

Directory of Products and Services

As of February 2025



The family of companies that make up Great American's insurance operations do business under several brands in a variety of markets.

Property & Casualty Insurance



Strength Through Specialization

The operations of Great American Insurance Group intentionally focus on specialty niche markets where we can have an advantage based on our expertise, unique products or distribution. Our group consists of highly diversified businesses offering a wide range of specialty commercial property and casualty coverages. These businesses are operated by seasoned managers with a depth of knowledge and expertise in each of our specialty lines of insurance and the markets they serve.

Each business unit has significant operating autonomy to oversee important operation functions, such as underwriting, pricing, marketing, policy process and claims service. Each, however, is subject to controls over capital allocation, financial reporting, actuarial assessments and strategic direction.

For more information about our Company, please visit GAIG.com.

for all the *great* you do®



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ABA Insurance Services

As a leading source of insurance for banks, ABA Insurance Services provides executive and professional liability insurance, financial institution bonds, and property and casualty lines to banks throughout the country. In business for over 35 years, ABA Insurance Services is known as a long-term, reliable, and stable source of insurance and is recognized for underwriting and claims handling expertise.

Our staff understands the complex needs of all banks and will tailor an appropriate insurance placement that includes customized policy language and multi-layered programs when necessary.

Why choose ABA Insurance Services?

- Unique expertise and focus on banks
- Experienced underwriters with financial industry and regulatory backgrounds
- Claims adjusted by highly specialized and tenured attorneys
- Emphasis on loss control through regular distribution of educational materials
- Endorsed by American Bankers Association (ABA) and 35 state bankers associations
- Nationwide presence with over 1,600 financial institutions insured in the program
- ABA member banks eligible to participate in a distribution program

Available Coverage

- Directors & Officers Liability
- Financial Institution Bond
- Property & Casualty
- Cyber Liability
- Employment Practices Liability
- Trust Services Liability
- STAMP Surety Bond
- Excess Lines
- For more information, visit www.abais.com.

Main Contact

3401 Tuttle Rd., Ste. 300
Shaker Heights, OH 44122
800-274-5222
GAIG.com/abais

John Wells

President
216-220-1322
jwells@abais.com

Underwriting

Lisa Micciche

Divisional VP, Professional
Lines Program
216-220-1297
lmicciche@abais.com

Mike Read

Divisional VP, P&C Program
and Business Development
216-220-1319
mread@abais.com

Claims

Eric Steiner

SVP, Claims Director
216-220-1311
esteiner@abais.com

Accident & Health (pomi)

Great American offers a wide array of Accident & Health insurance coverages through its digital-focused pomi (an acronym for peace of mind insurance) brand. The group coverage provides comprehensive solutions for losses that may result from an accident for students, participants and volunteers. We serve niche industries like schools, daycares, camps, non-profits, youth sports organizations, collegiate activities and health and fitness companies.

Appointed agents can quote and bind most policies in under three minutes through the pomi portal. More complex plans can be customized for clients as well with help from our underwriting team.

In addition, consumers can purchase individual accident coverage for their dependents participating in youth sports activities through our online platform.

Main Contact

300 E. Main Street Suite 314
Charlottesville, VA 22902
800-475-2691 Option #2
contact@getpomi.com
getpomi.com
GAIG.com/AccidentandHealth

Jim Slate

Divisional President
540-222-6361
j slate@getpomi.com

Claims

Steve Mikano

Divisional VP
713-703-6054
ymikano@getpomi.com
claimsteam@getpomi.com

Sales

George Wilson

800-475-2691 Option #2
469-346-8361
gwilson4@getpomi.com

AgriBusiness®

Running a farm or ranch has always involved a lot of risks. But these days, rapid changes in the industry are raising the stakes. Advanced technologies and new environmental concerns are pushing farming and ranching in new directions. But no matter how much things change, one thing never will: Great American's AgriBusiness® Division is committed to keeping farmers and ranchers strong with effective insurance coverage.

We've been helping farmers and ranchers manage the uncertainties of doing business for more than 100 years. Today, we provide coverage for full-time farms, ranches and other agricultural operations in 44 states. Our farm products protect businesses that range from orchards to dairy farms to livestock operations. Our equine farm products protect equine farms, boarding stables, trainers, horse shows and many more equine type operations.

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
GAIG.com/AgriBusiness

Ken Patrick

Divisional President
513-763-8617
kpatrick@gaig.com

Underwriting

Adrienne Letts

Divisional AVP - Equine Farm
513-763-8654
aletts@gaig.com

Claims

Janelle Winford

Divisional SVP
513-763-8509
jwinford@gaig.com

Alternative Distribution

Alternative Distribution provides small commercial insurance solutions through four digital channels: 1) direct-to-customer through its platform, PolicySweet.com; 2) through its co-brandable agent interface, PolicySweet Pro; 3) through API connections with agent-owned quoting platforms; 4) through embedded offerings on other digital platforms.

PolicySweet®, an insurtech brand by Great American Insurance Group, launched in 2019. The platform offers an end-to-end digital experience for small businesses to research, shop, quote and purchase insurance in minutes. Customers who prefer online shopping can secure coverage at their convenience from a computer or mobile device any time of the day.

The PolicySweet Pro platform allows for commercial agents to track lead activity and produce quotes for clients 24/7 directly from their agency website.

Finally, our API solution can be integrated into an existing website or app to provide seamless access to small commercial insurance in one interface.

Available products include Workers' Comp, Business Owner Policy and Micro-Business Owner Policy, all offered countrywide.

For more information, visit PolicySweet.com.

Relationship Managers

Jeff Elsner

Divisional AVP
860-683-4754
jelsner@gaig.com

Fred Snyder

Business Development Director
860-298-2504
jfsnyder@gaig.com

Josh Robinson

Digital Marketing Director
513-369-5919
jlrobinson@gaig.com

Marketing

Eliad Laskin

Marketing Director
860-683-4772
elaskin@gaig.com

Main Contact

5 Waterside Crossing
Suite 300A
Windsor, CT 06095
PolicySweet@policysweet.com
PolicySweet.com

Kristen Mielcarek

Divisional VP
860-298-2513
kmielcarek@gaig.com

Underwriting

Bill Fehn

Divisional AVP
513-412-3902
wfehn@gaig.com

Alternative Markets

Alternative Markets specializes in mono-line and/or multi-line primary programs on either a traditional guaranteed cost (Specialty Programs) or risk-sharing basis (Agency, Association or Group Captives). Alternative Markets focuses on niche programs.

All programs, whether risk sharing or not, benefit from a high level of exclusivity, tailored underwriting and dedicated team claims service. Lines of business supported include: Workers' Compensation, General Liability, Property, Inland Marine, Auto Liability and bolt-on Cyber on a supporting Package, GL or BOP policy.

Alternative Markets entertains the delegation of underwriting authority and other unbundled services such as claims and loss prevention on a program specific basis and each arrangement is subject to regular audits and oversight.

Main Contact

5 Waterside Crossing
Windsor, CT 06095
GreatAmericanCaptive.com
GAIG.com/AltMarkets

Tom Colosi

Divisional President
860-683-4751
tcolosi@gaig.com

Underwriting

Jay Bombard

Divisional SVP
860-683-4748
jbombard@gaig.com

Claims

Ron Morrison

Divisional SVP
513-412-4395
rbmorrison@gaig.com

Relationship Managers

Robyn Rider

Divisional SVP
513-369-5628
rrider@gaig.com

Michelle Morson

Divisional VP
860-298-2501
mmorson@gaig.com

Marketing

Jennifer Guidry

Divisional VP
860-683-4802
jguidry@gaig.com

Aviation

Great American's Aviation Division specializes in the placement of hull, liability and excess liability across a wide array of aviation-related risks. Our underwriters are experts in analyzing, pricing and tailoring unique insurance coverage on an admitted basis. All of our underwriters have extensive experience in the aviation industry in areas including air traffic control, landside operations and commercial pilot operations.

We offer the following coverage types:

- Non-Commercial Hull and Liability
- Commercial Hull and Liability
- Helicopter Hull and Liability
- Fixed Base Operators Liability
- Manufacturers Product Liability
- Unmanned Aerial Vehicle Hull and Liability
- Excess Liability

Great American's Aviation Division offers coverage on a 100% or a quota-share basis.

Main Contact

2 Tower Center Blvd., Ste. 1605
East Brunswick, NJ 08816

GAIG.com/Aviation

Michael E. Chevrette

Divisional President
347-628-9428
mchevrette@gaig.com

Underwriting

Mellissa Carbone-Moser

Divisional SVP
609-455-2777
mcarbone@gaig.com

Claims

Craig Gately

Divisional AVP
732-875-0602
cgately@gaig.com

Bond

Great American entered the Surety market more than 95 years ago, bringing a history of strong performance, secure resources and a broad appetite for business opportunity to this important industry segment.

Our agents and customers rely on the expert underwriting, solid financial strength, market leadership and personal service they receive from the Bond experts at Great American. With a highly diverse product line that includes both Commercial and Contract solutions, we are one of the leading Surety companies in the United States with loss results that are well below the industry average.

While we continue to be one of the largest writers of Contract bonding, we are also a leading provider of Commercial Surety Bonds with an emphasis on Miscellaneous, License & Permit, Court, Fiduciary and Public Official Bonds.

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
877-377-2405
bonddivision@gaig.com
GreatAmericanBonds.com
GAIG.com/Bond

Ken Bearley

Divisional President
513-369-5740
kbearley@gaig.com

Underwriting

John Webster

Divisional SVP
Contract Surety - Chief Underwriting Officer
513-412-0430
jkwebster@gaig.com

Scott Leone

Divisional VP
Commercial Surety
617-936-7403
sleone@gaig.com

Claims

Ryan Dierkers

Divisional VP
513-579-6328
rdierkers@gaig.com

Crop

Great American has been an innovative leader in the crop insurance industry since it issued its first crop policy in 1915. Great American's Crop Division provides the tools clients need in the form of specialized crop insurance coverages, which can insure their revenue stream even if elements outside their control go awry. That means even in the face of a worst-case scenario, our clients will have the income to keep their operation functioning.

