

DUAL Europe expands its Accident & Health business

Samia Baliad leads new pan-European division

15 January 2025

DUAL Europe today announced the launch of its Accident & Health (A&H) business in Europe, led by experienced underwriter Samia Baliad.

Baliad brings over 20 years' experience in the A&H sector, having held senior roles at AIG Europe France, AXA Corporate Solutions, Chubb Europe, and AXA Partners. She will focus on building a team of experienced underwriters to drive growth across Europe.

A&H insurance provides protection and financial security to individuals and groups in the event of unexpected accidents and illnesses. The A&H market makes up a significant segment of the European insurance landscape, and the rising demand for healthcare services creates opportunities for insurers to expand their offerings and for brokers to grow their business.

From early 2025, DUAL Europe will be focusing on delivering a truly differentiated product which will include:

- A digital app that simplifies travel planning
- Easy online claims reporting
- A parametric service designed to enhance clients' travel experience, addressing issues such as flight delays, baggage problems, cancellations, and lost luggage,

DUAL believes this approach will enable a tailored offering designed to respond to the changing needs of this specialist market.

Baliad, Head of Accident & Health, DUAL Europe, said: "DUAL's specialty Accident & Health insurance provides tailored solutions to manage the risks of injuries associated with various activities, offering essential benefits for schools, daycare centers, youth organisations, sports teams, and volunteer groups. This coverage protects members during sponsored activities and international travel. Additionally, our plan includes 24/7 travel assistance for medical support, security aid, and concierge services, enhancing an organization's general liability policy by addressing coverage gaps and offering broader limits."

Olaf Jonda, CEO, DUAL Europe, added: "We are delighted to be expanding our A&H insurance business line in Europe. Samia's extensive experience and strategic approach makes her the perfect person to establish our A&H hub and bring more choice and new benefits to our broker partners. This marks another significant milestone in DUAL Europe's strategy to diversify our

product offerings, to offer greater choice to our brokers and their clients in an expanding European market.”

The A&H hub will be supported by two global insurers:

- AXIS (AXIS Specialty Europe SE) is a leading insurer and reinsurer that elevates beyond the standard solutions.
- Hamilton, a specialty insurer and reinsurer, focused on sustainable underwriting profitability and significant shareholder value.