DUAL Commercial LLC is a leading Specialty Program Manager in the Property & Casualty Marketplace. At DUAL, our clients are the most important part of our business. With eight core Underwriting offices throughout the U.S. our experienced Underwriting teams can respond to meet the needs of all of our clients.

Each Underwriting hub has a wealth of experience and talent. Our seasoned teams apply their knowledge while providing comprehensive and innovative solutions to match the complex needs of today’s market.

In our capacity of underwriting on behalf of partner carriers, we provide all underwriting, pricing, quoting and binding for our clients. The expertise of our Underwriters is coupled with a technology focused business model. This allows us to provide an excellent level of service to both our clients and our underwriting partners.
Habitational
Commercial Package and Monoline Liability Coverage for Apartments, Condos, Co-ops, Offices & Mercantile/Retail Type Exposures

PROGRAM HIGHLIGHTS
- Carrier Rated “A+ XV” by A.M. Best
- Both Admitted & Non-Admitted Paper

COVERAGE AREA
- Package & Monoline GL
  - New York, New Jersey & Pennsylvania
  - Monoline GL Only
    - All States Except Alaska, Hawaii & Louisiana
  - Package Only
    - California, Oregon & Washington

LIMITS
- Property $25M Max TIV per Location
- Liability
  - $1M/$2M ($2M/$4M available)*

INELIGIBLE RISKS/EXPOSURES
- Hired & Non-Owned Auto
- Equipment Breakdown
- Sewer Backup
- Lead Coverage**
- Crime
- Directors & Officers Liability
- Flood/Quake - Max $500K to $1M (East Coast Only)
- Property Enhancement Endorsement
- Employee Benefits Liability

ARCHITECTS & ENGINEERS
- Over 50 Approved A&E Classes
- Available Coverage
  - Professional Liability
  - Professional Liability & Contractors Pollution Liability
  - Combined Liability & Contractors Pollution Liability
  - Combined Professional Liability & General Liability
- Claims Made Form
- Minimum Premium: $3,500
- Minimum Deductible: $2,500
- Highlights
  - Claims Made Form
  - Minimum Premium: $3,500
  - Minimum Deductible: $2,500

MISCELLANEOUS E&O
- Over 70 Approved E&O Classes
- Available Coverage
  - Professional Liability
  - Combined Professional Liability & General Liability
- Claims Made Form
- Minimum Premium: $2,500
- Minimum Deductible: $2,500
- Highlights
  - Coverage for Wide Range of Classes, including Unique and Hard to Place Risks
  - Worldwide Territory Available

Professional Liability
Professional Liability Program Focusing on Architects & Engineers, Miscellaneous E&O and Allied Health

PROGRAM HIGHLIGHTS
- Nationwide Program
- Carrier Rated “A XV” by A.M. Best
- Limits (Primary and Excess)
- Upto $5M per Occurrence/$5M General Aggregate
- Excess Available
- Over 80 Approved Allied Health Classes
- Available Coverage
  - Professional Liability
  - Professional Liability & Contractors Pollution Liability
  - Combined Professional Liability & General Liability
  - Claims Made Form
- Minimum Premium: $3,500
- Minimum Deductible: $2,500
- Highlights
  - Claims Made Form
  - Minimum Premium: $3,500
  - Minimum Deductible: $2,500

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  - Combined Professional Liability & General Liability
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- Highlights
  - Coverage for Wide Range of Classes, including Unique and Hard to Place Risks
  - Worldwide Territory Available

CONSTRUCTION & AGE
- All Construction Types
- No Year Built Restriction
- Properties Older than 35 Years
  - Must Have Electrical, Plumbing, Roof and HVAC Updated and/or Maintained
- Properties Older than 50 Years
  - Must Have Electrical, Plumbing, Roof and HVAC Updated Within Last 25 Years
- Properties Older than 50 Years
  - Must Have Electrical, Plumbing, Roof and HVAC Updated Within Last 25 Years

SUBMISSION REQUIREMENTS
- Application
- Loss Runs

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Professional Liability Program Focusing on Architects & Engineers, Miscellaneous E&O and Allied Health