We welcomed Crop Risk Services employees, agents and insureds to Great American in July 2023, further demonstrating our long-standing commitment to the crop industry.

Crop insurance products offered include the federally reinsured Multiple Peril Crop Insurance policies (MPCI) and numerous Named Peril insurance products. MPCI insures against disease and weather related disasters causing crop losses on a unit basis. Named Peril programs are unique and varied. Included in our family of Named Peril products is Crop Hail, which provides spot-loss protection against damaging hail or fire.

Business Development

Matthew Klein
Divisional VP
513-763-8430
mjklein@gaig.com

Technology

Ron Rohling
Divisional SVP
513-763-8444
rrohling@gaig.com

Field Operations

Dennis Strickland
Divisional VP
513-763-8405
dstrickland@gaig.com

Product Development

Joshua Arguelles
Divisional VP
513-763-8412
jarguelles@gaig.com

Product Accounting

Jared Jensen
Divisional VP Finance
513-412-9294
jjensen3@gaig.com

Compliance

Rick Bird
Divisional AVP
712-852-8153
rjbird@gaig.com

Field Offices

Lawrence
4910 Corporate Centre Dr., Ste. 200
Lawrence, KS 66047
800-336-4359

Peoria
1315 W. Commerce Dr.
Peoria, IL 61615
800-345-1065

Albany
618 #2 N. Westover Blvd.
Albany, GA 31707
800-833-2241

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
800-587-1553
GreatAmericanCrop.com
GAIG.com/Crop

Dale Perry

Divisional President
513-763-8470
dperry@gaig.com

Claims

Bob Twomey

Divisional SVP
513-763-8416
btwomey@gaig.com

Brian Young

Divisional EVP, Crop Risk Services
bsyoung@gaig.com

Eau Claire

3410 Oakwood Mall Dr.
Eau Claire, WI 54701
800-826-7090

Fargo

1402 43rd St. SW
Fargo, ND 58103
800-835-7013

Fresno

7112 North Fresno Street, Ste. 100
Fresno, CA 93720
800-635-9641

Decatur

132 South Water Street, Ste. 500
Decatur, IL 62523

Omaha

1313 Cuming Street, Ste. 201
Omaha, NE 68102

Cyber Risk

For more than a decade, Great American has delivered customized cyber risk products and programs via numerous divisions and built a reputation for providing flexible offerings in combination with other products or on a stand-alone basis. In 2018, the Cyber Risk Division was formally organized by consolidating those various products and programs into one specialty business unit.

Products

Our products are designed for small and medium-sized business and are easy to explain and understand. Claims are adjusted in-house by expert privacy attorneys.

- Primary and Excess
- \$1 Billion Max Capacity
- Stand-alone Cyber
- Tech E&O / Cyber
- Surplus Lines
- Loss Control and Prevention

Appetite

- \$500 million maximum revenues
- Online quotes for small businesses under \$10 million in revenues
- Excluded classes: Cannabis, Data Brokers, Payment Processors

Risk e-Business Cyber Loss and Liability Coverages

- Business Interruption, Breach Coach, Contingent Business Interruption, Cyber Crime, Data Restoration, Extortion/Ransomware Costs, Forensics, Notification, PCI Costs, Regulatory Costs, Technology E&O, Patent Infringement Coverage

Distribution

- Retail and Wholesale Producers
- Select MGA Appointments

Operations

Ryan FitzSimmons

Divisional COO
847-330-6784
rfitzsimmons@gaig.com

Loss Control

Dominick Zangaro

Loss Control Specialist
513-260-8942
dzangaro@GAIG.COM

Main Contact

301 E. Fourth Street
Cincinnati, OH 45202
GAIG.com/Cyber

Betty Shepherd

Divisional President
646-939-5417
eshepherd@gaig.com

Claims

Mark Sadler

Divisional VP
513-412-9233
msadler@gaig.com

Underwriting

Kelli Artin

Divisional VP
347-346-1063
kartin@gaig.com

Laura True

Divisional VP
860-916-3261
ltrue@gaig.com

El Aguila

Headquartered in Mexico City, El Aguila is Great American's oldest international operation, well regarded for its industry expertise and outstanding customer service. Since 1994, it has been an insurance leader offering specialized, multi-channel auto insurance in the Mexican marketplace. El Aguila auto insurance products are designed for private vehicle owners, typically over 25 years of age and/or operators of family vehicles.

Juan P. Riveroll, President of El Aguila, attributes the company's success to its strong underwriting and pricing values. "While most of our products come standard in this market, we offer specialized products that potentially lower deductibles for our insureds compared with certain products offered by our competitors." For example, El Aguila's "Coverage 100" product lowers deductibles for collision and theft incidents to 3% against their competitors' rates of 5% and 10%. In cases of total loss, an additional \$700 is added to the overall value of the vehicle. Free replacement car and uninsured motorist coverages are also significant competitive advantages in a market where 3 out of 4 vehicles are not insured. This approach mirrors Great American's pricing and underwriting operating values which translates into taking products to market that are attractive and priced correctly.

Although pricing and underwriting are top priorities for Juan and his team, excellent customer service (another Great American value) is always top of mind for every employee.

The Company's name – El Aguila – whose English translation means "The Eagle," serves as a great marketing tool for the company. "The name serves as an asset for commercial and marketing purposes. In fact, eagles are the national emblem of both Mexico and the United States, so it's simple for people to remember."

El Aguila at a glance

- 100% owned subsidiary of Great American Insurance Company
- Founded in 1994
- Headquartered in Mexico City with offices in Monterrey, Guadalajara and Puebla
- Approximately 200 employees

Main Contact

Av. Insurgentes Sur. 1106, Piso 1
Col. Tlacoquemécatl
Mexico City, D.F. Mexico, 03200
ElAguila.com.mx
GAIG.com/ElAguila

Juan Riveroll

Divisional President
+52-55-5488-8882
jriveroll@elaguila.com.mx

Enrique Morales

Divisional VP
+52-55-5488-8881
emorales@elaguila.com.mx

Environmental

Environmental Insurance for a Full Range of Risks and Industries

Great American's Environmental Division offers an exclusive focus on environmental insurance solutions to a wide variety of commercial customers. Our core products and services enable businesses to effectively and efficiently manage risks that can threaten their financial security.

The experts of Great American's Environmental Division can uncover the hidden risks in your client's operations and develop a custom program to protect them. We offer a complete portfolio of environmental insurance products, including contractor's and fixed premises pollution liability insurance products.

Environmental liability can be highly complex, but Great American's dedicated environmental claims handling unit and nationwide network of emergency response firms, remediation contractors and environmental attorneys provide the technical expertise and responsiveness needed to provide customers with comprehensive risk management. Learn more at GAIG.com/Environmental.

Business Contacts

Heather Boyd

Divisional VP
617-936-8868
hboyd@gaig.com
-Contact for new business inquiries

Kirk Davenport

Divisional VP and Executive Underwriter
484-212-7705
kdavenport@gaig.com

Rick Ringenwald

Divisional VP and Executive Underwriter
484-212-7735
rringenwald@gaig.com
-Contact for closure/post-closure inquiries

Kelsey Hill

Divisional AVP
513-446-5657
khill3@gaig.com
Communications

Main Contact

397 Eagleview Blvd., Ste. 100
Exton, PA 19341
888-828-4320
GAIG.com/Environmental

Mark Vuono

Divisional President
484-212-7701
mvuono@gaig.com

Underwriting

Eric McCabe

Divisional SVP and Director of National Underwriting
646-564-5283
emccabe@gaig.com

Claims

Gregory Kelder

Divisional SVP and Head of Claims
484-212-7706
gkelder@gaig.com

Patrick Mahoney

Divisional VP and Executive Underwriter
484-212-7704
pjmahoney@gaig.com
-Contact for programs inquiries

Paul Scian

Loss Control Manager
646-988-1127
pscian@gaig.com
Risk Engineering

Field Offices

Boston

31 St James Ave, Ste. 830
Boston, MA 02116

New York

28 Liberty St., Ste. 3610
New York, NY 10005

Cincinnati

301 E. Fourth Street, Floor 9
Cincinnati, OH 45202

Equine Mortality

Great American's Equine Mortality Division is one of the world's leading providers of equine mortality insurance and related coverages. We are a knowledgeable staff in all breeds and disciplines such as Racing, Showing, Cutting, Dressage, Hunter/Jumper, Driving, Reining, Saddleseat and Pleasure Riding.

We have one of the most comprehensive and unique product portfolios available for horse owners, as our coverages can also be stacked, making each policy customizable for a client's specific situation. For clients who elect Full Mortality coverage, Great American also offers Major Medical, Surgical and various other endorsements that can be useful in protecting the customer's investment.

Main Contact

4414 SW College Rd., Ste. 1422
Ocala, FL 34474
352-351-4799
GAIG.com/Equine

Beth Leaird

Divisional President
352-369-4122
bleaird@gaig.com

Claims

Illona Berecz

Divisional AVP
352-369-4118
iberecz@gaig.com

Excess Liability

Great American's Excess Liability Division offers significant capacity of up to \$20 million for both Lead Umbrella and Excess Liability placements. This protection is made available to companies varying in size from single location light hazard risks to a wide variety of more difficult to place manufacturer and processor risks. We specialize in offering large limits of liability to protect our clients' corporate assets from catastrophic loss. We can tailor coverages to meet specific individual exposures and provide a customized Excess program. The unique Lead Umbrella form includes many of the frequently requested extensions of coverage sought by discriminating buyers.

