



# SME

## BUY ONLINE FROM PEN OR TRADE WITH AN UNDERWRITER

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

Our SME Centre of Expertise provides a single point of access to our technically strong, commercially astute, trading underwriters who are specialists in SME.

Our diverse underwriting appetite extends from petrol stations to printers creating a one stop shop for you and your SME customers.

Our small business proposition offers the type of service often only available to corporates – from flexibility of cover to speed of response.

We are multi-channel, offering quotes via our underwriters or our e-traded Commercial Combined solution on Acturis.

Any bespoke quotation prepared by our trading underwriters is 100% exclusive.

### WHAT ELSE DO YOU NEED TO KNOW?

#### COMMERCIAL COMBINED

- Up to £15m TSI per location.
- Focus on quality of risk not trade.
- Available via our trading underwriters or e-traded on Acturis.
- Price-match available for target business.

#### PROPERTY OWNERS

- Broad appetite.
- Up to £10m TSI per location.
- Commercial, residential and vacant property solutions.

#### MOTOR FLEET

- Targeting low claim frequency business.
- Predominantly cars and vans up to 7.5t.
- Typically 5-40 vehicles but flexibility for the right opportunity.

### WHO QUALIFIES?

Our appetite is so broad, it's easier to list what we don't cover!

- Package business
- Motor trade, Agriculture, High Hazard Liability, Waste, Construction.
- High frequency claims business.
- Businesses that do not take a pro-active approach to Health & Safety or customer and employee wellbeing.



# WHY DO BUSINESS WITH PEN?

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.

**Our values – Differentiation, Expertise, Added Value and Ease of Doing Business – are built on these strong foundations.**

## DIFFERENTIATION

Across Pen we offer more than 60 products, underwritten by industry specialists, providing cover in hard to fill niches.

As well as one of the most varied product ranges in the market, we understand the value of doing business differently – of handling ordinary needs in extraordinary ways - so that standard becomes superior.

## EXPERTISE

Being “technical underwriters who trade” defines everything we do.

That means technical expertise from backroom specialists such as analysts, actuaries, pricing experts and capacity managers – not many other underwriting businesses can say the same.

But most of all, business and market acumen so you can trade and negotiate with empowered underwriters.

## ADDED VALUE

Whichever Pen product you choose, we believe there should always be an advantage – something in it for you – whether you are a policyholder, capacity provider or broker:

- Claims management that is bespoke to each product, and many products serviced by in-house specialists
- Wide range of capacity supporting £500M GWP
- Hard to find clauses that give brokers an advantage and clients better protection
- Built-in services, like environmental consultancy, so we improve businesses, not just insure them

## EASY TO DO BUSINESS WITH

We recognise that although the business landscape is ever-changing, what people value remains unaltered – support, expertise and old-fashioned service.

That's why:

- You can contact our 400 staff on the phone, via our app, or face to face in one of our 15 offices across the UK.
- You choose how to trade with us: most of our products are personally underwritten but we also offer e-traded products and delegated authorities.
- And whether you want to discuss an opportunity, resolve a problem or close a deal, you'll find our leadership hands-on.

## BUSINESS DEVELOPMENT CONTACT

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## UNDERWRITING CONTACT

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