



GREAT AMERICAN.
INSURANCE GROUP

580

DIRECTORY OF PRODUCTS AND SERVICES

Corporate Headquarters
580 Walnut Street / Cincinnati, OH 45202
GreatAmericanInsurance.com

Directory of Companies,

Products and Services

www.GreatAmericanInsurance.com

as of July 30, 2010

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AGRIBUSINESS® / www.MyAgritrust.com

Great American's AgriBusiness® Division has been insuring farm and ranch operations for 100 years. We specialize in providing coverage for full-time operating farms and ranches and agricultural operations on a nationwide basis. We operate through independent agents who also specialize in the rural market and have been selected for their underwriting and marketing expertise in supporting the rural customer. Great American Insurance Company has maintained an A (Excellent) rating or better with A.M. Best for over 100 years, and is recognized as one of the country's most stable and reputable insurance companies.

The Division has two primary underwriting operations: the Farm Center, located in Cincinnati, Ohio and the Equine Farm Center, located in Ocala, Florida.

The Farm Center offers specialized programs and coverages for dairy farms (DairyPak®), seed merchants, livestock operations, vegetable farms and others. Through the variety of insurance products available, we are able to meet the risk management needs of the wide range of agricultural operations.

Through professional independent equine agents, our Equine Farm Center offers a full line of property and casualty products for the equine community. We also offer mono line property and liability, care, custody and control, umbrella and auto insurance to the horse farm community. Specialized coverages for individual horse owners, race horse owners and riding clubs are available.

If you would like to locate a Great American agent in your area or become an agent, please contact us.

Product Management

Great American Insurance Company has updated its policies to further strengthen one of the best programs currently available for farmers and ranchers. You can now protect your assets with comprehensive and flexible coverage from one of the leaders in property/casualty insurance. Great American's Farm and Ranch Property and Casualty Insurance Center is staffed by experts in farm underwriting, claims, and policyholder services. Since farm and ranch insurance is our only business, we understand your critical issues as only agricultural specialists can.

AgriPak® (P&C Coverage) - Comprehensive and flexible insurance coverages for farms operated by individuals, partnerships, corporations, and limited liability companies.

Equine Farm & Ranch AgriPak® (P&C Coverage) - Provides Farm & Ranch coverage, Care, Custody or Control Coverage, coverage for Race Horse owners, Riding Clubs or Individual Horse Owners.

DairyPak® (P&C Coverage) - Innovative insurance coverages designed specifically for today's complex dairy operation

AgriPro® (Commercial Ag P&C Coverage) - Industry leading insurance coverage for commercial farm and ranch operations.

AgriGuard® (Umbrella Coverage) - Provides broad catastrophic protection for farm, auto and watercraft liability coverage.

Equipment Breakdown (Property Coverage) - The equipment breakdown coverage, available through Great American AgriPak policy, fills important coverage gaps for farms, including mechanical breakdown, artificially generated electrical current, explosion of steam equipment, internal loss or damage to steam equipment, and internal loss or damage to water heating equipment. For the farm residence, the coverage includes mechanical breakdown, electrical breakdown (except brownout and power surge), and tearing apart, cracking, burning, or bulging of a steam or hot water system or air conditioning system.

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ALTERNATIVE MARKETS / www.greatamericancaptive.com

The **Alternative Markets** Division of Great American Insurance Group is a leader in the development of long-term, profitable captive partnerships with agents, associations, and large accounts (via group or single entity captive structures).

For more than a decade we have delivered customized solutions to our partners, establishing a reputation for flexibility, responsive service and open communication. Our risk-sharing business model is a great alternative to the traditional commercial marketplace, offering you the following:

- the opportunity to build a **TRUE PARTNERSHIP**: we are committed to building long-term relationships that emphasize transparency, communication and collaboration. By working together we are able to achieve a strategic advantage in the marketplace that sets you (and us) apart from the competition.
- captive **EXPERTISE**: our business is built around the captive risk-sharing business model. Put simply - captives are all that we do. Our team of experts will work with you to write business, customizing program solutions that bring value to your clients.
- **FRANCHISE VALUE**: we follow a deliberate appointment process. As a result, our products and services are not found on every street corner. In fact, as an agency captive partner you may be the only firm in a territory with access to our suite of commercial line products!

