

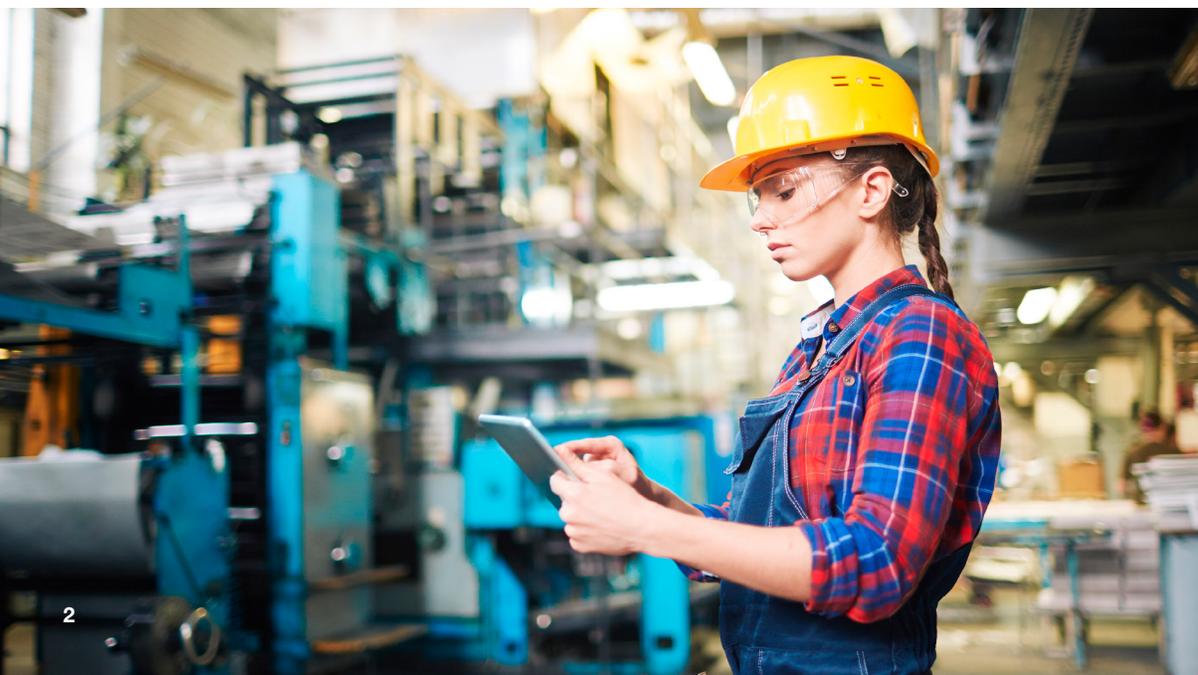
# The Strength of Specialization





## on the cover

The company's global headquarters at Great American Insurance Group tower at Queen City Square - LEED Gold Certified and downtown Cincinnati's tallest building.





# Strength, Experience & Expertise

You've worked hard over the years to build your business. What if something happens, and in the blink of an eye, it's gone?

Who you choose to protect your business must be reliable. Someone who knows your space, shares your priorities and has the freedom to do what's right. Someone who has helped businesses like yours recover from disaster.

For more than 150 years, Great American Insurance Company, the lead insurer of Great American Insurance Group, has provided commercial insurance agents and insureds the kind of specialty support they can't find anywhere else. See why you can count on us to keep our promise to you and why we're here ...

