



# Crisis Management Frequently Asked Questions

Multiple balance sheets. One policy. One payment. One solution.



## Why choose the DUAL Crisis Management Team?

The DUAL Crisis Management team (“DCM”) has more than 85 combined years of experience in the Crisis Management industry underwriting a wide array of Product Recall and Contaminated Products risks. The team has a proven track record of being solutions-oriented, client-focused, and responsive. In addition to underwriting expertise, DCM, through Align Claims Services, a DUAL affiliate, is committed to providing quality claims services to support brokers and their clients.

## What is DUAL Crisis Management offering?

DUAL is offering Product Recall and Contaminated Products insurance coverage through a subscription program. The team’s initial capacity is \$10,000,000 with a financial rating of “A” or better. The available capacity is expected to be \$25,000,000 following the initial program launch as more carriers subscribe.

## Who is DUAL North America?

The DCM team is part of DUAL North America, Inc. (“DUAL”), one of the largest independent underwriting organizations in the U.S. offering Casualty, Commercial Property, Financial, and Personal Property products. DUAL currently has offices in 14 locations throughout North America that underwrite and manage unique insurance programs utilizing advanced technology and simplified distribution methods. DUAL North America transacted over \$1.5bn in gross written premium in 2022 across over 25 insurance products. For product information, visit [www.dualna.com](http://www.dualna.com). DUAL North America, Inc. is a part of the DUAL Group. DUAL Group, the specialist underwriting arm of Howden Group Holdings Limited, is one of the world’s largest international underwriting agencies and Lloyd’s largest international coverholder with over 70 products in 19 countries.

## What is the relationship between DUAL North America and Howden Specialty?

Both DUAL and Howden Specialty are divisions of Howden Group Holdings. The brokerage and underwriting divisions have distinct management structures and operating systems. Information (including account and client details) is not accessible across divisions. There are no internal incentives for the divisions to work together and no preferential treatment.

## What is a Managing General Underwriter (MGU)?

An MGU is a specialty program manager that has been granted underwriting authority by a specific carrier. The carrier grants authority allowing the MGU to underwrite, negotiate, and bind on the carrier’s behalf. Under most US states’ regulations, an MGU is differently regulated than a Managing General Agency (MGA) as MGUs do not produce business as a retail broker nor handle claims as a fiduciary party.

## What is a subscription program?

A subscription program is a partnership between an underwriting entity and various insurance carriers. The program combines the capacity from the participating carriers in a single combined insurance policy offering on a quota share basis. The subscribed carriers may include both Lloyd's of London syndicates and domestic US E&S carriers.

## What are the benefits of a subscription program?

A subscription program provides access to a diversified, financially sound carrier capacity in a single transaction. DUAL can easily add carriers, growing the collective capacity, and replace capacity should the need arise. Each risk is automatically spread across multiple insurance carriers in the form of a combined policy, providing greater resiliency to manage loss potential for these severe lines of business.

## How are claims handled?

In addition to underwriting expertise, DCM is committed to providing quality claims services to support clients when they need it the most. DUAL's dedicated claims division, Align Claims Services, Inc., has renowned experience in Contaminated Products and Product Recall claims and will be the central point of contact in the claims process. Working with both vendors and participating carriers, the team will ensure a seamless experience. Find out more information on our [claims handling here!](#)

## How do I contact DUAL if I have further questions?

For more information, visit our website: [www.dualna.com/crisis-management](http://www.dualna.com/crisis-management)

Or contact a member of our team:

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