



# Corporate Property



DUAL Corporate Property brings to market an experienced underwriting team with access to sophisticated technical resources and an innovative operational model.

We provide follow capacity to partner brokers, building a lasting, balanced and profitable portfolio while expanding our capacity and capabilities to establish a first-class underwriting business for the long term.

## What does corporate property mean at DUAL?

- Strategic follow market, providing coinsurance capacity to partner brokers to build a balanced, lasting and profitable portfolio
- Client turnover typically upwards of £20m
- Risk management forms part of the culture in our client base
- Doesn't include SME and small commercial
- Located in the UK
- Company market and Lloyd's capacity

## What type of property business is DUAL looking to write?

- We write through most of the spectrum of UK commercial and corporate property, often being trades with a medium hazard risk profile
- We also write light hazard and will selectively write some high hazard trades
- Examples include: beverages, chemicals, distribution, engineering, financial institutions, further education, leisure, media, PFI, plastics, professional services, real estate, retail and transport

## Are there any trades DUAL doesn't write?

- The main trades we avoid include abattoirs, amusement parks, education (primary and secondary), energy, fuel depots, mining, power, rail, recycling, residential property owners and waste
- We may be able to consider individual placements where such activities are incidental to the overall risk profile
- Risk management factors, together with risk quality, are more important to our risk selection than trade

# About DUAL

- Founded in 1998, DUAL is one of the world's largest international underwriting agencies and is one of the biggest international coverholder at Lloyd's
- Our vision is to be the world's best underwriting business, and we're actively pursuing that goal
- Our GWP is £2.8 billion, delivered via 70+ products across 50 locations in 21 countries with 1,800+ people
- DUAL UK product lines include SME Property/Casualty, Care Homes, Construction, PI, D&O, Cyber, Healthcare, M&A and Legal Indemnities

## Get in touch



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### Does DUAL write terrorism cover?

- We can write Pool Re cover

### What is DUAL's maximum line size?

- Our capacity is £40m+ and growing

### Will DUAL write excess of loss?

- We write primary, excess of loss and quota share
- We don't write deductible buy-backs or cross-class aggregate covers

### What is DUAL's minimum premium?

- £10,000 - but, for low hazard and excess of loss, there's some flexibility

### Which carrier partners support DUAL Corporate Property?

- AXA Insurance UK plc, rated AA- by S&P
- Everest Insurance (Ireland) DAC, rated A+ by S&P
- Lloyd's of London, rated AA- by S&P
- Bridgehaven Speciality UK Ltd, rated A- by AM Best

*All ratings are valid as at the time of publication*

### What about DUAL's lead proposition?

- Presently DUAL provides coinsurance follow capacity
- We're developing the capability to lead, investing in underwriting, risk engineering, claims management services and cat modelling, supported by an exceptional operational platform that allows us to put our brokers and clients first

## Helping you do more

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