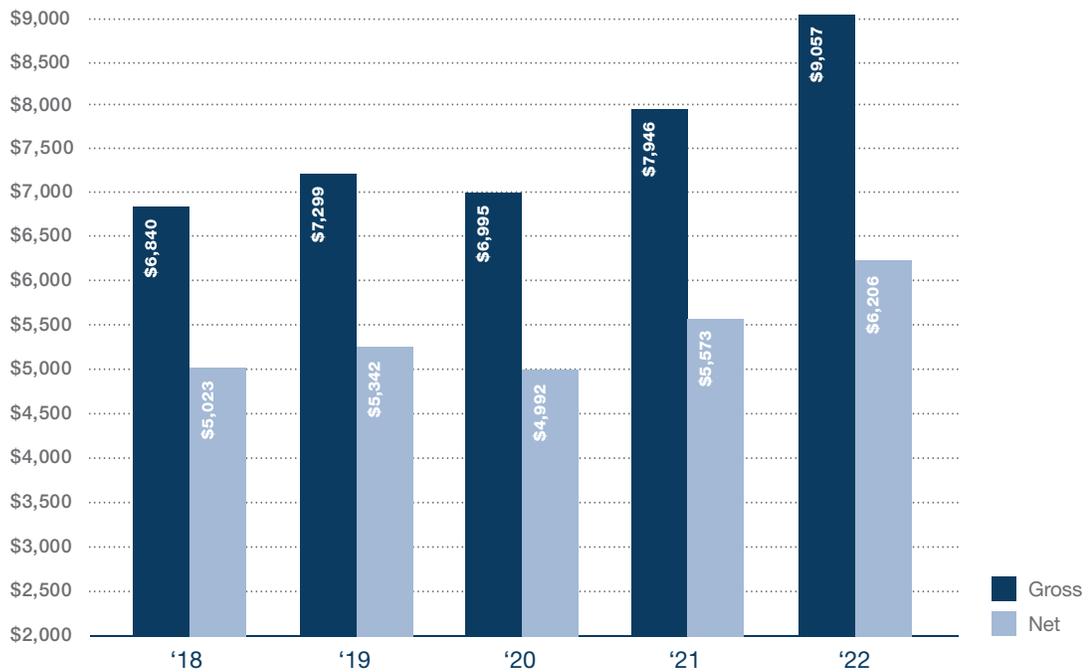
for all the *great* you do<sup>®</sup>



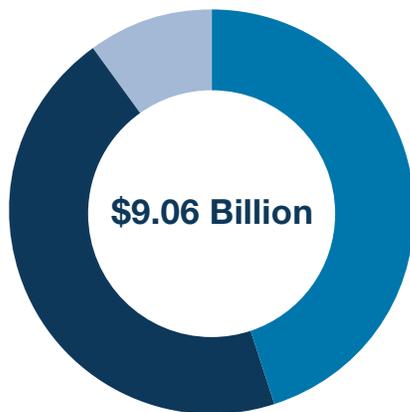
# Premium Diversification Fuels Our Growth

Specialization, relationships and discipline have enabled us to be a leading provider in our chosen markets. The professionals you work with are passionate about the industries they serve, bringing deep knowledge and understanding of your insurance needs. Additionally, our operating model promotes agility, which allows our insurance businesses to strategically enter markets to respond to changing conditions.

## Specialty Property & Casualty Premium (dollars in millions)



## 2022 Gross Written Premium Composition



### 45% Specialty Casualty

- Cyber Risk
- Excess and Surplus
- Executive and Professional Liability
- General Liability
- M&A Liability
- Public Entities
- Targeted Programs
- Umbrella and Excess Liability
- Workers' Compensation

### 45% Property and Transportation

- Agribusiness (Farm & Ranch)
- Commercial Automobile
- Commercial Property
- Crop
- Equine Mortality
- Inland and Ocean Marine

### 10% Specialty Financial

- Fidelity / Crime
- Financial Institution Services
- Lease and Loan Services
- Surety
- Trade Credit

Source: AFG 10-K, GAAP basis

# Market Leadership

Our operations consist of approximately 35 niche businesses that offer quality products with specialized coverage to meet your business's unique needs.



**50%**

More than 50% of the Specialty Property & Casualty Group's 2022 gross written premium was produced by **U.S. top 10 ranked businesses.**



**5th**

We are the **5th largest provider** of multi-peril crop insurance in the United States.



