



NON-STANDARD HOMES

DELEGATED AUTHORITY

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

At Pen, one of our values is being easy to do business with, that's why our Non-Standard Home Scheme is now available on Pen Central, our new e-trading platform.

What does that mean?

- Coverholders of Pen can quote and bind risks on our intuitive, bespoke system, Pen Central
- We can offer a white-labelled product, branded to our coverholders' specification.
- We offer tiered levels of underwriting authority so that even non-standard risks can be accepted without referral.

And you'll find us easy to do business with in other ways too.

Our detailed packs of performance data help keep returns on track and identify opportunities for growth including new product development and improved pricing. And when you need support you'll get it - there's no queue for referrals, we commit to a 24 hour turnaround.

Plus, working with Pen means you'll not only access first class underwriting, but services in governance, claims and analytics so that you can anticipate and respond to change.

WHAT ELSE DO YOU NEED TO KNOW?

Our Household and Personal Lines Delegated Solutions Team has developed a portfolio of underwriting products for personal and household lines.

In addition to non-standard homes, we offer delegated products for:

- Collectibles
- Standard homes
- Mid-net worth homes
- Overseas homes
- Holiday homes
- Lender protections
- Personal leisure
- Residential let properties

WHO QUALIFIES?

Our appetite includes all standard UK homes.

For non-standard homes, our appetite includes:

- Thatch and non-standard construction properties
- Flood and subsidence risks
- Customers with criminal convictions
- Unoccupied properties and those undergoing works



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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