



PEN CENTRAL 'HOW TO' GUIDE

PLATFORM 1

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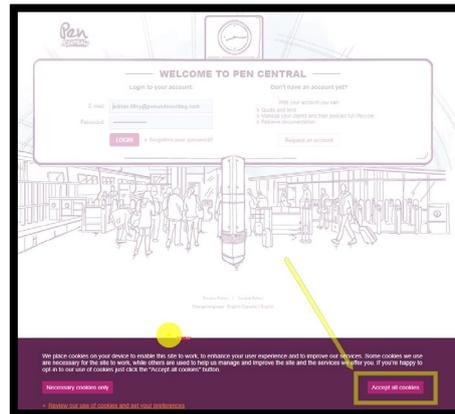


Portal Access

The Pen portal can be accessed using the URL below:

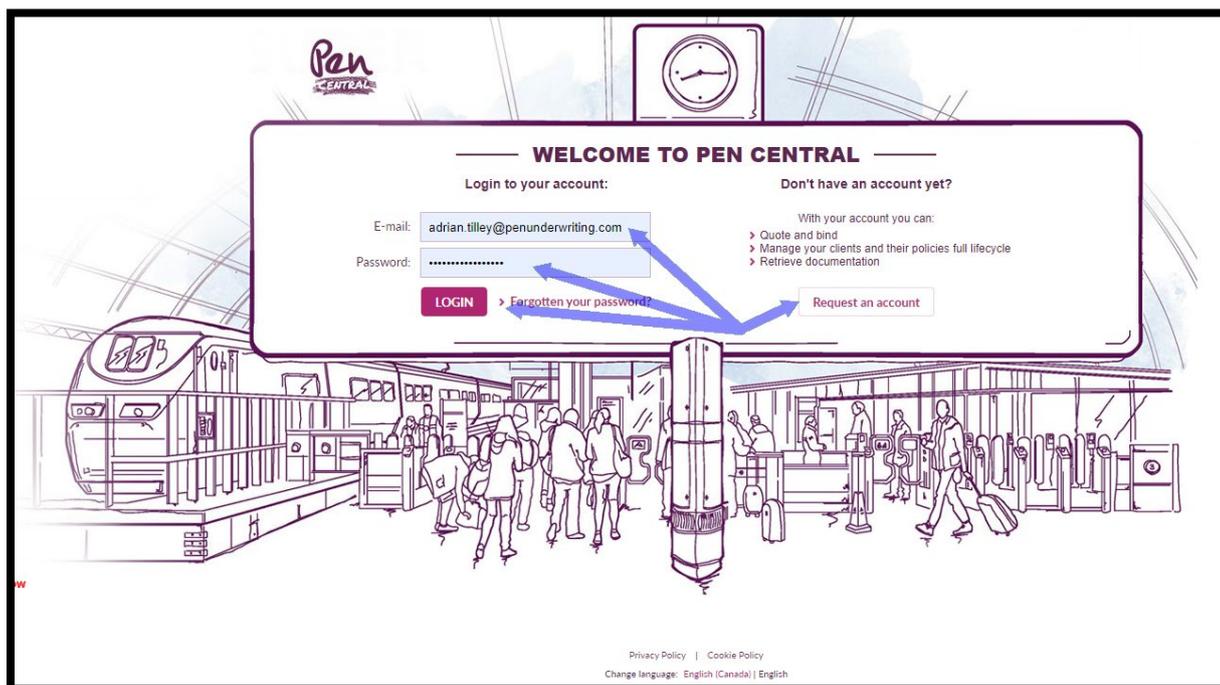
https://central.penunderwriting.co.uk/iau_live/eis/penuw.html#login

The initial screen requires you to accept cookies by clicking the button in the bottom right of the screen.

