



Corporate Property



Industrial property insurance.
Experienced. Selective.
Decisive.

DUAL provides specialist insurance capacity for the industrial **property business of large corporations**. We combine extensive experience in domestic and international industrial insurance with **short decision-making paths and the flexibility of an MGA**.

Acting on behalf of our risk carriers, we participate as a strategic co-insurer and provide our distribution partners **with capacity of up to CHF 20 million** for selected domestic and international property programmes. **Liberty is the lead risk carrier**.

Our target segment

	DUAL Corporate Property
Customers	Industrial and large companies
Annual turnover	from CHF 500 million
Minimum premium	CHF 10,000
Capacity	up to CHF 20 million
Region	Switzerland / DACH
Positioning	Co-insurer on behalf of our risk carriers
Program	National and international
Structures	Proportional participations and excesses, reinsurance

The available capacity depends on risk quality, hazard class and program structure.

What risks are we looking for?

Our focus is on industrial and large corporate risks with good to **very good risk quality**. Risks with elevated hazard exposure may be considered selectively where, in particular, fire protection, loss history, pricing and programme structure are compelling.

The following are particularly important for our risk selection:

- professional and active risk management
- effective structural, technical and organisational loss prevention
- appropriate fire protection
- transparent and reliable risk information
- a verifiable loss history
- appropriate deductibles and programme structures

The underlying underwriting guidelines place active risk management and above-average physical and operational risk quality at the heart of client selection.

Broad risk appetite

Our focus is on companies in **mechanical and plant engineering, the automotive industry and its suppliers, electronics and electrical engineering, the food and beverage industry, as well as selected pharmaceutical, logistics, retail and service risks**.

In particular, we do not underwrite:

metal production, high-hazard chemical risks, recycling operations and slaughterhouses

Other particularly exposed activities and risks may fall outside our risk appetite and will be assessed on a case-by-case basis.

Why DUAL?

- ✓ **Experienced underwriting:** Our team has extensive experience in domestic and international industrial property insurance, gained across **primary insurance, reinsurance and the broker market**.
- ✓ **Direct access to decision-makers:** Our distribution partners speak directly with the responsible underwriters. This enables short **communication paths, clear answers and fast decisions**.
- ✓ **Fast and flexible:** We aim to handle qualified **submissions efficiently** and pragmatically. Speed and flexibility are key elements of our underwriting and service approach.
- ✓ **Up to CHF 20 million in capacity:** With Liberty as the **lead risk carrier**, we currently **have underwriting capacity of up to CHF 20 million**.
- ✓ **Individual risk assessment:** Clear underwriting guidelines provide the framework. Within this framework, we assess risks **individually rather than solely by industry classification**.
- ✓ **Long-term partnership:** Together with our distribution partners, we aim to build a strong, future-ready portfolio and support **clients reliably throughout market cycles**.

This is how we underwrite

- **Long-term underwriting partner:** DUAL, as an experienced MGA, selectively participates in well-structured domestic and international industrial property programmes.
- **Technically sound risk assessment:** Our decisions are based on an individual assessment of risk **quality, fire protection, loss history, business interruption exposure, natural hazards and programme structure**.

Our focus is on risks with **low to medium hazard potential**. Risks with increased hazard potential can be selectively subscribed with convincing risk quality.

Very high exposures to fire, explosion or natural hazards as well as risks with inadequate risk management are outside our core area.

- **National and international programs**
We participate in both national and **international insurance programs**. Multinational programs are explicitly part of the underlying underwriting approach.

Does a risk fit DUAL? Talk to us.

Especially in the case of more complex industrial programs, we recommend an **early exchange**. This allows us to quickly assess whether and to what extent participation is possible.

Your contact persons



Andreas Kessler

Executive Chairman of Property DACH
+49 (0) 151 4090 2689
AKessler@dualdeutschland.com



Kevin Schüpbach

Underwriter
+41 (0) 79 865 2855
KSchuepbach@dualswiss.com

Helping you do more

DUAL Swiss GmbH

Uraniastrasse 14
8001 Zurich
info@dualswiss.com

dualinsurance.com

Managing Director: Michael Wyss
Company Number: CHE - 351.147.141