PROGRAM HIGHLIGHTS
- Nationwide Program
- Carrier Rated “A XV” by A.M. Best
- Limits (Primary and Excess)
- Upto $5M per Occurrence/$5M General Aggregate
- Excess Available
- Over 80 Approved Allied Health Classes
- Available Coverage
  - Professional Liability
  - Professional Liability & Contractors Pollution Liability
  - Combined Professional Liability & General Liability
- Claims Made Form
- Minimum Premium: $3,500
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- Properties Older than 50 Years
  - Must Have Electrical, Plumbing, Roof and HVAC Updated Within Last 25 Years

SUBMISSION REQUIREMENTS
- Application
- Loss Runs

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Environmental Program Focusing on Environmental Contractors, Consultants, Environmental Facilities, Non-Environmental Contractors and Non-Environmental Facilities

Program Highlights:
- Nationwide Program (Non-Admitted)
- Carrier is Rated “A XV” by A.M. Best
- Limits $5M per Occurrence/$5M Aggregate
- Umbrella (Follow Form) up to $5M
- Minimum Premium: $2,500
- Minimum Deductible: CGL: $250, All Other Lines: $2,500

Coverage I:
- Commercial General Liability (Occurrence or Claims Made)
- Pollution Liability (Occurrence or Claims Made)
- Professional Liability (Claims Made), Separately or Combined

Classification:
- Environmental Contractors
- Environmental Consultants, Engineers & Laboratories

Coverage II:
- Stand-Alone Contractors Pollution Liability (Occurrence or Claims Made)
- Classifications: Non-Environmental Contractors

Coverage III:
- Commercial General Liability (Occurrence or Claims Made)
- Site Pollution Liability (Claims Made)
- Classifications: Environmental Facilities, Manufacturers of Environmental Products

Coverage IV:
- Stand-Alone Site Pollution Liability (Claims Made)
- Classifications: Non-Environmental Facilities/Sites

Submission Requirements:
- Accord Application
- DUAL Supplemental Loss Runs

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Contractors Program Designed for General Contractors and Artisan Contractors

Program Highlights:
- Non-Admitted in All States Not Available in CO & NY
- CA - Restricted to Commercial Work Only
- Carrier is Rated “A XV” by A.M. Best
- $1M per Occurrence/$2M Aggregate
- Minimum Premium: $2,500
- Minimum Deductible: $1,000

Classes of Business:
- Over 120 Approved Contracting Classes
- Commercial and Residential Contractors

Coverage:
- Occurrence Form, ISO Coverage Part CG 00 01 (12/07)
- Broad coverage Available: Blanket Waiver of Subrogation, Per Job Aggregate, Primary, Non-Contributory Wording on Additional Insured Endorsements CG 2010 01 and CG 20 37 10 01, CG 2037 07 04 and CG2010 07 04 Available, Defense Outside the Limits

Submission Requirements:
- Application

Underwriting Contacts:
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**DUAL Select**

DUAL Select is specifically designed for small commercial accounts including General Contractors, Custom Homebuilders, Remodeling Contractors, Roofing Contractors, Artisan Contractors and a wide variety of Non-Contracting Classes

**PROGRAM HIGHLIGHTS**

All States Except CA, CO, DE, NY & WV (Non-Contracting Classes Considered in CA & NY)

Non-Admitted

Carrier is Rated “A XIII” by A.M. Best

Maximum Premium: $30,000

**NON-CONTRACTING CLASSES**

$500 Minimum Premium for All Classes

Most Classes Considered Including: Habitational, Mercantile, LRO and Hospitality

No Products Driven Accounts

**GENERAL CONTRACTORS**

$1,500 Min Premium Occurrence/$1,000 Min Premium Claims Made

Custom Homebuilders, Remodeling and Commercial Construction

100% Subcontracting Permitted

Blanket A.I., Blanket WOS, CG2037, per Project Aggregate and Blanket P/NC Forms Available

Exterior Work Above 3 Stories Prohibited

**ARTISAN CONTRACTORS**

$500 Minimum Premium for All Classes Except $2,000 for Roofing Accounts

Over 100 Eligible Classes (Plumbers, Tree Trimming & Appliance Installation Ineligible)

