

Securing Our Shared Future
2022 Corporate Social Responsibility Report



Communities prosper when people and organizations demonstrate resilience in the face of challenges and the confidence to achieve the future they envision.

At American Financial Group (AFG), we seek to instill that sense of assurance and greater possibilities—not only with our insurance products, but also by acting as a responsible corporate citizen.





In 1959, Carl H. Lindner Jr. ⁰³ founded AFG to help customers secure their futures and protect what matters most to them.

Mr. Lindner believed in investing AFG's resources to make a positive difference beyond our core business. Today, the Lindner family's legacy of service is ingrained in our Company values and realized through our corporate responsibility (CR) and sustainability initiatives.

Creating long-term value for our investors is our highest business objective, and we're committed to doing so in a responsible and sustainable manner. This commitment starts with recognizing that many of our business decisions affect people and organizations in the larger community. Our Board of Directors and senior leaders embrace external perspectives as part of making informed decisions to keep our business viable.

We sustain AFG's business success by effectively managing risk—financial, social, environmental—to help create stability for our customers and deliver value to our shareholders.

We focus our corporate responsibility and sustainability strategies in four primary areas where AFG can achieve the most direct and substantial results:

- Operating our business with integrity and managing financial risk
- Giving back to our communities and promoting social opportunity
- Creating a welcoming, rewarding, and safe place to work and build a career
- Managing environmental risk and operating sustainably

These actions help us run our business more effectively, enhance our products, protect our customers, serve our communities, and support our 8,600+ employees in over 80 locations worldwide.

Operating our business with integrity and managing financial risk

Integrity and trust aren't merely desirable in our industry—they're critical to maintaining the stability and longevity that our customers and other stakeholders expect. *We value our reputation as an ethical company and work to ensure that people at all levels of AFG understand their role in upholding it.*

Our Code of Ethics guides our employees in avoiding potential conflicts and making decisions that are ethical as well as aligned with AFG's values. All employees of AFG and its insurance subsidiaries participate in an annual certification and acknowledgment to ensure they understand and adhere to our Code of Ethics.

OUR FINANCIAL RISK FRAMEWORK

We maintain a rigorous Enterprise Risk Management process with input from senior leaders across operations, finance, accounting, human resources, information technology, legal, compliance, information security, and other areas. In addition, our Enterprise Information Security Group educates all employees and business leaders about the importance of data stewardship and cybersecurity in protecting our information assets and reducing risks.

100%

Employees of AFG and its insurance subsidiaries who are required to participate in annual conflict-of-interest and information security training

44

Number of courses offered to employees that support competency development

100%

Employees who receive education on security awareness strategies throughout the year to help keep them safe both at work and at home

*High Performing (Norm)—Average survey scores from 50 top performing organizations with over 320,000 employees (based on financial performance versus peers, and high employee engagement, and enablement).



OUR COMPANY

90%

HIGH PERFORMING COMPANIES*

72%

vs.

"The organization shows care and concern for its employees."



As stewards of information assets, we prioritize the protection of information technology, computer systems, corporate data, email communications, applications, software, and other elements of AFG information and technology assets.

07

AFG's Enterprise Information Security Group works to protect the confidentiality, integrity, and availability of the Company's enterprise information assets. This group operates independently from our Information Technology Group, and AFG's Board of Directors and senior management oversee the program.

AFG's Board of Directors and the Audit Committee receive reports from the Chief Information Security Officer regarding cybersecurity risks and the steps management has taken to monitor and control such risks. The Audit Committee reviews and discusses AFG's cybersecurity program at least on a quarterly basis. AFG undergoes an SSAE 18 SOC 2 (Statement on Standards for Attestation Engagements No. 18 Service Organization Control 2 report) examination conducted by an independent external firm annually. We validate compliance with our internal data security controls through the use of security monitoring utilities and internal and external audits. In addition, we proactively perform self-assessments against industry-leading cybersecurity frameworks for standards, guidelines, and best practices, including the National Institute of Standards and Technology (NIST) Cybersecurity framework. Like others in the insurance industry, AFG experiences cyber-attacks and other attempts to gain unauthorized access to its systems on a regular basis. Over the last three years, however, AFG has not experienced any material adverse events and has not paid any penalties or settlements related to an information security breach. The Company maintains a comprehensive cybersecurity risk insurance policy from an unaffiliated third-party insurer.

