



# Builders Risk

## Tailored policies for hard-to-place business

As your partner in the builders risk market, we're your one-stop shop for getting the tailored coverage you need. Our team of experienced and technical underwriters provides coverage for hard-to-place wood frame, energy, civil infrastructure, renovation and natural catastrophe named peril policies.

Our Builders Risk team prides itself on providing individual broker account feedback on our underwriting appetite and deployable capacity within 24-48 hours. We expertly provide both lead and follow quotes with \$40m of wood frame and non-combustible capacity.

## Our appetite

- Commercial wood frame habitational apartments, senior living centers, student housing and condominiums \$10m and larger
- Mass timber and cross laminated timber (CLT) construction
- Non-structural renovations, interior tenant fit-outs and horizontal structural additions
- Non-combustible construction projects including concrete tilt-up warehouses
- Data centers
- High value homes \$5m and larger of both wood frame and better construction on a quota share basis

## Capacity deployment

- Per risk capacity up to 100% of any wood frame non-combustible energy project
- Maximum wood frame and per risk capacity of \$40 million utilizing four different carrier partners on a bespoke subscription policy form
- Abilities to both lead and follow approved markets and forms, and we can deploy more capacity than any lead market
- Average per account capacity deployment for wood frame is dependent on values, quality of contractor and security controls
- 36 month term maximum
- Up to \$20m of named windstorm capacity primary and excess coverage in tier 1 or 2 counties from Texas to North Carolina for all target classes of business

## Excluded classes

- Wood frame multi-family housing projects under \$5m of total contract value
- Renovation projects under \$10m in total values
- No home developments or annualized home builder programs
- Coverage for wood frame existing structures of renovations
- Coverage for non-combustible existing structures if values exceed 50% of the total project hard costs
- No high wildfire exposures above predetermined risk meter scores
- No extreme convective wind exposures above predetermined risk meter scores
- No high crime property areas above predetermined risk meter score
- Wind farms
- Vertical structural renovations and major seismic upgrades
- Piers, dams, docks, marinas and wharves
- Named windstorm coverage on barrier islands
- LEG 3 – improvements and betterments coverage from defects

## Distribution

Distribution is limited to wholesale brokers for all wood frame and non-combustible construction projects written on a non-admitted basis by specific appointment approved by DUAL.

## Get in touch

For more information about our Builders Risk program, contact a member of our team:

### Kaycie Cook

President  
+1 (405) 612 2534  
kcook@dualinsurance.com  
Location: Dallas, TX  
Specialties: highly technical energy, civil, heavy industrial risks

### Jalisa Harris

Team Lead, Assistant Vice President, Senior Underwriter  
+1 (470) 763 3860  
jharris@dualinsurance.com  
Location: Atlanta, GA  
Specialties: wood frame habitational construction, renovations, high value homes

### Caroline Hayden

Underwriter  
+1 (703) 328 8953  
chayden@dualinsurance.com  
Location: San Diego, CA  
Specialties: wood frame habitational construction

### Eva Mulligan

Underwriter  
+1 (469) 357 9460  
emulligan@dualinsurance.com  
Location: Dallas, TX  
Specialties: wood frame habitational construction

### Kenzie Smith

Associate Underwriter  
+1 (903) 603 1523  
ksmith@dualinsurance.com  
Location: San Diego, CA

### Jackie Wiegel

Associate Underwriter  
+1 (484) 744 5105  
jwiegel@dualinsurance.com  
Location: San Diego, CA

### Nick Peeleman

Associate Underwriter  
+1 (858) 334 5311  
npeeleman@dualinsurance.com  
Location: San Diego, CA

## Helping you do more

marketing@dualinsurance.com

dualinsurance.com

This product is underwritten by Catalytic Risk Managers & Insurance Agency, LLC (CA License Number 0167798), a licensed operating entity of the DUAL North America, Inc. group of companies. Appointment with DUAL North America does not guarantee an appointment with the Builders Risk team. Information updated as of May 2026. U0056.