Guiding You To Better Solutions In General Casualty Coverage

The best way to evaluate a market is to see how they cover the “basics.” At Vela Insurance Services, whether we’re underwriting a single location or a large or complex risk, we bring all our fiscal and intellectual capital to the task. This is particularly true when it comes to General Casualty coverage, the protection most businesses need to keep their doors open.

The Vela team of underwriters applies an average of 20 years’ experience to creating comprehensive casualty coverage that responds to the unique circumstances and exposures of each account and their appetite for risk. Our broker partners get the solutions they need, often faster than they expect.

Vela General Casualty
This coverage, so vital to the day to day operations of the nation’s companies, is often thought of as a commodity product. But casualty risks can be considerable and losses significant. That’s why Vela applies its vast intellectual and fiscal capital to underwriting these exposures regardless of account size or complexity. We offer substantial capacity in all classes and an approach that reflects the insured’s ability to absorb risk.

Classes Covered
Vela works to quote every qualified risk you submit, regardless of class, but we are frequently called upon to write the following:

• Supermarkets
• Commercial Real Estate
• Hotels & Motels
• Utilities
• Telecommunications Operations
• Retailers
• Wholesale Distributors
• Sales or Service Organizations
• Security or Patrol Agencies

Territory
All U.S. States except Delaware, with substantial scrutiny of risks in the five Boroughs of New York City (Manhattan, Bronx, Brooklyn, Queens & Staten Island)

Coverage Limits
In addition to our standard limits of:
$2,000,000 Per Occurrence
$2,000,000 General Aggregate
$2,000,000 Products/Completed Operations Aggregate

$2,000,000 Personal & Advertising Injury Limits
Vela has expanded its capacity to offer limits up to $5,000,000 per occurrence/$5,000,000 general aggregate for casualty products.

Minimum Premium
$10,000

Minimum Deductible
Our goal is to design programs that fit the risk appetite of the insured whether as a deductible or SIR. Larger deductibles may require a deductible fund.

Exceptional Security
Business is written on insurance company subsidiaries of W. R. Berkley Corporation that are Rated A+ (Superior) XV by A.M. Best (Outlook: Stable) A+ (Strong) by Standard & Poor’s (Outlook: Stable).

Coverage Benefits
• Generous limits
• Flexible terms and conditions
• Substantial capacity to cover all types of risk from a small, single location risk to sophisticated multi-state risks
• Occurrence or Claims Made form
• In-house claims management to support timely resolutions and settlements
• Highly experienced underwriters, empowered to think creatively and act independently to create solutions unique to the circumstances and exposure of each account.

VELA INSURANCE SERVICES OFFICES:
ATLANTA, GA • CHICAGO, IL • CLEVELAND, OH
ENGLEWOOD, CO • CLASTONBURY, CT
HAMILTON SQUARE, NJ • JACKSONVILLE, FL
MEDFORD, OR • OMAHA, NE • RADNOR, PA
SOLVANG, CA • ST. PAUL, MN • WALNUT CREEK, CA
As an underwriting manager for insurance company subsidiaries of W. R. Berkley Corporation that are rated A+ (Superior) XV by A.M. Best (Outlook: Stable) and A+ (Strong) by Standard & Poor’s (Outlook: Stable), Vela has access to the financial stability, know-how and best practices of some of the nation’s pre-eminence insurance companies. And because we never outsource your clients’ claims, you and your insured can count on timely, fair claims resolutions at the lowest possible costs.

Vela Insurance Services underwrites and provides coverage for a broad range of construction, manufacturing, general casualty and professional liability risks.

For assistance, or to inquire about becoming appointed with Vela, email brokerinfo@vela-ins.com or call 877-VELA-INS. Submissions for all of our product lines are accepted at submissions@vela-ins.com. For more information on our products and services, please visit our website at www.vela-ins.com.

**Submission Requirements**
- Acord application, fully completed and signed
- Supplemental application, if applicable
- Prior carrier information including limits, deductibles and premium
- Location listings with descriptions of operations
- Gross receipts for the past 5 years
- 5 years’ loss experience

**Please direct your inquiries and submissions for General Casualty Coverage to:**

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Vela Insurance Services brings our appointed wholesale brokers the best of all worlds — a boutique approach to creative risk placement problem solving and personal service, with the financial stability and security of one of the nation’s largest insurance providers, W. R. Berkley Corporation. Our General Casualty coverage is just another way your success is written in our stars.

For additional information concerning W. R. Berkley Corporation’s insurance company subsidiaries, click here.