OVERVIEW


We build measures into the design, implementation, and day-to-day practices of our technology environment as a part of our ongoing commitment to risk management.

We use a variety of techniques including:

- Processes and technology designed to conform with the National Institute of Standards and Technology (NIST) Cybersecurity framework
- SSL (TLS) encryption, providing the top tier of security
- Information technology controls governed by Sarbanes-Oxley, subject to regular compliance audits
- Company laptops and desktops that utilize full-disk encryption
- Annual security awareness training and routinely scheduled educational programming
- Regular scanning of external websites and internal applications
- User protections including stringent password requirements, two-factor authentication, and timed logoffs
- Regular phishing testing of all employees and Board members, as well as additional cybersecurity training for those who fall victim to the tests
- A dedicated team of cybersecurity professionals who are regularly trained on best practices for combatting advanced cyber threats
- A comprehensive incident response team involving the AFG Information Technology Group and key business departments, in addition to a dedicated team of cybersecurity professionals



Protect Us. Protect You. Program



09

At AFG, protecting the Company from cybercrime is part of our culture. Through our *Protect Us. Protect You. Program*, we emphasize education and awareness. All employees receive education about security awareness strategies throughout the year to help keep them safe both at work and at home. They also participate in cybersecurity awareness training annually.

We ask each employee to pledge
to protect our information assets by:

- Increasing their awareness of the types of Company information they use each day and responsible ways to manage that information
 - Learning more about how to protect Company information they use as part of their job
 - Using what they learn through the *Protect Us. Protect You. Program* to improve the security of Company information
 - Following important policies, processes, and guidelines in their work areas, which are designed to help us protect the Company's information assets
 - Learning how to protect their personal digital life and home technology environment
-

10 Giving back to our communities and promoting social opportunity

for the *greater* good

We provide support in five primary areas:

Education

The Company contributes to a range of educational programs that span kindergarten through college, including outreach to students in low-income and underserved neighborhoods. Company gifts to the University of Cincinnati and its Lindner College of Business have helped to make these institutions a catalyst for innovation and cutting-edge research. The university's programs have also earned national acclaim in several academic areas.

Health

AFG engages in annual campaigns to promote health and fight disease with non-profit organizations such as the American Heart Association and the Leukemia and Lymphoma Society. We also work closely with the Lindner Center of Hope, a comprehensive, state-of-the-science mental health center providing patient-centered, scientifically advanced care for individuals suffering from mental illness.



AFG and Great American employees in Cincinnati rode "for the greater good" in the 2022 Ride Cincinnati Corporate Challenge to benefit cancer research. Riders sported custom-designed cycling jerseys that showcased our brand at the event and helped us to demonstrate our commitment to serve our community.

Our founder, Carl H. Lindner Jr., made philanthropy a cornerstone of AFG's values over 60 years ago. We carry on the Lindner family's example by supporting organizations that make a difference in the Greater Cincinnati area, where our headquarters are located, and around the country.

Families and Youth

AFG's leadership giving to the United Way and Freestore Foodbank helps to fund programming that transforms the quality of life for all people in our region, with a focus on self-sufficiency and lasting change. Our Company is also a major supporter of Big Brothers Big Sisters and the YMCA, both of which provide essential programs for children and families.

Arts and Culture

AFG is a proud sponsor of Cincinnati ArtsWave, which supports 150+ arts and community organizations in the Greater Cincinnati area. The Company also sponsors the Cincinnati Playhouse in the Park along with other efforts to bring art and culture to life through events like BLINK® and the Over the Rhine International Film Festival.

Disaster Response

Reflecting our insurance roots, AFG and many of our employees contribute to and volunteer with organizations that provide disaster relief services such as medical care, shelter, food, and clothing.



Great American teamed up with the Hoxworth Blood Center of Cincinnati to sponsor an on-site blood drive. The Company had 66 volunteers donate, including 19 first-time donors, which resulted in enough blood to save 192 lives.



For more than 20 years, Great American has been a proud supporter of Light The Night, the annual fundraiser for the Leukemia & Lymphoma Society (LLS).



During the Go Red for Women event in Cincinnati, Great American employees learned how small changes can make a big difference while supporting the American Heart Association of Ohio.

Our values form the foundation of our business, shape our priorities, and set our expectations for how we conduct our business, service our customers, and interact with each other.