Cyber Risk

Our suite of cyber risk insurance products was developed to protect commercial enterprises, including not-for-profit organizations, from a variety of exposures inherent with the use of the Internet as a business tool. At the core of this insurance solution is the ISO® Information Security Protection Policy (ISPP) which provides both first and third party coverage through eight insurance agreements. A modular policy, these coverages may be purchased individually, collectively or in any combination.

- Insuring Agreement 1: Website Publishing Liability
- Insuring Agreement 2: Network Security Liability
- Insuring Agreement 3: Programming Errors & Omissions Liability
- Insuring Agreement 4: Replacement or Restoration of Electronic Data
- Insuring Agreement 5: Extortion Threats
- Insuring Agreement 6: Business Income and Extra Expense
- Insuring Agreement 7: Public Relations Expense
- Insuring Agreement 8: Security Breach Expense

In addition, Insuring Agreement 2 and Insuring Agreement 8 are sold with enhanced customer services offered by IdentityTheft911.

For more information about Cyber Risk Insurance please contact Jeremy Ong, jong@gaic.com or email us at altmarkets@gaic.com.

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BONDS / www.GreatAmericanBonds.com

Great American's **Bond Division** writes a wide range of surety and fidelity products including standard contract surety, fidelity and crime insurance, commercial surety and miscellaneous non-contract surety and fidelity. Please visit our website at www.GreatAmericanBonds.com to find the Great American office closest to you.

580 Walnut Street, Suite 700 • Cincinnati, OH 45202-3810

Standard Contract Surety writes contract surety for general contractors, subcontractors and specialty trade contractors with approximately twenty strategically located contract underwriting marketing offices throughout the United States. Many of these offices can also write non-contract bonds and small fidelity bonds.

Main Office: 580 Walnut Street, Suite 700 • Cincinnati, OH 45202-3810
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Commercial Surety underwrites all bonds associated with commercial accounts, other than contractors. This includes bonds for public officials, court fiduciary, court judicial, government, license and permit, and ERISA (under \$500,000 limits) products.

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CROP INSURANCE / www.MyAgritrust.com

Great American has been an innovative leader in the crop insurance industry since it issued its first crop policy in 1925. Our **Crop Insurance Division** provides the tools you need in the form of specialized crop insurance coverages, which can insure your revenue stream even if elements outside your control go awry. That means even in the face of a worst-case scenario you will have the guaranteed income you need to keep your operation functioning properly.

Great American allows you to actively manage your farming operation so you are no longer at the mercy of the wind, rain, hail... or even an unexpected fall in market values for your crops.

Products offered by this Division 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.

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ENVIRONMENTAL

The **Environmental** Division of the Great American Insurance Group provides a comprehensive portfolio of environmental insurance products to a broad array of industries. All products can be customized to address the specific risks and exposures of the client. The Environmental Division is staffed by only experienced underwriters and claims personnel who are deeply committed to client service and satisfaction.

Products:

- Premises Environmental Liability Insurance
- Indoor Air Quality and Mold Liability Insurance
- Contracting Services Environmental Liability Insurance
- Professional and Contracting Services Environmental Liability
- Professional Plus and Contracting Services Environmental Liability
- Closure and Post-Closure Financial Assurance
- Excess Environmental Liability Insurance
- Combined General/Pollution Liability Insurance

Capacity: \$25 million

Premises Environmental Liability Insurance Policy

The policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with a covered location on a claims-made basis. It covers an insured's pollution liability arising from non-owned disposal sites, transportation of products or wastes, and incidental contracting services. Coverage is available for new and historical pollution conditions arising from both sudden and gradual events. The definition of pollutants includes mold matter and legionella. The definition of property damages includes natural resource damage. A ten-year policy term is available for certain classes of business and coverage. The policy is suitable for environmental facilities including landfills, recyclers, water/waste-water treatment plants; real estate including apartments, condos, hotels, offices, shopping centers; chemical/petroleum facilities including distribution, manufacturing, storage, refining, pipelines, service stations; commercial facilities including agricultural, airports, colleges/universities, food industry, municipalities; healthcare facilities; and industrial facilities including general manufacturing, mining, pulp and paper, steel recyclers, and utilities. Legal expense is provided within the Limit of Liability.

