




# Commercial Combined

DUAL Commercial Combined gives select brokers access to a service and appetite proposition not readily available from Composites.

Delivered through expert, accessible underwriters, and backed by long term A-rated carriers. Our underwriters are based in regional trading branches throughout the UK and know your industries, so you get informed decisions, fast.



DUAL's Commercial Combined proposition offers a flexible, modular policy structure to suit SME+ and mid-market risks.

## Risk appetite

- Artisan food / beverage
- Manufacturing
  - Basic metals and metalworking
  - Clothes and textiles
  - Computer and electrical and telecoms
  - Machinery and transport equipment
  - Plastics
  - Printers
- Wholesale trade except motor vehicles
- Financial and insurance activities
- Information and communication
- Professional, scientific and technical activities
- Administration and support activities
- Public administration

## Key features

- A-rated capacity
- Broad appetite, tailored to the regions we trade in
- £10k to £50k target premium range
- Access to loss control surveyors
- Access to Property and Casualty specialists
- One quote to market
- Selective distribution

# Claims

Claims for the Commercial Combined product will be managed by a dedicated DUAL team at Kennedy's, giving you and your clients' peace of mind.

## Expertise

Highly trained professionals manage each claim from start to finish, ensuring consistency and quality.

## Outcomes

With a strong service ethic, DUAL aims to ensure claims are handled in the right way and focus on delivering the right outcome.

## Access

While we aim to get things right the first time, we're on hand to talk if you need us.

## Our partner of choice for claims handling

Kennedys

- Claims Team of the Year at The British Claims Awards 2024
- Handled over 42,000 short and long tail notifications in 2023.
- Significant experience in property and casualty claims with 10,000 in the last year.
- Extensive geographical footprint in the UK, with the most UK offices than any other Insurance law firm.

## Why choose DUAL?

- We have a broad appetite and can help you if you are prospecting a new client or protecting a renewal
- Risks where you need a conversation with an expert who knows the industry
- We want to disrupt and become your go-to market partner
- Expert underwriters aligned to your business to build meaningful relationships
- Partnerships matter to us, which is why we're being selective over who has access to our Commercial Combined product

## About DUAL

DUAL is one of the world's largest international underwriting agencies and also one of Lloyd's largest international coverholders. We're backed by some of the world's biggest and best-rated insurance and reinsurance companies.



# Find us in your neck of the woods by speaking to our distribution team

## London



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