We regularly invite our employees to share their thoughts on how we live our Purpose, Vision, and Values every day. Results from past AFG Employee Surveys have guided decisions and actions at all levels of the Company, such as the addition of paid parental leave and flexible work schedules. Our most recent employee survey indicates our employees appreciate the Company's commitment to living its mission and values, as demonstrated by strong participation and scoring that exceeds that of high performing companies.



<h2>Our Core Values</h2> <p>for all the <i>great</i> you do®</p>	<p>Specialization Entrepreneurial Spirit Accountability</p> <p>OUR FOUNDATION</p>
<p>Integrity Discipline Respect for Others</p> <p>OUR EXPECTATIONS</p>	<p>Customer Focus Clear & Open Communication Family & Community</p> <p>OUR PRIORITIES</p>

*High Performing (Norm)—Average survey scores from 50 top performing organizations with over 320,000 employees (based on financial performance versus peers, and high employee engagement, and enablement).



OUR COMPANY HIGH PERFORMING COMPANIES*

84% vs. 66%

"I receive clear and regular feedback on how well I do my work."

Creating a welcoming, rewarding, and safe place to work and build a career

OUR 8,600+ EMPLOYEES ARE AFG'S MOST IMPORTANT ASSET.

As an employer, our highest goal is for all people in our Company to feel included, respected, safe, and empowered to perform at their best. We help propel their success—and ours—by cultivating specialized knowledge, professional education, leadership development, and a service-oriented culture.

We respect human rights, appreciate diversity, and value the unique perspective each employee brings to the workplace. We operate with integrity and self-discipline in an environment that values clear and open communication and where the importance of family, community, and work-life balance are priorities. For more information, read our [Human Rights Statement and Commitment](#) to ethical behavior, diversity and inclusion, non-discrimination, health and safety, and other important considerations about working for AFG.

When employees feel actively engaged with our mission and strategy, they deliver higher levels of service to our customers and create stronger bottom-line results for our business. We strive to attract diverse and exceptional people who can grow with our Company. We do this by fostering a workplace culture that inspires and rewards people, and by developing a workforce that can meet our Company's goals today and tomorrow.

THIS IS OUR FRAMEWORK FOR INVESTING IN EMPLOYEES' CAREER GROWTH, HEALTH AND WELLNESS, AND FINANCIAL PROSPERITY.

Career Growth

We offer training opportunities that encourage our employees to build careers in insurance and develop professional skills that enhance their performance and positively impact our customers and our business. Tuition reimbursement programs, financial incentives, and a full suite of personal and professional learning opportunities have helped us develop a culture in which learning is valued and rewarded. Annually, our internal Great American University provides more than 150 learning opportunities focused on the insurance business, communication, inclusion, leadership, technology, and personal development. Our tuition reimbursement programs support the participation and completion of college courses that will lead to undergraduate and graduate degrees and we support professional designations programs such as Chartered Property & Casualty Underwriter (CPCU) and Associate in Claims (AIC), among others. Our investment in professional development is one of many reasons we believe our average employee tenure exceeds industry averages.

Health and Wellness

As part of managing our business responsibly and supporting our employees to be at their best—away from work as well as on the job—we provide a competitive benefits package that includes an extensive wellness program. We offer on-site fitness centers at many of our locations, financial incentives for taking



care of one's health, and health management programs to increase employees' engagement with their healthcare providers. We were early adopters of consumer-driven healthcare, and we support employee empowerment with regard to healthcare.

Financial Prosperity

Being a responsible employer and contributing to communities' economic sustainability includes ensuring our employees have the ability and access to achieve their financial goals. We maintain competitive and equitable pay by conducting regular market comparisons. We offer an employee stock purchase program, a retirement savings plan with matching employer contributions, and Company-wide profit-sharing programs. Our employees also have access to professional investment and retirement planning advisors to help prepare for their financial future.

Employee Retention and Promotion

At AFG, we strive to attract a diverse workforce with exceptional people who can grow their careers with us. Our efforts at investing in the talent and capabilities of our employees help us retain the best workforce. Our employee turnover rate, including voluntary and involuntary turnover, was 11.4% in 2022. Employee turnover has created opportunities for others to advance. Our track record of growing careers is evidenced by the average employee tenure at the Company of 10.5 years.

