

EST. **10+** 2008

ENVIRONMENTAL



Great American Insurance Group
Financial Strength – Standing the Test of Time

Strength in Stability

When you purchase insurance, you are buying a promise. The insurance company you entrust for this promise should be financially strong and reliable to protect your business during difficult situations. One way to assess the stability of a carrier is by the financial valuation assigned by outside rating agencies.

What is a Financial Strength Rating?

A financial strength rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Major rating agencies issue public ratings on the insurance companies within the Great American Insurance Group. Financial strength or claims-paying ability ratings apply to individual insurance companies. The rating criteria and designations vary for each agency. Visit the agencies' websites for information about the rating agencies and their rating processes.

Why can you trust Great American Insurance Group?

Great American Insurance Group's lead insurer, Great American Insurance Company, has proudly been rated "A" or better by AM Best for over 110 years. Great American Insurance Company has also obtained strong financial ratings from Standard & Poor's and Moody's for an extensive number of years.

Great American Environmental Division

Great American's Environmental Division, was launched in April 2008 and is one of the few carriers serving the environmental industry with such longevity.



With a long-standing commitment to providing the support and services you deserve, it's our priority to offer expert guidance and helpful resources to assist in best serving your clients. We offer a complete portfolio of environmental insurance products including:

- Premises
- Indoor Air Quality and Mold
- Commercial Lender
- Contracting Services
- Special Risks
- Contracting Services Project Specific
- Professional and Contracting Services
- Closure and Post-Closure
- Excess

In addition to industry-leading coverage, the added services and staff of insurance professionals, who are expert in underwriting, technical industry topics, risk management and claims resolution, truly distinguish us among the industry.

GAIG.com/Environmental

Standing the Test of Time

Great American Through the Wars, Weather and Worries

for all the *great* you do®

Through the wars, weather and worries for nearly 150 years, customers have trusted us to protect what matters most to them. Our innovative and specialized insurance solutions are designed to serve niche marketplaces that we know well. With our deep expertise and financial strength, we have laid a foundation of success that has stood the test of time. See why you can count on us!

OUR COMPANY OUR WORLD

1872

Great American Insurance Group's founding insurance company, German American Insurance Company, is established.

1906 San Francisco earthquake

1906

German American Insurance Company pays more than \$2 million in claims to help victims of the San Francisco earthquake to help the community recover from such a devastating loss.

1914 - 1918 World War I

1918

Following World War I, the company changes its name from German American to Great American Insurance Company.

1929 - 1933 The Great Depression

1939 - 1945 World War II

1961

Great American Life Insurance Company is born, offering life insurance policies to customers throughout the United States.

1968

Great American Insurance Company and Great American Life Insurance Company are acquired by National General Corporation (NGC) and become a subsidiary of NGC.

1970s Energy crisis

1973

Carl H. Lindner Jr. acquires majority stock ownership of Great American's parent company, NGC.

1974

Carl H. Lindner Jr. merges NGC into American Financial Corporation (AFC). He moves Great American's headquarters to downtown Cincinnati.

1976

Great American Life Insurance Company enters the annuity business and quickly becomes one of the leading providers of tax-deferred annuities.

1995

AFC combines with American Premier Underwriters to form a publicly traded organization: American Financial Group, Inc. (NYSE: AFG).

2000

Great American debuts a new corporate logo and acquires the naming rights to Great American Ball Park®, the new home of the Cincinnati Reds, which brings national visibility.

2001 September 11 attacks

2003

The company narrows its focus and divests ownership of its personal lines insurance holdings, choosing to focus on specialty commercial insurance for businesses, along with its annuity operation.

2005 Hurricane Katrina

2007-2008 Global financial crisis

2008

The Environmental Division launches in the same year Great American Insurance Group reaches 100 consecutive years of earning an "A" or higher ranking from AM Best.

2011

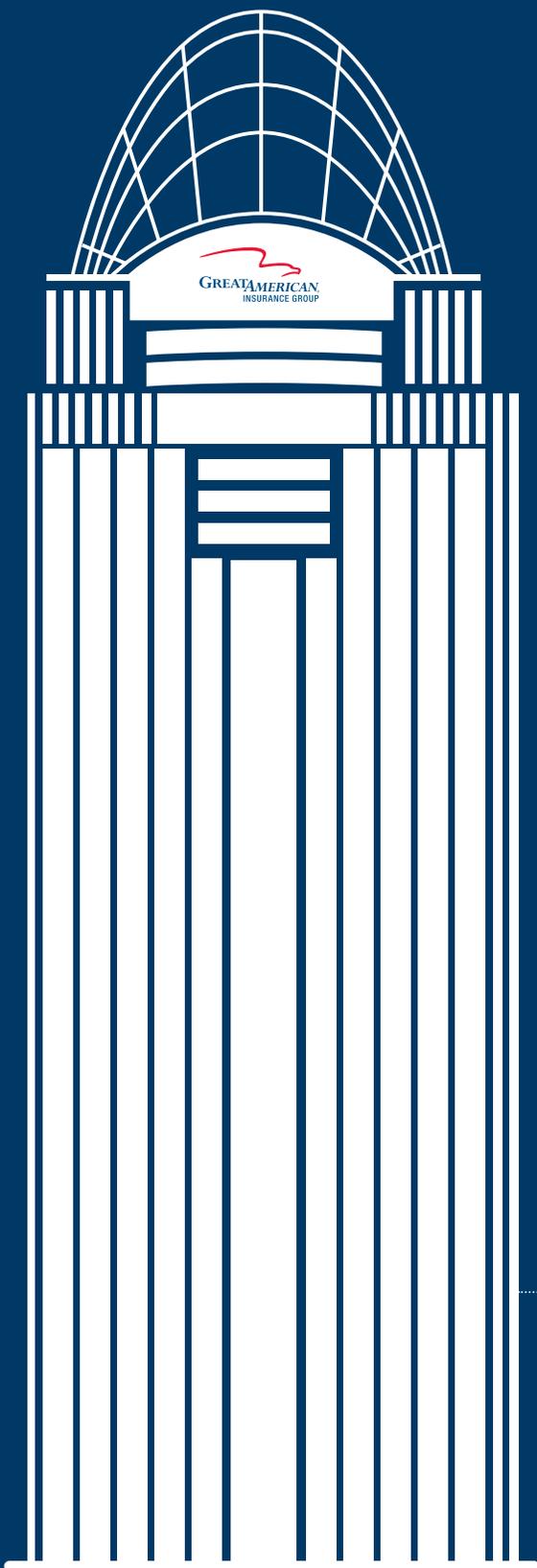
The company moves into the new Great American Insurance Group Tower at Queen City Square —downtown Cincinnati's tallest building. The tower was the city's first and largest LEED/Gold certified structure.

2018

Environmental Division celebrates a decade of success with their offices across the country - one of the few carriers serving the environmental industry with such longevity.

TODAY

Great American Insurance Company is one of only four companies that has been rated "A" or better by AM Best for more than 110 years. This financial strength rating demonstrates our ability to meet our obligations.





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.

5

Only **5** 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.

Great American
Insurance Company
110+ years
with an **A** or better
rating by
AM Best


GREAT AMERICAN
INSURANCE GROUP

Environmental

AM Best rating affirmed December 3, 2021.
Standard & Poor's rating affirmed June 1, 2021. Standard & Poor's rating of "A+" is fifth of 22 ratings.
Moody's rating published January 28, 2021. Moody's rating of "A1" is fifth of 21 ratings.

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