



RISK MANAGED COMMERCIAL

CONTINUOUS SUPPORT, FROM START TO FINISH



ABOUT US

In 2014, Pen Underwriting brought together some of the best known and most respected underwriters in the UK – Contego, Dallas Kirkland, e-Underwriting, Evolution, Ink, IRS, Keelan Westall, OAMPS, OIM, Think, Vela, Woodbrook, Zennor and the environmental consultancy OHES – to create a single, cohesive business offering underwriting with a difference.

Four principles underpin everything we do:

- Differentiation
- Expertise
- Added value
- Easy to do business with

Pen Underwriting is part of an international group of companies, with sister businesses in Australia and Canada.



SUPPORT FROM START TO FINISH

We believe it is possible to improve on every aspect of the insurance lifecycle, and understanding where and how is the driving force behind our risk managed commercial products.

Take risk assessment. We have a team that works solely for the business, surveying at least 90% of cases we write either pre or post inception.

Why does that matter? Because by assessing and managing risk, customers and brokers can make decisions that will protect and enhance profitable operations.

This is just one aspect of our commitment to brokers, helping them to win and retain business and create working relationships that stand the test of time.

And it encompasses claims too. In times of need, a customer's experience of claims management is crucial and so we believe that our service should prove second to none.

It's why we manage claims in-house , with a dedicated team of professionals and why our team has the ability to investigate & Settle claims without unnecessarily burdening customers with excessive paperwork.

By keeping our offering flexible, fair and effective, we believe that you will benefit at every touch point.



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OUR STARTING POINT: OUR VIRTUAL INSURER PHILOSOPHY

As a 'virtual insurer' we are able to offer what an insurer can, but have the flexibility to work with carriers on our own underwriting footprint as we work with more than one capacity provider.

We only employ experienced, high-calibre technical underwriters with excellent reputations from composite backgrounds and where the primary focus is on writing well managed business. And like an insurer,

because we have our own wordings and strategies, our empowered underwriters can tailor our offering to each customer's needs.

Our approach allows us to write profitable business for our insurance carriers whilst allowing senior management to make business decisions without upsetting our virtual insurer underwriting culture and so create longevity in our capacity relationships.



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ONE QUOTE STRATEGY: AN EXCLUSIVE ADVANTAGE

We only partner with brokers that offer something more than standard risk transfer as we believe it is where real value for clients begins.

By limiting our agency base, we are better equipped to provide all our brokers with first-class service and support their plans for growth.

It is also why we operate with a one quote strategy, offering terms to one

broker nationally and with exclusivity of the quote resting with the broker, not the client.

It gives our brokers a competitive advantage but our efforts don't stop there. Our wordings incorporate the latest thinking and insights so our brokers get access to market-leading products.

Together, we offer a winning combination.



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RISK CONTROL

SUPPORTING ONGOING DAY-TO-DAY MANAGEMENT OF BUSINESS

It goes without saying that risk management is a cornerstone of our underwriting approach.

Our Risk Control team works across the UK with a simple goal in mind – no matter how complex the situation, we will create a technically accurate and realistic picture of risk so that contract certainty is attainable.

The team works with customers, brokers, underwriters and surveyors whenever there is a need to produce pre-cover, new business, periodic and post loss reports. Although we do not provide regulated advice, we are able to supply a separate risk improvement report and will support efforts to implement risk improvements.

And as risks demand ongoing day-to-day management, we offer Pen Risk Solutions at no additional cost, a complete suite of online risk management tools, instantly accessible and simple to use.

Pen Risk Solutions includes:

- Business Continuity Planning
- Health & Safety Management
- Health & Safety Training
- Legal Assistance
- An employee helpline
- Environmental Consultancy
- Technical helpline to support implementation and continued use



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CLAIMS

POSITIVE OUTCOMES

If a claim is not managed well, it jeopardises working partnerships. After all, should the worst happen, customers want a fair and swift resolution.

We look to remove barriers, such as requests for information, by pro-actively gathering all relevant documentation as soon as possible so that the insured is free to get on with running their day-to-day business.

We focus on a realistic, prudent assessment of our ultimate liability so we can reach an accurate

determination of premium for the benefit of policyholders.

By adopting a flexible approach that allows us to look to pay claims promptly, we avoid the reputational damage that can occur if a claim is handled poorly and strengthen relationships between brokers and customers.

We work with service providers who are among the best in the market and who share our philosophy of a bespoke, flexible and pragmatic approach to claims handling.



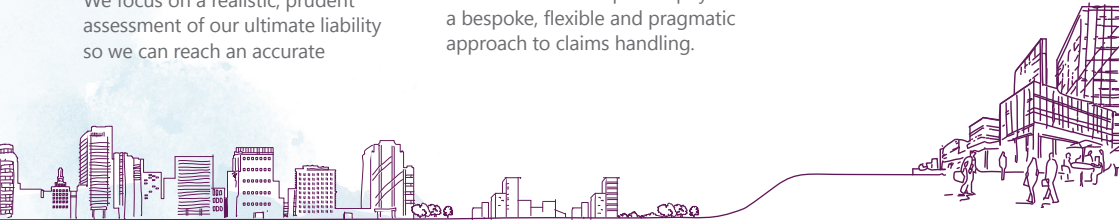
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CRADLE TO GRAVE SERVICE

POSITIVE OUTCOMES

Cradle to grave service

For us, service is not just about winning business but combining technical expertise with commercial understanding so that you and your clients benefit from this approach at every stage in the insurance life cycle, from cradle to grave.

We believe service should be measurable and specific so its effectiveness can be monitored.

We use management information to deliver data-led service to:

- Assist our customers with risk advice
- Help our brokers win and retain business
- Improve on our claims service
- Make informed underwriting decisions on risks

Our aim is to be viewed as the best service provider in our marketplace.



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WHAT DO WE OFFER?

A GREAT DEAL MORE

Lifecycle management

Business is dynamic and risk management should reflect that. We think about what is practical and our commitment doesn't end when the risk is written.

The result is a clear assessment of customer exposure and practical cost-effective solutions, incorporating several covers in one place to reduce cost and administration time.

By actively engaging with the issues that our partners and customers face, we aim to offer you a great deal more.

Our products:

- Market leading wordings for Commercial Combined, Commercial Property Owners and Contractors policies
- Backed by A-rated capacity

Delivered by:

- Our own wordings
- Our own rating
- Our own dedicated survey team
- Our empowered local underwriters based in Glasgow, Leeds, Manchester, Birmingham, Bristol, Maidstone and London
- Our own dedicated claims team
- A clear underwriting strategy and philosophy, unique to our business



ALL-ENCOMPASSING COVER

We want our brokers to have a competitive edge in the marketplace so we offer insurance products with embedded cover extensions and the ability to increase limits of indemnity in line with business needs. In fact, we see superior cover and service as the new standard.

Our offer includes:

- Cyber & Data Security cover
- Embedded pollution clean-up costs cover
- Option to include additional covers such as Directors & Officers, Computers and Marine
- Legal Expenses cover
- Helpline to our environmental consultancy OHES
- Pen Risk Solutions, online risk management support

Who are our products for?

- UK domiciled companies who value quality service, risk management assurance and a unique offering
- Brokers who want something more than traditional risk transfer



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Find out more about Pen Underwriting:

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