

Pen risk
solutions

penrisksolutions.co.uk

With their Risk Managed Commercial policy, your clients automatically get access to our online risk management service, Pen Risk Solutions.

Pen Risk Solutions will help policyholders manage their obligations to employees and mitigate the risks in their business.

Access to the service is provided at no extra charge and gives crucial support in managing all aspects of staff employment and workplace safety easily and cost-effectively.

The range of tools to help policyholders includes:

- Health and safety guidance
- Health and safety training
- Human resources support
- Driving risks and
- Business continuity planning

We understand that businesses are increasingly expected to manage their risks, so our Pen Risk Solutions portal helps policyholders proactively manage their businesses' core issues. And with its 'ask the expert' feature, we can provide tailored help to answer specific questions and ensure policyholders get suitable advice.

Pen Risk Solutions can help ensure that businesses stay compliant, keep employees safe and keep the business protected.



ACCESSING PEN RISK SOLUTIONS

All Pen Underwriting's Risk Managed Commercial clients can access and use the services, Pen Risk Solutions.

STEP ONE

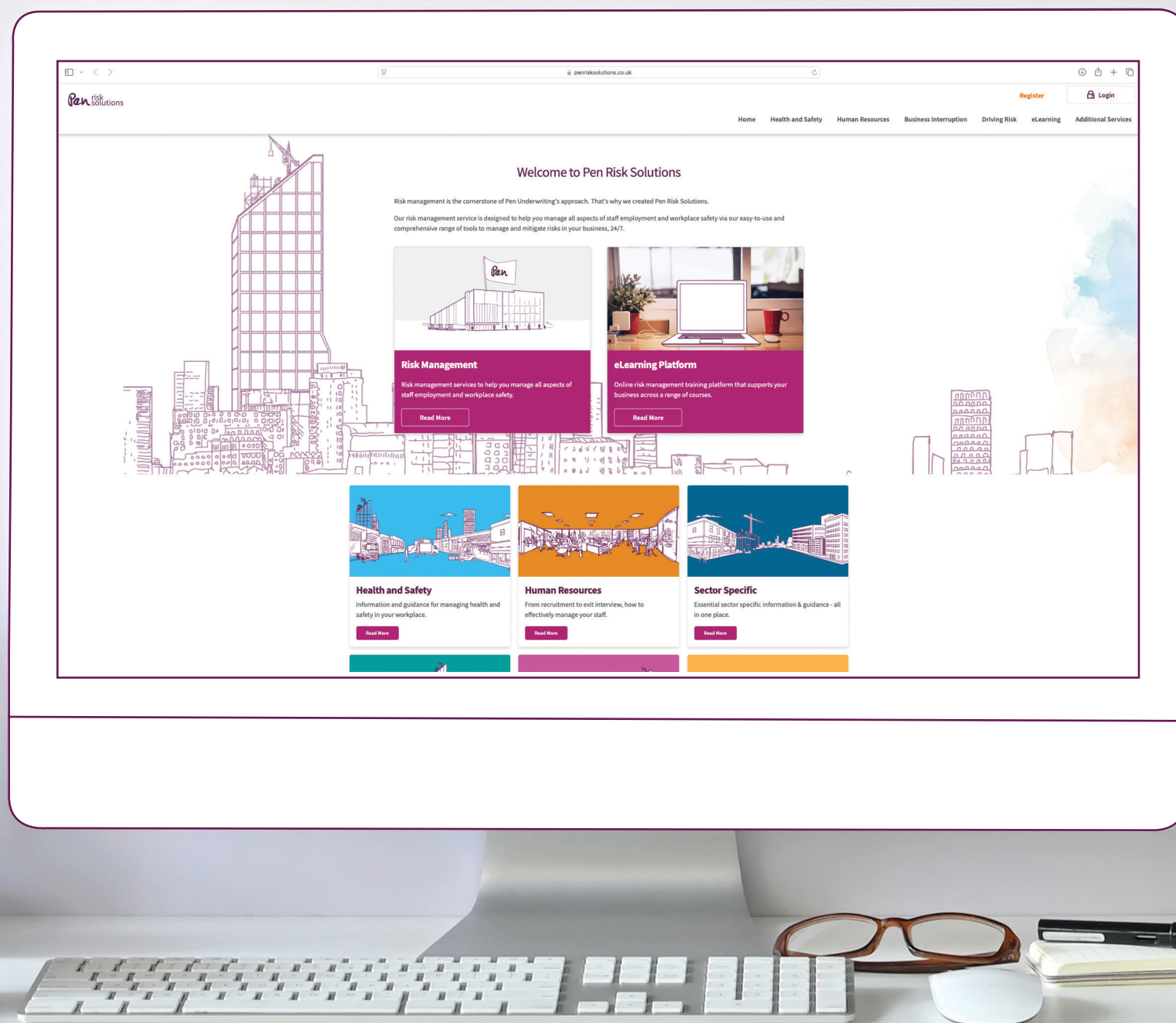
Visit the [Pen Risk Solutions website](#) and click 'register'.