Succession Planning

AFG's succession planning assesses the future leadership needs of the Company to ensure talent plans are in place to meet the Company's short- and long-term business objectives. The dynamic, ongoing succession planning process includes the identification of critical roles within the Company and potential successors who have the skills and experience to assume increased leadership responsibilities. Robust succession planning helps manage enterprise risk related to staffing of critical positions and talent management throughout the organization. A commitment to succession planning and talent management creates new challenges and development opportunities for our employees.

2022 EMPLOYEE SURVEY HIGHLIGHTS

92% PARTICIPATION

95% FAVORABLE

"I understand how my job contributes to the organization's strategy and goals."

94% FAVORABLE

"The people in my work group are committed to delivering high-quality products and services."

92% FAVORABLE

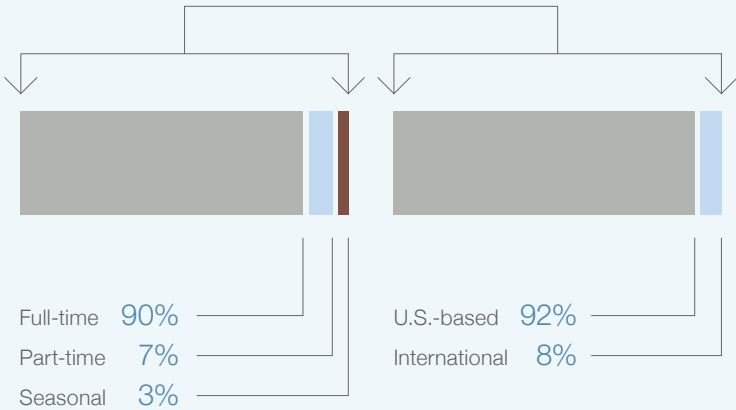
"I would recommend the organization as a good place to work."

Source: Employee opinion survey and benchmark data is provided by our survey vendor, Korn Ferry.

