

Case study: rethinking energy submissions for better outcomes



Insuring the energy industry and its related segments requires deep industry expertise and adaptable insurance solutions tailored to complex, evolving risks. As a program administrator, DUAL provides the flexibility and specialization that clients need, delivering comprehensive coverage and, when necessary, excess limits that meet the expectations of insureds and broker partners.

Case background

DUAL Energy offers a suite of specialized products designed specifically for the unique risks of the energy sector. Across energy casualty, ocean marine, inland marine and workers compensation, DUAL's offerings are shaped by industry insight and built with flexibility. When non-standard or hard-to-place risks arise, DUAL collaborates to create customized, or, if needed, packaged solutions.

Challenge

A new broker requested a standalone \$4m excess over auto liability policy, which is outside of DUAL's appetite. Through diligent underwriting review, the DUAL team identified a key detail in the broker's correspondence with the agent: the incumbent carrier planned to non-renew the account's general liability coverage in the coming months. This introduced a broader risk exposure beyond the initial submission and signaled a need for a more strategic solution.

Resolution

Rather than declining the submission outright, DUAL's underwriter worked closely with the broker to build a broader solution. Recognizing the upcoming non-renewal and the need for stability, DUAL proposed a mid-term solution that involved taking on the entire primary and excess package. This proactive approach led to the successful placement of the risk including non-renewed general liability and a scalable risk solution.

Lessons

While the wholesaler and agent faced initial placement challenges, close collaboration with stakeholders allowed DUAL to address concerns and move the submission forward. From initial submission to binding, the entire process was completed in just 13 days.

What made a difference in DUAL's success isn't just product, but service. Rather than walking away from a submission that is out of appetite, DUAL dug deeper, identifying an opportunity to reframe the placement as a packaged

“By thinking outside the box before declining an account, DUAL is able to provide less obvious solutions that bring value to our partners quickly and efficiently.”

solution that worked for the insured, the agent and the wholesaler. This win was driven by diligence, strategic thinking and a desire to win business.

This case underscores the value a program administrator brings, by approaching complex risks with speed, expertise and a problem-solving mindset. In many cases, taking a moment to think outside the box and exploring alternatives before declining a submission can lead to a less obvious solution and more robust, strategic coverage strategy.

The **DUAL Energy program** offers a suite of specialized insurance products designed to meet the unique challenges of the energy casualty and ocean marine industries, including supporting lines and business segments. For more information about our program or to get appointed with DUAL, contact us at www.dualinsurance.com/us-en/contact.



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