Main Contact

3775 Roswell Rd. NE, Ste. 300
Marietta, GA 30062
800-345-2913
GAIG.com/ExcessLiability

Todd Gambrell

Divisional President
770-509-3007
tgambrell@gaig.com

Underwriting

Christopher O. Bright

Divisional VP
770-579-6952
cbright@gaig.com

Claims

Jim Siessel

Divisional SVP
973-952-9888
jsiessel@gaig.com

Field Offices

Atlanta

3775 Roswell Rd. NE, Ste. 300
Marietta, GA 30062
800-345-2913

Chicago

230 W. Monroe St., Ste. 2900
Chicago, IL 60606
312-385-4222

Dallas

4201 Spring Valley Road, Ste. 300
Dallas, TX 75244
972-490-8192

Los Angeles

750 The City Dr. S., Ste. 470
Orange, CA 92868
714-740-3383

Virtual Offices

Lorri Colby (OH, KY, TN)

Production Underwriting Specialist
859-609-7945
lcolby@gaig.com

Tom Haddix (FL)

Divisional AVP
Underwriting
321-292-2853
thaddix@gaig.com

Brian Parker (Midwest)

Divisional AVP
Underwriting
312-385-4223
brparker@gaig.com

Executive Liability

Great American's Executive Liability Division is committed to serving its customers with industry-leading expertise and quality management liability products. Our experienced team of underwriters, claims attorneys and marketing professionals work hand-in-hand to deliver effective solutions for public, private and nonprofit clients.

Online quoting available for select products at GreatQuoter.com.

Available products include:

U.S.

- Public Company Directors' & Officers' Liability
- Private Company Management Liability
- A-Side DIC Protection
- Nonprofit Directors' & Officers' Liability
- Employment Practices Liability
- Fiduciary Liability
- Asset Management Liability

Canada

- Public Company Directors' & Officers' Liability (Including U.S. traded companies)
- Private Company Directors' & Officers' Liability
- Financial Institutions Liability
- A-Side DIC Protection
- Nonprofit Directors' & Officers' Liability
- Employment Practices Liability
- Asset Management Liability

Main Contact

1450 American Ln., 8th Floor
Schaumburg, IL 60173
847-330-6750
eld@gaig.com
GAIG.com/ELD

Jane Kornesczuk

Divisional President
847-330-6761
jkornesczuk@gaig.com

Claims

Michael Powell

Divisional SVP
847-330-6823
mpowell@gaig.com

Underwriting

Jason Hogan

Divisional SVP and Chief
Underwriting Officer
847-330-6781
jhogan@gaig.com

Senior Management

Akib Ali

Divisional SVP Asset Management
609-297-1403
aali@gaig.com

James E. Carroll

Divisional SVP
Accounting/Systems/Risk
Management
847-330-6767
jecarroll@gaig.com

Susan Farrell

Divisional SVP Claims
847-330-6897
sfarrell@gaig.com

Bob Fulton

Divisional SVP Technology
847-330-6771
bfulton@gaig.com

Chris Ketcham

Divisional SVP Underwriting,
Nonprofit, Private, EPL & Canada
847-330-6779
cketcham@gaig.com

Phil Schluter

Divisional SVP Underwriting Public
D&O
pschluter@gaig.com
212-510-0173

Thomas Siebers

Divisional SVP Canadian Business
847-330-6774
tsiebers@gaig.com

Marketing Contacts

G. Shane Allen

Marketing Manager
Midwest
630-605-0528
gallen@gaig.com

Courtney Olsen

Marketing Manager
Mid-Atlantic
443-540-4424
colsen@gaig.com

Michela Pittman

Marketing Specialist
Northeastern US
781-572-7601
mpittman3@gaig.com

Gina Wood

Divisional AVP
Western and Southwestern US
817-271-4850
ggwood@gaig.com

Toronto Ontario, Canada

Mona Wakim

Divisional VP Underwriting
Canadian Business
416-508-1717
mwakim@gaig.com

Chicago Office

230 W Monroe, Suite 2900
Chicago, IL 60606

FCIA – Trade Credit & Political Risk

FCIA underwrites and services the trade credit and political risk insurance policies of Great American Insurance Company.

Products for Companies

FCIA's Trade Credit Insurance policies protect companies against the risk of nonpayment on their accounts receivable whether caused by commercial or political risk events. Policies insure any combination of domestic and international sales of goods and services. Coverage is available on buyers in the United States and worldwide.*

Products for Financial Institutions

FCIA's Trade Credit Insurance policies protect financial institutions from nonpayment on trade finance and supply chain loans, as well as on loans secured by trade accounts receivable that are purchased or financed by the lender.

Political Risk Products

Operating in foreign countries, especially in emerging markets, can expose multinational companies to additional risks related to unpredictable foreign government acts or political events. FCIA offers an array of political risks coverage that can help protect investment in foreign countries. Coverages include named perils such as Confiscation, Expropriation and Nationalization.

*Unless prohibited under US law.

Main Contact

125 Park Ave., 14th Floor
New York, NY 10017
212-885-1500

FCIA.com
GAIG.com/FCIA

Michael Mulvey

Divisional President
212-885-1525
mmulvey@fcia.com

Underwriting

André Python

Divisional SVP and Chief
Underwriting Officer
212-885-1509
apython@fcia.com

Claims

Kristina Smirnova

Supervising Claims Attorney
212-885-1504
ksmirnova@fcia.com

Business Development

Nasrin Nourizadeh
Vice President
212-885-1502
nnourizadeh@fcia.com

Country Risk Analysis

Byron Shoulton
Vice President
212-885-1512
bshoulton@fcia.com

Fidelity / Crime

Service Oriented, Experienced Underwriters, Delivering Specialty Coverage, Tailored to Your Needs.

After 25+ years of protecting virtually every class of business from crime-related losses, Great American Insurance Group's Fidelity / Crime Division has a depth of experience in both underwriting and claims that is unmatched in the marketplace.

As one of the largest monoline crime insurers in the hemisphere, Great American's Fidelity / Crime Division maintains \$50 million in underwriting capacity for private and public businesses, financial institutions and governmental entities, and \$65 million in our broad Great American Kidnap, Ransom and Extortion Policy®. Additionally, we offer specialized products and programs for casino and gaming operations, armored car companies, mining risks, ATM companies, security guards and check cashers. We also offer Fine Art coverage for museums, galleries and more.

Coupled with the financial strength of Great American Insurance Company, our specialization and expertise gives us the ability to offer coverage enhancements beyond standard forms and to intelligently address the unique exposures of any potential Insured.

Main Contact

5 Waterside Crossing
Windsor, CT 06095
860-298-7300

Crimelnsurance.com
GAIG.com/FidCrime

Stephanie Hoboth

Divisional President
860-285-0076
smhoboth@gaig.com

Underwriting

Wesley Holekamp

Divisional AVP
817-820-0525
wholekamp@gaig.com

Claims

Joseph Szary

Divisional VP
609-297-1407
jszary@gaig.com

Financial Institution Services

Great American's Financial Institution Services Division specializes in providing risk management and product enhancement programs to vehicle lenders and lessors, commercial equipment lenders and mortgage lenders throughout the U.S. and Canada. Target clients include commercial banks, credit unions, finance companies, buy-here pay-here dealers and leasing and rental concerns.

The Financial Institution Services Division provides insurance products through managing general agents specializing in providing solutions for financial institutions' needs. Great American Financial Institution Services is staffed with an energetic team of professionals empowered to respond quickly and decisively to the needs of our target clients and producers.

The Financial Institution Services Division proactively develops new products and services from our suburban Chicago offices. Our guiding principle is to strive to make business easier, more secure and more profitable for our customers and producer partners through innovative product concepts and insurance solutions. Aligning our interests with those of our clients and producers has helped us become an industry leader in responding to the ever-changing needs in the financial institution marketplace.

Some of our products include:

- Lender Placed Collateral Protection Insurance (CPI)
- Blanket Lenders Single Interest Insurance (VSI)
- Equipment Physical Damage Insurance
- Guaranteed Automobile Protection (GAP)
- Instant Issue Collateral Protection Insurance
- Lender Placed Mortgage Hazard and Flood Insurance
- Real Estate Owned Property and Liability Insurance
- Blanket Mortgage Fire Insurance
- Credit Involuntary Unemployment/Job Loss Insurance
- Renters Insurance/Tenant Legal Liability/Security Deposit Insurance
- Data Breach/Data Security Insurance
- Dealer Supplemental Products and Warranty Products
- Credit Life and Other Debt Cancellation Programs
- Residential Investor Property and Liability
- Tax Lien Buyers Property and Liability

Main Contact

1100 E. Washington St., Ste. 200
Grayslake, IL 60030
877-803-4319
GAIG.com/FIS

Christopher L. Wise

Divisional President
877-803-4319
cwise@gaig.com

Underwriting

Dana Rojas

Divisional AVP
877-803-4319
drojas@gaig.com

Claims

Pat Sinnard

Divisional SVP
513-763-8568
psinnard@gaig.com

Great American Custom

Each policy we write at Great American Custom is unique and individual, just like each of the business clients we serve. Our policyholders range from small businesses to complex multi-national corporations and Fortune 1000 accounts.

We've assembled a team of experienced underwriters, claims specialists and support professionals who can provide insight, perspective and creative problem-solving. They work closely together to solve complex insurance needs as quickly and efficiently as possible.

Great American Professional Risk Insurance Services, Inc. (GAPRIS)

Great American Professional Risk Insurance Services specializes in umbrella and excess liability products that meet the needs of the commercial market. Our policyholders range in size from medium-sized businesses to complex multi-national corporations, with a focus on Fortune 1000 accounts.

Our experienced underwriting staff has a comprehensive knowledge of liability hazards, emerging trends, structured pricing, and familiarity with forms and coverage requirements. Focused on long-term relationships with clients and brokers, we listen to our clients' insurance needs and work with them to satisfy their special capacity requests.

