

Building strength through cross-functional claims collaboration



As a program administrator, DUAL operates differently from many players in the insurance market, particularly those within the MGA space. As an integral part of the business, DUAL features an in-house claims team that has developed a strong and continuous feedback loop with the underwriting team. With a well-designed and efficient claims handling process and a culture focused on reaching fair claims resolutions, every person who touches claims at DUAL is deeply committed to customer service, ensuring that the claim handling process is as smooth as possible for policyholders and the brokers who support them. As devoted stewards of partner capital, the seamless, cross-functional alignment of DUAL's highly experienced claims and underwriting teams enables enhanced risk selection and lower loss ratios.

Case background

The DUAL Claims team is comprised of industry veterans with extensive experience in their respective subject areas. When DUAL enters a new line of business, DUAL Claims is a key part of the conversation. The DUAL Claims team works tirelessly to ensure that claims can be administered in-house with an extremely high level of expertise for all DUAL programs, supplementing the team roster with new subject matter experts to handle claims for new lines of business. All claims' teams are led by professionals with significant experience in their subject area, many of whom are licensed attorneys with decades of legal and claims handling experience. In the event that DUAL cannot directly handle the claims from a new program, DUAL Claims partners with industry experts, diligently sourcing the best candidate to provide the claims service that partners expect from DUAL, not simply the lowest cost option. The DUAL Claims team has also developed a sophisticated TPA oversight model to ensure the feedback loop that drives the success of in-house claims handling is also effective for TPA administered claims. The overarching, deep understanding of specific DUAL

programs among the DUAL Claims team partnered with the team's significant industry knowledge, allows for a meaningful feedback loop between claims and underwriting that enhances program outcomes.

Challenge

Without this ongoing partnership between DUAL Claims and underwriting, potentially avoidable claims simply would not receive proactive treatment to extinguish sources of exposure, generating poor outcomes for carrier partners and entire segments of the casualty market more generally. At DUAL, the strong partnership between the claims and underwriting teams ensures that no information is siloed, and the teams can be proactive, further enabling DUAL to safeguard partner capital. In one instance, the DUAL Claims team encountered a problem with bridge strike claims, which are 100% avoidable claims that had been occurring with a higher frequency than anticipated. These claims began to make certain risks unattractive and difficult to justify underwriting. As such, DUAL was faced with a need to understand how to navigate these scenarios going forward.

“Our deep commitment to customer service, combined with our seamless, timely alignment with underwriting, allows for enhanced risk selection, improved loss ratios, and a smooth handling process for policyholders and the brokers who support them.”

Resolution

As bridge strike claims started to come in, DUAL Claims immediately partnered with DUAL's underwriting and loss control teams to raise awareness and identify the root cause of the strikes. To further facilitate this, DUAL Claims also partnered with outside industry experts to understand more about the causes of bridge strikes generally. As a result of these collaborations, DUAL drafted new endorsements to contain bridge strike exposure in a myriad of different ways, including potential exclusions and coinsurance scenarios, depending on the needs of the specific insured. Rather than stepping

away from otherwise promising business in need of coverage, DUAL reworked the policy language with the support of the carrier partner to provide new terms that address these claims directly. This swift action led to notable potential cost savings for the carrier on claims payouts, as well as the ability to continue to secure coverage for challenged insureds, even if on different terms.

Lessons

This case reinforces the value of the continuous, timely feedback between claims and underwriting that DUAL has established. Ensuring information is shared across departments means that adjustments can be made quickly to still win business, such as through utilizing endorsements or other revised terms. These types of outcomes also

increase confidence in DUAL from carrier partners, as partners know the team has the ability to proactively identify issues, their root causes, and then partner with underwriting to take action to limit avoidable exposures going forward.

The [DUAL Claims](#) team is relentlessly focused on delivering exceptional customer service and a culture of disciplined execution. With every claim, the goal is simple: to resolve it quickly, efficiently, and fairly. DUAL Claims' team of highly experienced professionals prioritizes transparent communication and collaborative delivery on promises.

For more information about DUAL Claims, contact us at www.dualinsurance.com/contact.



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