



Alternative Markets

**Group Captives** 

Preventing Loss is Everybody's Business



# Managing loss is vital to the success of your group captive insurance program.

Our professional safety consultants work with group captives to design, recommend and coordinate loss prevention strategies that maximize results.

Strategic risk management and targeted loss prevention ultimately reduce loss costs and position the group captive for **growth**, **sustainability and profit**.

#### Claims cost money!

Losses take a personal and professional toll that can add up to pain, suffering, lost hours and missed opportunities.

## Reduce your risk exposure with the Great American Loss Control Team

Our Safety Professionals are a team of dedicated individuals who average 15 years of experience, and have earned professional designations such as

- Certified Safety Professional (CSP);
- · Certified Fire Protection Specialist (CFPS); and
- Associate in Risk Management (ARM).

We offer the following services to manage exposures related to Workers' Compensation, General Liability, Automobile Liability and Physical Damage.

Physical Surveys – These are mutually beneficial to your business and the other members of your group captive. We get to know your operations better, learn your company's concerns and bring a "fresh set of eyes" to your hazards and controls. We then work with you to develop safety services specific to your business.

**Educational Programs** – To help supplement safety awareness, we offer on-site training programs for both managers and staff. Sample sessions include:

- Distracted Driving
- Active Shooter (also available via streaming video)
- OSHA 10-hour and 30-hour Courses

**Safety Program/Review Enhancement** – We can review your current safety program and procedures, and work with you to determine needed enhancements or additional formal programs for issues such as:

- Employee Selection and Training
- Slip and Fall Elimination (SAFE)
- Jobsite Theft Protection
- Emergency Action Plans and Procedures
- Drug Free Workplace Program (including a review of the legalization of medical and recreational marijuana)
- Personal Protective Equipment

Accident Analysis – Unfortunately, even with good risk management practices, accidents may occur. By performing a thorough accident analysis, we can determine the root cause of the loss and put corrective action in place. We will work with your team to determine not only the root cause of an accident, but overall trends and near misses.

**Ergonomics** – Our consultants will analyze your employees' tasks and workstations, and provide specific worksite recommendations and training based upon sound ergonomic principles. This applies not only for "office ergonomics" but also for those tasks that are repetitive or require lifting.

**Thermal Imaging** – Get inside your walls with our FLIR C2 cameras. We will scan a representative sample of electrical breakers to determine if hazards from loose connections, moisture, corrosion and overloaded circuits exist.

**Safety Resources** – These additional resources are available at GAIG.com/LossControl:

- An extensive library of Loss Control Safety Topics that offer safety tips for a wide variety of exposures.
- The Safety Talk newsletter addresses timely issues, and offers safety improvement ideas and suggestions.
- Our safety videos include online streaming videos through the CLMI Safety Training Service, as well as videos that demonstrate the hazards of spontaneous combustion and Federal Pacific Stab-Lok Breakers





#### Benefit from our experience

Great American Alternative Markets understands the dynamic and fluid nature of both heterogeneous and homogeneous group captives. Our underwriting, claims, loss prevention and marketing teams will work to support your group captive's short- and long-term needs.

Diligent loss prevention can help the group select and qualify members while working with the current membership to minimize preventable losses and identify emerging exposures that could threaten the group's results. Our approach is proactive and collaborative, and assures that the membership is actively involved in managing its loss prevention strategies.

#### You can trust 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, indexed and variable annuities. Great American Insurance Company is rated "A+" (Superior) by the AM Best Company and has been continuously rated "A" (Excellent) or higher since 1908 (rating affirmed December 3, 2021). The members of Great American Insurance Group are subsidiaries of American Financial Group, Inc., whose common stock is publicly traded on the New York Stock Exchange under the symbol "AFG".



### The Numbers Tell The Story

3,000

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

**50** 

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

4

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

2

Only 2 are on both list.

1

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



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AM Best rating affirmed December 3, 2021. Ward Group®, 2021 Ward's 50 Property and Casualty Companies. The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them.

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