AFG Employees by the Numbers

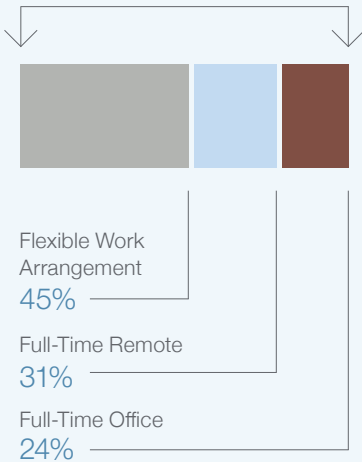
AS OF DECEMBER 31, 2022

7,753 AFG and Great American Insurance Group employees

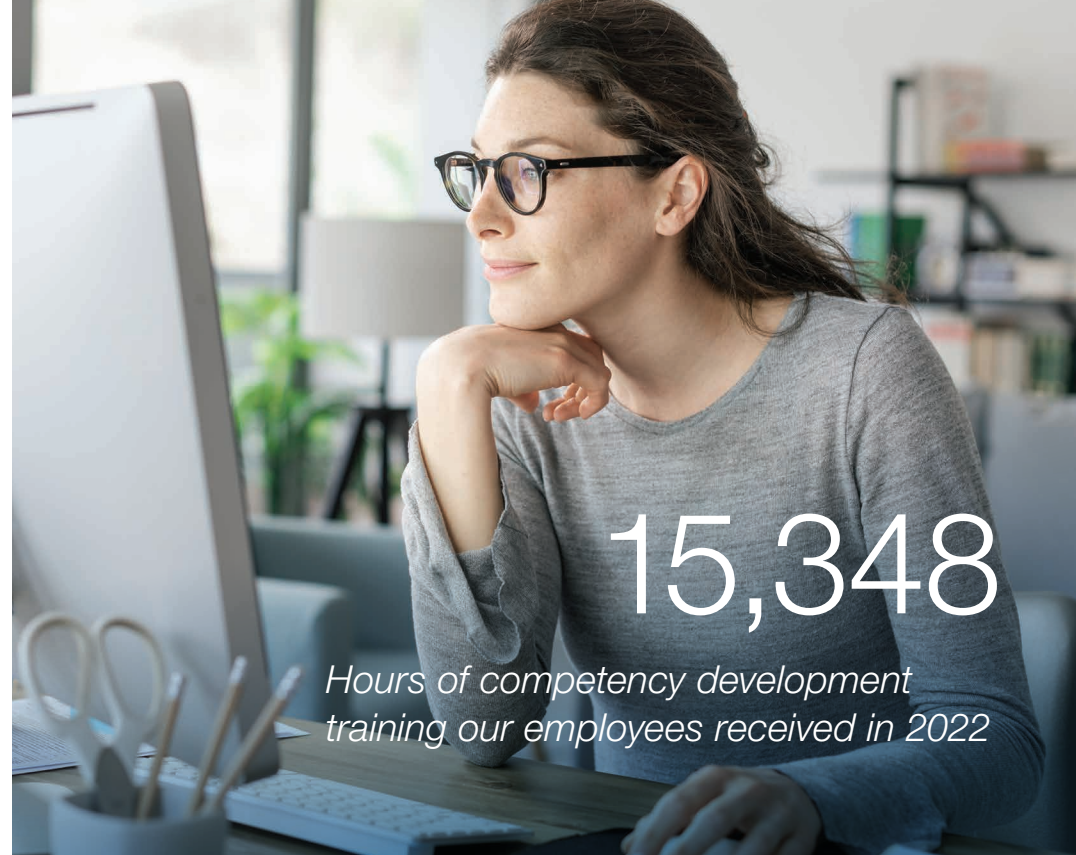
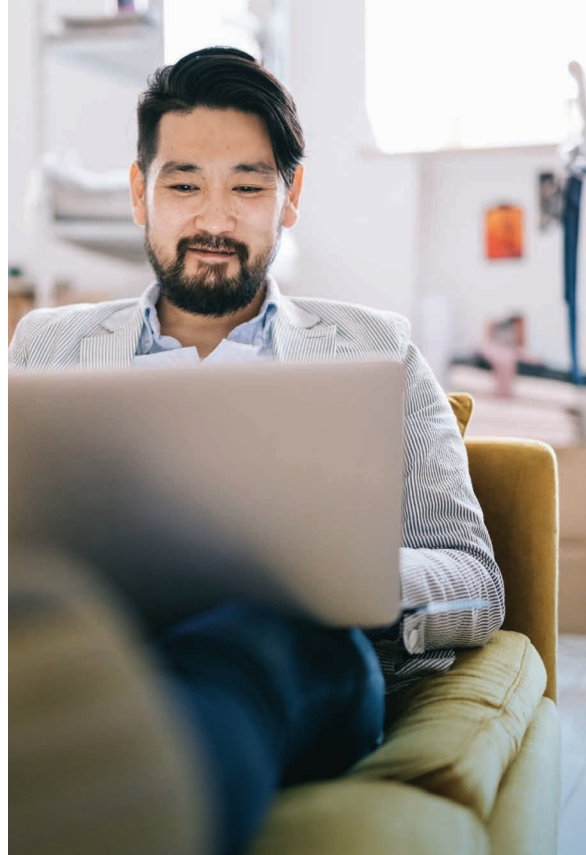


76%

U.S.-based employees of AFG and its insurance subsidiaries who work from home or on a flexible schedule



- +50% Women in our workforce at Great American Insurance Group
- 10.5 Years Average employee tenure of U.S.-based employees of AFG and its insurance subsidiaries
- 90% Eligible employees completed at least one activity in the Company's Vitality Wellness program in 2022
- 40% Employee population engaged in our 2022 Company-sponsored walking challenge with over 500 million steps taken in aggregate
- 11.4% Total turnover rate (including voluntary and involuntary) in 2022
- 10% Total voluntary turnover rate in 2022



15,348

Hours of competency development training our employees received in 2022



96%

Employees participating in our Retirement and Savings Program or 401(k) plan

Diversity, equity and inclusion

AFG is committed to a workplace where all employees feel included, empowered, and enabled to perform their best and where Diversity, Equity, and Inclusion (DEI) are recognized as essential to our ongoing success. Our DEI efforts are fundamental to our ability to attract, develop, and retain a high-performing work force.

At AFG, we believe that:

- **Diversity** provides the potential for greater innovation and creativity
- **Equity** creates the opportunities to release the potential, and
- **Inclusion** enables us to realize the potential through involvement and engagement

Our diversity, equity, and inclusion strategy encompasses three key areas:



Fostering an inclusive organizational culture is the foundation of our DEI efforts. This starts with our focus on building and ensuring a shared understanding of our commitment to diversity, equity and inclusion. Supported by learning and development initiatives and talent acquisition strategies, we are enhancing visibility of our inclusion efforts and establishing methods for employees to connect and support DEI-related opportunities.



