

DUAL

Excess Casualty

Intelligent coverage for difficult-to-place risks

Our Excess Casualty program is designed to bring your client's coverage up to a level they're comfortable with – across a wide range of sectors.

Our seasoned team of specialists provide thoughtful coverage on severe liabilities, even in the case of the largest and most catastrophic risks. Give your clients the structure they need for difficult-to-place risks that aren't covered by standard markets.

Key features

- A.M. Best "A VII" rated carrier
- ISO commercial excess liability coverage form (CX 00 01 04 13)
- Non-admitted capabilities in all 50 states
- Applicable state surplus lines taxes and fees are in addition to premium

Our appetite

Auto services

- Automobile repair and service
- Auto dealers – franchise/non-franchise
- Tire dealers
- Towing/salvage

Commercial contractors

- Electrical work within buildings
- HVAC
- Janitorial
- Masonry
- Metal erection
- Plumbing
- Street and road (no bridge or highway work)

Mercantile and manufacturing classes

- Building materials
- Food products
- Metal goods

Get started on a submission

Here's what we need:

- Complete submission (ACORD application is required)
- Supplemental questionnaire on specialty accounts
- Copies of final general liability and auto quotes
- Loss summary – 5 years plus current year
- Target and expiring pricing for excess layer needing quote

Real estate

- Apartments, up to 5 stories, fully sprinklered (no HUD, Section 8, student occupancy or any New York locations)
- Commercial real estate development
- Hotel/motel
- Warehouses

Retail

- Construction/farm equipment dealers
- Grocery stores/supermarkets
- Restaurants – fast food to upscale service, subject to liquor Grade 5 and below

Specialty auto

- Beverage distributing
- Concrete mixed in transit
- Moving and storage
- Sand and gravel operations
- Scrap metal dealers

Get in touch

Send your submissions to excess@aligngeneral.com or submit@aligngeneral.com.

John K. Kopach

Executive Vice President
+1 (646) 894 0049
jkopach@dualinsurance.com

Michelle Smith

Assistant Vice President
+1 (816) 820 7539
msmith@dualinsurance.com

Sasha Lozano

Associate Underwriter
+1 (619) 746 2967
slozano@dualinsurance.com

Helping you do more

marketing@dualinsurance.com

dualinsurance.com

This product is underwritten by Align General Insurance Agency, LLC (California License Number 0E24669), a licensed operating entity of the DUAL North America, Inc. group of companies. Information updated as of January 2026. U0026