Main Contact

725 S. Figueroa St., Ste. 3400
Los Angeles, CA 90017
213-430-4300
gamcustom.com
GAIG.com/GACustom

Kirk Bull, CPCU, ARE

Divisional President
213-430-4344
kirk.bull@gamcustom.com

Underwriting

J. Kirk Stone

Divisional SVP
213-430-4341
kirk.stone@gamcustom.com

Claims

John Surich

Divisional SVP
973-952-9833
john.surich@gamcustom.com

GAPRIS Main Office

3436 Toringdon Way
Ste. 200
Charlotte, NC 28277
704-364-5161

Mark Conklin

Divisional President
704-714-5808
mark.conklin@gapris.com

Los Angeles Office

725 S. Figueroa St., Ste. 3400
Los Angeles, CA 90017
213-430-4300

Great American Europe

Great American Europe specializes in providing specialty insurance products and in developing Affinity schemes for clients in the UK and Europe. We take pride in understanding the unique requirements of each client's business to develop bespoke insurance programs, which generate additional income streams whilst helping to protect clients and their customers.

We design and customize a broad portfolio of innovative insurance programs that can minimize risk, generate insurance revenue and build customer loyalty.

Great American Europe is comprised of:

Great American International Insurance (UK) Limited – established in the UK to write general insurance in the United Kingdom. Our teams have specialized market knowledge and the underwriting skills to develop and support customized insurance solutions in Construction & Engineering, Asset Affinity (Schemes Solutions), Peace of Mind Insurance, Surety Bonds & Credit, Professional Indemnity, Cyber, and insurance products for Financial Institutions to meet the unique needs of each organization's customer base.

Great American International Insurance (EU) DAC – established in Ireland to write commercial insurance throughout the EU. We offer a range of insurance solutions in Construction & Engineering, Asset Affinity, Peace of Mind Insurance, Surety & Credit, Financial Lines Insurance (PI and D&O), Cyber and insurance products for Financial Institutions. Our aim is to develop a bespoke offering that's right for each client.

Both insurance companies use the trading style Lease & Loan Insurance Services when providing insurance products to the Finance and Leasing sector such as Automatic Asset Insurance, POS Waiver programmes and Early Termination Insurance.

Main Contact

One Temple Quay, Temple Back East,
Bristol, BS1 6DZ
+44 (0)117-929-9003

GAIG.com/Europe

Julian Bartlett

Group CEO & Divisional President
+44 (0)117-929-9003
jbartlett@gaig.com

UK

Paul Dooley

European Business Development &
Communications Director
+44 (0)117-927-5345
pvdooley@gaig.com

EU

Mark Butler

Underwriting Director
+353-1806-1175
mbutler@gaig.com

Office Locations

Great American International Insurance (UK) Limited

One Temple Quay, Temple Back East,
Bristol, BS1 6DZ
+44 (0)117-914-2070

Great American International Insurance (EU) DAC

Station House, Dublin Rd. Malahide
County Dublin, Ireland
+353-1-845-4850

Great American P&C Mexico

Great American's Property & Casualty Division in Mexico, also known as Great American División Daños México, features a high level of specialization and knowledge of the commercial business and industrial sectors, offering comprehensive insurance solutions in order to protect the assets of its insureds.

In a highly competitive industry, our differentiator lies in our financial strength, the experience of our recognized team and a broad product portfolio, combining flexible coverages, competitive pricing and an exceptional commitment to service.

What makes us different?

1. Specialized company with local level management autonomy and decision making.
2. Top rated and financially well-backed reinsurance program, allowing for flexibility in structuring insurance programs.
3. Direct access to a team with proven experience and an excellent industry reputation, providing specialized insurance advice to producers and insureds.
4. Technological platform that supports our service with high standards of quality and security.
5. Underwriting and commercial business integration, which guarantees quick underwriting decisions in order to close deals.
6. Emphasis on timely claims handling with high quality standards.
7. Selected distribution network via a select group of agents and brokers countrywide.

Main Contact

Av. Insurgentes Sur. 1647, Piso 10 Col.
San José Insurgentes
CP 03900, Ciudad de México
+52-55-5482-8600
GreatAmerican.com.mx
GAIG.com/PCMexico

Agustin Quevedo

Divisional President
+52-55-5482-8610
aquevedo@gaig.com

Great American Risk Solutions

*Helping wholesale brokers maximize their specialty
P&C business*

Great American Risk Solutions provides industry leading Property and Casualty products via wholesale brokers on an excess and surplus basis. Our diverse mix of specialty products offers brokers the ability to create flexible and creative solutions to fit their client's needs.

Our staff brings decades of experience in product development, claims, underwriting and service. Each step in the process is handled with care and dedication to provide our brokers with an unparalleled experience. Our clients count on Risk Solution's innovative product mix to both capture niche business and round out accounts with tough exposures that need an expert's touch. We focus on building solid trading relationships to ensure best in class experiences.

Main Contact

301 E. Fourth St.,
Cincinnati, OH 45202
513-579-6300
800-336-3324
GAIG.com/GARS

Ken Nieberding

Divisional President
513-763-8460
knieberding@gaig.com

Underwriting

Brian Sloan

Divisional SVP
513-369-3608
bsloan@gaig.com

Claims

Leslie McCabe

Divisional SVP
513-763-8651
lmccabe@gaig.com

Healthcare

David Archibale

Divisional VP
513-579-6315
darchibale@gaig.com

Manufacturing

Katie Stautberg

Divisional SVP
513-763-7220
kstautberg@gaig.com

Property

Chris Kaarre

Divisional VP
513-256-7555
ckaarre@gaig.com

Construction

Randy Myers

Divisional VP
513-333-5502
rmyers@gaig.com

Product Recall

Jeff Verhoeven

Production Underwriting Manager
513-333-6526
jverhoeven@gaig.com

Distribution

Kyle Enderle

Divisional AVP
513-579-6318
kenderle@gaig.com

Binding Authority

Toni Leone

Divisional VP
513-256-5724
tleone@gaig.com

Select Casualty

Mark Lonneman

Divisional VP
513-412-4203
mrlonneman@gaig.com

Innovative Markets

Innovative Markets offers differentiated and first-of-kind solutions for complex, emerging and evolving risks.

Complex, emerging and evolving risks do not have standard insurance solutions. To help clients address such risks, we seek to understand their unique challenges and what is important to them as we work together to tailor a solution.

Our customized programs include admitted or surplus lines insurance coverage combined with tailored loss control and claims services. We will consider partially delegated underwriting and claims authority, as well as producer captives.

Examples of our innovative products and programs include:

Ecological Restoration & Conservation

Specialized, multiyear performance bonds that meet the project-specific financial assurance requirements of federal and state regulators of wetland mitigation banks and stream and nutrient buffer compensatory mitigation projects.

Unemployment Risk Solutions

A suite of liability and surety offerings for 501(c)(3) nonprofits, tribal governments and their entities, and public entities that provide customized and cost-saving risk transfer alternatives to state unemployment insurance tax systems.

Do you have an emerging or evolving risk? Contact us!

Main Contact

301 E. Fourth St., Suite 2200
Cincinnati, OH 45202
513-579-6300
800-336-3324

GAIG.com/InnovativeMarkets

David Ferron

Divisional SVP & Managing
Director
513-763-8313
dferron@gaig.com

Sales & Marketing

*Unemployment Risk
Solutions*

Laura Achee

Marketing Director
513-412-0808
lachee@gaig.com

*Ecological Restoration &
Conservation*

Chris Baker

Director of Wetland Mitigation
415-981-3401
ccbaker@gaig.com

Loss Control

At Great American, not only do we take loss control seriously, but we also offer a customer-centric approach to service, enabling insureds to operate in a safer environment while keeping their core business operations as their first priority. From thermal imaging, learning development resources and educational information, such as our online safety hub, we provide high-quality professional services to help reduce loss potential, loss costs and control unsafe acts and conditions.

Our service and expertise are backed by a professional staff and a commitment to the satisfaction of our customers. The average Great American Loss Control Consultant has more than 21 years of industry experience and more than 90% hold advanced degrees and certificates. Our field consultants are strategically located throughout the United States, so you can count on us wherever you are.

Loss Control Safety Hub

We are proud to offer an extensive library of technical guidance that covers actual and potential hazards specific to your industry segment. You can find real consultative advice right when you need it at GAIG.com/LossControl.

Training, Education and Videos

Collaborating with our business units, Loss Control offers periodic customer and agent webinars covering important topics and pertinent issues of the day. Through our agreement with [Streamery](#) we offer a library of over 800 specialized training and education courses to provide valuable training right when you need it.

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
800-221-7274
GAIG.com/LossControl

Steve Ringler

Divisional SVP
513-412-9604
sringler@gaig.com

Glenn Smith

Divisional VP of Field
205-821-1183
gsmith@gaig.com

Jared Bishop

Divisional AVP -
Customer Service
513-333-2227
jbishop@gaig.com

Mergers & Acquisitions Liability

The Mergers & Acquisitions Liability Division underwrites primary and excess Representations & Warranties, Tax Indemnity and Tax Credit insurance.

Our Representations & Warranties appetite is for transactions where the target company is domiciled in the United States or Canada, and where U.S. or Canadian law applies.

Our Tax appetite is for exposures under U.S. or Canadian law. We can offer a policy of up to \$50 million in limits.

Representations and Warranties Insurance

In most merger and acquisition (M&A) transactions, the seller makes contractual representations and warranties regarding its business. R&W insurance protects our clients' business deals against losses arising from R&W breaches. Great American's R&W insurance offers:

- On-staff underwriting, legal, tax and accounting experts to provide highly customized coverage
- Experienced claims handling to ensure customer satisfaction

Common risks that R&W insurance covers include errors in tax returns and/ or financial statements; unpaid taxes; employee benefit package issues; asset and equity ownership; intellectual property; and much more. Generally, submission requirements include names of the parties to the transaction, current draft of the deal agreement, most recent financial statements of the company being acquired, offering memorandum and desired coverage parameters.

Tax Indemnity Insurance

Tax Indemnity Insurance covers the risk associated with uncertain tax positions, including taxes, penalties and interest that may be incurred after or as part of a merger or acquisition. Generally, submission requirements include a legal opinion or tax memorandum addressing the uncertain tax position, a loss calculation (determination of what the potential additional tax, penalties and interest may be) and the reason that tax insurance is being requested together with associated tax returns.