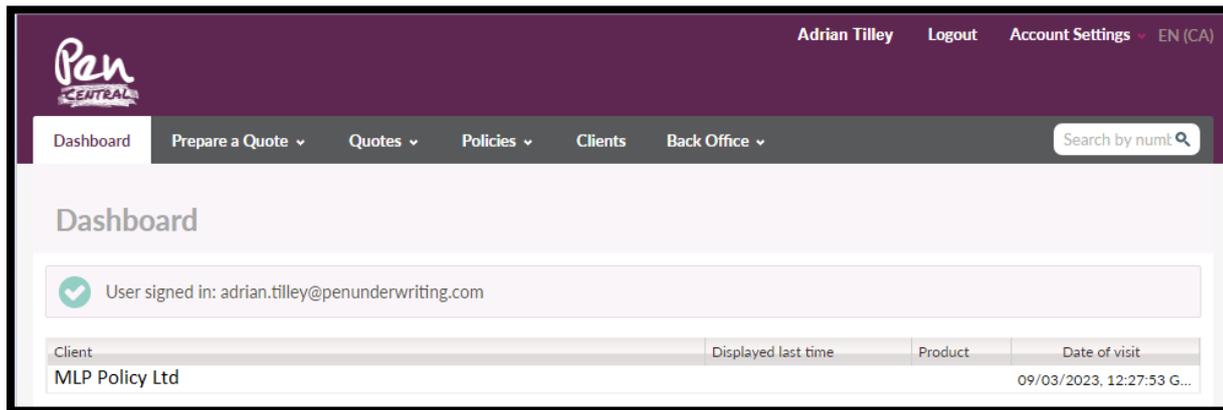


You will be greeted by the welcome screen which has four key elements, username, password, a log in button and a request an account button.

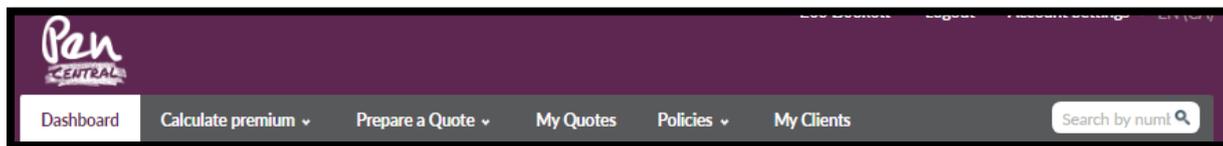
Enter your username and password and click on the 'login' button. New users can request login details by emailing central@penunderwriting.com. You will receive an email with your username and temporary password. Change your password upon first login.



Once you have logged in you will land on the Dashboard screen which lists quotes/policies that you have created and/or recently worked on.



Note: Available options may differ. The general layout is as per the below screenshot.



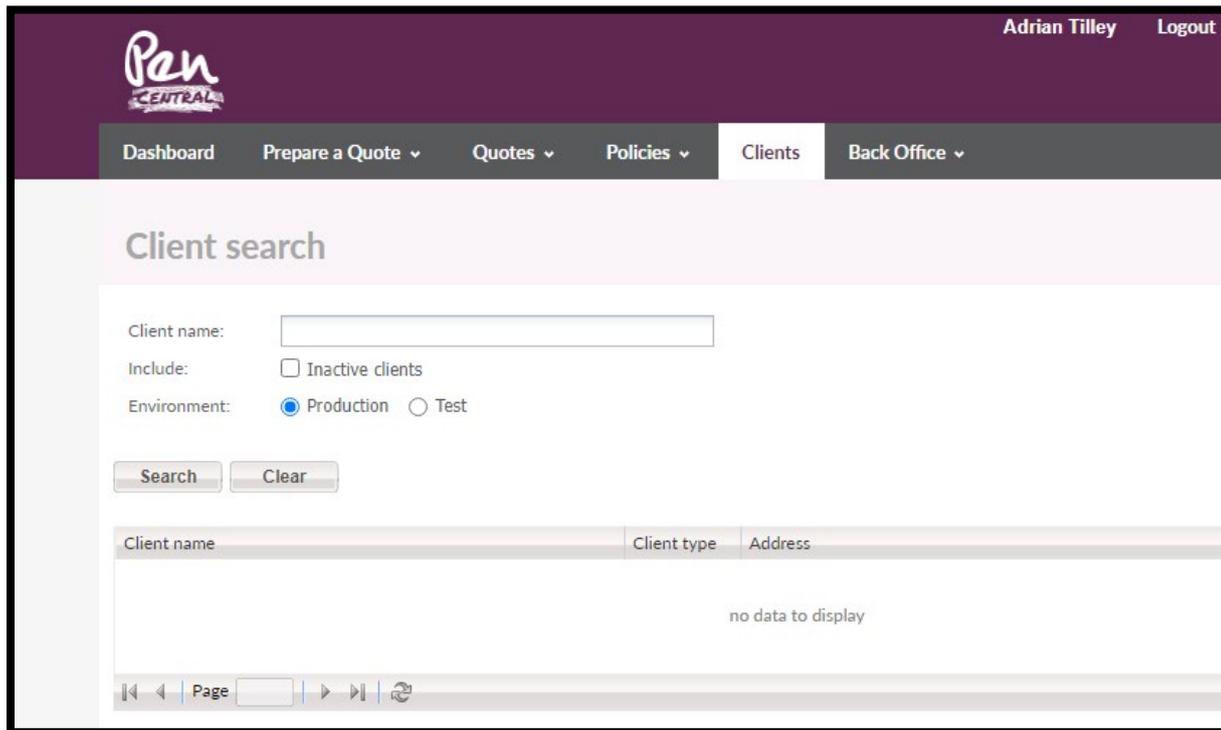
Searching for Quotes/Policies

There are a few ways to search for a quote/policy.