IN HONOR OF
BLACK HISTORY MONTH

“When I think about GREAT change leaders, they had two things in common: courage and altruistic leadership! These qualities inspire me. Through my community efforts as a mental health advocate, Ohio Legislation Lead and Missionary, plus my role as Diversity, Equity & Inclusion Lead for our P&C IT team, I honor those who came before me, while keeping my Great Grandmothers’ humanitarian legacy alive!”

Corissa Britten
P&C IT Services



IN HONOR OF
BLACK HISTORY MONTH

“Black History Month is an opportunity to acknowledge the amazing individuals that fought tirelessly so I could live my dreams. I honor them by continuing their work, and by leading the important conversation around Supplier Diversity, Equity & Inclusion at our Company. When we truly embrace Diversity, we continue to grow both as a company and as a collective people.”

Ricky McGee, Jr.
Supplier Diversity, Center of Excellence



CELEBRATING ASIAN AMERICAN & PACIFIC
ISLANDER HERITAGE MONTH

What is an accomplishment you are most proud of?

“I would have to say earning a college degree was my greatest accomplishment since that’s all my parents ever wanted from us when we emigrated from Laos to the U.S. as refugees in the 1980s.”

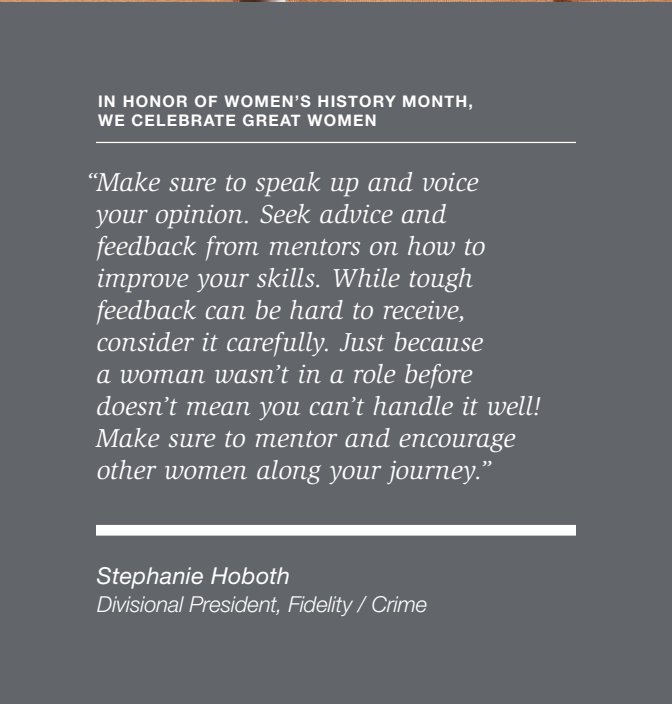
Duan Nguyen
Senior Claims Representative



IN HONOR OF WOMEN'S HISTORY MONTH,
WE CELEBRATE GREAT WOMEN

"Build a strong base of experience, take on different roles and jobs, move laterally often to grow, and put in the work for each of the moves you make. Then be confident to take a risk, raise your hand for your next big opportunity, and repeat. Each experience you gain organically prepares you for people, thought, and change leadership."

Andrea Klute
Divisional Senior Vice President, P&C IT Services



IN HONOR OF WOMEN'S HISTORY MONTH,
WE CELEBRATE GREAT WOMEN

"Make sure to speak up and voice your opinion. Seek advice and feedback from mentors on how to improve your skills. While tough feedback can be hard to receive, consider it carefully. Just because a woman wasn't in a role before doesn't mean you can't handle it well! Make sure to mentor and encourage other women along your journey."

Stephanie Hoboth
Divisional President, Fidelity / Crime



CELEBRATING HISPANIC
HERITAGE MONTH

What is a word you would use to describe yourself?

"Family, this is the first word that comes to mind when I think about my heritage and how I was raised. Family is everything—and with our family you can expect great food, lots of laughs, and a strong love and closeness."

Lindsey Santana
Senior Claims Technical Training Manager



In 2022, we included questions in our employee engagement survey to gain feedback to help inform our efforts and understand our progress in advancing DEI efforts.

The results below serve as a baseline measurement that we strive to drive even higher:

EMPLOYEES SAY THEIR IMMEDIATE MANAGER WORKS EFFECTIVELY WITH PEOPLE WITH DIFFERENT BACKGROUNDS, CHARACTERISTICS, AND PERSPECTIVES.

