



# Builders Risk

## Tailored policies for hard-to-place business

As your partner in the builders risk market, we're your one-stop shop for getting the tailored coverage you need. Our team of experienced and technical underwriters provides coverage for hard-to-place wood frame, energy, civil infrastructure, renovation and natural catastrophe named peril policies.

Our Builders Risk team prides itself on providing individual broker account feedback on our underwriting appetite and deployable capacity within 24-48 hours. We expertly provide both lead and follow quotes with \$40m of wood frame and non-combustible capacity.

## Capacity deployment

- Per risk capacity up to 100% of any civil, non-combustible or renewable energy project, and wood frame projects
- Maximum wood frame and per risk capacity of \$40 million utilizing four different carrier partners on a bespoke subscription policy form
- Ability to both lead and follow approved markets and forms, and we can deploy our full line regardless of the capacity offering the lead
- Average per account capacity deployment for wood frame is dependent on values, quality of contractor and security controls

## Our appetite

- Commercial wood frame habitational apartments, senior living centers, student housing and condominiums \$10m and larger
  - Mass timber and cross laminated timber (CLT) construction
  - Non-combustible construction projects including concrete tilt-up warehouses
  - Basic civil infrastructure projects of road and bridge widenings or replacements
  - Natural gas facilities, renewable energy and existing power and energy expansion projects
  - Single location equipment installations such as adding production lines to an existing process
  - Heavy industrial and manufacturing projects – new, additions or major equipment installations
  - High value homes \$5m and larger of both wood frame and better construction on a quota share basis
  - Midterm projects
  - Modular construction
  - Master builders risk programs
  - \$50,000 minimum premium
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- 36 month term maximum
  - Up to \$20m of named windstorm capacity primary and excess coverage in tier 1 or 2 counties from Texas to North Carolina for for wood frame and CAR excluding Tri-County Florida



## Excluded classes

- Wood frame multi-family housing projects under \$10m of total contract value
- Renovation projects
- No home developments or annualized home builder programs
- No high wildfire exposures above 60 risk meter scores
- No extreme convective wind exposures above 90 risk meter scores
- Wind farms
- Vertical structural renovations and major seismic upgrades
- Piers, dams, docks, marinas and wharves
- Named windstorm coverage on barrier islands
- LEG 3 – improvements and betterments coverage from defects

## Distribution

- Distribution is limited to wholesale brokers, written on a non-admitted basis for wood frame and CAR construction by specific appointment approved by DUAL
- Energy, civil and mass timber projects can be distributed to limited retail agents by specific appointment approved by DUAL

## Get in touch

For more information about our Builders Risk program, contact a member of our team:

### Kaycie Cook

President  
+1 (405) 612 2534  
kcook@dualinsurance.com  
Location: Dallas, TX  
Specialties: highly technical energy, civil, heavy industrial risks

### Adriel Enriquez

Team Lead, Vice President, Senior Underwriter  
+1 (619) 664 4129  
+1 (786) 304 9296  
aenriquez@dualinsurance.com  
Location: Miami, FL  
Specialties: wood frame habitational construction, CLT, high value homes, solar

### Jalisa Harris

Team Lead, Assistant Vice President, Senior Underwriter  
+1 (470) 763 3860  
jharris@dualinsurance.com  
Location: Atlanta, GA  
Specialties: wood frame habitational construction, renovations, high value homes

### Caroline Hayden

Underwriter  
+1 (703) 328 8953  
chayden@dualinsurance.com  
Location: San Diego, CA  
Specialties: wood frame habitational construction

### Eva Mulligan

Underwriter  
+1 (469) 357 9460  
emulligan@dualinsurance.com  
Location: Dallas, TX  
Specialties: wood frame habitational construction

### Kenzie Smith

Associate Underwriter  
+1 (903) 603 1523  
ksmith@dualinsurance.com  
Location: San Diego, CA

### Jackie Wiegel

Associate Underwriter  
+1 (484) 744 5105  
jwiegel@dualinsurance.com  
Location: San Diego, CA

### Nick Peeleman

Associate Underwriter  
+1 (858) 334 5311  
npeeleman@dualinsurance.com  
Location: San Diego, CA

## Helping you do more

marketing@dualinsurance.com

dualinsurance.com

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