



DIRECTORS' AND OFFICERS' PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

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

What makes Pen's D&O insurance different? First, our expertise on the range of risks businesses face today, like claims related to social media, and second, our ability to tailor our cover to the specific concerns of your client.

We offer different insurance wordings tailored to the needs of:

- Charities and Not-For-Profits
- Solicitors' firms
- Private companies

We tailor each insurance policy to the risk:

- Only the D&O section must be purchased, all other sections are optional
- Each section of our insurance policy has separate limits so we can increase or decrease cover depending on your client's concerns. For example, for small, financially secure businesses we can reduce the cover and limits, giving your client a lower insurance premium.

Plus, we have a broad and flexible wording:

- All limits are set on an Any One Claim basis
- Wide definitions of Wrongful Acts, Insured Persons and Claims

Finally, to ensure your clients get the specific help they need, when they need it most, we offer four helplines: Legal advice, Health & Safety, Tax advice and Stress counselling.

You'll find us easy to do business with: we offer enhanced commission for roll-over or large books of business; we quote on a Statement of Fact or open market basis; and we offer product training and white-labelled marketing materials.

WHAT ELSE DO YOU NEED TO KNOW?

Management Liability package comprising D&O, Corporate Liability, Employee Practices and Fidelity cover with a range of extras automatically provided free of charge such as:

- D&O - Pollution Defence Costs (full limit)
- D&O - Personal Liability for unpaid taxes
- Corporate Liability - Contractual Liability Defence Costs
- Corporate Liability - Social Media Defence Costs

WHO QUALIFIES?

- UK-domiciled companies, including those with international subsidiaries, with turnover of up to £100M
- Wide range of industries including solicitors' firms and charities - and if you have a large book of business with a particular trade, let us know and as we have the expertise to create a bespoke policy
- Excess Layer business



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.

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