89%

EMPLOYEES FEEL THEY ARE TREATED WITH RESPECT AS AN INDIVIDUAL.

92%

EMPLOYEES FEEL LIKE THEY BELONG AT THE ORGANIZATION.

86%

EMPLOYEES BELIEVE EVERYONE IS TREATED FAIRLY REGARDLESS OF PERSONAL BACKGROUND OR CHARACTERISTICS.

86%



The Company supports several employee-led DEI working groups and committees focused on furthering DEI visibility and efforts.

23

The employees who lead these groups commit to championing our core values by building and demonstrating the competencies of Valuing Diversity and Valuing Differences, as well as identifying programs that will support and impact our DEI strategy.

As we seek to attract, develop, and retain a high-performing workforce, we grow and nurture strategic relationships with affinity groups, such as the National African-American Insurance Association (NAAIA). The Company's collaboration with NAAIA provides the opportunity for employee memberships, attendance at its annual conference, networking events, and a wide range of leadership and education workshops and seminars. The Company is also a proud supporter of the Association of Professional Insurance Women (APIW), a premier organization committed to the career advancement of women insurance professionals. Our sponsorship of getWITit programming helps to promote a supportive environment where women of all backgrounds flourish in technology and is an avenue to create opportunities for women to inspire others.



An important element to building a strong inclusive culture is to provide DEI-focused learning and development opportunities for our employees and leaders.



Building relationships and sharing ideas through mentoring and coaching relationships and sponsoring racially and ethnically diverse talent are essential elements to growing a diverse workforce.

During 2022, we hosted a Company-wide day of learning focused on building an inclusive culture. We regularly offer special events with external speakers to continue to develop a core competency of “Valuing Diversity.”



- **TOP LEFT:** Great American employees attended a getWITit networking event that featured local organizations speaking about opportunities to get involved throughout the Cincinnati IT community.
- **TOP RIGHT:** Company representative at the NAAIA Annual Conference & Empowerment Summit in Baltimore, Maryland.
- **BOTTOM:** The Company hosted a special DEI event where employees heard from keynote speaker Terrance Evans (far right), who serves as co-chair of the Duane Morris San Francisco Diversity and Inclusion Committee and is President of the Charles Houston Bar Association—the oldest Black Bar Association in California.



Managing environmental risk and operating sustainably

As an insurance company, we have an inherent interest in managing risk and in helping protect natural resources and addressing the factors that might contribute to global climate change. We are taking steps to reduce our own impact on the environment as well as to create incentives, through AFG’s insurance products and services, for our customers to embrace more sustainable practices. For more information on these activities, please see our most recent Sustainability Accounting Standards Board report at www.AFGinc.com.

Managing climate risk is a priority in much of our commercial property and casualty (P&C) insurance underwriting practice. We consider the factors behind climate change and its impact when evaluating new business lines and product offerings. Our P&C businesses seek to reduce their exposure to catastrophes through individual risk selection, including minimizing coastal exposures that could be more directly affected by climate change. We provide services, training, and educational information to help customers improve safety, remediate environmentally adverse events, reduce losses, and operate more sustainably. Through limiting our exposure to catastrophic risk, helping our insureds manage the risk to their crops posed by uncertain weather conditions, or providing coverage for cleaning up environmental contamination, our Company places management of environmental risk at the core of several of our key operations.



Sustainable facilities and practices

We recognize that our day-to-day business requirements—such as travel, lighting, and technology equipment—have an impact on the environment and the Earth’s resources. We’re working to reduce our electricity and natural gas usage through actions such as constructing or leasing energy-efficient office space.

The Company’s leased headquarters are in Cincinnati’s first and largest green office tower, utilizing numerous environmentally responsible design choices, construction practices, and development decisions. The building is certified as Gold by the U.S. Green Building Council under the acclaimed LEED (Leadership in Energy and Environmental Design) program.