**INLAND MARINE**

(Must be Packaged with the GL)

$200,000 Limit

Minimum Premium: $250

All Perils Excluding Flood and Quake

Contractor’s Equipment, Installation Floaters, Miscellaneous Tools ($2,000 Maximum)

**PROGRAM SPECIFICS**

**PRIVATE PRIMARY FLOOD**

Available in all 50 States

Limits Available/Per Occurrence: $15 Million Over All Interest Per Risk (Building, Contents, Loss of Income)

$20 Million Condo Building

$10 Million Earthquake When Purchased with Excess Flood

**EXCESS FLOOD**

Available in all 50 States

Limits Available/Per Occurrence: $15 Million Over All Interest Per Risk (Building, Contents, Loss of Income)

$20 Million Condo Building

$10 Million Earthquake When Purchased with Excess Flood

**PROGRAM SPECIFICS**

**NATIONAL FLOOD INSURANCE PROGRAM (NFIP)**

Available in all 50 States

Limits of Liability

Building: $5,000,000

Contents: $1,000,000

Business Income: $100,000

Total Combined Limit not to Exceed $5M any one Location, TV not to Exceed $15M any one Location

Eligible Properties

Commercial Properties

Apartments (Multi-Family)

Deductibles

Range $1,000 to $100,000

Eligible Properties

Range $1,250 to $25,000

Eligible Properties

Office Buildings, Hotels/Motels, Strip Malls, Shopping Centers and Apartment Buildings

**COVERAGE**

General Liability

Limits up to $1,000,000 per Occurrence/$2,000,000 Aggregate (Occurrence or Claims Made)

Contents Coverage

(Must be Packaged with the GL)

$200,000 Limit

Building Coverage is not Available

Minimum Premium: $250

Wind Coverage Available in Coastal Areas if Masonry or Better Construction

Can Include Property Enhancement

Endorsement for “BOP-Like” Coverage

Business Income Coverage Available

**SUBMISSION REQUIREMENTS**

Acord Applications

DUAL Supplemental

Loss Runs are Required for Accounts Generating $5,000 or More in Premium

New Ventures Considered with Adequate Experience

**COVERAGES AVAILABLE**

Buildings

(Residential, Commercial & Condominiums)

Contents

(Household or Business Contents)

Loss of Income

(Net Business Income or Loss of Rents)

**PRODUCTS AVAILABLE**

Primary & Excess Flood Insurance

Supplemental Earthquake (When Purchased with Flood)

Wind, Hail, Flood & Quake Deductible Buy Down

Coastal Wind from Texas to Maine

Foreclosed/Investor Owned & Vacant Property

(Fire, Flood & GL)

High Value Homeowners

**EXCESS FLOOD**

Available in all 50 States

Limits Available/Per Occurrence: $15 Million Over All Interest Per Risk (Building, Contents, Loss of Income)

$20 Million Condo Building

$10 Million Earthquake When Purchased with Excess Flood

**DUAL Select**

Dual Specialty Property is specifically designed for Residential, Commercial and Commercial Real Estate buildings. Our programs include: Primary & Excess Flood Insurance, High Value Homeowners, Wind, Hail, Flood, & Quake deductible buy down and Coastal Wind.
**Specialty Property**

Available in all 50 States

In-House Capacity of $20 Million per Location all Interest
(Building, Contents, Loss of Income)

Max Limit of Liability: $750,000

Minimum Earned Premium Generally Fully Earned Unless Otherwise Agreed

Perils: Flood, Earthquake, Wind, Hail & All Risks

**COASTAL WIND**

All Risks or Wind Only Coverage for Coastal Properties Located from Maine to Texas

Coverage: Buildings (Residential, Commercial, Condominiums)

Contents (Household or Business Contents)

Loss of Income (Net Business Income or Loss of Rent)

Limits Available/Per Occurrence: $500,000 - $10,000,000 Subject to Underwriting Guidelines, Construction Type and State

Construction Types: All Types - Wood Frame, Non-Combustible I or II, Joint Masonry/Non-Combustible, Fire Resistive

Target Occupancies: Restaurants, Retail, Hotels/Motels, Schools, Strip Malls, Apartments, Office Blocks, Single Family