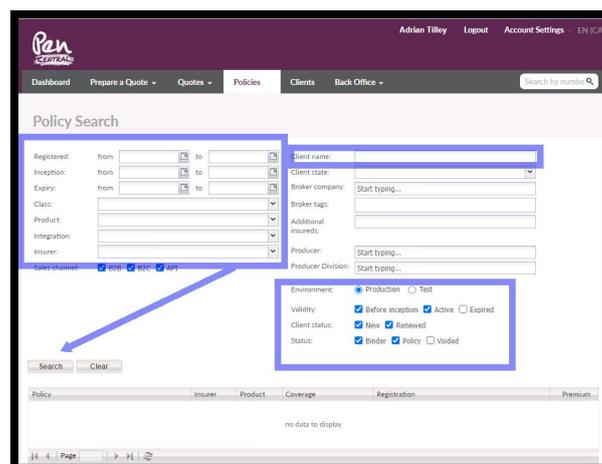
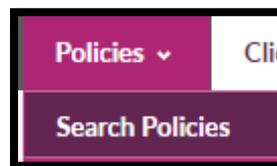
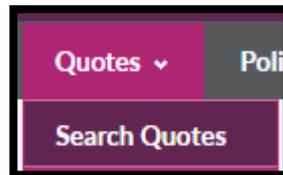
- Click on the client in the Dashboard
- Type the quote or policy number in full in the 'search by number' field ie. Q-POR-FL-00000001, P-POR-FL-00000001 (Q signifies a quote and P signifies a policy).
- Type just the numeric from the quote or policy ie. 12345. This will bring up any quote/policy that shares or has link to that reference.



- Use the client's name in the client screen

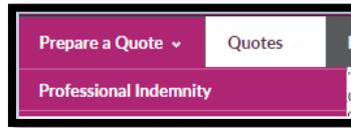


- Use the detailed search functions under Quotes and Policies. Note the available criteria.



Creating a Quote

Creating a quote is done by using the 'Prepare a Quote' option and selecting the product that you require, ie 'Professional Indemnity'. Click continue to access the question set and work your way through the questions.



Pen CENTRAL EXIT APPLICATION

UNDERWRITING | **QUOTATION**

Insured's Details

Selection of profession type

Accountancy	<input type="radio"/>
Architecture or Engineering	<input type="radio"/>
Management Consultants	<input type="radio"/>
Technology	<input type="radio"/>
Marketing, Communication and Media	<input type="radio"/>
Estate Agents	<input type="radio"/>
Coaching Training and Education	<input type="radio"/>
Design and Construction	<input type="radio"/>
Health & Safety Consultants	<input type="radio"/>
Miscellaneous Profession	<input type="radio"/>

Company Name _____

Main Business Address Can't find address? Start typing... _____

Is the business domiciled in the UK, Channel Islands, or Isle of Man, with no overseas subsidiary offices? Yes No

Brokers Contact Email Address _____

Turnover / fees for the last 12 months £ _____

Year business established _____

The question set will vary dependant on selected profession.

You will have the option of Additional Coverages

Additional Coverages

Optional coverages

Public/Products Liability	<input type="radio"/>
Employer's Liability (£10m limit of indemnity)	<input type="radio"/>
Legal Expenses	<input type="radio"/>
Management Liability	<input type="radio"/>

Quote Screen

The quote screen has some useful options:

- Customising Quotes: This allows you to adjust the limits and save various versions of the quote for consideration by the proposer



- Refer to Underwriters allows you to refer complex risks to Underwriters for consideration of rates and terms.
- Return to Application allows you to go back to the question set to update your inputs.
- Go to client Screen allows you to go to the screen that holds the clients documents etc.

Things you can do now DONT SHOW AGAIN

We have the following quotes for you. Right now you can:

- RECALCULATE QUOTES**
You have an option to customize quotes presented below with tools on the left.
- SAVE QUOTES**
Please save selected quotes to generate insurance documentation available through Client Dashboard. For quotes on Request please click 'REFER TO UNDERWRITERS' to initiate a review.
- CONTINUE TO CLIENT DASHBOARD**
Full details of saved quotes and next steps in binding process are available there.

