

Specialty Human Services

Insurance solutions for human and social service organizations



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A Company You Can Count On

Since 1980, Great American Insurance Group has provided insurance solutions to the human and social service marketplace. We were one of the first insurance companies to recognize the special needs of these organizations. Over the years, we have expanded our coverage and services to ensure we are experts who can meet the evolving needs of this marketplace.

Our GREAT beginnings

In 1872, accidents and natural disasters meant the end for many businesses. When a need for insurance met a few ambitious German immigrants, our company was born. The first customer? A rubber comb factory. Within a few years, we became known for paying claims in a timely manner. In fact, after the 1906 San Francisco earthquake, we paid out more than \$2 million in claims, even to policyholders who didn't have viable coverage.

More than 150 years later, we continue to protect specialized businesses in more than 35 niche industries. And, we continue to be recognized for financial stability. Our lead company, Great American Insurance Company, has received an "A" rating or higher from AM Best for more than 115 years. From that rubber comb factory to today, companies turn to us when they need someone who knows their space, shares their priorities and has the freedom to do what's right.

The Numbers Tell Our Story

3,000

Property and casualty insurance companies in the United States

50

Companies on the Ward's 50 List for safety, consistency and performance

4

Rated "A" or better by AM Best for 115 years or more

3

On both lists

1

Great American Insurance Company is 1 of the three

Your clients provide complex services and you need to know you are recommending the best insurance carrier for their protection.

You can trust Great American Insurance Group's Specialty Human Services to *protect those who improve your community*. We focus on human and social service organizations' insurance needs, and offer industry-leading coverage, expert knowledge, unmatched service and financial strength.

Extensive Coverage to a Multitude of Organizations

You want one carrier that insures a wide range of exposures and delivers essential services, so you counsel your clients to find:

- The most extensive coverage available.
- With easy-to-understand policy language.
- Extended to as many of those who serve the organization as possible.

We offer an inclusive package policy with Commercial General Liability, Property, Crime and Fidelity, Inland Marine and Hired and Non-owned Auto.

Product and coverage highlights:

Our Commercial General Liability features:

- Abuse or Molestation coverage that addresses sexual, physical and emotional abuse, as well as bullying.
- Professional Liability with a broad definition of professional services. The policy also covers those with "specialized knowledge," and not just degreed professionals.
- A Signature General Liability Broadening Endorsement with increased medical payments, a property damage extension and coverage for damage to premises rented to you.
- An additional insured solution for General Liability, Abuse or Molestation and Professional Liability.

The Abuse or Molestation and Professional Liability coverages include:

- Separate limits
- Both occurrence-based and claims-made solutions
- Defense costs outside of limits

Property coverage – With our property coverage, you have access to a *Signature Property Broadening Endorsement* with limits per location, and coverage for crisis management, communicable diseases and workplace violence.

We also offer Commercial Automobile and Umbrella/Excess. Additionally, through Great American Insurance Group Executive Liability, we can provide Directors' & Officers' and Employment Practices Liability solutions.

We provide coverage to more than 200 different classes of organizations, from community organizations to educational institutions to art institutions. Visit **SpecialtyHumanServices.com** for specific coverage information and to see the various classes of organizations we protect. If you don't see a specific class listed, please contact your marketing specialist.

Expert Knowledge

You will work with professionals who protect thousands of organizations like your clients. We are dedicated to and knowledgeable about their unique insurance needs.

To stay on top of industry trends, we emphasize continuing education and industry certification. Our employees hold designations such as Chartered Property Casualty Underwriter, Associate in Claims and Certified Insurance Counselor. Our team holds more advanced degrees and designations than it has employees!

We are especially proud of our claims team expertise. Our claims employees work exclusively on human and social service claims, there's probably not a type of claim we haven't handled.





Unmatched Service & Direct Access

When you and your policyholders have a question, it deserves a quick answer. So, we give you direct access to underwriters, claims professionals and marketing specialists. You will know our employees' names and direct phone lines, and won't be funneled through a phone tree.

When your client experiences a claim, this is the insurance policy's "moment of truth." We believe in fair claims handling and conduct ourselves with integrity in all claims matters. To help manage expenses for your clients, we:

- Settle meritorious claims in a timely manner and appropriately challenge non-meritorious claims;
- Proactively manage files to ensure efficient litigation;
- Target signs of fraud; and
- Aggressively pursue subrogation to seek reimbursement from a responsible party who may cause damage to your clients.

Working Together to Reduce Loss

To reduce loss potential, loss costs and control unsafe acts, we offer Loss Prevention and Risk Management Services in the price of your clients' policy.

Our consultants can work with your clients to evaluate their property, premises and facilities. They will then develop plans and educational programs for issues such as driver safety, bullying and employee safety.

Our services also extend to the risk resources we offer outside of the policy, including:

- **Virtual Learning** – you and your clients want to stay up-to-date on emerging risks, improve safety and reduce losses. Our interactive training provides courses geared specifically to the human and social services marketplace.
- **Background Checks** – you and your clients want as much information as possible to make smart hiring decisions. Because of this, we offer savings on IntelliCorp® services to both you and your clients. IntelliCorp provides customers with critical information, while maintaining privacy.
- **Driver Monitoring** – many of your insureds have auto and driving risks. With SafetyFirst™, your clients can monitor their drivers and identify those who are dangerous.

Rewarding Your Long-Term Loyalty

We are committed to building relationships with independent agents and ensuring franchise value. To help in this, we reward you for your quality of business, agency growth and long-term loyalty.

Once you attain at least \$500,000 in annual written premium, you are eligible for two incentive programs, which are in addition to base commissions. Please ask your marketing specialist for more information on these incentive programs.

- **Profit Sharing** – Through our lucrative program, we pay you a generous portion of our earnings. Payouts are based on profitability, with bonuses for growth and consistent participation in Specialty Human Services' program. Through profit sharing, you can earn up to as much as 7% of your written premium, which is significantly above the industry average.
- **Most Valuable Producer** – This invitation-based program rewards agents who share our commitment at the highest level. MVP agents receive benefits that include our risk management program with the Nonprofit Risk Management Center, increased commissions, an advertising allowance and loyalty credits.



Specialty Human Services

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SpecialtyHumanServices.com

Protecting those who
improve your community.®

Great American
Insurance Company

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

for all the *great* you do®

AM Best rating affirmed December 3, 2021. Ward Group®, 2020 Ward's 50 Property and Casualty Companies. Great American Insurance Group, 301 E. Fourth Street, Cincinnati Ohio 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, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York, and Great American Spirit Insurance Company which are authorized insurers in all 50 states and the District of Columbia, except for New Hampshire and Great American Protection Insurance Company, an authorized insurer in CA, IL, KY, MS, OH and WA. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. ©2025 Great American Insurance Company. All rights reserved. 0194-SHS (02/25)