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**PROGRAM HIGHLIGHTS**

Nationwide Program

Admitted Program

Shared/Separate Limits

$5M per Coverage Part/$10M Aggregate

Up to $250M Total Assets

Up to 1500 Employee Count

**POLICY HIGHLIGHTS**

Wage and Hour Defense Costs Submit

Definition of Loss Includes Most Favorable Venue Wording

Definition of Claim is Amended to Include Extradition Costs

100% Pre-Set Allocation for Defense Allocated to Covered Loss

Full Severability of Application and of Exclusions

**AVAILABLE COVERAGE**

Directors and Officers Liability

Employment Practices Liability

Fiduciary Liability

Crime Coverage

Kidnap and Ransom Coverage

**Continued**

**Management Liability**

Management Liability Program Designed For Commercial Entities and Privately Held For-Profit Companies

**PROGRAM SPECIFICS**

**DEDUCTIBLE BUY-DOWN**

Available in all 50 States

In-House Capacity of $20 Million per Location all Interest

(Building, Contents, Loss of Income)

Max Limit of Liability: $750,000

Minimum Earned Premium Generally Fully Earned Unless Otherwise Agreed

Perils: Flood, Earthquake, Wind, Hail & All Risks

**HIGH VALUE HOMEOWNERS**

Available in all 50 States

All-Risk or Named Perils

Up to $50 Million any one location (Higher Limits Available)

Forms: HO3, HO4, HO5, DP1, DP3

Full Replacement Cost on Dwelling and Contents, All Risk Contents, Extended Replacement Cost on Dwelling, Ordinance Law, Water/Sewer Back-up, Personal Injury, Identity Fraud, Increased Limits for Fine Art & Jewelry

Owner Occupied, Secondary, Tenant Occupied, Seasonal Dwellings, Vacant Dwellings, Trusts or LLCs

**Submittal Requirements**

Accord Applications

DUAL Supplemental Loss Runs

Flood Elevation Certificate

**UNDERWRITING CONTACTS**

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**TARGET CLASSES**

Commercial Entities

For Profit

Privately Held Companies

**EXCLUDED CLASSES**

Financial Institutions

Healthcare

EPL for Law Firms

EPL for Car Dealerships

**SUBMISSION REQUIREMENTS**

Application

Loss Runs

**PROGRAM HIGHLIGHTS**

Nationwide Program

Admitted Program

Shared/Separate Limits

$5M per Coverage Part/$10M Aggregate

Up to $250M Total Assets

Up to 1500 Employee Count

**POLICY HIGHLIGHTS**

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Definition of Loss Includes Most Favorable Venue Wording

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**AVAILABLE COVERAGE**

Directors and Officers Liability

Employment Practices Liability

Fiduciary Liability

Crime Coverage

Kidnap and Ransom Coverage

[Logo]
Cyber

DUAL Commercials’ Cybersecurity Insurance provides both First and Third Party coverage across a broad spectrum of businesses. Our Small Business Program offers a comprehensive grant of coverage with a simple application process.

**PROGRAM HIGHLIGHTS**

- Nationwide Program
- Carrier Rated “A+ XV” by A.M. Best
- Non-Admitted
- Limits from $100,000 to $5,000,000
- Minimum Premium: $275
- Specialized Claims Management
- Claims Made Form
- Retentions Start at $1,000 (after Minimum Premium)

**AVAILABLE COVERAGE**

- Privacy Liability
- Breach Notification
- Media Liability
- System Damage & Business Interruption
- Regulatory Proceedings
- Threats & Extortion
- PCI Fines and Penalties
- Quote & Bind Availability
- Electronic Signature Available
- Instant Delivery of Quote & Policy Documents

**ABOUT CYBER THREATS**

Small businesses are no different than any other business today as it relates to Cyber risk. In fact small businesses suffer more attacks/breaches as a percentage of all attacks. According to cybersecurity firm Symantec, in 2013 it found cyber attacks on small businesses with fewer than 250 employees accounted for 31% of all such incidents up from 18% in the previous year.

The attack on Target in the US was launched from a small contractor who had authorized access to the Target Network. The latest estimate of the loss to Target is $148 million and growing.