Pen
underwriting

Limits selected in question set

PI Limit	£500,000
PI Excess of Loss	N/A
PI Excess	£500
PI Premium	£854
PL Limit	£1,000,000
PL Excess	£250
PL Premium	£70
EL Limit	£10,000,000
EL Premium	£89
LE Limit	£100,000
LE Premium	£27
ML D&O Limit	£3,000,000
ML CLL Limit	£3,000,000
ML EPL Limit	£250,000
ML Premium	£2,376
Total Premium	£3,838

Including 12% Insurance Premium Tax

[REFER TO UNDERWRITERS](#)

[REMOVE](#)

[RETURN TO APPLICATION](#)

[GO TO CLIENT SCREEN](#)

Please be aware that if you require a PI limit of indemnity over £2M then separate Primary and Excess Layer quotes will apply in order to offer the limit required. The total limit of indemnity will be the sum of the Primary and Excess of Loss PI Limits.

Customize quotes

PI Limit:

PI Excess of Loss:

PL Limit:

EL: Yes No

LE: Yes No

ML D&O Limit:

ML CLL Limit:

ML EPL Limit:

[ADD QUOTE](#)

The Client Screen (Quotes)

The client screen holds a realm of useful information as numbered in the screenshot: **Note the screenshot below shows a quote that has referred. Once the referral is approved you will also have 'BIND' and 'SEND DOCUMENTS' options**

Bind Policy

Commissions

Change Status

Send documents

▾



Dashboard Prepare a Quote Quotes Policies Clients Back Office Search by number

Quote Search > Ltd Ltd Ltd Ltd > File PEN-F-000238405 created on 13/03/2023 > 1

Quote number Q-POR-FL-0011363/2 2

General info

Insured: LtdLtdLtdLtd Ltd
 Producing Broker: Test Broker Insurance Ltd 3
 Broker@TBIL.com
 Registered by: Tester on 13/03/2023
 Insurer: Pen
 Quote: Management Liability Insurance for a Period of 1 year from Inception Date
 File: PEN-F-000238405 created on 13/03/2023
 Click here to refer 4
 Year of account: 2023
 Previous policy:
 Copy producer on renewal: Yes

Pending - Underwriting Level 3
 Issued at 13/03/2023

Gross Premium	£1,100.25
Underwriting Administration Fee	£0.00
Total Gross Premium and Underwriting Administration Fee excluding tax	£1,100.25
IPT	£132.03
Total Gross Premium and Underwriting Administration Fee including applicable IPT tax	£1,232.28

Quote Documents

- Statement Of Fact
- Quote Schedule
- Policy Wording

Uploads

Mouse over to upload new document

Referrals

Underwriting Level 3: Similar insurance policy
 Currently no similar insurance policy

Commissions

Agency	25.00 %
Retail	25.00 %
Pen Affinity	16.50 %
Efinity	1.00 %
Placement	17.50 %
Total	42.50 %

Product specific data 6

Limit of liability	Insurance clauses	Limit of Indemnity	Excess
	Professional Indemnity	£2,000,000	£2,500
	Coverage	Sublimit	Excess
	Public/Products Liability	£5,000,000	£250

Terms and conditions: Wording [standard endorsements]

Client: LtdLtdLtdLtd Ltd

Notes 11
 No notes. Click to edit

History log 12
 13/03/2023, 11:08:41 UTC LtdLtdLtdLtd Ltd Quote created (Q-POR-FL-0011363/1)

Return to Quote Stage Return to Application Modify Quote 5

1. Link to new business and renewal quotes/policies for the client across all available schemes
2. Reference number of the record you are viewing
3. Insured name, producing broker and their email address
4. 'Click here to refer' allows you to email the underwriters from the platform
5. 'Modify Quote' allows you to sacrifice commission in order to reduce premiums to capture business.
6. 'Return to Quote Stage' & 'Return to Application' returns you to the question set in order to update client details.
7. Shows the referral status and premium of the applicable record
8. Quote/Policy documentation
9. Referral reason
10. Standard scheme commission
11. Option to add notes to the quote/policy screen
12. History log showing all movement on the record.

The Client Screen (Policies)

The policy screen is laid out as per the above but has different options for managing the policy:



- Product MTA has two options:
 - Reunderwrite allowing you to perform general MTA's



- Change of Expiry allows you to extend/reduce the policy length or cancel the policy.