For more information, contact:

Lorna Beebe
Divisional VP
201-364-2705
lbeebe@gaig.com

Marc Tortora
Divisional VP
917-843-6683
mtortora@gaig.com

John Culotta
Divisional VP
646-951-0703
jculotta@gaig.com

Wendy Rosenthal
Divisional VP
917-445-5188
wrosenthal@gaig.com

Main Contact

125 Park Ave., Ste. 1520
New York, NY 10017
GAIG.com/Mergers

Roy Reynolds

Divisional President
212-885-1581
rreynolds@gaig.com

Garry Gordon

Divisional SVP
212-885-1582
ggordon@gaig.com

Underwriting

Devorah Pomerantz

Divisional SVP
917-574-4702
dpomerantz@gaig.com

Claims

Nicholas A. Ritrivi

Divisional VP
Head of Claims
347-266-1134
nritrivi@gaig.com

Mid-Continent Group

General Liability, Commercial Auto, Umbrella and Inland Marine

Mid-Continent Group, based in Tulsa, Oklahoma, specializes in commercial casualty coverages with an emphasis on general liability for the construction, energy and difficult-to-place business in other industries. They provide a broad selection of General Liability, Commercial Auto, Inland Marine and Umbrella products.

Mid-Continent has expanded its offerings to include general liability coverage on a non-admitted basis either direct with the company or through its internal Agency. Group members include Mid-Continent Casualty Company, Mid-Continent Assurance Company, Oklahoma Surety Company and Mid-Continent Excess and Surplus Insurance Company.

With a focus on small to medium-sized businesses, new and tenured, that have difficulty obtaining severity-driven General Liability Mid-Continent offers coverage, including, but not limited to, the following business classes:

Commercial Property & Casualty

Admitted

- Electric Car Charger Installation
- Solar Installation/Maintenance
- Homebuilders
- Oil Lease Operators/Non-Owned Working Interests
- Flow Testers
- Pumper-Gaugers
- Oilfield Welders
- Roustabouts
- Energy
- Tank Owners' Pollution Liability
- Underground Storage Tank Contractors
- Commercial General Contractors

Non-Admitted

- Alarm installation, service and repair

- Chimney Sweeps
- Guides and Outfitters
- Pilot Cars Services
- Clubs
- Event Planners

Commercial Inland Marine

- Mobile Equipment Coverage for Construction, Energy & Agriculture
- Cargo & Transportation Coverages
- Installation Coverage
- Flexibility to write Inland Marine as a stand-alone product with a minimum premium as low as \$500

Agent Portal Products

These products are available on the MCG agent portal:

- Flow Tester

Main Contact

1437 S. Boulder, Ste. 200
Tulsa, OK 74119-3693
918-587-7221
800-722-4994
mcg-ins.com
GAIG.com/MidContinent

Bob Martin

President, COO
918-560-2733
rdmartin@mcg-ins.com

Underwriting

Lynn Marchbank

VP, Underwriting
918-588-1218
lmarchbank@mcg-ins.com

Claims

Raymond Corley

SVP, Claims
513-287-8116
rcorley@mcg-ins.com

- Homebuilders
- Mobile Welder
- Oilfield Welder
- Pumpers and Gaugers
- Underground Storage Tank Owner Pollution Liability (in eligible states)
- Oil Lease Operators
- Roustabout

Inland Marine:

- Builders Risk Non-Reporting
- Contractor's Equipment
- Cargo
- Installation
- Welder's PACK

National Interstate

Since 1989, National Interstate has specialized in serving the insurance needs of the wheels-based transportation industry. Our steadfast focus on developing niche expertise in product design, loss control and claim services has made National Interstate one of the most respected names in commercial transportation insurance today.

A Market Leader in Commercial Transportation Insurance

National Interstate offers an array of tailored insurance products and coverages, including traditional insurance and innovative alternative risk transfer solutions such as captive programs. A member of Great American Insurance Group, National Interstate Insurance Company is licensed in all 50 states, and we are proud to serve the following sectors:

- Fleet Trucking
- Bus (Motorcoach/School Bus/Fixed Route Transit)
- Limousines
- Paratransit and Non-Emergency Medical Transportation
- Ambulance
- Propane Haulers
- Waste Operations
- Crane, Rigging and Specialty Carriers
- General Commercial Insurance (Hawaii and Alaska only)

National Interstate offers a variety of insurance coverages, including:

- Auto Liability
- Auto Physical Damage
- Workers' Compensation
- Excess Liability
- General Liability
- Property and Inland Marine
- Motor Truck Cargo
- And more!

An Insurance Experience Built Around You®

Our teams of underwriters, loss control and claims experts work together to provide world-class customer service tailored to each market we serve.

Main Contact

3250 Interstate Dr.
Richfield, OH 44286-9000
800-929-1500

natl.com

GAIG.com/NationalInterstate

Tony Mercurio

Executive VP, Great American
CEO, National Interstate
tony.mercurio@natl.com

Shawn Los

Divisional Group President,
Great American
President and COO, National Interstate
shawn.los@natl.com

Julie McGraw

SVP and CFO
julie.mcgraw@natl.com

Underwriting

Jim Parks

VP and CUO
jim.parks@natl.com

Claims

Steve Winborn

SVP Claims and Risk Management
steve.winborn@natl.com

Michael Heramb

VP Passenger Division
michael.heramb@natl.com

Chris Mikolay

SVP Specialty Division
chris.mikolay@natl.com

George Skuggen

SVP Truck and National Accounts
Divisions
george.skuggen@natl.com

Ocean Marine

The specialized expertise of the Ocean Marine Division of Great American Insurance Group, plus a national network of skilled agents and brokers, enables us to provide unparalleled service to the marine industry. Only a handful of carriers have this depth of experience; fewer still have the extensive product selection and only one — Great American — has both.

Great American has been insuring ocean-related businesses since 1962. For more than 60 years, Great American has responded to the special needs of a marine-based business by developing one of the most extensive selections of Ocean Marine insurance products available from a single carrier. That gives every business the opportunity to package multiple coverages.

The Ocean Marine Division's specialized focus enables it to support select customer groups by providing the right coverage from our experienced underwriters. We provide a comprehensive suite of coverages for marina operators and boat dealers, passenger vessels, marine contractors, and international shippers of ocean cargo, just to name a few. Our in-house claims adjusting staff is always ready to fulfill our commitments with patience and compassion.

For more information, contact:

Noah Kingston

Divisional VP
Central Region
713-278-7237
njkingston@gaig.com

Rick Salway

Divisional VP, Yachts
212-510-0115
rsalway@gaig.com

Rodney Matteson

Divisional VP
Southeast Region
407-444-0308
rmatteson@gaig.com

Gordon Lewis

Divisional VP
NY Metro Region
212-510-0163
glewis3@gaig.com

Main Contact

28 Liberty Street, Ste 3610
New York, NY 10005
212-510-0100
oceanmarine@gaig.com
GAIG.com/OceanMarine

Michael Csorba

Divisional President
212-510-0146
mcsorba@gaig.com

Underwriting

Stephen Clark

Divisional SVP Underwriting
847-330-3286
slclark2@gaig.com

Claims

Carl Hees

Divisional SVP Claims
212-510-0106
chees@gaig.com

David Fowler

Divisional VP
West Region
415-805-9565
dfowler4@gaig.com

Roger Fernandes

Divisional AVP
Canadian Region
647-822-1774
rfernandes@gaig.com

Professional Liability

Great American's Professional Liability Division (PLD) is proudly backed by the financial strength of Great American Insurance Company, and operates with the goal of providing broad coverage, competitive rates and industry-leading service to support your business. PLD offers medical and non-medical service providers protection from claims alleging an act, error or omission by a firm, its staff or contractors working on its behalf.

Main Contact

PO Box 1178
Cincinnati, OH 45201
[GAIG.com/PLD](https://www.gaig.com/PLD)

Reina Gregorio

Divisional President
516-238-1772
rgregorio@gaig.com

Underwriting

David F. Blue, III

Divisional SVP
Alternative Distribution
443-401-3087
dblue@gaig.com

Nelson Arache

Divisional SVP
Open Brokerage
646-574-7649
narache@gaig.com

Kyle Laudadio

Divisional VP
Medical Professional and Telehealth
610-742-4449
klaudadio@gaig.com

Claims

Jesse Gutierrez

Divisional SVP
374-920-6707
jfgutierrez@gaig.com

*Design Professionals Liability***Joe Miller**

Divisional VP
240-459-5392
jsmiller2@gaig.com

Trinh Ta

Sr. Underwriter
410-353-1500
tta@gaig.com

Jennie McCollum

Underwriting Manager
410-610-3938
jmccollum@gaig.com

Eric Nelson

Sr. Underwriter
216-386-3554
enelson@gaig.com

*Operations and Compliance***Stacy Hoffman**

Divisional SVP
484-735-2691
sjhoffman@gaig.com

Phil Howard

Divisional VP
610-223-0512
pjhoward@gaig.com

*MPL & Accountants**Professional Liability***Steve Roeder**

Divisional VP
646-574-7693
sroeder@gaig.com

Erin Brink

Underwriting Manager
646-276-8193
ebrink@gaig.com

Patrick Meyers

Underwriting Manager
917-890-1878
pmeyers@gaig.com

Alex Jorgensen

Sr. Underwriter
201-232-5338
anjorgensen@gaig.com

*Lawyers Professional Liability***Jesse Gutierrez**

Divisional SVP
374-920-6707
jfgutierrez@gaig.com

Carol Threlkeld

Divisional VP
312-515-0993
cthrelkeld@gaig.com

Matt Gorman

Underwriter
646-737-4758
mgorman2@gaig.com

*Programs Professional Liability***Matt Ehmann**

Divisional VP
484-735-2695
mehmann@gaig.com

Mike Schrandt

Underwriting Manager
484-781-5584
mschrandt@gaig.com

*Claims***Sam Marcus**

Divisional VP
MPL/Accountants/Lawyers/Canada
347-554-0371
smarcus@gaig.com

Roseanne DeBellis

Divisional VP
Design Professionals/Programs/
Healthcare
347-226-0803
rdebellis@gaig.com

*Canada***Maia Espejo**

Divisional AVP
416-602-9668
mespejo@gaig.com

Property & Inland Marine

We are a team of specialists driven to help protect the financial stability of our customers through tailored insurance solutions. Our mission is to enable you to prosper by being a leading provider of risk management solutions using property and inland marine insurance products and services.