Indoor Air Quality and Mold Liability Insurance Policy

This policy provides claims-made coverage for bodily injury, property damage, legal expenses and building related clean-up costs resulting from pollution conditions associated with buildings on a covered location. Coverage is available for new and historical pollution conditions arising from both sudden and gradual events. The definition of pollutants includes mold matter and legionella. The policy responds to claims arising from, or the discovery of, pollutants on, at or within a building. Legal expense is provided within the limit of liability. Suitable for real estate including apartments, condos, hotels, offices, shopping centers; commercial facilities including colleges/universities, municipalities as well as healthcare facilities.

Contracting Services Environmental Liability Insurance Policy

This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Contracting Services on an occurrence basis. It also covers liability associated with non-owned disposal sites, transportation of products or wastes and owned locations on a claims-made basis. There is liability coverage for both ongoing contracting services along with completed operations coverage

to provide protection after the job is finished. Coverage for a specific project is available. Sudden or gradual pollution events are covered plus loss and clean-up costs from pollution conditions that migrate from the job site or the insured's covered locations. In addition there is discovery coverage for sudden pollution conditions at a job site. Other benefits include blanket non-owned disposal sites, in-bound and out-bound transportation, legal expenses within the limits of liability and bodily injury including building related illness and medical and environmental monitoring. The definition of pollutants includes mold matter and legionella. The definition of property damages includes natural resource damage. A ten-year policy term is available on project policies with an additional completed operations period. This policy is suitable for many types of contractors including General Contractors, Specialty Trade Contractors and Environmental Contractors.

Professional and Contracting Services Environmental Liability Insurance Policy

This policy covers acts, errors and omissions arising from Professional Services performed by or on behalf of the Insured on a claims-made basis and bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Contracting Services on an occurrence basis. There is liability coverage for both ongoing contracting services along with completed operations coverage to provide protection after the job is finished. It also covers liability associated with non-owned disposal sites, transportation of products or wastes and owned locations on a claims-made basis. In addition there is discovery coverage for sudden pollution conditions at a job site. Other benefits include blanket non-owned disposal sites, in-bound and out-bound transportation, legal expenses within the limits of liability and bodily injury including building related illness and medical and environmental monitoring. The definition of pollutants includes mold matter and legionella. The definition of property damages includes natural resource damage. This policy is suitable for various types of contractors and consultants including Construction Managers, General Contractors, Specialty Contractors, Environmental Consultants and Environmental Contractors.

Professional PLUS and Contracting Services Environmental Liability Insurance Policy

This policy is designed to provide coverage for acts, errors and omissions arising from Professional Services performed by or on behalf of the Insured on a claims-made basis. The policy also allows for indemnity protection for loss above the Design Professional's errors and omissions limits. This policy covers bodily injury, property damage, legal expenses and clean-up costs resulting from pollution conditions associated with Contracting Services and completed operations on an occurrence basis. It also covers liability associated with non-owned disposal sites, transportation of products or wastes and owned locations on a claims-made basis. In addition, there is discovery coverage for sudden pollution conditions at a job site. Other benefits include blanket non-owned disposal sites, in-bound and out-bound transportation, legal expenses within the limits of liability and bodily injury including building related illness and medical and environmental monitoring. The definition of pollutants includes mold matter and legionella, the definition of property damages includes natural resource damage. This policy is suitable for a General Contractor operating under a design/build delivery methodology.

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ENVIRONMENTAL

Excess Environmental Liability Insurance Policy

This policy provides excess coverage for either a claims-made or occurrence primary pollution policy written by an approved and qualified environmental carrier. The coverage is designed for both new and historical conditions and covers either sudden or gradual pollution events. Qualified customers are those who have purchased a primary environmental insurance policy with a qualified environmental carrier subject to an underwriting review of the exposures and the primary policy terms and conditions.

Closure and Post Closure Financial Assurance Policy

This policy provides the insured with a financial assurance mechanism to meet the needs for the closure and/or post closure costs of a regulated waste facility. It does so by allowing for payments directly to the regulatory agency for a full or partial closure and/or post closure costs. It pays on behalf of the insured and the company can deal directly with the regulatory agency on behalf of the insured. The policy uses a deductible in lieu of retention for any retained amount, has modified cancellation provisions to comply with the financial assurance guidelines and assists the insured in meeting financial assurance obligations. This makes the policy suitable for any customer class that owns or operates a landfill, waste treatment unit or a hazardous waste treatment, storage or disposal facility and is required to post financial assurance costs to meet the regulatory guidelines under RCRA.

