

# New joiner welcome pack

March 2025

**DUAL**

A photograph of a desert landscape with rolling sand dunes. In the lower left, a caravan of four camels is walking across the dunes, with riders and a guide. The scene is bathed in warm, golden light, suggesting sunset or sunrise. In the far distance, some small buildings and trees are visible on a higher dune.

# Welcome to the DUAL team

We're so happy to  
have you on board.

To help you hit the ground  
running, we've put together this  
welcome pack for new joiners.  
It contains all the information we  
think you'll need – from how to get  
IT help to where to find coffee!

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# Introductions

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# Hello from Simon

Welcome to DUAL UK,  
and to our London hub.

It's an exciting place to be. DUAL UK launched in London in 2003. And, while we weren't the first office to open (DUAL Ibérica and DUAL Italia beat us to it), London is where the idea of DUAL was born by David Howden and Luis Muñoz-Rojas.

Today we have six offices in the UK, and our team of 500+ (still growing) work with over 3,700 brokers across more than 25 business lines.

For me, our real point of difference lies in our people. Each of them contributes to making DUAL an inclusive and people-first culture and, most importantly, a really fun place to work.

“

Our point of  
difference lies in  
our people.



Simon McGinn  
CEO, DUAL UK

# A word from Richard

Since DUAL started in 1998, our success has been driven by the passion, expertise and commitment of our people.

What's incredible to me is that this global organisation still feels like a family. From a business founded on friendship and shared ambition, we've achieved many tremendous things – all the while keeping an important sense of fun.

With the DUAL family now some 1,800 colleagues, it's our people who've made this happen, and who are proud custodians of our people-first culture.

No matter where you are in the world, in any of our 50 locations, there's an essence of DUAL that makes our company truly special – and continues to attract the best talent in the market. That talent includes you, so welcome to the family.

“

It's our people  
who make  
things happen.



**Richard Clapham**  
CEO, DUAL Group

# A special culture

Both Simon and Richard talk about our people-first culture. ‘People first’ is one of our brand truths, and these are the foundation of everything we do – from the way we treat each other in the business to how we serve our clients and shape the narrative around insurance.

[Go to our brand truths video](#)



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## People first

When we put our people first, they feel happier, more fulfilled and more empowered. That’s not just good for us – it’s good for our carriers, our brokers and their clients. That’s why we support you to work your way, and give you space to be yourself. We encourage your aspirations and give you the opportunity to make a difference. In short, we put you first. Because when you’re at your best, that’s better for everyone.

#PeopleFirst

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## Collective power

When you build something at DUAL, it’s always for something greater. All our individual talents and expertise, in different fields and locations, mean we can deliver world-class underwriting at scale and value. Whatever the challenge, our collective strength means we rise to it together.

#CollectivePower

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## No limits

At DUAL, it’s the entrepreneurial mindset that unites us and lets us shine. So, bring it all. Bring all your positivity and imagination to what you do. Here, we’re all in the driver’s seat. Whether it’s finding solutions for our business partners or supporting our communities, we’re all building something to be proud of. We’re helping you do more.

#NoLimits

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## Force for good

Insurance can change things. It can help people live better lives, businesses grow and technologies take root. We’re using our diversity of talent, passion and collective power to help our carriers and brokers stay ahead of their game, and our communities become more resilient. When we do that, we’re making insurance the powerful force for good we know it can be.

#ForceForGood





# No ordinary MGA

At DUAL, we're on an ambitious journey to build a different kind of underwriting business. One that challenges the status quo. For more than 20 years, we've been doing just that.

We've rapidly expanded in the UK to surpass £1bn GWP across 25 product lines. We're trusted industry experts with specialist local underwriting experience in a broad range of business lines. We're also part of one of the world's largest MGAs, providing stability of coverage and unmatched underwriting expertise.

Our everyday focus? To be the best underwriting business we can be.



# Local experts, global network

● DUAL

Our strength lies in our local teams, whose deep knowledge of their market helps them understand our clients' needs – so they can create and deliver the right products to the right people.

Our global directory contains contact information for our leadership teams in each of our locations.

[Go to our global directory](#)



US\$3.5bn  
GWP

21  
countries

1,800+  
people

70+  
products

11,000+  
broker relationships



# A growing UK market

- **DUAL UK**  
(London, Manchester, Norwich, Bristol)
- **Magenta**  
(Bury St Edmunds, Blackburn)
- **KGM**  
(Romford, Tunbridge Wells)
- **Spring**  
(London, Guernsey)
- **Tamesis**  
(London)
- **Ashby Underwriting**  
(London)
- **Future locations**  
(Bristol)



**£1bn**  
GWP

**6**  
offices

**500+**  
people

**25+**  
products

**3,700+**  
broker relationships





# Our London hub

We're based on the 17th floor of One Creechurch Place, fondly known as 1CP.

