

## American Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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American Financial Group Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between American Financial Group Inc. and its competitors. This provides our Clients with a clear understanding of American Financial Group Inc. position in the Insurance Industry.

- The report contains detailed information about American Financial Group Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for American Financial Group Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The American Financial Group Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes American Financial Group Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of American Financial Group Inc. business.

### About American Financial Group Inc.

American Financial Group, Inc., through its subsidiaries, engages primarily in property and casualty insurance, focusing on specialized commercial products for businesses, and in the sale of traditional fixed, indexed, and variable annuities and various supplemental insurance products.

### PROPERTY AND CASUALTY INSURANCE OPERATIONS

The company's specialty property and casualty insurance operations consist of approximately 25 niche insurance businesses offering a range of commercial coverages.

#### Property and Transportation

**Inland and Ocean Marine:** Provides coverage primarily for builders' risk, contractors' equipment, property, motor truck cargo, marine cargo, boat dealers, marina operators/dealers, and excursion vessels.

**Agricultural-related:** Provides federally reinsured multi-peril crop (allied lines) insurance covering most perils, as well as crop-hail, equine mortality, and other coverages for full-time operating farms/ranches and agribusiness operations on a nationwide basis.

**Commercial Automobile:** Provides coverage for various types of vehicles in a range of businesses and customized insurance programs for various transportation operations (such as buses and trucks), and a specialized physical damage product for the trucking industry.

#### Specialty Casualty

**Executive and Professional Liability:** Markets coverage for directors and officers of businesses and non-profit organizations; errors and omissions; and provides non-U.S. medical malpractice insurance.

**Umbrella and Excess Liability:** Provides higher layer liability coverage in excess of primary layers.

**Excess and Surplus:** Provides liability, umbrella and excess coverage for unique, volatile or hard to place risks, using rates and forms that generally do not have to be approved by state insurance regulators.

**General Liability:** Provides coverage for contractor-related businesses, energy development and production risks, and environmental liability risks.

**Targeted Programs:** Includes coverage (primarily liability, property and, in certain cases, workers' compensation) for social service agencies, leisure, entertainment and non-profit organizations, customized solutions for other targeted markets, and alternative risk programs using agency captives.

#### Specialty Financial

**Fidelity and Surety:** Provides fidelity and crime coverage for government, mercantile and financial institutions, and surety coverage for various types of contractors and public and private corporations.

**Lease and Loan Services:** Provides coverage for insurance risk management programs for lending and leasing institutions, including vehicle and equipment leasing and collateral and mortgage protection.

#### California Workers' Compensation

**Workers' Compensation:** Writes coverage for prescribed benefits payable to employees (principally in California) who are injured on the job.s

### ANNUITY AND SUPPLEMENTAL INSURANCE OPERATIONS

The company's annuity and supplemental insurance operations are conducted through Great American Financial Resources, Inc. (GAFRI). GAFRI's primary insurance subsidiaries include Great American Life Insurance Company (GALIC), Annuity Investors Life Insurance Company (AILIC), Loyal American Life Insurance Company (Loyal), and United Teacher Associates Insurance Company (UTA). These companies market retirement products, primarily fixed, indexed and variable annuities, and various forms of supplemental insurance. These companies sell their products through independent producers. In addition, certain GAFRI subsidiaries also sell products through career agents.

## Annuities

The company's principal retirement products are Flexible Premium Deferred Annuities (FPDAs) and Single Premium Deferred Annuities (SPDAs). Annuities are long-term retirement saving instruments that benefit from income accruing on a tax-deferred basis. The issuer of the annuity collects premiums, credits interest or earnings on the policy and pays out a benefit upon death, surrender or annuitization. FPDAs are characterized by premium payments that are flexible in both amount and timing as determined by the policyholder and are generally made through payroll deductions. SPDAs are generally issued in exchange for a one-time lump-sum premium payment.

In addition to traditional fixed rate and indexed annuities, the company offers variable annuities. With a variable annuity, the earnings credited to the policy vary based on the investment results of the underlying investment options chosen by the policyholder, generally without any guarantee of principal except in the case of death of the insured.

## Supplemental Insurance Products

Loyal and UTA offer supplemental insurance products through independent agents. Principal products include coverage for Medicare supplement, cancer, long-term care, accidental injury, short-term disability, and hospital indemnity. Other subsidiaries offer Medicare supplement and other supplemental insurance products primarily for individuals age 55 and older through independent agents and a captive agency force. The company is licensed to sell its fixed annuity products in all 50 states; and it is licensed to sell its variable products in all states except New York and Vermont.

## OTHER OPERATIONS

Through subsidiaries, the company engages in other operations, including commercial real estate operations in Cincinnati (office buildings and The Cincinnati Hotel), New Orleans (Le Pavillon Hotel), Whitefield, New Hampshire (Mountain View Grand Resort), Chesapeake Bay (Skipjack Cove Yachting Resort and Bay Bridge Marina), Charleston (Charleston Harbor Resort and Marina), Palm Beach (Sailfish Marina and Resort), Florida City, Florida (retail commercial development), and apartments in Louisville and Pittsburgh.

## History

American Financial Group, Inc. was founded in 1872.

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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