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EQUINE MORTALITY OPERATIONS / www.MyAgritrust.com

Our **Equine Mortality Division** is one of the world's leading providers of equine mortality insurance and related coverages through professional equine independent agents. Our underwriting staff is extremely knowledgeable of all breeds of horses used for racing, as well as all show and pleasure uses. Our in-house claims staff specializes in handling equine mortality and injury and losses.

The Equine Mortality Division has taken an active industry leadership role through numerous national sponsorships. They have been a Corporate Sponsor of HITS (Horse Shows in the Sun, Inc.) with show venues nationwide, since 1990.

Equine Mortality is a Corporate Sponsor of the NCHA (National Cutting Horse Association). The Equine Farm Center of the AgriBusiness Division joined them in the Title Sponsorship of the USDF (United States Dressage Federation) Regional Championship Series and the newly added USDF Breeder's Championship Series as well as Corporate Sponsorship for the Florida Horse Park.

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EXCESS LIABILITY / partners.gaic.com/excessliability

The **Excess Liability** unit of Great American's Alternative Markets Division offers significant capacity of up to \$50 million dollars 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 manufacturers and processors. This unit specializes in offering large limits of liability to protect its clients' corporate assets from catastrophic loss. The unit 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.

With an average experience level of over 20 years, the Excess Liability unit is staffed with an energetic team of true professionals empowered to respond quickly, decisively and enthusiastically. We are located in Atlanta, Chicago, Cincinnati, Dallas, Los Angeles, and San Francisco.

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as of July 30, 2010

EXECUTIVE LIABILITY / www.GreatAmericanELD.com

Great American's **Executive Liability** Division (ELD) offers independent agents and brokers a specialized facility for Directors' and Officers' Liability Insurance (D&O) and related professional liability coverages, including Fiduciary Liability and Employment Practices Liability. The ELD has the capacity and strength to meet the needs of large, prestigious Insureds, as well as small, local organizations. The Division also has the capacity to offer coverage to more difficult or non-standard D&O risks. Limits up to \$25

million are available. Underwriting, claims, accounting and marketing are handled from our main office in Schaumburg, IL, as well as our regional offices located in Chicago, IL; New York, NY; Princeton, NJ and Toronto, Ontario.

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FIDELITY & CRIME / www.CrimeInsurance.com

Fidelity and Crime (www.CrimeInsurance.com) underwrites fidelity and crime policies throughout the U.S for mercantile businesses, financial institutions, and governmental entities.

Standard fidelity and crime products insuring for Employee Dishonesty, Kidnap & Ransom, Forgery, Computer Fraud and Money & Securities are available. In addition, tailored products and programs are also available.

We tailor policies for specialized classes of business including casinos, armored car companies, and gaming risks. Fiduciary dishonesty and investment companies also have tailored policies. Programs exist for school boards, kidnap & ransom, state and local governments, property management companies and security guards.

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FINANCIAL INSTITUTION SERVICES

Great American Financial Institution Services specializes in providing risk management, fee income 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.

Great American Financial Institution Services provides insurance products through agents and General Agents specializing in providing solutions for financial institutions' needs. With an average experience level of over 20 years, 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 producer partners.

Great American Financial Institution Services proactively develops new products and services from our suburban Chicago headquarters. Our guiding principle is 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 producer partners has helped us become industry leaders 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
- Franchise Rental Vehicle Liability and Physical Damage
- Leased Contents and Household Goods

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as of July 30, 2010

GREAT AMERICAN CUSTOM / www.GAmCustom.com

Great American Custom focused on long-term client relationships and customized business solutions. We specialize in providing primary casualty products as well as umbrella and capacity excess products that meet the needs of the commercial market. We also write miscellaneous errors and omissions liability through wholesale insurance brokers. Our policyholders range from small businesses to complex multi-national corporations and Fortune 1000 accounts. We are a nationwide operation writing both admitted and nonadmitted business from offices in Los Angeles, Atlanta and Boston.

