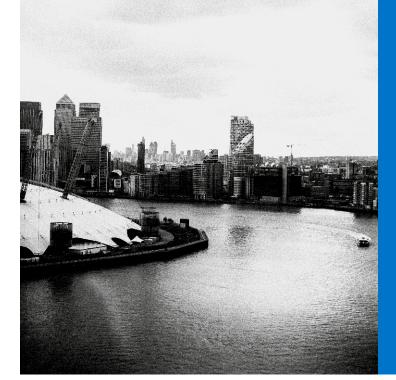
Corporate Property



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DUAL Corporate Property brings to market an experienced underwriting team with access to sophisticated technical resources and a market-leading underwriting operations model.

We are currently positioned as a strategic coinsurer, providing follow capacity to partner brokers and building a sustainable, balanced and profitable portfolio, whilst expanding our capacity and capability as we build a first class underwriting business for the long term.

What does Corporate Property mean at DUAL?

- Strategic follow market. providing coinsurance capacity to partner brokers to build a balanced, sustainable & profitable portfolio
- Client turnover typically upwards of £25m
- Risk management forms part of the culture within our client base
- Doesn't include SME and **Small Commercial**
- Located in the UK
- Company Market platform (i.e. not Lloyd's).

What type of property business is DUAL looking to write?

- We write through most of the spectrum of UK commercial and corporate property, often being trades with a medium hazard risk profile
- We also write light hazard and will selectively write some high hazard trades
- Examples include: Beverages, Chemicals, Distribution, Engineering, Financial Institutions, Further Education, Leisure, Media, PFI, Plastics, Professional services, Real Estate, Retail, Transport.

Are there any trades DUAL doesn't write?

- The main trades we avoid include: Abattoirs, Amusement parks, Education (Primary & Secondary), Energy, Fuel depots, Mining, Power, Rail, Recycling, Residential Property Owners, Waste
- We may be able to consider individual placements where such activities are incidental to the overall risk profile
- Risk management factors. together with risk quality, are more important to our risk selection than trade.

Corporate Property

Does DUAL write terrorism cover?

- We can write Pool Re cover
- DUAL can also offer 100% stand-alone terrorism solutions.

What is DUAL's maximum line size?

— £25m.

Will DUAL write Excess of Loss?

- We write primary, XOL and quota share
- We don't write deductible buy-backs or cross-class aggregate covers.

What is DUAL's minimum premium?

- -£10,000
- For low hazard and XOL, there is some flexibility.

Which carrier partners support DUAL Corporate Property?

- AXA Insurance UK plc, rated AA- by S&P
- Covea Insurance plc, rated AA- by S&P
- Everest Insurance (Ireland)
 DAC, rated A+ by S&P.

What about DUAL's lead proposition?

- Presently DUAL provides coinsurance follow capacity
- With experienced underwriting, risk engineering and Cat modelling resources, DUAL's plans include building out a lead proposition in 2022.

Does DUAL plan to expand its appetite & capability?

- We intend carriers to secure increased capacity for risks located in the UK
- We also plan to introduce follow capacity for multi-national placements during 2022.

Please contact us if you have questions or submissions you would like to discuss.



Richard Nathan
Head of Corporate Property
T: +44 (0)207 398 9995
M: +44 (0)7394 560 393
rnathan@dualgroup.com



Timothy Woodward
Property Underwriting Manager
T: +44 (0)207 648 7242
M: +44 (0) 7923 229 918
timothy.woodward@dualgroup.com

About DUAL

- Founded in 1998, DUAL is one of the world's largest international international underwriting agencies and is the leading MGA in many countries
- One of Lloyd's largest international cover holders
- Our GWP is US **\$3.2 billion**, delivered via **70+** products across **45+** offices in **19** countries with **over 1,300** people
- **DUAL UK** has a large and established book of business with many of the national and independent broking houses in the UK.

Brand vision

To be the world's best underwriting business.

Helping you do more