**6,900**

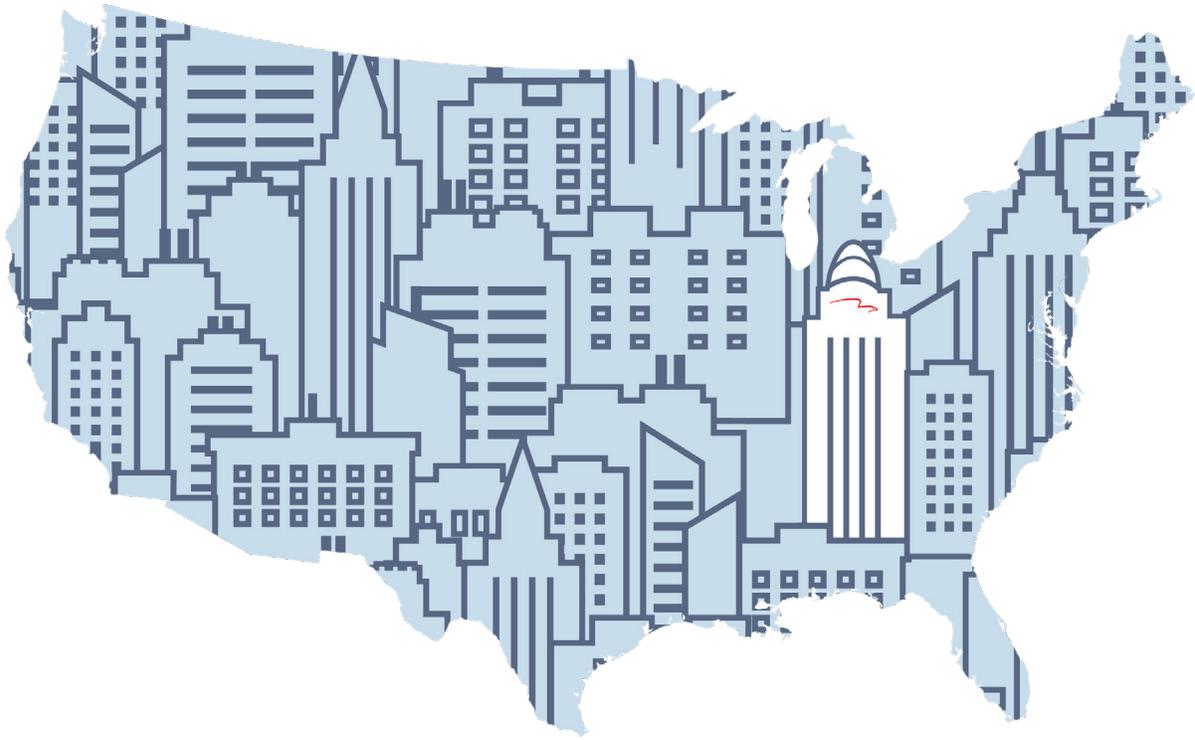
Our member companies employ more than **6,900 Specialty P&C professionals globally.**



**FORTUNE  
1000**

Our parent company, American Financial Group Inc., (NYSE: AFG) is a **Fortune 1000 company.**





## 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

### Great American Insurance Company Ratings

**A+ (Superior)**

AM Best

**A+ (Strong)**

Standard & Poor's

**A1**

Moody's

The agencies often cite these reasons for the company's solid ratings:

- Strong operating performance year over year;
- Diversified product offerings with excellent geographic spread of risk; and
- Management's disciplined operating strategy and specialty market knowledge.



# Insurance Department

Albany, March 6<sup>th</sup> 1872

Whereas, the Superintendent of the Insurance Department of the State of New York, having duly made an examination in person of the Capital, Securities and Affairs of the Great American Insurance Company, of the City of New York in the State of New York, for the purpose of organization pursuant to the provisions of the General Fire Insurance Act (Chap. 464, Laws of 1853, as amended), by which it appears that the sum of One Million

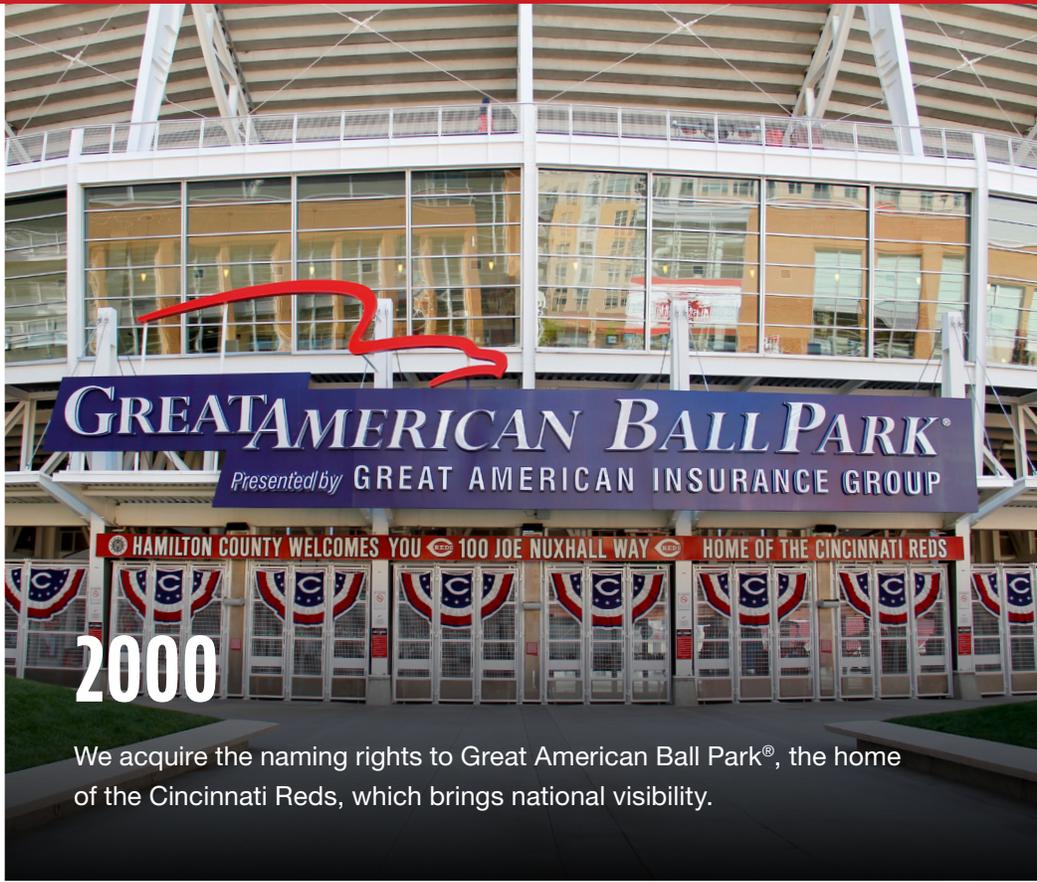
dollars (\$ 1,000,000.) capital has been paid in, and is now possessed by the said Company, in money, or in such stocks and securities as are required and allowed by said act; And Whereas, also, the required Certificate of said Superintendent, and of the Officers of said Company, with a certified copy of its Charter and other documents, have been duly filed in the proper County Clerk's Office;