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GREAT AMERICAN SPECIALTY E&S

Great American Specialty E&S focused on long-term client relationships and customized business solutions. We specialize in providing primary casualty products as well as umbrella and capacity excess products that meet the needs of the commercial market. Our policyholders range from small businesses to complex multi-national corporations and Fortune 1000 accounts.

Specialty Excess & Surplus (E&S) Unit is a nationwide excess & surplus underwriting unit based in Cincinnati, Ohio. We specialize in primary products liability and excess casualty written on a non-admitted basis. Our experienced underwriters support wholesale insurance brokers located throughout the United States.

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OCEAN MARINE / www.GreatAmericanOcean.com

The **Ocean Marine Division** offers insurance solutions for marine clients including traditional cargo, hull and liability coverages as well as pollution and complete packages combining marine property and casualty.

The Division also offers Loss Prevention services for its customers.

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as of July 30, 2010

PREFERRED MARKETS DIVISION

The **Preferred Markets Division** of Great American Insurance is dedicated to developing program business opportunities produced by Program Administrators (PAs). We provide specialty commercial property and casualty insurance programs nationwide by aligning interests with qualified production source partners with proven track records of profitability, underwriting execution, distribution advantage, or other business expertise.

The Division has a broad underwriting appetite, grants underwriting authority, provides profit sharing opportunities, and offers exclusivity within the Division. We have the ability to tailor each program to specific industry

needs and provide coverage enhancements for a more competitive product offering. Business may be written on either an admitted or non-admitted basis.

With an average experience level of over 20 years, the Preferred Markets Division is staffed with an energetic, knowledgeable, and experienced team of professionals empowered to respond quickly and decisively to customer needs, with commitment to service and satisfaction.

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PROPERTY & INLAND MARINE / www.GA-PropertyIM.com

Great American writes property and inland marine coverage for the following industries:

- Communications
- Manufacturing
- Professional Services
- Construction
- Medical/Health Services
- Retail/Wholesale
- Education
- Municipalities
- Transportation

We are one of the few insurance groups with a division dedicated to underwriting **Property and Inland Marine** business. We write policies in all 50 states and have more than 2,000 independent agents offering our coverages. Our broad range of products include property, builders' risk, contractor's equipment, excess property, transportation cargo, electronic data processing (EDP), and difference in conditions (DIC). Residential Construction (www.greatamericanbuilder.com) Great American is a leader in providing quality insurance products to the residential construction marketplace. Our staff specializes in the underwriting and marketing of inland marine and property products through agents who are dedicated to this segment of the business.

Excess Property (www.excessproperty.gaic.com)

The Excess Property staff specializes in the underwriting and marketing of Excess Property products through agents who are dedicated to this segment of the business.

Great American Excess Property Department writes coverages for the following industries:

- Education
- Municipalities
- Developers
- Habitational
- Medical/Health Services
- Retail/Wholesale
- Manufacturing
- Real Estate

Great American is one of the 20 largest commercial inland marine insurers in the United States. Our mission is to be the leading provider of risk management solutions using Property & Inland Marine insurance and related products and services. In achieving this purpose, we expect our customers, employees, owners, and communities to prosper.

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SPECIALTY AUTOMOTIVE SERVICES

Specialty Automotive Services provides risk management and fee income tools for lenders, lessors and dealers in the US and Canada. Automobile and recreational vehicle lenders and lessors use its insurance products and services to protect portfolio assets against physical damage losses and liability claims. In addition, Specialty Automotive Services partners with agents and third party administrators to insure service contracts, warranties and loyalty programs sold through vehicle dealers.

A guiding principle is to make business easier, more secure and more profitable for its customers and business partners through the application of information analysis, risk management and insurance solutions. Aligning its interests with those of its clients helps Specialty Automotive Services be an industry leader in responding to the ever - changing needs in the markets we serve.

Risk Management Products Include:

- Collateral Protection Insurance
 - Track and Place
 - Instant Issue
- Vendor Single Interest
- Contingent & Excess Liability
- Insurance Tracking and Verification

Dealer Products Include:

- Vehicle Service Contracts
- Paintless Dent Repair
- Road Hazard
- Wheel & Tire Protection Limited Warranties
- Theft Protection Limited Warranties
- Loyalty Programs
- Chemical Protection Limited Warranties

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SPECIALTY EQUIPMENT SERVICES

The **Specialty Equipment Services** Division is focused on easing the burden of risk for our key customer segments. Whether it's financial institutions, public or private academia, healthcare facilities, or global corporations, we have unique solutions to help manage risk, lessen the administrative load and reduce overall expense.

