



**GEMINI  
TRANSPORTATION  
UNDERWRITERS**

| a Berkley Company

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supplemental  
applications



# PUBLIC AUTO

## **POLICY FORMS AVAILABLE:**

**Umbrella  
Follow Form Excess  
Retained Amount Liability**

## **CONSIDERED CLASSES**

- School Buses
- Charter Buses
- Commuter Buses (local & int.)
- Shuttle Buses (incl Airport)
- Transit Buses
- Ambulance Fleets
- Home Health Nursing
- Paratransit/Non-Emergency Medical

## **FEATURES & BENEFITS**

### **UNDERWRITING FLEXIBILITY**

- Tailored program design
- Customized coverage endorsements
- Policy form modifications manuscripting
- Adapt quickly to changing market conditions

### **INSURING CAPACITY**

- \$5M capacity
- \$1M minimum attachment point
- 41 or more power units

### **FINANCIAL STRENGTH**

- Gemini Insurance Company paper
- AM Best A+ XV rating
- S&P A+ Credit rating

### **EXCLUDED CLASSES**

- Black Car
- Double Decker Bus
- Limousine
- Ride Share
- Taxi
- Van Pools

### **SUBMISSION REQUIREMENTS**

- Public Auto Supplemental Application  
(safety technology information included)
- Minimum 5 years currently valued loss runs
- Drivers List - including DOB & DOH
- Equipment List - including seating capacity  
and age of vehicles
- Safety Policy

\*Products and services described above are provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. For additional information concerning W.R. Berkley Corporation's insurance company subsidiaries, visit [www.berkley.com](http://www.berkley.com). | © 2025 All Rights Reserved



# GEMINI TRANSPORTATION UNDERWRITERS

| a Berkley Company

## CONTACT

### **Boston, MA (Home Office)**

**Dinela Gjecka**

*Senior Underwriter*

(617) 310-8214

DGjecka@geminiunderwriters.com

**Andrew Gregory**

*AVP, Marketing & Distribution*

(617) 310-8234

AGregory@geminiunderwriters.com

**David Grinblatas**

*Chief Underwriting Officer*

(617) 310-8211

DGrinblatas@geminiunderwriters.com

**Jason Lewis**

*President*

(617) 310-8203

JLewis@geminiunderwriters.com

**Hannah Theriault**

*Underwriter*

(617) 310-8239

HTheriault@geminiunderwriters.com

**Joseph Tricca**

*Underwriter*

(617) 310-8224

JTricca@geminiunderwriters.com

**Maura Welt**

*Underwriter II*

(617) 310-8202

MWelt@geminiunderwriters.com

### **Gemini's Singular Focus Is Excess Liability Insurance For The Transportation Industry**

Our underwriting expertise and commitment to transportation have enabled us to become a market leader by providing consistent and competitive insurance products since 2009. Our claims staff handles only complex and severe excess transportation claims. We have the specialized knowledge and experience to evaluate and resolve these claims to deliver the most favorable outcome possible. This protects our insureds' assets and lowers their total cost of risk.

### **Atlanta, GA**

**Heath Barker**

*Regional Vice President*

(617) 310-8220

HBarker@geminiunderwriters.com

**Catherine Hill**

*Underwriter II*

(404) 443-2248

CHill@geminiunderwriters.com

**Stayce Motte**

*Underwriter*

(770) 407-0969

smotte@geminiunderwriters.com

**Scott Simmons**

*Senior Underwriter*

(404) 443-2263

SDsimmons@geminiunderwriters.com

### **Cleveland, OH**

**Tracy Miller**

*Associate Underwriter*

(303) 357-2609

TMiller@geminiunderwriters.com

### **Overland Park, KS**

**Martin Brauner**

*Regional Vice President*

(913) 401-2022

MBrauner@geminiunderwriters.com