Now, therefore, I, GEORGE W. MILLER, Superintendent, as aforesaid, do hereby certify that the Great American Insurance Company is possessed of the sum of One Million

dollars (\$ 1,000,000.) capital, and is now entitled and authorized to issue policies and transact the business of insurance in the State of New York, with a capital of One Million dollars (\$ 1,000,000.)

# 1872

Our founding insurance company is established. Its first policy covers a factory that produced hard rubber combs.



# GREAT AMERICAN BALL PARK

Presented by GREAT AMERICAN INSURANCE GROUP

# 2000

We acquire the naming rights to Great American Ball Park®, the home of the Cincinnati Reds, which brings national visibility.



# 1906

We pay more than \$2 million in claims to help victims of the San Francisco earthquake.



# 1974

After acquiring majority stock ownership of our parent company in 1973, Carl Lindner Jr. moves our headquarters to downtown Cincinnati.



# 2011

We move into our global headquarters and take a prominent place in our hometown's skyline.



for all the *great* you do®

Policies are underwritten by:

Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York, Great American Spirit Insurance Company and Great American Security Insurance Company, authorized insurers in all states and DC, all with AM Best rating of "A+" (Superior), Standard & Poor's rating of "A+" and Moody's rating of "A1."

National Interstate Insurance Company and Vanliner Insurance Company, authorized insurers in all states and DC; National Interstate Insurance Company of Hawaii, Inc., authorized in HI, MI, NJ and OH; and Triumpe Casualty Company, authorized in all states and DC except in MI, NJ, NY and WY, all with AM Best rating of "A+" (Superior).

Republic Indemnity Company of California, authorized insurer in all states and DC except in CT, FL, ME, MA, MN, NH, NJ, NY, ND, PA, VT, VA and WY; Bridgefield Casualty Insurance Company and Bridgefield Employers Insurance Company, authorized in AL, AR, FL, GA, IN, KY, LA, MS, NC, OK, SC, TN and TX, all with AM Best rating of "A+" (Superior) and Standard & Poor's rating of "A+."

Republic Indemnity Company of America, authorized insurer in all states and DC except in CT, MA, MN, NH, NJ, NY, ND, PA, VT and WY, with AM Best rating of "A+" (Superior), Standard & Poor's rating of "A+" and Moody's rating of "A1."

Mid-Continent Assurance Company, authorized in CA, CT, DE, FL, HI, ID, LA, MA, MD, ME, MO, NE, ND, NH, NJ, NV, OH, OK, PA, RI, TX, VT, VA, WV, WI and DC; Mid-Continent Casualty Company, authorized in all states except in AK and NY; and Oklahoma Surety Company, authorized in AR, KS, LA, OH, OK and TX, all with AM Best rating of "A+" (Superior) and Standard & Poor's rating of "A+."

Ward Group®, 2023 Ward's 50 Property and Casualty Companies. Great American is an equal opportunity provider. AM Best rating of "A+" (Superior) is second of 16 ratings. Standard & Poor's rating of "A+" is fifth of 22 ratings. Moody's rating of "A1" is fifth of 21 ratings.

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