Service Minded. Solution Driven. Specialty Focused. That's what we are, and we can be counted on to help you. We're one of the few carriers with a dedicated Property & Inland Marine Division. Our specialized Claims and Underwriting teams are highly experienced, allowing us to be experts in the industries we serve. We believe our expertise is second to none.

We specialize in the following:

Inland Marine Coverages

- Builder's Risk
- Contractor's Equipment
- Difference in Conditions
- Installation Floater
- Miscellaneous Floater
- Motor Truck Cargo
- Oil & Gas
- Solar Energy

Property Coverages

- Commercial Property
- Excess Property

Industries

- Construction
- Energy & Renewables
- Transportation

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
GAIG.com/PIM

Julie Kadnar

Divisional Group
President, Great American
Divisional President,
Property & Inland Marine
513-287-8219
jkadnar@gaig.com

Underwriting

Katie Kazemi

Divisional SVP
513-287-8161
kkazemi@gaig.com

Claims

Josh Schaad

Divisional SVP
513-333-6914
jschaad@gaig.com

West Operations

Brenda Atkins

Divisional SVP
972-437-7151
batkins@gaig.com

Northeast Operations

Jeff Gilbert

Divisional SVP
315-445-3922
jgilbert@gaig.com

Mid-West Operations

Kim Paff

Divisional SVP
513-287-8165
kpaff@gaig.com

South Operations

Chris Hurley

Divisional SVP
513-345-6413
cyhurley@gaig.com

Public Sector

Great American Insurance Group's Public Sector Division is recognized as the leading insurer and reinsurer for Pools across the country. We are committed to providing solutions that align with the pooling community's unique risk characteristics, values, and goals.

Who We Serve

Great American provides customized insurance programs for liability, property, and workers' comp, that meet the unique risk management needs of the pooling community - including JPA's, JIF's, risk retention groups, captives, and more.

Our targeted classes within these public entities include:

- Municipalities
- Public schools (K-12 and limited community colleges)
- Special services districts

Our Coverage Offerings

Great American offers the following coverages to meet various public sector risks:

Multi-Line Liability Coverage

- Up to \$20 million in capacity (limits will vary by territory and risk characteristics)
- General liability, auto, law enforcement, public officials, and school board legal liability
- Minimum self-insured retentions and premiums may apply

Property Coverage

- Per occurrence coverage, with limits up to \$100 million
- All-risks perils
- Machine and equipment breakdown
- Auto physical damage
- Property coverage is not available in Tier I, Tier II or Tornado Alley
- Earthquake and flood available with certain restrictions in high-risk zones
- Coverage for acts of terrorism (excludes NBCR)

Buffer and Excess Workers' Compensation

- Statutory coverage for schools over \$250,000 SIR
- Buffer comp available for schools and municipalities (with police and fire)- Limits up to \$2 million

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
513-345-6473
[GAIG.com/PublicSector](https://www.gaig.com/PublicSector)

Scott Rohr

Divisional President
804-370-0563
sarohr@gaig.com

Underwriting

Paul Cunney

Divisional SVP, Underwriting
516-265-9386
pcunney@gaig.com

John Koch

Divisional SVP, Actuary
804-396-6027
jmkoch@gaig.com

Claims

Regina DePumpo

Divisional VP
804-823-8431
rdepumpo@gaig.com

Restricted Classes

- Transit-only
- Electric and gas generating utilities
- Port authority only
- Stand-alone professional
- Individual risks/ground-up

Republic Indemnity

For over 50 years, Republic Indemnity has maintained its reputation as a premier California Workers' Compensation insurance carrier, demonstrating consistency, resiliency and financial stability.

Workers' Compensation insurance can be challenging, with confusing regulations, pricing, billing, audit and claims issues. We understand the marketplace and pricing. We provide reliable, consistent service through various market cycles, economic fluctuations and regulatory changes, and we help find solutions that work for everyone.

Here are some of the benefits of working with Republic:

- Our dedicated underwriters are empowered to make judgements calls.
- Our claims adjusters are committed to helping injured workers get the medical care they need to help them recover and get back to work as soon as possible.
- Our loss control consultants provide employers with safety tools, resources and programs that go above and beyond standard safety content.
- Brokers and employers can manage their accounts with a full suite of online cutting-edge technology tools.

Republic Indemnity is headquartered in Calabasas, California, with offices in San Francisco and San Diego. We provide Workers' Compensation coverage for small to large-sized businesses in the western United States.

Main Contact

4500 Park Granada Blvd., Ste 300
Calabasas, CA 91302
818-990-9860
RepublicIndemnity.com
GAIG.com/RepublicIndemnity

Gene Simpson

President
415-954-3404
esimpson@ri-net.com

Underwriting

Sean Pepper

Divisional SVP
818-382-1022
spepper@ri-net.com

Janet Miller

Divisional SVP
415-954-3413
janetm@ri-net.com

Singapore Branch

Great American Insurance Company, Singapore Branch offers an extensive list of insurance solutions to a wide variety of commercial customers. The Singapore Branch is dedicated to delivering exceptional service to its customers, and its experienced team of underwriters will help to tailor a policy for each customer's specific needs. The Singapore Branch's comprehensive portfolio of products provides an insurance solution to a broad array of industries including:

- Marine Cargo
- Marine Hull & Machinery
- Marine Liability
- Professional and Executive Risks
- Property
- Engineering
- General Liability
- General Accident
- Personal Accident
- Work Injury
- Motor
- SME Package
- Cyber

Business Leaders

Larry Kwok

Senior Director, Marine Asia
(excluding Korea)
+65-6804-6005
larry.kwok@sg.gaig.com

Moonkee Choi

Senior Director, Korea market
+65-6804-6027
moonkee.choi@sg.gaig.com

Heng Shoon Kwang

Director, Distribution
+65-6804-6045
shoonkwang.heng@sg.gaig.com

Chris Ang

Director, P&C Underwriting
+65 6804 6065
chris.ang@sg.gaig.com

Main Contact

3 Temasek Ave., Ste.16-01
Centennial Tower
Singapore 039190
+65-6804-6000

GAIC.com.sg

GAIG.com/Singapore

Chee Keng Koon

Chief Executive Officer
chee.kengkoon@sg.gaig.com

Vanessa Teo

Chief Financial & Operating Officer
+65-6804-6011
vanessa.teo@sg.gaig.com

Specialty Construction

Specialty Construction provides loss-sensitive practice policies and wrap-up solutions to the construction industry focusing on workers' compensation and general liability insurance for general contractors, large trade contractors and owners.

We recognize the need for an exclusive focus on effective management for construction risks that could not only threaten the progress and completion of a construction job, but also the safety of contractors and subcontractors on the job. With our wrap-up program, we are able to provide the following country-wide:

- Uniformity of insurance coverage and limits for all enrolled contractors and subcontractors, as well as the owner or general contractor sponsoring the wrap-up.
- Comprehensive loss prevention services designed to help minimize risks and job site hazards through resources and technology innovation.
- Proactive claims handling, managed care, disability management and return to work programs.
- A dedicated team of construction service professionals focused on underwriting, risk engineering, claims administration and program management.
- Various types of projects, including Healthcare, Sports and Entertainment Arenas, Higher Education, General Building, Data Centers, Water/Sewer, Infrastructure, Manufacturing and Energy Projects.

Coverages:

- Workers' Compensation: Master policy with individual contractor policies.
- General Liability: Single policy with flexible limits and coverage based on exposures and program needs.
- Typical program retention of \$250,000.
- Product-Completed Operations limit up to statute of repose.
- General Aggregate Limit that renews annually for the duration of the project.
- Per Project Limits afforded on rolling programs.
- Repair work period extension and punch list work are included in the program.
- Ability to work with other Great American divisions to provide excess liability, contractor's pollution liability and builder's risk coverages.

Main Contact

5 Waterside Crossing
Windsor, CT 06095

GAIG.com/

SpecialtyConstruction

Tom Boudreau

Divisional SVP
860-298-2508
tmboudreau@gaig.com

Claims

Angela Cerini

Divisional VP
860-298-7322
acerini@gaig.com

Underwriting

Linda DiOrio

Divisional VP
860-298-7321
ldiorio@gaig.com

Brad Jamison

Divisional AVP
785-840-1159
bjamison@gaig.com

Specialty Equipment

We know commercial equipment.

For more than 40 years, Specialty Equipment has been serving businesses in the commercial equipment industry throughout the United States and Canada. These businesses have trusted us to reduce risk, help drive profitability and meet the needs of their customers.

The primary markets we serve include:

- Equipment Finance Companies
- Equipment Dealers & Distributors
- Fintech & E-commerce
- Equipment Lease Brokers
- Equipment Manufacturers
- Agency Programs

Our suite of customizable protection programs include:

- Lease Insurance
- Rental Insurance
- Point of Sale Insurance
- Commercial Vehicle Insurance Protection
- Contingent & Excess Liability Insurance
- Residual Value Insurance
- Stipulated Loss Value Gap Insurance
- Insurance Tracking and Verification Services
- Machine Tool Operator Error

From office to construction, transportation to medical, and most every equipment category in between, Specialty Equipment is here to serve the needs of the commercial equipment industry.

