



PROFESSIONAL INDEMNITY - MANCHESTER UNDERWRITING

PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

PI is one of the most common products in the insurance market and policies can seem generic, that's why, at Pen, we've taken the standard product and added-in value.

We provide:

- Nil first excess
- Capped Excesses
- Tacit Renewal Provision
- Up to £10M limit of indemnity

For your clients, we offer interest-free instalments on premium payments and we ensure our claims are handled by PI specialists who deliver excellent service.

We offer a free Collateral Warranty Checking Service for architects and engineers and all of our PI clients can access a free Legal Helpline for one-off legal queries, because we understand that good PI cover should provide peace of mind.

You'll find us easy to do business with. Our underwriters can visit your office to review upcoming renewals and provide quotes prior to the receipt of an updated proposal form (subject to a No Claims or Material Declaration form).

Plus, because we are in charge of the underwriting, and issue all our own documentation, you can expect a quick response.

WHAT ELSE DO YOU NEED TO KNOW?

- Flexible attitude to underwriting and premiums
- 'Can do' approach to risk with each risk evaluated on its merit
- Industry-specific wordings
- PI and Liability covers for SME businesses
- £5 million Limit of Indemnity for PI
- Aggregate and any one claim wordings as standard
- Primary and excess layers
- Tailor made schemes

WHO QUALIFIES?

We can offer cover tailored to the needs of a wide range of professional groups including:

- Accountants
- Architects
- Engineers
- Design & Construction professionals
- Management Consultants
- Media professionals
- Recruitment Agents
- Surveyors and affiliated professions
- And a wide range of miscellaneous professions

WHY DO BUSINESS WITH PEN?

Pen Underwriting (Pen) is a multi-class, multi-territory Managing General Agent (MGA).

When we set up Pen in 2014, we brought together some of the UK's best known and most respected underwriting businesses, many with decades of underwriting expertise.

From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone – with a bold new vision to become a £1bn GWP underwriting & distribution business.

Over the last six years, the businesses have integrated to form one single operation that had broad distribution and acted like an insurer, responsible for everything apart from the capital at risk.

In 2021, with the majority of the integration work done, and with Pen operating as a single business, Pen is redefining itself – not as the business it thought it might become, but as something even better – the business the market needs it to be.

Our values – IDEAS, AGILITY, CONNECTING, FULFILMENT and SOLVING – are built on strong foundations.

IDEAS

We find smart ways to make the most of opportunities

- Leveraging expertise and technology to create solutions
- Bringing new products and services to market
- Solving broker, carrier, coverholder and insured pain points

AGILITY

We are responsive people, empowered to make decisions

- Meeting Pen service standards
- Adapting products and processes quickly
- Being flexible in how we address challenges

CONNECTING

We work together to offer joined up solutions

- Being accessible to other teams
- Collaborating on initiatives across the business
- Being proactive about cross-selling opportunities

FULFILMENT

We deliver products, services, processes & infrastructure that provide a competitive advantage

- Satisfying needs of all stakeholders
- Executing work with attention to detail
- Providing a consistent customer experience

SOLVING

We focus on building our reputation as long-term partners

- Developing sustainable business practices
- Progressing our expertise, skills, and technology
- Creating solutions for the future

BUSINESS DEVELOPMENT CONTACT

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