We're a short walk from Aldgate and Liverpool Street stations, right in the heart of London's Square Mile.

Our office is a busy place, getting busier, and most of our people work hybrid.

Your team may have a dedicated day or two every week when you're all in the office together. But, whether it's a team day or not, you'll need to book a desk for each day you plan to come in.

You can do this up to two weeks in advance using our desk-booking system, Ricoh.

[Book a desk on Ricoh](#)

## All our UK offices

### London

One Creechurch Place, London EC3A 5AF  
+44 (0)20 7337 9888

### Manchester

105 Bloc, 17 Marble Street, Manchester M2 3AW  
+44 (0)161 457 1350

### Norwich

19, Upper King Street, Norwich NR3 1RB  
+44 (0)20 3435 6282

### KGM

St James House, 27-43 Eastern Rd, Romford RM1 3NH  
+44 (0)20 8530 7351

### Magenta

3 Whiting St, Bury St Edmunds IP33 1NX  
+44 (0)330 055 5210

### Eridge

22-23 London Rd, Tunbridge Wells TN1 1DA

### Spring

Mitre House, 12-14 Mitre St, London EC3A 5BU  
+44 (0)330 400 6100



# Boki @ 1CP

Boki is our in-house coffee shop, canteen, cafe and bar. In fact, we have three Bokis and one El Toro...

[Boki lobby 1CP](#)

[El Toro 15th floor](#)

[Boki 15th floor](#)

[Boki 4th floor](#)

[See the weekly food menu at Food@Howden](#)



[Email the Boki team at info@boki1cp.com](mailto:info@boki1cp.com)





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# Settling in

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# New joiner check list

## Day one

Welcome to your first day on board!

We want you to feel fully informed and supported as you settle in over the coming weeks, so here's a rundown of what you can expect – a mix of things you need to do and things that'll happen by themselves.

✓ Pick up your IT equipment from the service desk on the 4th floor

✓ Explore our various online platforms and resources

✓ Connect with us on LinkedIn

✓ Collect a building security pass from Howden reception on the ground floor

✓ Check your personal details are correct and complete any tasks in Workday

✓ Add a DUAL banner to your LinkedIn profile (only if you want to) – you'll find this in Asset Bank

✓ Introduce yourself to your team members and other nearby colleagues

✓ Create a DUAL email signature and choose a Teams background – you'll find all the templates, logos and images in Asset Bank

✓ Book a desk for the days you plan to come into the office – go to Ricoh

# New joiner check list

## Month one

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### Tour of Workday

We'll show you around Workday, which is our online hub for everything HR related – how to find your payslips, submit any expenses and book annual leave, that sort of thing.

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### Meet your buddy

You'll be paired with a dedicated buddy – someone who's been where you are and can introduce you to the wider team, share everyday insights and answer any questions.

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### Breakfast with the CEO

You'll receive a personal email from Simon McGinn, welcoming you to DUAL, followed by an invitation to breakfast with Simon and a handful of other new joiners.

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### Welcome messages

Look out for emails and/or texts from Enboarder, our interactive onboarding tool. It's packed with information and resources to help you get to know DUAL and next steps ahead.

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### Onboarding plan

Your manager will talk you through a tailored onboarding plan to help you find your feet in these first few weeks with us – to settle into your new role and set yourself some goals.

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### Friday treat

To celebrate your first complete week with us, we'd like to treat you to lunch. Simply place an order with your favourite takeaway and expense it!



# Finding your way

## Addresses

### Office

We're on the 17th floor of  
One Creechurch Place, London EC3A 5AF.

### Deliveries

Couriers should use our loading bay address at  
11 Mitre Street, London EC3A 5BU.

## Meeting rooms

### Bookings

You can book a meeting room whenever you  
set up a meeting in Outlook.

[See our room booking user guide](#)



### Brokers

We have spaces reserved for broker meetings only  
(the rooms and tables in reception), so please don't  
use these for internal meetings or working space.

## Tech help

### Bytes bar

If you have any IT issues, you can go to our tech  
help desk, which is open every weekday next to  
Boki on the 15th floor.

### IT service desk

You can also use our self-service portal to raise an  
IT issue or request hardware, software or access to  
a certain platform.

