

July 18, 2023

DUAL North America Appoints Casualty Leader Germano to Drive Strategic Growth

DUAL North America, Inc. (“DUAL”) is pleased to announce the appointment of Connie Germano as its Chief Casualty Officer (“CCO”).

Germano’s appointment comes as DUAL continues to expand its reach and capabilities in the market. Germano’s proven track record in driving business success, along with her deep understanding of market dynamics and carrier partner needs, aligns with DUAL’s continued strategic growth initiatives.

As CCO, Germano will be responsible for overseeing DUAL’s Commercial Casualty and Financial Lines divisions, driving growth initiatives, optimizing underwriting performance, and enhancing carrier partner relationships to further solidify DUAL’s position as a trusted industry leader. She will work closely with DUAL’s Chief Personal Lines Officer, Andy Swindall, and Chief Property Officer, Jon Knouse, furthering DUAL’s commitment to providing best-in-class solutions for carrier and broker partners by ensuring aligned strategies across DUAL’s suite of products.

“We are delighted to welcome Connie to our leadership team as our Chief Casualty Officer,” said John Johnson, CEO, DUAL North America. “Her proven track record of innovative thinking, commitment to leveraging technology, and data-driven approaches will be invaluable as we respond to the evolving landscape of the casualty insurance industry, providing more creative client solutions to our brokers and their clients.”

Having served in a variety of leadership roles in the specialty casualty insurance sector, Germano brings nearly 30 years of industry experience to DUAL. Most recently, Germano served as the President of an Insurtech startup and prior to that, she was the President of Specialty Casualty at Everest Insurance.

Connie Germano commented: “I am honored to be joining DUAL North America as the Chief Casualty Officer.” She continued, “I especially appreciate their strong focus on being the best underwriting business in the market. I look forward to working with the talented team at DUAL to drive strategic growth, deliver exceptional value to our carrier partners, and reinforce our position as a leading underwriting business in the industry.”

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Notes to Editors:

About DUAL North America, Inc.

DUAL North America, Inc. is a leading Specialty Program Administrator offering Property, Casualty, and Financial Lines products through several specialized operating subsidiaries. DUAL currently has offices in 14 locations throughout North America that underwrite and manage unique insurance programs utilizing advanced technology and simplified

distribution methods. DUAL North America transacted over \$1.5bn in gross written premium in 2022 across over 25 insurance products. DUAL North America is a part of the DUAL Group. DUAL, the specialist underwriting arm of Howden Group Holdings, is one of the world's largest international underwriting agencies and one of Lloyd's largest international coverholders with operations in 21 countries.

For more information, visit www.dualna.com.

ABOUT HOWDEN

Howden is a leading global insurance group with employee ownership at its heart. Founded in 1994, it operates in 50 countries across Europe, Africa, Asia, the Middle East, Latin America, the USA, Australia and New Zealand, employing 14,500 people and handling \$30bn of premium on behalf of clients.

For more information, please visit www.howdengroupholdings.com

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