Coverage Types:

- Products Only (written excess of SIR)
- Full GL (written excess of SIR)
- Umbrella
- Excess

Coverages:

Primary

- Minimum Premium: \$75,000
- Written on non-admitted Great American Insurance Group paper rated "A+ XIV" by A.M. Best
- Minimum SIR: \$50,000
- Maximum Limits: \$2 million per occurrence/\$4 million aggregate

Excess

- Minimum Premium: \$5,000 per million
- Maximum Limits: \$10 million
- Occurrence or Claims-Made
- Non-admitted paper
- Written over A.M. Best rated 'A- VI' or better carriers
- Typical underlying requirements:
 - CGL: 1/2/2/1
 - AL: 1MM CSL
 - EL: 500/500/500



Target Accounts

Target Classes

- Automotive parts
- Cosmetics, skin, & hair care products
- Exercise equipment
- Furniture
- Machinery
- Metal goods
- Non-invasive medical products
- Plastic goods
- Sporting goods
- Toys and games
- Distributors

Target Profile: Primary and Excess

- Manufacturing and distribution accounts
- Products-driven accounts
- Restaurants and other retail and service accounts

Ineligible Risks

- Aircraft products
- Contractors
- Ethical pharmaceuticals
- Nutraceuticals/Nutritional supplements
- Auto intensive accounts on excess
- Permanently invasive medical products

Submission Requirements

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

Contacts

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Great American Specialty E&S. Your Products Liability Market.

Great American Insurance Group's Specialty Excess & Surplus (E&S) Division is a nationwide excess & surplus underwriting unit based in Cincinnati, Ohio. We specialize in primary products liability and excess casualty written on a non-admitted basis. Our experienced underwriters support wholesale insurance brokers located throughout the United States.

Great American E&S Insurance Company is rated "A+" (Superior) by A.M. Best as of May 12, 2016.





Specialty E&S

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GAIG.com/Specialty-E-S

Specialty Property & Casualty U.S. Operations

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Specialty E&S

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