
Human Rights Statement and Our Commitment to Employees



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Our more than 7,500 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 strive to attract diverse and exceptional people who can grow with our Company by fostering a workplace culture that inspires, rewards and develops our employees.](#)

Consistent with our [Purpose, Vision and Values](#), we are committed to the protection of human rights and treating all people with dignity and respect. We appreciate diversity and value the unique perspective that each employee brings to the workplace. We operate with integrity and self-discipline in an environment that values clear and open communication. We also prioritize family, community and work-life balance as part of our workplace culture.

INTEGRITY AND ETHICAL BEHAVIOR

Integrity and ethical behavior are 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.

We demonstrate our commitment to an ethical workplace through our [Code of Ethics](#). The Company's Code of Ethics sets the basic ethical standards expected of employees and helps guide their decision-making to ensure alignment with AFG's values. All U.S.-based employees of AFG and its insurance subsidiaries are required to participate in an annual certification and acknowledgment to ensure they understand and adhere to our Code of Ethics. The Company also requires employees to complete a Conflict of Interest disclosure questionnaire.

The Code of Ethics is supported by a variety of other Company policies. At various points throughout the year, U.S. employees receive training or education on other policies, including training on anti-corruption and anti-bribery, privacy, and cybersecurity.

We provide employees with an independently administered [Ethics Helpline](#) that allows individuals to anonymously report known or suspected financial misconduct, or violations of the law, our Code of Ethics, or other Company policy. Anonymous reports may be submitted online or by phone. Our Code of Ethics makes clear that those who report misconduct may not be retaliated against. Employees are reminded of the anonymous reporting tool when they complete the annual Code of Ethics certification and acknowledgment, as well as through anti-corruption and anti-bribery training. In addition, information about how employees may anonymously report misconduct is available to U.S. employees on our employee intranet.

American Financial Group maintains an Internal Audit function that supports the Company by providing independent and objective assurance and advisory services. The independence of the Internal Audit function is supported by a reporting line to the AFG Audit Committee. Audit procedures are conducted each year to assess the Company's tone at the top, including the governance and oversight of ethical standards and conflicts of interest.

THE IMPORTANCE OF DIVERSITY, EQUITY AND INCLUSION

AFG values diversity and recognizes the benefits derived when people with different cultures, backgrounds and experiences work together to achieve business results. Our Diversity and Equal Employment Opportunity Policy reinforces our commitment to attracting, developing and retaining a diverse workforce, which we believe fosters creativity and propels our ongoing success. This commitment governs all decisions related to employment, including requests for an accommodation.

This commitment also extends to our Board of Directors. Our [Corporate Governance Guidelines](#) direct the Board to seek candidates with diverse experiences, qualifications, backgrounds and skills that enable each candidate to make a significant contribution.

PROMOTING A SAFE AND HEALTHY WORKPLACE

AFG prioritizes workplace safety and strives to create a healthy environment for all employees. We comply with all applicable safety and health laws, regulations and internal requirements.

We are dedicated to minimizing employees' risk of accident or injury. AFG's obligations and procedures are outlined in our Workplace Safety and Security Policy along with our Safety and Accident Reporting Policy.

We provide an extensive program to help employees invest in their health and wellness. Benefits include onsite fitness centers at many of our office locations, financial incentives for taking care of one's health, and health management programs to increase employee engagement with their healthcare providers.

AFG provides paid time away from work for employees to maintain a healthy work-life balance. We also comply with all applicable state and federal laws related to employee leave. We provide six weeks of paid parental leave for employees to care for and bond with their newborn or newly adopted child.

Our Employee Assistance Program includes access to a full range of expert services to help people live and work well. Services include professional counseling and assistance with legal matters, grief, and other work/life concerns such as child- or family-related issues.

FAIR WORK HOURS, WAGES AND BENEFITS

We compensate employees accurately, equitably and competitively in compliance with all applicable state and federal laws. Our Commitment to Accurate Pay Policy and Working Hours Policy reinforces this commitment.

We conduct regular market comparisons to hold ourselves accountable. We also offer an employee stock purchase program, a retirement savings plan with matching employer contributions, and Company-wide profit-sharing programs that allow all eligible employees to share in the Company's success. In addition, employees have access to professional investment and retirement planning advisors.

AFG prohibits the use of all forms of forced labor. We also follow all applicable minimum age requirements for employment everywhere we operate.

DISCRIMINATION

AFG is committed to equality in all areas of employment. This includes recruiting, selection, training, assignment, access to facilities and programs, promotion, termination, compensation and benefits.

We are an equal opportunity employer. Our policy requires employment decisions to be made without regard to race, color, religion, creed, national origin, citizenship status, ancestry, age, physical or mental disability, gender, sex, marital status, pregnancy (or related condition), sexual orientation, gender identity, veteran status, genetic information or any other factors that are protected by applicable federal, state or local law.

Any violations of this policy must be reported and will result in corrective action, up to and including termination of employment.

HARASSMENT

AFG is firmly committed to and maintains a policy of providing a work environment free from harassment of any kind, including sexual harassment. This includes intentional and unintentional harassment based on any legally protected classification under applicable federal, state, or local law, including but not limited to race, color, religion, creed, national origin, citizenship status, ancestry, age, physical or mental disability, gender, sex, marital status, pregnancy (or related condition), sexual orientation, gender identity, veteran status and genetic information.

Any violations of this policy must be reported and will result in corrective action, up to and including termination of employment.

TRAINING

We require all new employees and new leaders to complete training related to our human and workplace rights practices and associated policies. These required programs help employees understand their responsibilities in making AFG a place where everyone is treated equitably, receives respect, and is free from discrimination and harassment. Our learning programs also provide information on how to report suspected violations, and make it clear that retaliation for good-faith reporting is prohibited.

LIVING OUR VALUES AND COMMITMENTS

We monitor and measure employee engagement on an ongoing basis. For example, we conduct periodic employee surveys to help gauge the Company's progress in honoring our stated values and commitments.

COMPLAINT HANDLING AND RESOLUTION

AFG provides multiple methods to resolve employment-related issues. Employees can report potential violations in person as well as by telephone, email or standard mail. The phone and mail reporting methods both allow for anonymous reporting.

We communicate with our employees about these methods through materials shared during new-hire orientation, within human resource policies and as part of our training courses. We also send this information directly to employees throughout the year and post it on our internal and external websites.

Our policies require reporting of discrimination, harassment, suspected violations of applicable laws, regulations and policies. We commit to our employees to investigate reports and take action as appropriate. Retaliation for raising these concerns in good faith is prohibited.

ABOUT THIS STATEMENT

Our Human Rights Statement and Commitment to Employees operates in conjunction with our [Corporate Social Responsibility Report](#), our regular compliance practices, our Code of Ethics and our other internal employment policies. We review this information periodically.