Our focused business lines are:

EQUIPMENT FINANCE SOLUTIONS provides products and services to manage risk, create revenue opportunities, and ensure customer satisfaction for our clients in the equipment finance industry. Multiple products are customized and bundled with unique systems and flexible options to help organizations streamline processes and achieve greater efficiencies. Our focus on service makes it easy for clients to differentiate and grow their business through customer loyalty and niche-market solutions. Physical damage and liability insurance for equipment, property insurance for commercial titled vehicles and equipment residual value insurance are our hallmarks.

Benefits include:

- Web-based system for easy beginning-to-end insurance coverage enrollment and ongoing account management at the client's convenience
- Full-service program that provides insurance tracking and placement, reducing administrative costs and conserving internal resources
- Residual value insurance that enables accounting compliance for revenue recognition
- Coverages, rates, and structures that are customized to meet a clients' needs based on asset type, transaction size or distribution source

For more information, please contact Ken Schneider at (513) 763-7091 or kwschneider@gaic.com or visit EFS on the web at www.GreatAmericanEFS.com.

EQUIPMENT MANAGEMENT SOLUTIONS helps organizations reduce equipment maintenance costs while also ensuring their equipment is properly maintained and serviced. Typically, organizations have multiple maintenance contracts and extended warranties on their equipment. These agreements must be monitored, managed and maintained. The

EMS maintenance program consolidates these agreements into one comprehensive multi-vendor service agreement.

Benefits include:

- Immediate reduction in maintenance costs
- A fixed maintenance budget
- Service providers of choice; original equipment manufacturers or independent service organizations to increase savings even more
- Reimbursement for maintenance performed by an organization's in-house technical staff
- Access to complete service histories, enabling fact-based decisions regarding future equipment needs

For more information, please contact Mike St. Hilaire at 513.763-8344 or msthilaire@gaic.com, or visit EMS on the web at www.GreatAmericanEMS.com.

DEBT PROTECTION SOLUTIONS provides lenders and small business borrowers with protection against the risk of loan default resulting from the death or disability of a business owner. Our BizDPTM offerings utilize new-to-market debt cancellation and credit-related risk transfer solutions and strategies to help eliminate this risk for both parties.

Benefits include:

- Peace of mind protection for small business owners against life- and business-altering events
- Turnkey administration allowing for effective program implementation and ongoing management by the lender
- Balance sheet protection for the lender
- New income opportunity for the lender

For more information, please contact Dave Ferron at (513) 763-8313 or dferron@gaic.com.

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SPECIALTY HUMAN SERVICES / www.SpecialtyHumanServices.com

The **Specialty Human Services** Division manages Great American's Insurance Program for Social Service Agencies & Non-Profit Organizations. The Division has been serving the needs of agents active in the Human and Social Services niche since 1980.

The Division's Claim, Loss Prevention, Marketing and Underwriting personnel work hand-in-hand with contracted retail agencies to serve nearly 5000 social service organizations and non-profit agencies in most states.

At the foundation of Specialty Human Service's Program is a desire to provide its producer partners with the Products, Services, Tools, and Compensation to successfully prosper in the world of the non-profit.

Agents have come to rely on Great American's Insurance Program for Social Service Agencies & Non-Profit Organizations for: Exemplary Customer Service, Expanded Program Eligibility, Innovative Product Portfolio and Comprehensive Beyond-The-Policy insured and agency services, e.g., Dedicated Claims, Loss Prevention, Training, Marketing and Sales Management.

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STRATEGIC COMP / www.StrategicComp.com

At **Strategic Comp** we believe that workers' compensation is a controllable cost. Since 1992 we have successfully worked with hundreds of clients to dramatically reduce both losses and workers' compensation expenses.

Our Strategy

Strategic Comp provides the resources and expertise needed to keep claims low, and uses a unique financial pricing structure that can yield immediate results and savings.

A dedicated team will implement a tailor-made program, combining effective loss control strategies and intensive claims management.

