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FACTS AND FIGURES

Policies issued on behalf of
Gemini Insurance Co., a
wholly-owned subsidiary of the
W. R. Berkley Corporation

A+: XV financial strength rating
from A.M. Best Company

A+ credit rating from Standard
& Poor's

Up to \$25 million of net
insuring capacity for railroad
customers, up to \$5 million for
vehicular customers

GEMINI TRANSPORTATION UNDERWRITERS

Experience. Integrity. Protection.



VEHICULAR SEGMENT



POLICY FORMS AVAILABLE

Lead Umbrella Liability
Follow Form Excess Liability
Stand Alone Excess Liability

FEATURES AND BENEFITS OF OUR VEHICULAR POLICIES

Excess liability coverage is available for vehicular policyholders.
Coverage is available for bodily injury, property damage, and punitive damages.

BROAD RISK APPETITE

Virtually any vehicular customer is eligible for underwriting consideration.

UNDERWRITING FLEXIBILITY

Innovative program design
Policy form modifications
Customized coverage endorsements
Adapt quickly to changing market conditions

DEPENDABILITY

Tirelessly maintain financial strength and integrity
Carefully designed risk selection process

EXPERIENCED STAFF

Combination of unique transportation industry experience
Safety operations examined beyond preliminary facts

INSURING CAPACITY

\$5 million of net line capacity
\$1 million minimum attachment point

EXPERT LOSS PREVENTION & CLAIMS MANAGEMENT

Cost-free access to loss prevention professionals with expertise in trucking liability
Experienced claims management staff settling trucking claims since 1952