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
866-676-5677 Toll-free
425-649-6084 Claims
specialtyequipment@gaig.com
[GAIG.com/SpecialtyEquipment](https://www.gaig.com/SpecialtyEquipment)

Vic Villegas

Divisional President
513-763-8327
vvillegas@gaig.com

*Underwriting and Business
Development*

Ken Schneider

Divisional SVP
513-763-7091
kwschneider@gaig.com

Claims

Chris Wright

Divisional VP
425-649-6084
cwright@gaig.com

Service Operations

3326 160th Ave. SE, Ste. 400
Bellevue, WA 98008

Tom Allen

Divisional VP
425-649-5903
tallen@gaig.com

Specialty Human Services

Since 1980, Great American's Specialty Human Services Division (SHS) has managed Great American's insurance program for social service agencies and non-profit organizations.

The SHS Division's Claims, Risk Management, Underwriting and Marketing teams work hand-in-hand to offer unmatched service and comprehensive coverage to nearly 16,000 organizations nationwide.

Agents and insured organizations have come to rely on Great American's Specialty Human Services for exemplary customer service, expanded program eligibility, an innovative product portfolio and inclusive beyond-the-policy services, such as dedicated claims handling, risk management, training, marketing and sales management.

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
800-722-3260
SpecialtyHumanServices.com
GAIG.com/SHS

Mike Liguzinski

Divisional President
800-722-3260
mliguzinski@gaig.com

Underwriting

Kevin Duke

Divisional SVP
513-333-2219
knduke@gaig.com

Claims

Keith Hammersmith

Divisional SVP
513-287-8155
khammersmith@gaig.com

Product and Technology

Phil Shirk

Divisional VP
800-722-3260
pshirk@gaig.com

Sales and Underwriting

Matthew Manion

Divisional VP, Sales
513-412-4315
mmanion2@gaig.com

Kent Barnes

Divisional VP, Underwriting
312-385-4187
kbarnes2@gaig.com

National Brokers

Sue Price

Divisional VP, Sales
312-385-4162
sprice@gaig.com

Programs

Liz Urso

Divisional VP
312-385-4153
eurso@gaig.com

Strategic Comp

Strategic Comp gives businesses more control over their costs, risks and outcomes than ever before. With nationwide service capabilities, our Paid Loss Aggregate Deductible program welcomes accounts with excellent loss experience as well as those with poor loss history and high e-mods. Here's how we make it work for everyone:

- **Change the model** – Strategic Comp's unique aggregate deductible program helps insureds achieve far better outcomes and lets them pocket the extra savings that result. Our deductible program caps their risk and does not require stacked security.
- **Cut the risks** – Our loss control experts will identify clear, practical ways that insureds can reduce their workplace incidents and provide hands-on help with implementing those changes.
- **Control the claims** – All Strategic Comp insureds get highly engaged, local field adjusters with low caseloads. Our field adjusters average 60 open claims.

We seek to provide a long-term solution to companies' workers' compensation needs. Let's make this work for everyone.

Main Contact

301 E. Fourth St., 24th Floor
Cincinnati, OH 45202
800-467-7725
StrategicComp.com
GAIG.com/StrategicComp

Jon Goldman

Divisional President
513-412-1276
jgoldman@strategiccomp.com

Underwriting

Aidan Jordan

Divisional VP
504-846-3621
ajordan@strategiccomp.com

Claims

Stacy Kersten

Divisional SVP
513-287-8139
skersten@strategiccomp.com

Marketing

Karen F. Wise

Marketing Director
770-325-3019
706-570-7464 mobile
kwise@strategiccomp.com

Kimberly Poston

Marketing Director
770-325-2998
615-944-2107 mobile
kposton@strategiccomp.com

Summit

Helping businesses maximize their workers' compensation investment

Summit provides workers' compensation services to businesses in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas and Virginia. Summit is based in Lakeland, Florida, and has offices in Baton Rouge, Louisiana, and Gainesville, Georgia.

Summit has built a solid reputation in the insurance industry by providing outstanding service to thousands of employers throughout the southeastern United States. Our family of carriers provides a variety of options to fit workers' compensation needs of many types of businesses. Each is managed by Summit and is supported by our extensive resources.

Our Companies

Summit manages the day-to-day operations of six workers' compensation insurance carriers.

- Bridgefield Casualty Insurance Company, rated "A+" (Superior) by AM Best Company**
 A Summit affiliate. Coverage available in Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas and Virginia.
- Bridgefield Employers Insurance Company, rated "A+" (Superior) by AM Best Company**
 A Summit affiliate. Coverage available in Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas and Virginia.
- Bridgefield Indemnity Insurance Company, rated "A+" (Superior) by AM Best Company**
 A Summit affiliate. Coverage available in Alabama, Arkansas, Illinois, Indiana, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas and Virginia.
- BusinessFirst Insurance Company, rated "A-" (Excellent) by AM Best Company**
 A stock insurance company managed by Summit. Coverage available in Florida, Georgia, Indiana, Kentucky, North Carolina, South Carolina, Tennessee and Virginia. BusinessFirst Insurance Company and affiliate RetailFirst Insurance Company make up RetailFirst Insurance Group.
- RetailFirst Insurance Company, rated "A-" (Excellent) by AM Best Company**
 A stock insurance company managed by Summit. Coverage available in Florida. RetailFirst Insurance Company and affiliate BusinessFirst Insurance Company make up RetailFirst Insurance Group.
- Retailers Casualty Insurance Company, rated "A-" (Excellent) by AM Best Company**
 A stock insurance company managed by Summit. Coverage available in Alabama, Arkansas, Louisiana, Mississippi, Oklahoma and Texas.

Main Contact

PO Box 988
 Lakeland, FL 33802-0988
 800-282-7648
Summitholdings.com
GAIG.com/Summit

James Wood

President
 james.wood@summitholdings.com

Mike Arnold

Divisional SVP
 mike.arnold@summitholdings.com

Trucking

Great American's Trucking Division is a leading provider of insurance products for the long-haul trucking industry and specializes in service to Owner-Operators. Our focus on trucking started in the early 1990s with the development of a trucking Physical Damage policy. Since then, it has evolved to include a complete suite of products and services supporting the independent contractor including Physical Damage, Non-Trucking Liability, Occupational Accident, Contingent Liability, our signature Rig Ready® repair service, Deductible Buyback and TruXpro® which includes downtime and rental reimbursement.

Our experienced team is dedicated entirely to trucking, all day, every day. This niche expertise allows us to provide the products drivers need and the service they deserve to get them back on the road faster.

Main Contact

301 E. Fourth St.
Cincinnati, OH 45202
800-643-7882
truckers@gaig.com
GreatAmericanTrucker.com
GAIG.com/Trucking

Randal Smith

Divisional President
513-744-2045
rmsmith@gaig.com

Claims

Michele Mezzone

Divisional VP
513-412-0891
mmezzone@gaig.com

Underwriting

Maria Redrow

Divisional SVP
513-333-6929
mredrow@gaig.com

Vanliner

Founded in 1978 by movers and for movers, Vanliner Insurance Company has grown to become the country's top insurance provider for the moving and storage, last mile and home delivery industries.

Moving and Storage and Last Mile Insurance Experts

You deserve a true expert who understands the nuances of your moving and storage and last mile delivery business, and how best to protect it. The Vanliner team's mission is to provide first-class insurance products, including innovative alternative risk transfer (ART) programs and captives, tailored to your specific needs.

A member of Great American Insurance Group and subsidiary of National Interstate Insurance Company, we are licensed in all 50 states and offer a range of coverages to all fleet sizes and independent owner-operators in the following industry sectors:

- Moving and Storage
- Last Mile Delivery
- Home Delivery
- Parcel Delivery

Vanliner offers a variety of insurance coverages, including:

- Auto Liability
- Auto Physical Damage
- Workers' Compensation and Employee Liability
- Commercial Umbrella
- Property
- Garage Liability and Garage Keepers
- Movers and Warehousemen's' Liability
- Occupational Accident

An Insurance Experience Built Around You®

Our teams of underwriters, loss control and claims experts work together to provide world-class customer service tailored to each market we serve.

Main Contact

3250 Interstate Dr
Richfield, OH 44286
800-325-3619

vanliner.com

GAIG.com/Vanliner

Colleen Shepherd

President
800-325-3619 x9315
colleen.shepherd@vanliner.com

Underwriting

Keith Boyle

SVP Underwriting
800-325-3619 x9492
keith.boyle@vanliner.com

Claims

Jen Novak

VP Claims
800-325-3619 x9384
jen.novak@natl.com

Online portal(s) may not be available at all times. Coverage and benefits are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. The products described in this Directory are provided by one or more of the following members of Great American Insurance Group (collectively "Great American") with their principal place of business at 301 E. Fourth St., Cincinnati, OH 45202 unless otherwise noted:

Great American Insurance Company - Great American Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 16691.

Great American Insurance Company – Canadian Branch, a foreign insurer authorized to insure risks in all Canadian Provinces and Territories, located at Suite 3200, Bay Adelaide Centre - North Tower, 40 Temperance St., Toronto, Ontario, M5H 0B4.

Great American Insurance Company – Singapore Branch, a licensed insurer in Singapore, located at 3 Temasek Avenue, #16-01 Centennial Tower, Singapore 039190. Registration number T15FC0029B.

Great American Alliance Insurance Company - Great American Alliance Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 26832.

Great American Assurance Company - Great American Assurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 26344.

Great American Casualty Insurance Company - Great American Casualty Insurance Company is an OH domiciled property and casualty insurance company, authorized in AL, FL, IN, KY, LA, MD, MO, OH, TN and TX, NAIC number 39896.

Great American E & S Insurance Company - Great American E & S Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C., NAIC number 37532.

Great American Fidelity Insurance Company - Great American Fidelity Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C., NAIC number 41858.

Great American Insurance Company of New York - Great American Insurance Company of New York is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 22136.

Great American Protection Insurance Company - Great American Protection Insurance Company is an OH domiciled property and casualty insurance company, authorized in CA, IN, KY, MS, OH and WA only, and eligible to underwrite surplus lines insurance in all other states except in CO, CT, FL, LA, ME, MN, NV, NH, NY, OK, RI and VT, NAIC number 38580.

Great American Security Insurance Company - Great American Security Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 31135.

