



EXCESS OF LOSS - PROFESSIONAL INDEMNITY

BUY ONLINE FROM PEN OR TRADE WITH AN
UNDERWRITER

HOW DOES THIS PRODUCT COMPARE TO A "STANDARD" OFFERING?

NOW AVAILABLE TO QUOTE AND TRADE ONLINE ON PEN CENTRAL

In addition to our Primary Layer Professional Indemnity offering, Pen can provide a full 'stand alone' Excess Layer underwriting option.

Our underwriting capabilities include:

- Capacity up to £15,000,000 any one claim
- Exclusive rating
- Competitive commission rates

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.

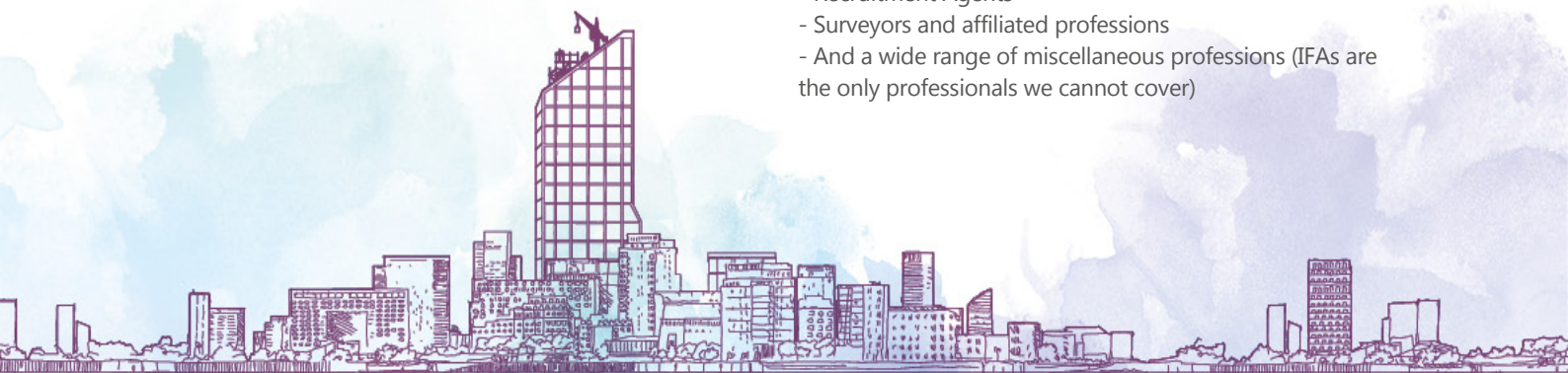
WHAT ELSE DO YOU NEED TO KNOW?

Our broad, flexible wording offers up to £15M on any one claim basis.

WHO QUALIFIES?

We offer cover tailored to the needs of a wide range of UK-based professional groups including:

- Accountants
- Architects
- Engineers
- Design & Construction professionals
- Insurance Brokers
- Management Consultants
- Media professionals
- Recruitment Agents
- Surveyors and affiliated professions
- And a wide range of miscellaneous professions (IFAs are the only professionals we cannot cover)



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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