

United Risk Signs Agreement to Acquire DUAL North America's Crisis Management Program

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DUAL INSURANCE

International program, to be renamed First Product Protection, supports United Risk's strategic buildout to become the topmost, diversified, specialist-led MGA operation in the world

NEW YORK, Jan. 13, 2026 /PRNewswire/ -- Hayden Smith, CEO of United Risk, announced today that United Risk has signed an agreement to acquire DUAL North America's Crisis Management program and underwriting team. On completion, the unit will be renamed First Product Protection and operate as an independent division within United Risk, adding Product Recall and Contaminated Products coverages to United Risk's portfolio. Targeted classes of business include food and beverage, transportation (aviation, aerospace, rail, auto), consumer and industrial electronics and appliances, communications equipment, sporting and recreational equipment, clothing apparel, footwear, toys, and furniture.

According to Mr. Smith, Mark LeBlanc and Robley Moor, who founded the program, are expected to assume leadership roles at First Product Protection, and Mr. Smith commented: "Program leadership, along with underwriting and claims staff, will join United Risk ensuring continuous operations for all brokers and insureds."

Jamie Sahara, Chairman of United Risk, noted, "From the perspective of the entrepreneur, Mark and Robley have built quite an attractive business. United Risk's value lies in quality and diversification, and First Product Protection immediately adds value to the enterprise by complementing United Risk's strong bench of program managers, varied lines of business, diverse roster of fronts, reinsurers and brokers, while further strengthening business ties with Lloyd's."

John Johnson, CEO of DUAL North America, commented: "This transaction is a strategic step in our broader effort to focus on DUAL's core growth areas, including our other commercial property, casualty, and financial lines, as well as emerging specialty markets. We're proud of the exceptional team and strong business DUAL Crisis Management has built over the past several years, and we're confident they'll continue to thrive as part of United Risk. United Risk has been an excellent partner and it's clear this is the right fit for the business."

Mark LeBlanc, who will be based in United Risk's Rockefeller Plaza headquarters in New York, has 25 years of experience specializing in product contamination, product recall, security risk management and crisis management, having served as Managing Principal, DUAL Group: Global Head Crisis Management (June 2021-present). Senior VP, Head of Crisis Management: Swiss Re (June 2016-2021). VP, Crisis Management: Crum & Forster (August 2012-June 2016). He has held other positions in casualty and specialty underwriting and in brokerage at CV Starr, Hiscox, Marsh, and AIG.

Robley Moor, who will be based in the company's London office, has more than 25 years of specialty underwriting and insurance leadership experience. He served as Managing Director, Crisis Management, DUAL UK, London (July 2024-present), Managing Principal, Crisis Management, DUAL North America (July 2021-July 2024). He has held other roles over the first 20 years of his career, notably in casualty and

specialty (re)insurance underwriting at Swiss Re America and Swiss Re Corporate Solutions, including service as Head of North American Casualty with product leadership responsibility for US and Canada. He was graduated from St. Lawrence University and The London School of Economics.

The transaction is expected to close early in 2026. First Product Protection will be headquartered in New York at United Risk's offices at 50 Rockefeller Center.

Howden Capital Markets & Advisory served as exclusive financial advisor to DUAL North America.

About United Risk Global (www.unitedrisk.global)

United Risk Global[®] is an international property and casualty insurance underwriting and distribution platform independently owned and operated by its practice partners and affiliated with Applied Underwriters operationally and through its common and powerful brand identity. United Risk's home office is located at 50 Rockefeller Plaza in New York.

About DUAL North America (dualinsurance.com)

DUAL North America, Inc. is a program administrator offering specialty property, casualty, financial lines, and surety products. DUAL currently has offices in 10 locations throughout North America that underwrite and manage unique insurance programs utilizing advanced technology and simplified distribution methods. DUAL North America transacted over \$1.3bn in gross written premium in 2024 across 40 insurance products. DUAL North America is a part of the DUAL Group. DUAL, the specialist underwriting arm of Howden Group, is one of the world's largest international underwriting agencies and one of Lloyd's largest international coverholders with operations in 21 countries and \$3.2bn GWP.

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