[Go to the IT service desk](#)





# Good to know

## Services and subscriptions

### Industry publications

You can register to receive *The Insurer* and *The Insurance Insider* through our corporate subscriptions.

The Insurer



The Insurance Insider



### DryGo dry cleaning

You can use our DryGo service for your midweek dry cleaning needs, as well as repairs and alterations. It's open every Tuesday and Thursday, 10:00-11:30, next to El Toro on the 15th floor.

### Hospitality and client services

For example, to reserve a space in Boki  
clientservice@howdengrp.com



### Service desk

servicedesk@howdengrp.com



### Front reception

For example, to book a meeting room on  
the 14th floor or ask about guests  
freception@howdengrp.com



### DUAL Group reception

reception@dualgroup.com



### Fin ops

For example, to enquire about invoices  
finops@howdengroup.com



### Facilities

facilities@howdengrp.com





# Our day-to-day platforms



## Workday

Workday is where we manage all our HR-related information, documents and tasks, including:

- Absence requests
- Mandatory training
- Payslips
- Policies
- Performance reviews
- Benefits and wellbeing

[Go to Workday](#)



## Workplace

Workplace is our company's social platform, where you can connect with colleagues, both in London and elsewhere, and hear news from around the business. You can also join any groups that are relevant or of interest to you, be they business teams or Respect groups. (More about our Respect network later.)

[Go to Workplace](#)

## Intranet

The intranet is our internal platform, where you'll find a range of useful documents and policies, from health and safety to data and compliance.

[Go to the intranet](#)

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Our products  
and people

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# Our business areas

## Commercial

Commercial combined  
Construction  
Cyber  
D&O  
PI  
Social care  
Specialist property  
Specialist motor

## Personal

Specialist motor  
Specialist home

## Specialty

Financial lines  
PI  
Cyber  
M&A  
Legal indemnity  
Executor and inheritance protection  
Marine liability  
Reinsurance  
Specialist home  
Forestry  
Corporate property  
Bloodstock and equine  
Crisis management



# Our senior leadership team



**Simon McGinn**  
Chief Executive Officer



**Robert Corner**  
Chief Distribution Officer



**Caroline Stone**  
Chief Risk Officer



**Catherine Farnworth**  
Chief Actuary for UK and Europe



**Catherine Dixon**  
Chief Underwriting Officer



**Ben Worthington**  
Group Head of Human Resources



**Julie Adams-Moore**  
Chief Financial Officer



**Rebecca Ince**  
Chief Operating Officer

# Our underwriting experts



Financial Lines (UK)

**Damian Crowe**  
dcrowe@dualgroup.com



Financial Lines (LatAm)

**Juan Naveda**  
jnaveda@dualgroup.com



PI & Cyber

**Stephen Bonnington**  
sbonnington@dualgroup.com



M&A

**Justin Ansell**  
jansell@dualgroup.com



Legal Indemnity,  
Title Insurance & M&A

**Fergus Davey**  
fdavey@dualgroup.com



Marine Liability

**Rob Jones**  
rjones@dualaqua.com



Commercial & Social Care

**James Ramira**  
jramira@dualgroup.com



Construction

**Steve Kelly**  
steve.kelly@dualgroup.com



# Our underwriting experts



Corporate Property

**Richard Nathan**  
rnathan@dualgroup.com



Reinsurance (Tamesis)

**Tony Lovett**  
tlovett@tamesisreins.co.uk



Specialist Motor (KGM)

**Ciaran Astin**  
ciaran.astin@kgmus.co.uk



Specialist Home (Magenta)

**David Reid**  
david@magentainsurance.co.uk



Climate Risk & Resilience

**Robert Best**  
robert.best@dualgroup.com



PI, D&O & Cyber (Spring)

**Tristan Sargeaunt**  
tristan.sargeaunt@springinsure.co.uk



Crisis Management

**Robley Moor**  
robley.moor@dualgroup.com



Bloodstock & Equine

**Bill Bevan**  
bill.bevan@dualgroup.com



Bloodstock & Equine  
(Ashby Underwriting)

**David Ashby**  
david.ashby@ashbyunderwriting.com



International Passenger  
Protection

**Steve Barker**  
steve.barker@dualgroup.com





# Our IT team

We're here to provide all the technical support you need to enhance your productivity and get on with your working day.

We can solve any issues with your email or intranet access, your laptop or work phone... whatever you may need.

If you have any problems, it's best to raise a ticket. Simply go to our self-service portal and log a new incident.

You can also get in touch using the links on the right – or by good old-fashioned telephone!