- Subsidiary of Great American Insurance (A.M. Best A:XIV)
- Loss control strategies that work
- A positive impact to the bottom line
- Exceptional field-based claims adjusting with low case loads
- A financial structure that rewards good experience

At Strategic Comp we seek to provide a long-term solution to your workers' compensation needs.

For more information please visit us at www.strategiccomp.com

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TRADE CREDIT / www.fcia.com

FCIA Management Company, Inc. underwrites and services the credit and political risks business of Great American Insurance Company and Foreign Credit Insurance Association. Policies issued by both are written in the name of Great American Insurance Company. Credit insurance minimizes nonpayment risk caused by financial, economic or political uncertainties. Credit insurance is also a useful tool for managing financial performance, increasing sales and optimizing balance sheet efficiency, as well as facilitating financing of receivables.

FCIA provides credit insurance that protects both export and domestic sales. We specialize in offering flexible coverage options against nonpayment risks whether resulting from commercial or political events. Our coverage is available to U.S. businesses on their customers worldwide. FCIA makes its products available exclusively through brokers and independent agents, many of whom are specialists in credit insurance and related financial products.

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TRUCKING / www.GreatAmericanTrucker.com

Great American Insurance Company's **Trucking Program** is a nationwide program that specializes in insuring the unique exposure of the For Hire Trucker. We are a progressive department that focuses on the owner operator and small fleet segments.

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AMERICAN EMPIRE GROUP / www.aeslic.com

American Empire Surplus Lines Insurance Company (AESLIC) has consistently been one of the most profitable and innovative excess and surplus lines writers in the country. AESLIC provides an excess and surplus facility for brokerage firms that do business on a wholesale basis.

American Empire Insurance Company (AEIC) Offers Primary Casualty and Property program coverages.

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American Empire Underwriters, Inc. acts as a producing managing general agency for the American Empire Surplus Lines Insurance Company. It writes umbrella, excess umbrella, general liability and following form excess business through both wholesalers and retailers.

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MID-CONTINENT / www.mcg-ins.com

Mid-Continent specializes in general liability, commercial auto and umbrella coverages. It is the selected carrier for homebuilders in three states (OK, TX, and FL). Mid-Continent has a contract surety program. It writes personal auto insurance and a package insurance product designed for home businesses through its personal lines department. Group members include Mid-Continent Casualty Company, Mid-Continent Insurance and Oklahoma Surety Company.

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NATIONAL INTERSTATE / www.NationalInterstate.com

National Interstate Insurance Companies specializes in providing insurance and insurance related services for the following:

- Recreation Vehicles
- Motorcoaches
- School Buses
- Public Transit Systems
- Limousines
- Local to Intermediate Range Trucking Companies
- General Commercial Insurance (HI only)

We deliver these products in a cost-effective manner and at a level of excellence that fosters the continued loyalty of our customers. To accomplish these objectives, we employ a team of professionals who command the technical aspects of our business and share a common passion to consistently deliver superior customer service.

The National Interstate public transportation insurance program is available to qualifying brokers in all states and the District of Columbia. Truck, general commercial insurance in Hawaii and recreation vehicle insurance is marketed through a limited number of specialty agents.

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REPUBLIC INDEMNITY / www.RepublicIndemnity.com

Republic Indemnity Company of America was founded in 1945. Headquartered in Encino, CA, the company specializes in Workers' Compensation Insurance throughout the western United States. California offices are located in Encino, San Francisco, and San Diego. Other state operations are in Portland, Oregon; Phoenix, Arizona; Denver, Colorado; Las Vegas, Nevada and Richardson, TX.

We are a specialty workers' compensation company focused on profitable growth. We strive to identify and meet our customers' needs while surpassing industry standards for both service and profitability. As a monoline specialist, we compete based on expertise, flexibility, efficiency and service.

Business is written through independent agents and brokers and products offered include participating, non-participating and retrospectively rated workers' compensation policies on both an individual and a group basis.

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CLAIMS DATA WAREHOUSE / myinfo8.gaic.com

The **Claims Data Warehouse** is an exclusive service for the customers of the Specialty Division of the Great American Insurance Group. This secure site is an excellent tool for obtaining up to date loss information and performing risk analysis. Customers can view detailed claim information such as claim number, reserves and payment amounts. This information can be summarized to provide trending reports and graphs. The data is updated frequently to provide you with the most recent claim information. To learn

more about the Great American Insurance Group's Claims Data Warehouse or one of our other claims services please contact your Great American Insurance Agent, or your local Great American Insurance representative. You may also call 1-800-605-6713.

