

GREAT AMERICAN INSURANCE GROUP SUPPORTING EQUINE RESEARCH

For the last three years, Great American Insurance Group has supported Grayson-Jockey Club Research Foundation (GJCRF) in innovative ways, such as sponsoring a GJCRF Day at Keeneland and, this year, supplementing sponsorship of the Belmont Stakes Charity Celebration at Bobby Flay's Bar Americain in New York City on June 5. Maintaining health, soundness, and safety of horses is an obvious goal of both the GJCRF and Great American.

Dianne Meisner, Great American's vice president of equine operations, recently was interviewed by GJCRF, which is providing more than \$1 million to support veterinary research this year.



GJCRF: Can you give us a brief description of Great American Insurance Group and explain how equine owners fit in with the companywide clientele?

Great American: In the Great American Equine Division, it is our goal to provide our agents and clients with reliable service and industry innovations that add value to every horse owner's portfolio. In 2012, we introduced an app for handheld devices that enables agents and clients directly to submit claims automatically. We like to think a client who receives proper attention from our equine department would subsequently seek out Great American for additional insurance needs.

GJCRF: How do you evaluate the equine research community in general? Do you think that the flow of knowledge from scientists' labs to practicing veterinarians and horse managers is adequate so that the ultimate beneficiary, the horses, receives the advantages of new knowledge?

Great American: We wish there were more research. That is why Great American supports organizations like Grayson-Jockey Club Research Foundation. We try to read as much as we can, evaluate the research and then apply what we learned both at present and for the future. The research today may help owners and Great American assist in saving a horse with a similar problem in the future.

Research continues to provide owners, trainers, and veterinarians the most up-to-date options for equine care. Working regularly with veterinarians, we know they rely on laboratory research to steer them toward new innovations that benefit horses' health. The advancement in preventive care as well as surgical technique have saved many horses from further discomfort and have helped return them to their preferred use (jumping, dressage, racing, etc.) faster and sounder than ever before.

GJCRF: What about Grayson-Jockey Club Research Foundation gave you confidence that supporting it is an efficient and effective way to help horses?

Great American: The industry leaders who put their name and financial support behind Grayson. When horsemen and horsewomen like Dell Hancock, Dr. Gary Lavin, Bill Farish, Dr. Rick Arthur and the Phipps Family offer their time and effort, we feel confident that our financial support is well managed and helping fund excellent research.

GJCRF: What are the most frequent problems that your clients' horses encounter?

Great American: On the Thoroughbred side, it is waiting. The different unexpected ailments (bucked shins, chip removals, OCDs, etc.) that mean time off from training and racing can be long, expensive and demoralizing, especially for a new owner. On the pleasure and sport horse side, it is similar. Horses get sick and need treatment or are lame and need time off. These problems take a financial and emotional toll on owners.

GJCRF: If you could wave a wand and eliminate a single disease or injury to horses, what would you choose?

Great American: Colic.

GJCRF: What are some of the parameters that you believe exist to help owners understand when to insure and what type of insurance to rely on?

Great American: Because there is no financial, legal or moral obligation to purchase coverage, there is no way to predict whether or not a client will insure a horse. However, you must remind clients of the emotional and financial strains that arise in a sickness or euthanasia case. To transfer those hardships from the owner to the insurance company can add value and make the insurance a more valuable asset.

GJCRF: In your experience, how would you describe the effects on Thoroughbred equine values of the present trend toward smaller foal crops?

Great American: There will always be a market for the top horses, regardless of foal crop size. As California Chrome has proved, any horse can be successful regardless of breeding or foal crop size.

