

Surety FAQs

DUAL



Expert surety solutions, customized to your client

With a team with decades of experience underwriting commercial, contract and international surety, we're here to solve your most complex surety placements.

Offering commercial and contract surety solutions across all 50 states, as well as international solutions, our program's capacity is \$75M single and \$150M aggregate.

For specialized risks in sectors such as oil and gas, mining, and waste hauling, our underwriting team collaborates with in-house

engineers to enhance traditional credit underwriting with asset-based review and due diligence to find the best solutions for our partners.

The end result is always a customized solution that revolves around your clients' needs and is backed by an "A" A.M. Best and "A+" S&P rated carrier.

FAQs

How big is DUAL North America?

With 45 products and 11 locations across the country, we're one of the largest independent underwriting organizations in the US.

We specialize in:

- Casualty
- Commercial property
- Financial lines
- Personal lines
- Surety

DUAL North America is part of the DUAL Group, one of the world's biggest MGAs. We create solutions across more than 70 products in 21 countries. It means we can be more agile, responding to our partners' needs and helping you do more, wherever you work with us.

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 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 general agent?

As a general agent, DUAL is a specialty program manager that has been granted underwriting authority by a specific carrier or carriers. The carrier grants authority allowing the general agent to underwrite, negotiate and bind on the carrier's behalf. DUAL Surety provides a unique advantage by being part of a general agent model, and can provide the resources and support to help our partners succeed.

How are claims handled?

DUAL Surety is committed to providing quality claims service to support clients when they need it most. Through Align Claims Services (ACS), our wholly-owned claims subsidiary, we provide seamless claims management and collaboration on all levels to develop a customized approach for better outcomes. This creates alignment between underwriting and claims to allow for the best results for our partners.

Rather than waiting for a claim to occur, ACS is involved throughout the underwriting process, working together to find the best solution possible.



Get in touch

For more information, visit our website dualinsurance.com/surety
Or you can contact one of our underwriters below. They'll be happy to help.

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