According to Special Agent Jason Truppi of the FBI, 439 million records have been stolen in the past six months; 35% from website breaches, 22% from cyberespionage, 14% at the point of sale (Merchant POS) and 9% during a swiped credit or debit card.

Who is exposed to a Cyber event?

Entities that store, collect, hold or handle information about their clients, customers or employees are potentially exposed to the legal and regulatory consequences of a breach.

What is Data Privacy?

The breach of any personal or confidential information associated with customers, employees, vendors, suppliers or business partners.

What are the consequences?

- Incident response costs – notification, credit monitoring, legal fees, forensics
- Privacy Litigation – consumer suit and class actions
- Regulatory investigations and remedies – consumer redress funds, fines and penalties
- Third party beneficiary liability – reimbursement to banks and credit card companies for reissuance of cards
- Loss of customer confidence
- Damage to Brand and share price

EIURS - Energy

Energy, Industrial & Utility-Risk Solutions (EIURS), a division of DUAL Commercial, LLC consists of underwriting veterans from the environmental, casualty and energy sectors who are considered leaders and innovators within the middle market sector.

**PROGRAM HIGHLIGHTS**

- Nationwide Program
- Carrier is Rated “A+ XV” by A.M. Best
- Liability Limits up to $2M/$4M/$4M Primary
- Excess Available up to $15M

**AVAILABLE COVERAGES**

- Primary General Liability
- Contractors Pollution Liability
- Professional Liability
- Site Pollution Liability
- Follow Form Excess (Supported or Unsupported)

**MINIMUM PREMIUMS**

- $5,000 to $1M/$2M/$2M Primary (Monoline or Package)
- $10,000 to $5M Excess
- $15,000 to $10M Excess
- $35,000 to $15M Excess

**TARGET INDUSTRIES**

- Traditional Oil & Gas
- Alternative Energy & Renewable Resources
- Refineries & Petrochem Facilities
- Utilities
- Surface Mining

**TARGET CLASSES**

- Contractors
- Consultants
- Manufacturers
- Transportation and Distribution of Associated Products

**ONLINE CAPABILITIES**

- Quote & Bind Availability
- Electronic Signature Available
- Instant Delivery of Quote & Policy Documents

**UNDERWRITING CONTACTS**

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**SUBMISSION REQUIREMENTS**

- Acord Application
- Loss Information
- Financials
- Fleet Breakout
- MEL Application if Applicable

**WEBSITE**

- www.eiurs.com
Real Estate Owners Excess Program

Real Estate Owners Excess Program is a unique program offered through the United States Real Estate Property Owners Risk Purchasing Group Association, Inc.

PROGRAM HIGHLIGHTS
- Available States: AZ, CA, CO, CT, GA, IL, IN, MD, MI, NV, NJ, NY, OH, OR, PA, RI, TN, TX, UT, WA & WV
- Carrier Rated “A XV” by A.M. Best
  Limits: $5,000,000 Increments up to $25,000,000
- Excess Liability Provided Through the United States Real Estate Owners Risk Purchasing Group Association, Inc.
- Coverage Over General Liability, Automobile Liability, Liquor Liability, Employee Benefits Liability, Employers Liability & Directors Liability
- Competitive Rate Structure
- $700 Minimum Premium plus RPG Fees

ELIGIBLE CLASSES
- Apartment Buildings
- Condominiums
- Cooperatives
- Homeowners Associations
- Hotels & Motels
- Golf Courses
  (In Conjunction with a Hotel/Motel Risk)
- Office Buildings
- Commercial Retail
- Warehouses
- Vacant Land

SUBMISSION REQUIREMENTS
- Program Application
- 5 Year Current Values Loss Runs for Underlying Policies
- Copy of Underlying Quotes or Policies

UNDERWRITING CONTACTS
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SPECIAL FEATURES
- Real Estate Advantage Coverage Endorsement
- Crisis Response Coverage Enhancement Endorsement

PROGRAM APPLICATION
- Real Estate Advantage Coverage Endorsement
- Crisis Response Coverage Enhancement Endorsement

ENVIRONMENTAL
- Environmental Liability
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