Great American Spirit Insurance Company - Great American Spirit Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., NAIC number 33723.

American Empire Insurance Company - American Empire Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C. except in ME, MA, NH, PA, and VT, and eligible to only underwrite surplus lines insurance in HI and PA, NAIC number 37990.

Great American Risk Solutions Surplus Lines Insurance Company - Great American Risk Solutions Surplus Lines Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C., with its principal place of business at 301 E. Fourth St., Cincinnati, OH 45202, NAIC number 35351.

Mid-Continent Assurance Company - Mid-Continent Assurance Company is an OH domiciled property and casualty insurance company, authorized in CA, CT, DE, FL, HI, ID, LA, ME, MA, MO, NE, NH, ND, NJ, OH, OK, PA, RI, TX, VT, VA, WV, WI and the D.C. only, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 15380.

Mid-Continent Casualty Company - Mid-Continent Casualty Company is an OH domiciled property and casualty insurance company, authorized in all states except in AK and NY, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 23418.

Mid-Continent Excess and Surplus Insurance Company - Mid-Continent Excess and Surplus Insurance Company is an OH domiciled surplus lines insurance company, eligible to underwrite surplus lines insurance in all states and the D.C. except in AL, CA, IN, NY and WA, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 13794.

Oklahoma Surety Company - Oklahoma Surety Company is an OH domiciled property and casualty insurance company, authorized in the States of AR, KS, LA, OH, OK and TX only, with its principal place of business at 1437 S. Boulder Ave., Suite 200, Tulsa, OK 74119, NAIC number 23426.

National Interstate Insurance Company - National Interstate Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and

the D.C., with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 32620.

National Interstate Insurance Company of Hawaii, Inc. - National Interstate Insurance Company of Hawaii, Inc. is an OH domiciled property and casualty insurance company, authorized in HI, MI, NJ and OH only, with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 11051.

Triumpe Casualty Company - Triumpe Casualty Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C. except in NY and WY, with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 41106.

Vanliner Insurance Company - Vanliner Insurance Company is an OH domiciled property and casualty insurance company, authorized in all states and the D.C., with its principal place of business at 3250 Interstate Dr., Richfield, OH 44286, NAIC number 21172.

Bridgefield Casualty Insurance Company - Bridgefield Casualty Insurance Company is a FL domiciled property and casualty insurance company, authorized in AL, AR, FL, GA, IL, IN, KY, LA, MS, NC, OK, SC, TN, TX, and VA, with its principal place of business at 117 North Massachusetts Avenue, Lakeland, Florida 33801. NAIC number 10335.

Bridgefield Employers Insurance Company - Bridgefield Employers Insurance Company is a FL domiciled property and casualty insurance company, authorized in AL, AR, FL, GA, IL, IN, KY, LA, MS, NC, OK, SC, TN, TX, and VA, with its principal place of business at 117 North Massachusetts Avenue, Lakeland, Florida 33801. NAIC number 10701.

Bridgefield Indemnity Insurance Company - Bridgefield Indemnity Insurance Company is an OH domiciled property and casualty insurance company, authorized in AL, AR, IL, IN, LA, MS, OK, SC, TN, TX, and VA, with its principal place of business at 301 E. Fourth St., Cincinnati, OH 45202. NAIC number 16618.

Republic Indemnity Company of America - Republic Indemnity Company of America is a CA domiciled property and casualty insurance company, authorized in all states and the D.C. except in CT, MA, MN, NH, NJ, NY, ND, PA, VT and WY, with its principal place of business at 4500 Park Granada Blvd., Ste 300, Calabasas, CA 91302, NAIC number 22179.

Republic Indemnity Company of California - Republic Indemnity Company of California is a CA domiciled property and casualty insurance company, authorized in all states and the D.C. except in CT, FL, ME, MA, MN, NH, NJ, NY, ND, PA, VT, VA and WY, with its principal place of business at 4500 Park Granada Blvd., Ste 300, Calabasas, CA 91302, NAIC number 43753.

El Águila, Compañía de Seguros, S.A. de C.V. - El Águila, Compañía de Seguros, S.A. de C.V. is an insurer duly authorized in Mexico pursuant to the Insurance and Surety Institutions Law, with its principal place of business at Avenida Insurgentes Sur 1106, Piso 1, Col. Tlaquehemecatl, Delegación Benito Juárez, C.P. 03200, Ciudad de México.

ABA Insurance Services Inc. - ABA Insurance Services Inc. is an OH domiciled insurance agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122, CA license number 0663200.

Professional Risk Brokers, Inc. - Professional Risk Brokers, Inc. is a NC domiciled insurance agency with its principal place of business at 3436 Toringdon Way, Suite 200, Charlotte, NC 28277, CA license number 0F00791.

Great American Insurance Agency, Inc. - Great American Insurance Agency, Inc. is an OH domiciled insurance agency, CA license number 0D73811.

Summit Consulting, LLC - Summit Consulting, LLC is a FL domiciled managing general agency with its principal place of business at 117 North Massachusetts Avenue, Lakeland, Florida 33801.

Great American International Insurance (UK) Limited - Great American International Insurance (UK) Limited is registered at One Temple Quay, Temple Back East, Bristol, BS1 6DZ in England as Company No. 02714031. Great American International Insurance (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority under registration number 202874.

Great American International Insurance (EU) DAC - Great American International Insurance (EU) DAC is registered in Ireland at Station House, Dublin Road, Malahide, County Dublin, Ireland, and regulated by the Central Bank of Ireland, registration number 380145.

Crop Risk Services, Inc. - Crop Risk Services, Inc. is an IL domiciled insurance agency with its principal place of business at 132 S. Water St., Decatur, IL 62523, CA license number 0G66571.

All insurance products referred to in this Directory are subject to availability and qualifications. Not all companies are licensed in all jurisdictions. Not all products are available in all jurisdictions. Licensing information is current as of January 2025.

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Products Availability - All Products and Services - The information and descriptions of products and services contained in this Directory are intended as general information and do not contain all of the terms, conditions, limits and exclusions applicable to the products and services offered by Great American. Great American may make improvements and/or changes in the products, services and/or programs described in this Directory at any time without notice.

None of the information and descriptions contained in this Directory should be viewed as an offer to sell or as a solicitation to purchase any of Great American's products or services. Availability of the products and services described in this Directory varies by jurisdiction and some may be offered outside of your jurisdiction.

This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful.

This Directory does not amend, modify or supplement any insurance policy. Your eligibility for particular products and services is subject to final determination of applicable underwriting qualifications and acceptance by Great American.

This Directory does not make any representation that coverage does or does not exist for any particular claim or loss, or type of claim or loss, under any such policy. Whether coverage exists or does not exist for any particular claim or loss under any such policy depends on the facts and circumstances involved in the claim or loss and all applicable policy wording. The precise coverage afforded is subject to the terms, conditions, limits and exclusions of the policies as issued and may vary from the general, summarized coverage descriptions in this Directory. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. In the event of a discrepancy between the descriptions in the Directory and the insurance policy, the insurance policy shall control.

Disclaimer applicable to multi-peril crop insurance products: In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at www.usda.gov/oascr/filing-program-discriminationcomplaint-usda-customer and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form.

To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

Financial Ratings

Specialty Property & Casualty Insurance Group	AM Best ¹	Standard & Poor's ²	Moody's ³
Great American Insurance Company (lead)	A+ (Superior)	A+	A1
Great American Alliance Insurance Company	A+ (Superior)	A+	A1
Great American Assurance Company	A+ (Superior)	A+	A1
Great American Casualty Insurance Company	A+ (Superior)	A+	A1
Great American E & S Insurance Company	A+ (Superior)	A+	A1
Great American Fidelity Insurance Company	A+ (Superior)	A+	A1
Great American Insurance Company of New York	A+ (Superior)	A+	A1
Great American Protection Insurance Company	A+ (Superior)	A+	A1
Great American Security Insurance Company	A+ (Superior)	A+	A1
Great American Spirit Insurance Company	A+ (Superior)	A+	A1
Great American Risk Solutions Surplus Lines Insurance Company	A+ (Superior)	A+	Not Rated
American Empire Insurance Company	A+ (Superior)	A+	Not rated
Mid-Continent Casualty Company (lead)	A+ (Superior)	A+	Not rated
Mid-Continent Assurance Company	A+ (Superior)	Not Rated	Not rated
Mid-Continent Excess and Surplus Income Company	A+ (Superior)	Not Rated	Not rated
Oklahoma Surety Company	A+ (Superior)	A+	Not rated
Great American Contemporary Insurance Company (lead)	A+ (Superior)	A+	A1
Bridgefield Casualty Insurance Company	A+ (Superior)	A+	Not rated
Bridgefield Employers Insurance Company	A+ (Superior)	A+	Not rated
Bridgefield Indemnity Insurance Company	A+ (Superior)	Not Rated	Not rated
Republic Indemnity Company of America	A+ (Superior)	A+	A1
Republic Indemnity Company of California	A+ (Superior)	A+	Not Rated
National Interstate Insurance Company (lead)	A+ (Superior)	Not Rated	Not rated
National Interstate Insurance Company of Hawaii	A+ (Superior)	Not Rated	Not Rated
Triumphe Casualty Company	A+ (Superior)	Not Rated	Not Rated
Vanliner Insurance Company	A+ (Superior)	Not Rated	Not Rated

International Operations	AM Best ¹	Standard & Poor's ²	Moody's ³
El Águila, Compañía de Seguros	A- (Excellent)	Not rated	Not rated
Great American International Insurance (EU) DAC	Not rated	A+	Not rated
Great American International Insurance (UK) Ltd.	Not rated	A+	Not rated

¹ AM Best rating of "A+" is second of 16 ratings; "A-" is fourth of 16 ratings.

² Standard & Poor's rating of "A+" is fifth of 22 ratings.

³ Moody's rating of "A1" is fifth of 21 ratings.



301 E. Fourth St.
Cincinnati, OH 45202
800-545-4269
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