STEP TWO

Enter contact details and company details, including their Pen Underwriting Risk Managed Commercial policy number.

STEP THREE

We'll send an email confirming personal login details.



WHAT DOES IT DO?

1 Human resource services

The weight of employment legislation can be overwhelming, especially for businesses with a small or even no HR department.

Pen Risk Solutions' business support has been created by a team of HR professionals with many years of experience in dealing with HR issues across a variety of industries.

- Our health and safety guidance is straightforward and jargon-free
- Download templates, including risk assessments, procedures and policies
- Regular email updates, with relevant news and legislation
- And direct 'ask the expert' access to experienced advisors

2 Health and safety services

Effective workplace health and safety is vital for all businesses, regardless of size or industry.

The online resources in Pen Risk Solutions help manage all aspects of workplace safety and ensure that businesses remain compliant with current law. Policyholders will be provided with a comprehensive set of tools to help promote employee safety and defend personal injury claims. Using the service will establish robust procedures that can stand up to the Health and Safety Executive (HSE) inspections.

3 e-Learning

Pen Risk Solutions' eLearning provides employees with the practical information to effectively deal with the health and safety issues they're likely to encounter at work.

All courses are available via desktop or mobile devices, so they can be accessed no matter where staff are located.

Our courses are RoSPA Quality Assured and fully accredited by CPD. Our Approved Partner Status enables us to also offer the NOS (National Occupational Standards) certificate option.

Pen Risk Solutions e-Learn courses include:

- accident reporting
- asbestos awareness
- confined spaces
- chemical safety (COSHH)
- electricity
- equipment
- health and safety law
- health and safety management
- first aid
- fire safety
- manual handling
- noise
- risk assessment
- slips, trips and falls
- transport
- working at height

4 Business continuity

Business continuity planning is crucial to businesses in the event of a disaster.

In an uncertain world, businesses need to be prepared for the worst so that they can be confident that the organisation will be back to normal in the quickest possible time.

Pen Risk Solutions provides continuity planning guidance and will store plans for easy access should disaster strike.

5 Managing driving risk

Health and safety laws extend to all driving-for-work activities. It's not enough for policyholders to simply comply with road traffic laws, such as valid MOTs and driving licences.

So Pen Risk Solutions helps organisations manage their occupational road risks, including company and driver audits.



FOR MORE INFORMATION

If you want to find out more about Pen Risk Solutions and how it can help your commercial clients, get in touch with your local Pen Underwriting Risk Managed Commercial team or business development manager.

Or visit penrisksolutions.co.uk for more details.

DID YOU KNOW?

**33.7
million**

working days were lost
due to work-related ill
health and injuries in
2023/2024.

604,000

workers sustained
a non-fatal injury
in 2023/2024.

776,000

workers suffered from
work-related stress,
depression or anxiety
(estimated).

124

people were killed
in work accidents
in 2024/2025
(provisional).

**£21.6
billion**

is the estimated cost of
workplace injury and ill
health in 2022/2023.

7,000

notices were issued
by the HSE in 2023/2024.

92%

conviction rate in
the HSE's 248
criminal prosecutions.

Sources:
<https://www.hse.gov.uk/statistics/a-z.htm>
https://assets.publishing.service.gov.uk/media/674710ce7b2b8dd6bf1474c8/HSEannualreportaccounts23-24_v15_ONLINE.pdf



www.penunderwriting.co.uk

The sole purpose of this article is to provide guidance on the issues covered. This article is not intended to give legal advice, and, accordingly, it should not be relied upon. It should not be regarded as a comprehensive statement of the law and/or market practice in this area. We make no claims as to the completeness or accuracy of the information contained herein or in the links which were live at the date of publication. You should not act upon (or should refrain from acting upon) information in this publication without first seeking specific legal and/or specialist advice. Pen Underwriting accepts no liability for any inaccuracy, omission or mistake in this publication, nor will we be responsible for any loss which may be suffered as a result of any person relying on the information contained herein.

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA number 314493).
Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales.
Company Number: 5172311. FP1603-2025b. Exp. 23.10.2026.

www.penunderwriting.co.uk | GGBPEN106393