

DUAL

North America



We're here to
help you do more.

DUAL North America is a leading specialty program manager offering a wide range of insurance products underwritten through several specialized subsidiaries.

DUAL is at its core an underwriting organization. We retain top underwriting talent who are experts in their product and who are driven to deliver results.

Our Subsidiaries



Underwriting Expertise

DUAL is an underwriting organization first, driven by expert Underwriters



Product Diversity

With our wide variety of products, DUAL has tailored solutions for even the most niche risks



Excellent Service

Trust DUAL to provide top-tier service and quick turnaround times

Introducing DUAL Passport



DUAL Passport is our new digital interface offering effortless solutions for policy issuance and subjectivity management. Quote, bind, and issue Cyber policies now, with more products to come!

DUAL North America is part of the DUAL Group, the specialist underwriting arm of Howden Group Holdings and one of Lloyd's largest international coverholders

\$3.5bn
2023 GWP

11,000+
Distribution Partners

21
Countries

70+
Products & Services

DUAL North America

is a **growing, diversified business!**

\$1.5bn
2023 GWP

45+
Products

25
Divisions

30+
Carrier partners

3
Claims entities

Our Programs

Casualty

Commercial Auto
Concrete Pumping
Construction
Crane & Rigging
Energy Casualty
Environmental
Equipment Rental & Dealers
Excess Casualty
Heavy Transport
Inland Marine
Logistics
Ocean Marine
Product Contamination
Product Recall
Specialty Healthcare
Workers' Compensation

Contact: [Connie Germano](mailto:cgermano@dualinsurance.com)
cgermano@dualinsurance.com

Commercial Property

Builders Risk
Deductible Buyback
E&S Property
Earthquake
Fine Art & Collectibles
Primary & Excess Flood
Terrorism/Political Violence
Wind/AOP

Contact: [Jon Knouse](mailto:jkhouse@dualinsurance.com)
jkhouse@dualinsurance.com

Financial Lines

Cyber
Architect & Engineers
Misc. Professional
Representations & Warranties
Tax Liability

Contact: [Connie Germano](mailto:cgermano@dualinsurance.com)
cgermano@dualinsurance.com

Personal Property

Dwelling
Flood
Homeowners
Manufactured Housing
Renter's Insurance
Earthquake

Contact: [Andy Swindall](mailto:aswindall@dualinsurance.com)
aswindall@dualinsurance.com

Surety

Commercial Bonds
Contract Bonds
International Bonds
Tenant Lease Bonds

Contact: [Brendan Keating](mailto:brendan.keating@dualinsurance.com)
brendan.keating@dualinsurance.com

For additional program information,
scan the QR code or visit
www.dualinsurance.com/products.



For general information about DUAL and our products, please contact marketing@dualinsurance.com