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DRUG-FREE WORKPLACE PROGRAM

Drug-Free Workplace Program

Specialty Insurance Operations is proud to offer our Department of Transportation (DOT)-based and basic Drug-Free Workplace Programs (DFWP) to our insurance customers. Great American has developed a comprehensive DFWP that complies with all DOT drug and alcohol testing regulations. In conjunction with the DFWP, if applicable in your state, you may be eligible to receive a 5% discount on your commercial auto or workers' compensation premium. These savings could offset costs incurred for drug screening your employees.

You can find out more about this program, or request a free copy of the publication, *A GUIDE TO CREATING A DRUG-FREE WORKPLACE* by contacting the Great American Drug-Free Workplace Coordinator at 1-800-523-3397.

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GREAT PAY PROGRAM / partners.gaic.com/greatpay

The **GREAT PAY Program** provides Producers with an electronic payment option at no cost. Once signed up for the program, Producers would execute monthly payments and authorize Great American to initiate electronic transfers from their accounts. The advantages of GREAT PAY are convenience, security, savings, accuracy and its warehousing feature.

GREAT PAY is currently available for Producers writing **Specialty Insurance** except for the following lines: Crop, Excess and Surplus, Executive Liability, and Trade Credit.

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LOSS PREVENTION

Thank you for your interest in **Specialty Loss Prevention**. We provide a wide range of services to Great American insured customers and to organizations yet to be insured by our Great American team. Our consultants are strategically located throughout the United States to meet your business needs. The average experience of our consultants is over 18 years. More than 90% of our consultants hold advanced degrees and certifications.

Our Loss Prevention Consultants work closely with customers, providing specialized loss prevention services to reduce loss potential, loss costs and control unsafe acts and conditions.

LP Data Guides

We have over 250 Data Guides for your use. These guides will help you identify and control actual and potential hazards within your operations. The Guides are generally 1-2 pages each. They can be printed, posted, used for department meetings and safety meeting discussions.

Ergonomic Workbooks

An effective Ergonomic Program is essential for reducing workplace injuries. This guide can assist you on creating an Ergonomics Program and providing a healthier workplace for your staff. Along with the guide are sample worksheets and programs.

- Ergonomics Program Guide
- Glossary of Terms
- Survey Early Intervention
- Sample Back Safety
- Sample Exercise Program
- Workstation Measurements
- Sample Workstation Layout
- Task Analysis Worksheet
- Walkthrough Worksheet

Return-To-Work Program Guide

There are several ways that your company can gain control over its work-related accidents/injuries and associated workers compensation costs. Great American can help you begin the process. This guide is designed to help your company join the others who are lowering their employee work-related accident/injury costs through implementation of a Return-to-Work Program. Along with the guide, there are sample worksheets.

- Return to Work Guide

Sample Worksheets:

- Absentee Call-In Data
- Physician Notification
- Physician Evaluation
- Job Physical Assessment
- Physician Job Approval
- Job Approval Reply
- Modified Duty Availability
- Tracking Sheets

Training and Education

We offer safety education and training for employees, supervisors and management. We offer a number of different specialized training and education classes. A sampling of some of these sessions are listed below:

- Certified Defensive Driver Training
- Playground Safety
- What to Do Before and After a Loss
- A Guide to Self Inspections
- Office Ergonomics
- Accident Investigation and Reporting
- Powered Industrial Trucks
- Back Safety and Lifting
- Pesticides Safety
- Practicing Fire Safety
- Crane Safety for the Superintendent
- Construction Safety
- Scaffold Safety

Regulatory

When you choose Specialty Loss Prevention to provide your loss control service, we work with you to ensure that your operations are effective, safe and compliant.

Most states within the United States have strict Loss Control requirements for insurance companies and policyholders. Most of these requirements focus on workers' compensation loss control service. However, more states are expanding these requirements to address amusement rides, professional liability, directors and officers, errors and omissions, general liability, auto exposure identification and control and more. Contact us to determine how we can assist you in ensuring your operations are effective, safe and compliant.

Contact Us

For more information on our Loss Prevention Services, contact us at 800.221.7274.

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