[Go to our self-service portal](#)



[Speak to us on live chat](#)



[Email servicedesk@howdengrp.com](mailto:servicedesk@howdengrp.com)



[Call us on +44 \(0\)20 3668 9888](tel:+442036689888)



# Our Finance team

We're here to answer any questions you may have about your invoices, expenses, financial reporting and more.

Email us at [finops@hyperiongrp.com](mailto:finops@hyperiongrp.com)



Call us on +44 (0)1234 408 887

These are some of the finance systems we use:

## OneStream

For financial consolidation, budgeting, forecasting and reporting.

## Unit4

For accounting, analysing and reporting income and expenditure, as well as balance sheets, fixed assets and non-trade supplier payments.

## Chrome River

For everyone to manage their expenses.







# Our HR team

We're here to offer support,  
advice, guidance and  
professional development  
throughout your career at DUAL.

[Go to our HR page on the intranet](#)

[Ask us a question through Workday](#)

[Call us on +44 \(0\)20 7398 4809](#)

**Rebecca Bramley**  
Head of HR  
+44 (0)20 7337 6464  
+44 (0)7736 294 687  
rbramley@dualgroup.com

**Rebecca Craig**  
HR Business Partner  
+44 (0)20 3808 2525  
rebecca.craig@dualgroup.com

**Stella Akiboye**  
HR Business Partner  
+44 (0)20 3808 7414  
stella.akiboye@dualgroup.com

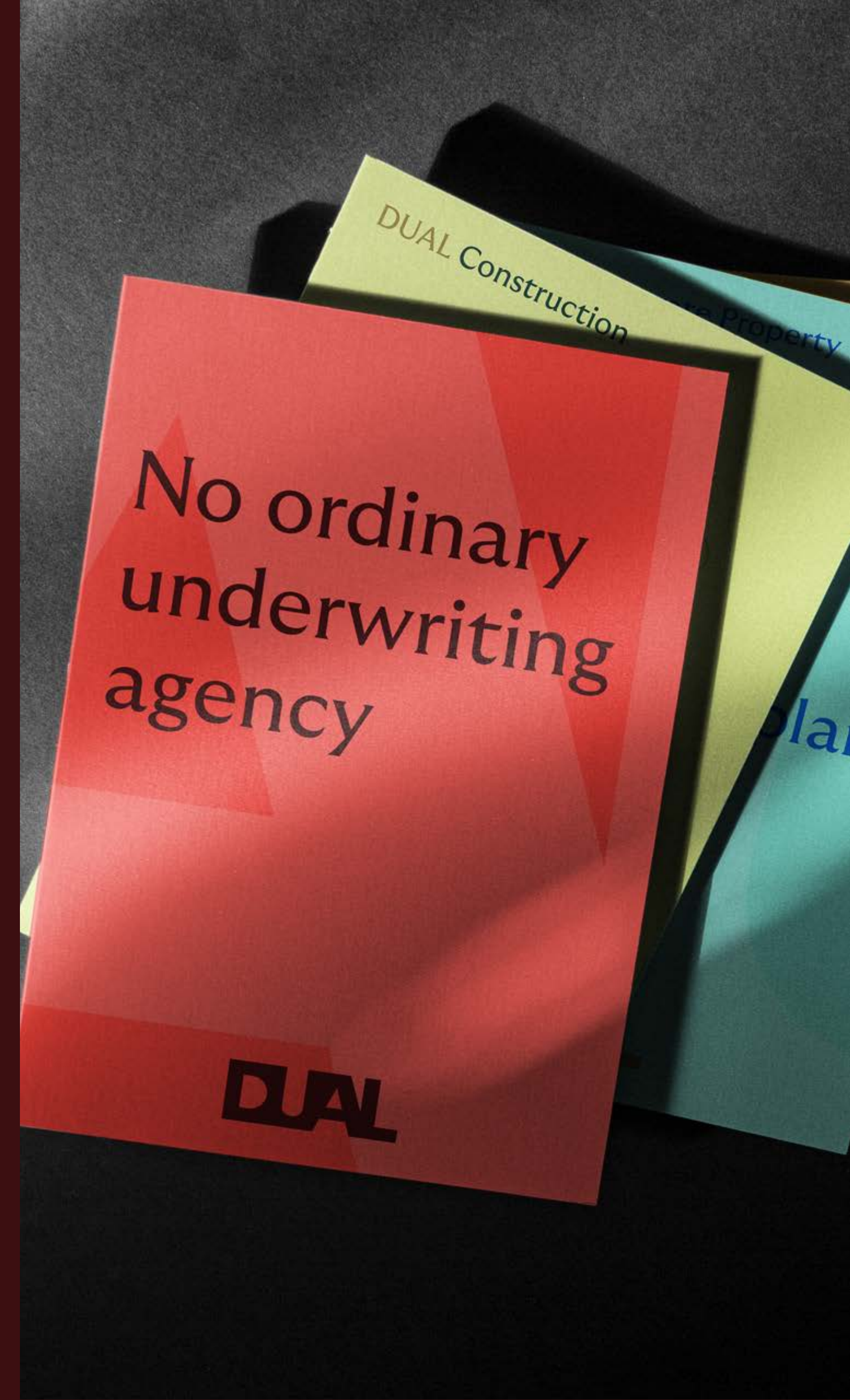
**Niamh McCoppin**  
Recruitment Business Partner  
+44 (0)7355 094 226  
niamh.mccoppin@howdengrp.com



