

GREAT AMERICAN INSURANCE GROUP

EXPLANATORY MEMORANDUM

On behalf of Great American Insurance Group, we are submitting a new Unmanned Aircraft Policy. This new policy consists of the base coverage form and associated endorsements. Endorsements are split into two groups: new endorsements, and existing revised endorsements. The Unmanned Aircraft Coverage Form is specifically designed for unmanned aircraft as a standalone policy. Previously, this coverage was written under our Aircraft policy with amendatory endorsements. This filing is focused on providing clear and enhanced coverage to policyholders and does not contemplate any necessary change to filed rating.

We are filing this program for use in the following Great American Insurance company:

Great American Insurance Company NAIC # 16691

The following Coverage Form is new:

AV4357_1225 UNMANNED AIRCRAFT COVERAGE FORM

The following endorsements are new and will be used with the Unmanned Aircraft Coverage Form:

AV4323_1225 UNMANNED AIRCRAFT ADDITION ENDORSEMENT
AV4324_1225 UNMANNED AIRCRAFT COVERAGE CHANGE ENDORSEMENT
AV4325_1225 UNMANNED AIRCRAFT POLICY DELETION ENDORSEMENT
AV4326_1225 PRIMARY AND NON-CONTRIBUTORY ENDORSEMENT
AV4327_1225 PILOT ENDORSEMENT UNMANNED AIRCRAFT
AV4328_1225 PERSONAL AND ADVERTISING INJURY LIABILITY ENDORSEMENT
AV4329_1225 NON-OWNED UNMANNED AIRCRAFT PHYSICAL DAMAGE
COVERAGE ENDORSEMENT
AV4330_1225 HUMAN TRAFFICKING - EXCLUSION
AV4331_1225 ADDITIONAL INSURED ENDORSEMENT FARMER OWNER GROWER
AV4333_1225 COMPONENT PARTS COVERAGE ENDORSEMENT
AV4334_1225 UNMANNED AIRCRAFT BLANKET LIABILITY ENDORSEMENT
AV4335_1225 LIABILITY ENDORSEMENT
AV4336_1225 CLOSED COURSE RACING ENDORSESEMENT
AV4337_1225 OVERHEAD AND SUPERVISION AMENDMENT