

Delivering claims results with compassion and expertise



DUAL is one of the largest independent underwriting organizations in the US, supporting more than 20 specialized products across commercial property, casualty, financial lines, and surety. Partners rely on DUAL to provide innovative, responsive support as risk becomes increasingly complex in every market. A key part of DUAL's value to partners is its in-house claims team, who are deeply committed to excellent customer service, strong technical acumen, a well-designed process, and infusing claims expertise directly into product design.

Case background

The DUAL Claims team is comprised of subject matter experts with years of experience surrounding their specific claim type. Each claims team is led by a professional with significant experience in their subject area, many of whom are licensed attorneys with decades of claims handling experience. When DUAL enters a new line of business, DUAL Claims is a key part of the conversation, meaning that not only is claims expertise baked into product design, but overall customer experience is also a key factor throughout the development process. Throughout the organization, DUAL Claims adds value. In particular, the strong, continuous feedback loop between claims and underwriting enhances programs' outcomes and provides meaningful feedback, which drives improved risk selection and loss ratios.

Challenge

One program that DUAL Claims handles in-house is the DUAL Commercial Auto product. This complex, regulated environment requires deep industry knowledge and compassionate service throughout the policy lifecycle. When

a claim does occur, there is frequently a significant emotional component due to the nature of auto incidents, and the bodily injury claimants may be experiencing. This is a core area where DUAL Claims' ability to be responsive, transparent, and efficient matters. The DUAL Claims team recognizes the human impact that often accompanies these types of serious losses and remains committed to handling each claim with empathy, transparency, and a disciplined focus on the facts and relevant law.

With that approach in mind, the following matter illustrates how DUAL Claims navigated a unique loss while maintaining a focus on both the people involved and the objective facts of the case, keeping the policyholder's best interest at the core of the analysis. In a recent matter, which resulted in a defense verdict for a DUAL policyholder, a DUAL insured was involved in a minor rear-end accident at less than 10 mph. Despite the low impact, essentially non-existent property damage to the claimant's vehicle, and the claimant reporting at the scene of the accident that they were not injured, a policy limits demand was ultimately issued, seemingly in response to attorney-

“The core of our value proposition is our close alignment with underwriting, providing timely, meaningful feedback, which drives improved risk selection and loss ratios.”

Laura Schoefer, Esq.

EVP, Head of Commercial
Casualty Claims

directed medical care sought after the accident. The DUAL Claims team attempted to resolve the situation fairly through good-faith settlement discussions but was unable to reach an agreement with the plaintiff.

Resolution

Following this impasse, the DUAL Claims team partnered with hand-selected, expert defense counsel to try the case for DUAL's policyholder. Trial involved not only the disputed damages discussed above, but also disputed liability given another accident that occurred ahead of the subject accident and some contested lane change arguments.

After two days of trial and a morning of deliberations, the jury returned a verdict with 60% of the fault being placed on the plaintiff, barring them from recovery. As a result, DUAL's insured was saved from having a policy limit claim on their loss run, and the capacity partner was protected from paying an unsupported amount of damages. This outcome was due to close collaboration with DUAL's capacity partner and defense counsel to share information and ensure all parties were comfortable with trying the claim. The insured was informed throughout the process, underscoring DUAL's commitment to honest communication and efficient

claims handling. Ultimately, the policy at issue was \$1m, and through strategic trial activity, the entire amount was preserved, and no indemnity was paid on the file for the alleged bodily injury claim.

Lessons

Ultimately, through expertise, diligence, and tenacity, DUAL Claims generated cost savings for the capacity partner, while also protecting the insured from having an inflated claim on their loss run. Though trial is always risky, this case reinforces DUAL's value proposition, which is to take initiative, lean into the challenges of an increasingly complex

world, and help our partners thrive. The skill throughout the DUAL Claims team allowed them to identify this potential trial, demonstrate an extremely high level of communication with all stakeholders, and deliver a result that benefited all DUAL partners involved. This consistent collaboration and informed agility allow DUAL to deliver on the promise that insurance offers and is reinforced not only with business expertise, but empathy too.

The DUAL Claims team is deeply committed to excellent customer service and a culture of execution within the claims process. With a goal to settle each claim quickly, efficiently, and fairly, the team of highly experienced professionals within DUAL Claims ensures transparent communication and collaborative delivery on promises.

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



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