Mid-Term Adjustments (MTA's)

MTA's are performed using the 'Product MTA button on the client screen. This button gives you three options, Change of Expiry, Client Data Change and Reunderwrite.

Policy number TEST-P-POR-FL-0011372

General info

Insured: Test
Producing Broker: Test Broker Pen, Operations Test, Adrian Tilley Test
Insurer: Pen
Policy: PEN/IV Professional Indemnity Insurance, 10/09/2023 - 09/09/2024

New
Issuance date 08/09/2023

Gross Premium	£2,164.24
Total Gross Premium and Underwriting	£2,164.24
Administration Fee excluding tax	£259.71
IPT	£259.71
Total Gross Premium and Underwriting	£2,423.95
Administration Fee including applicable IPT tax	£2,423.95

Product MTA

- Change of Expiry
- Client Data Change
- Reunderwrite

Product specific data

Insurance clauses	Limit of indemnity	Excess
Professional Indemnity	£500,000	£500

Change of Expiry

This option allows for the policy period to be reduced or extended. This is done by amending the option 'Last Day of Coverage' and keeping 'Cancellation' as No.

This screen is also used for cancellations by putting the last day of cover in 'Last Day of Coverage' and changing 'Cancellation' to Yes.

Expiry date Change

Last Day of the Coverage: 09/09/2024

Issuance Date: 08/09/2023

Cancellation: Yes No

NEXT

Client Data Change

This option is used to perform a change of address and business name changes. Name changes are done simply by changing 'Company Name'.

The 'change address' hyperlink is used to update the office address. You do this by entering the postal code and searching for the address. If the address is not found you can use the 'can't find address' hyperlink which will allow you to manually type the address.

Client Data Change

Effective date: 10/09/2023

Issuance Date: 08/09/2023

Company Name: Test

Main Business Address
Change address

Lidsey Farm House
Lidsey Road
Bognor Regis
PO22 9PF
United Kingdom

QUOTE MTA



Main Business Address Start typing...
Can't find address?

Reunderwrite

Reunderwrite is the option to use to change material facts and/or levels of cover. This option takes you back to the question set allowing these changes to be made. The outcome will be a pro-rata premium (or zero premium if the change does not affect the premium) that will sit on the client screen as a MTA quote. This link can then be clicked and bound using the 'Bind' button

Policy number TEST-P-POR-FL-0011372/2-1/1

Policy versions

Policy version	Policy number	MTA number
10/09/2023	TEST-P-POR-FL-0011372/2	TEST-P-POR-FL-0011372/2-1/1
10/09/2023 - 10/09/2023	TEST-P-POR-FL-0011372	

Tags:

Bind Change Status Send documents MTA Quote Modification

Product specific data

Referrals

In some instances new quotes, MTA's or renewals will generate a referral. In these situations an email is automatically triggered to Underwriters who can review the risk and apply terms and conditions. Once they have done this and approved the risk to be bound, an email will be sent to you advising that you can continue processing the case.

Renewals

Thirty days in advance of one of your policies is due for renewal the portal will automatically generate a renewal quote and you will receive an email advising you that terms are ready. If the renewal refers it will follow the usual route of Underwriters being notified so that terms and conditions can be considered prior to release to you.

Renewal terms can also be generated using the 'Generate Renewal Quote' button which will take you through the question set to generate renewal terms.

Policy number TEST-P-POR-FL-0011372/2

Policy versions

Policy version	Policy number	MTA number
10/09/2023 - 13/09/2023	TEST-P-POR-FL-0011372/2	TEST-P-POR-FL-0011372/2
10/09/2023 - 10/09/2023	TEST-P-POR-FL-0011372	

General info

Insured: Test

Producing Broker: Test Broker Pen, Operations Test, Adrian Tilley Test
Adrian.Tilley_Test@penunderwriting.com
Registered by Adrian Tilley on 08/09/2023
adrian.tilley@penunderwriting.com

Insurer: Pen

Policy: PENUW Professional Indemnity Insurance, 10/09/2023 - 13/09/2023
File: PEN-F-000267664 created on 07/09/2023
Any requests on this policy? Talk to us!
Year of account: 2023
Auto-renewal: Yes
Previous policy:
Copy producer on renewal: Yes
Tags:

Generate Renewal Quote Payment Write-off Void Policy Commission
Change Broker of Record Send documents Product MTA

Password Change

Should you need to change your password, the option is available under 'Account Settings' in the top right of the screen. The current criteria is 12 characters including 1 capital letter, 1 number and 1 special character.

