



Surety

Frequently Asked Questions



Why choose the DUAL Surety Team?

Our highly knowledgeable team has decades of experience in commercial, contract and international surety. Our team has a proven track record of being solutions-oriented, client-focused, and responsive. For specialized risks, our underwriting team works side by side with our in-house engineers to enhance traditional credit underwriting through asset-based review and due diligence to find the best solutions for our partners.

What is DUAL Surety offering?

DUAL Surety is offering commercial and contract surety needs throughout all 50 states and District of Columbia. The team's initial capacity will be \$75M single / \$150M aggregate with an "A" A.M. Best and "A+" S&P rated carrier.

Who is DUAL North America?

The Surety team is part of DUAL North America, Inc. ("DUAL"), one of the largest independent underwriting organizations in the U.S. DUAL currently has offices in 14 locations throughout North America that underwrite and manage unique insurance programs utilizing advanced technology and simplified distribution methods. In 2022, DUAL North America transacted over \$1.5bn in gross written premium across a wide variety of insurance products. For product information, visit www.dualinsurance.com. DUAL North America is part of the DUAL Group, the specialist underwriting arm of Howden Group Holdings Limited. DUAL Group is one of the world's largest international underwriting agencies 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 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?

In addition to underwriting expertise, DUAL Surety is committed to providing quality claims service to support clients when they need it most. Through our wholly-owned claims subsidiary, DUAL's dedicated claims entity will 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.

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

For more information, visit our website www.dualinsurance.com/surety

Or you may contact a member of our team:

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