GEMINI TRANSPORTATION UNDERWRITERS

| a Berkley Company

EXCESS LIABILITY SOLUTIONS FOR THE TRANSPORTATION INDUSTRY

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.

As part of W. R. Berkley Corporation, one of the nation's premiere commercial lines property casualty insurance providers, we combine the resources of a Fortune 500 company with the underwriting expertise and personalized service of a specialty carrier.

We are pleased to underwrite and issue policies on behalf of Gemini Insurance Company*, also a W.R. Berkley member company, which carries an A. M. Best Financial Strength Rating of A+ (Superior) and a Financial Size Category of XV.

OUR DIFFERENCE

Experience: With an average of over 20 years casualty insurance experience, each of our highly-talented underwriters possesses specialized transportation industry underwriting knowledge.

Integrity: One of our strengths lies in our commitment to ethical business practices. Virtually any common carrier or private fleet is eligible for underwriting consideration. Looking beyond preliminary facts, we guarantee fair treatment to all clients by thoroughly analyzing each account.

Innovation: We consider ourselves fast adapters to changing market conditions and situational factors. Thus, we provide innovative program design, are willing to modify existing policy forms, and can customize coverage on a case-by-case basis.

Quality Risk Selection: Our carefully designed risk selection process helps us to choose those customers who can appreciate the mutual benefits of high-quality customer portfolios. This thoughtful focus on risk selection allows us to keep premiums at very competitive levels for our target customers.

*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. | © 2025 All Rights Reserved

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LARGE FLEET TRUCKING

POLICY FORMS AVAILABLE:
Umbrella
Follow Form Excess
Retained Amount Liability

TARGET CLASSES

- Common Carriers
- Contract Carriers
- LTL Carriers
- Truck Load Carriers
- Sand & Gravel Haulers
- Milk Carriers
- Dry Bulk Carriers
- Liquid Bulk Carriers
- Chemical Haulers
- Hazardous Waste Haulers
- Gasoline & Diesel Fuel Haulers
- Flat-Bed Trailer Motor Carriers
- Explosive Movers
- Hazardous Materials Haulers
- Private Fleets

FEATURES & BENEFITS

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

INSURING CAPACITY
- Up to $5M limit available
- $1M minimum attachment point
- 51 - 10,000+ power units

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

SUBMISSION REQUIREMENTS

- Auto Supplemental Application
- Currently Valued Loss Runs (5 years); 7-10 years for fleets >500 units
- Drivers List - date of birth, Date of Hire
- Equipment List
- IFTAs - if available (may be required)
- Financials - if available (may be required)

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by Gemini Transportation Underwriters

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SMALL FLEET

Self-Service Portal for 10-50 Power Units

POLICY FORMS AVAILABLE: Umbrella | Follow Form Excess

TARGET CLASSES

- Common Carriers
- Contract Carriers
- Truck Load Carriers
- LTL Truckload Carriers
- Sand & Gravel Haulers
- Milk Carriers
- Dry Bulk Carriers
- Liquid Bulk Carriers
- Chemical Haulers
- Fuel Haulers
- Flat-Bed Carriers
- Explosives Movers
- Hazmat Haulers
- Private Fleets w/ DOT #
- Excess Auto Buffers

FEATURES & BENEFITS

SELF-SERVICE PORTAL
- Clear Submissions
- Quote Qualifying Risks
- Options for $1M - $4M in Minutes
- Bind Coverage

INSURING CAPACITY
- $1M - $4M of Capacity
- 10 - 50 Units
- $1M Minimum attachment point
- $1M Maximum attachment point

OPTIONAL ENDORSEMENTS:
- Named Insured Amendment
- Waiver of Subrogation
- MCS-90 Motor Carriers Endorsement
- Follow Form Pollution
- Cross Suits

EXCLUDED CLASSES
- GL exposure beyond traditional trucking risk
- Moving & Storage
- Mix-in-Transit
- Garbage Haulers
- Para-transit
- Towing
- Last Mile Delivery
- > 50% Light/PPT Units
- Intra-state Carriers w/out DOT#
- Hydraulic Fracturing, Liquid, or Sand Haulers Operations

ELIGIBILITY
- Insured Must Have a DOT #
- Insured cannot have units headquartered in VT or LA, or domiciled in DE, NY, LA, NJ, or VT.
- Truck Brokerage must be less than 20% of total revenue or less than $1,000,000
- Sub Hauling must be < 20% of the total revenue, or with a cost of hire < $500,000

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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
- 51 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

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SPECIALTY AUTO

POLICY FORMS AVAILABLE:

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CONSIDERED CLASSES

AUTO BUFFERS
- Equipment Dealers Company Fleets
- Utility Company or Utility Contractor Fleets
- Manufacturing Company Fleets
- Contractor Fleets
- Municipal Fleets

UMBRELLA/EXCESS
- Beverage Distributors
- Moving & Storage
- Waste Haulers
- Mix-in-Transit

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
- 51 or more power units

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

EXCLUDED CLASSES
- Tow Trucks
- Home Food Delivery
- Last Mile Delivery
- Couriers
- Race Cars

SUBMISSION REQUIREMENTS
- Auto Supplemental Application (safety technology information included)
- Minimum 5 years currently valued loss runs
- Drivers list including DOB & DOH
- Equipment list

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