# Our Group Marketing & Communications team

We're responsible for DUAL's marketing activity and corporate communications at a group level. This includes both internal and external comms, as well as group data and statistics.

Email us at  
[corporatecommunications@dualgroup.com](mailto:corporatecommunications@dualgroup.com)





# Our Group Brand team

We look after the company's brand look and feel – from our logos, colour palette, imagery and fonts through to our tone of voice and copywriting style.

We can help you find all the DUAL-branded assets and templates you may need, and advise you on any brochures or other materials you create.

Email us at [brand.dual@howdengroup.com](mailto:brand.dual@howdengroup.com) ↘

[Check out our brand resources in Asset Bank](#) ↘





# Our Marketing team

We're here to help our UK business teams achieve their commercial goals through strategic marketing planning and activation.

Whatever your team needs – be it winning new business, attracting fresh talent or cross-selling products and services – we're here to support.

Email us at [dilmarketing@dualgroup.com](mailto:dilmarketing@dualgroup.com)



**Sophie Cresswell**

Head of UK Marketing  
[scresswell@dualgroup.com](mailto:scresswell@dualgroup.com)







# Our Risk & Compliance team

We're here to provide monitoring and advisory services to all the trading companies that make up DUAL UK.

We work to ensure that DUAL's business conduct not only meets our regulatory and legal obligations, as set out by the Financial Conduct Authority, but exceeds the expectations of our clients, partners and commercial counterparts.

We proactively and interactively work with different teams to see that the parameters of our day-to-day business remain efficient and effective – for both front and back office.

Email us at [compliance@dualgroup.com](mailto:compliance@dualgroup.com)





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# How to get involved

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# Respect

Welcome to Respect – DUAL's people-first initiative to boost our business culture.

Our goal is for every employee to feel valued, respected and empowered.

Our objectives are to:

- Create a positive experience for every colleague
- Educate employees at all levels
- Support the attraction and retention of talent
- Help tackle the key issues facing our workforce
- Influence and collaborate with HR
- Be industry leaders in culture and inclusion

We have a range of employee resource groups, and you're welcome to get involved.

You can do this by joining these groups on Workplace and attending their many and varied events.

These may include talks, discussions and socials, as well as fundraising and awareness activities.

Our employee resource groups include:

- Disability
- Gender balance
- Generations
- LGBTQ+ and allies
- Mental health
- Multiculturalism
- Our behaviours
- Parents at work
- Women's health
- Neurodiversity
- Service network





# Training

If you're new to insurance – and many of us have been there – we recommend you attend a training session called 'Introduction to insurance'.

To book, email us at [learning@howdengrp.com](mailto:learning@howdengrp.com) ↘

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Whether you're new to insurance or not, you'll be required to complete certain mandatory training throughout the year.

You'll be notified of this through Workday, so please keep an eye out.

Check for any training tasks on Workday ↘

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# Internal events and communications

We like to keep in touch with everyone across the business – to both inform and involve you – and we do this through a wide range of communications, webinars, townhalls and live events.

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## Broadcast

Live and recorded, online  
Every month

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## Global townhalls

In person and online  
Monthly or quarterly

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## Emails

Sent to teams and groups  
Ad hoc

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## Workplace

Social media notifications  
As needed

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## Networking events, CEO breakfasts, 'Connect' events

In person  
Ad hoc

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## DUAL Employee Network

Events and emails  
Monthly

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## DUAL Download

Newsletter by email  
Monthly

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## Howden channels

Events and emails  
Ad hoc





One Creechurch Place, London EC3A 5AF

+44 (0)20 7337 9888  
enquiries@dualgroup.com

dualinsurance.com  
linkedin.com/company/dual-uk