

Crisis Management FAQs





Experts in crisis underwriting and claims handling

With nearly a century of combined experience handling product recall and product contamination risks, our underwriting team is one of the leading specialists in the country.

We offer product recall and product contamination insurance coverage through a subscription program. With \$27.5 million in available capacity backed by "A" rated carriers or above, we create solutions tailor-made for your clients' needs.

Your client has access to a team of claims experts, who specialize in recall and contamination risks, to guide them through the process, mitigate any damage and resolve the case as soon as possible.

FAQs

How big is DUAL North America?

With 11 offices across the country, we're one of the largest independent underwriting organizations in the US.

We specialize in:

- Casualty
- Commercial Property
- Personal Lines
- Financial Lines
- Surety

DUAL North America is part of the DUAL Group, one of the world's largest independent underwriting organizations with more than 1,700 people in 21 countries, creating solutions across 70 product lines. DUAL is part of Howden, an international insurance group with employee ownership at its heart.

For the full DUAL picture, head to our website: dualinsurance.com.

What's the relationship between DUAL North America and Howden Specialty?

Both divisions are part of Howden, but our management structures and operating systems are completely separate. We can't access information like account and client details from them, and vice versa. And there's no preferential treatment or incentives for us to work together.

What is a managing general underwriter (MGU)?

An MGU underwrites, negotiates and binds insurance policies on behalf of insurers, who delegate underwriting authority to us. Under most US states' regulations, an MGU is regulated differently to a Managing General Agency (MGA), as MGUs don't produce business as a retail broker or handle claims.

What is a subscription program?

It works as a partnership between us and various insurance carriers. We'll create a single combined insurance policy, offering on a quota share basis, where each carrier provides a portion of the capacity behind it. The program can include both Lloyd's syndicates and domestic US excess and surplus carriers.

What are the benefits of a subscription program?

A subscription program provides access to diversified capacity in a single transaction. Spreading each of your clients' risks across multiple providers, we can deliver reputable and resilient capacity for your clients in this high-risk line of business.

How are claims handled?

DUAL Claims Services ("DCS"), one of DUAL North America's wholly owned and operated claims entities, has a proven track record of handling all types of recalls and product contamination events.

Coordinating with the right specialists, DCS will help you investigate the cause and bring the case to a fair and efficient resolution.

Get everything you need to know about our process on our [website](#).



Get in touch

More questions? Our team is happy to help.

Or head to our website: dualinsurance.com/crisis-management

Mark LeBlanc

Managing Principal
mleblanc@dualinsurance.com

Robley Moor (London)

Managing Principal
robley.moor@dualgroup.com

Christian Waeldner

Managing Principal
cwaeldner@dualinsurance.com

Allison Liuzzi

Senior Vice President
aliuzzi@dualinsurance.com

Christine Marien

Senior Vice President
cmarien@dualinsurance.com

Jill Peev

Senior Vice President
jpeev@dualinsurance.com

John Williams

Senior Vice President (Rotterdam)
john.williams@dualgroup.com

Jason Fong

Vice President
jfong@dualinsurance.com

Jason Morgan

Vice President,
Crisis Management Claims
jmorgan@dualclaimsservices.com

Amanda Wusterbarth

Vice President
awusterbarth@dualinsurance.com

Susan Cruz

Assistant Vice President
scruz@dualinsurance.com

Vanessa Fouquet

Senior Underwriter (London)
Vanessa.fouquet@dualgroup.com

Helping you do more

marketing@dualinsurance.com

dualinsurance.com

This product is underwritten by DUAL Commercial LLC (California License Number 0E67776), a licensed operating entity of the DUAL North America, Inc. group of companies. Information updated as of September 2025. U0084