In four Cincinnati, Ohio, buildings owned by AFG subsidiaries, the Company has been investing in capital energy improvements and energy savings initiatives for over 15 years. A facility management team maintains a sustainability checklist modeled on the Building Owners and Managers Association (“BOMA”) 360 Performance Program to improve operational efficiencies and sustainability, and has implemented the following in the past few years:

- Upgraded the HVAC systems in two buildings in the Cincinnati campus to more efficient technologies, which involved replacing boilers with high-efficiency modular units, as well as more robust building control systems to manage energy consumption. These upgrades have resulted in a 50% reduction in natural gas consumption.
- Installed variable frequency drives on all large electrical motors. Conversion to variable frequency drives has been completed for all large motors within the Cincinnati buildings, which has resulted in energy savings of \$5.3 million over the past 15 years.
- Installed fan wall technology with direct drive premium efficiency motors on air distribution units, completing Year 1 of a 4-year plan to upgrade the air handling unit fans to new, energy-efficient fan wall technology in one of the Cincinnati campus buildings. The anticipated electric savings is \$1.9 million upon project completion and utility savings.
- Established a program to migrate lighting to LED technology as it is replaced. Conversion to LED lighting has been completed in the parking garages and is ongoing within the office environment, which leads to lower energy consumption.

To help reduce the amount of waste that goes to landfills, we designated a division to oversee the recycling of paper and electronics across our locations.

We also educate our employees about environmentally friendly practices and provide employee amenities and programs such as charging stations for electric and plug-in hybrid vehicles in designated parking spaces, bicycle parking, and public transportation discounts.

Our Company's evolving administrative and workflow processes also utilize technology to limit the use of paper by:

- Continually enhancing our website capabilities to allow policyholders and agents to securely access data and complete transactions electronically, which reduces the paper, including physical mail, necessary at policy inception or renewal; and
 - Maximizing use of electronic (including cloud-based) record and document management practices, which reduce the need for paper files.
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Member of Great American Insurance Group

During 2022, we completed a multi-year project to relocate the headquarters of our Florida-based workers' compensation business, Summit, from a 12-building campus to a new 130,000-square-foot building in downtown Lakeland, Florida.

This project created a surplus of furniture, equipment, and supplies that the company would no longer need. Summit partnered with [Green Standards](#) to arrange charitable donations, resale, and specialized recycling to keep these items out of landfills while helping the community. This successful initiative achieved a 96% landfill diversion rate and promoted effective reuse within the community.

Summit Headquarters Project—A Look at Community Impact

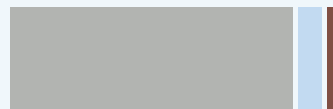
96% LANDFILL DIVERSION
RATE (190.3 TONS)

9 NON-PROFIT
BENEFICIARIES

\$66,740 IN-KIND
DONATIONS

575 EMPLOYEES' WORKSTATIONS
AND OFFICE FURNITURE

ASSET DISTRIBUTION
RESULTS



Recycling 76%

Donation 20%

Landfill 4%

Learn more about how we manage these and other risks

Please refer to our most recent Annual Report on Form 10-K, Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K in the Investor Relations section of AFG’s website, or [click here](#).

Our environmental, social, and governance (ESG) and climate-related disclosures in this Corporate Social Responsibility Report (Report) are voluntary disclosures to provide additional information to various stakeholders. The standard of materiality required for our disclosures filed with the Securities and Exchange Commission is not the same as that used for our voluntary ESG and climate-related disclosures. Inclusion of information in this Report is not an indication that we deem such information to be material or important to an understanding of our business or an investment decision with respect to our securities.

This Report may contain forward-looking statements. Some of the forward-looking statements can be identified by the use of words such as “anticipates,” “believes,” “expects,” “projects,” “estimates,” “intends,” “plans,” “seeks,” “could,” “may,” “should,” “will” or the negative version of those words or other comparable terminology. All statements in this Report not dealing with historical results are forward-looking and are based on estimates, assumptions, and projections. These forward-looking statements are only predictions based on our current expectations and projections about future events. There are important factors that could cause our actual results, level of activity, performance, or achievements to differ materially from the results, level of activity, performance, or achievements expressed or implied by these forward-looking statements. These factors include, but are not limited to, those discussed in our Annual Report on Form 10-K under Item 1A “Risk Factors,” and also discussed from time to time in our Quarterly Reports on Form 10-Q and Current Reports on Form 8-K. We are under no duty to update any of these forward-looking statements after the date of this Report to conform our prior statements to actual results or revised expectations, and we do not intend to do so.

Nothing in this Report is incorporated by reference or shall be deemed to be incorporated by reference into the documents that we have filed or will file with the U.S. Securities and Exchange Commission.



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