PEN CENTRAL 'HOW TO' GUIDE

PLATFORM 1

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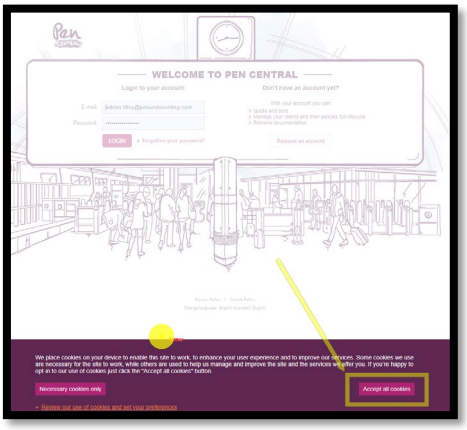
Portal Access

The Pen portal can be accessed using the URL below:

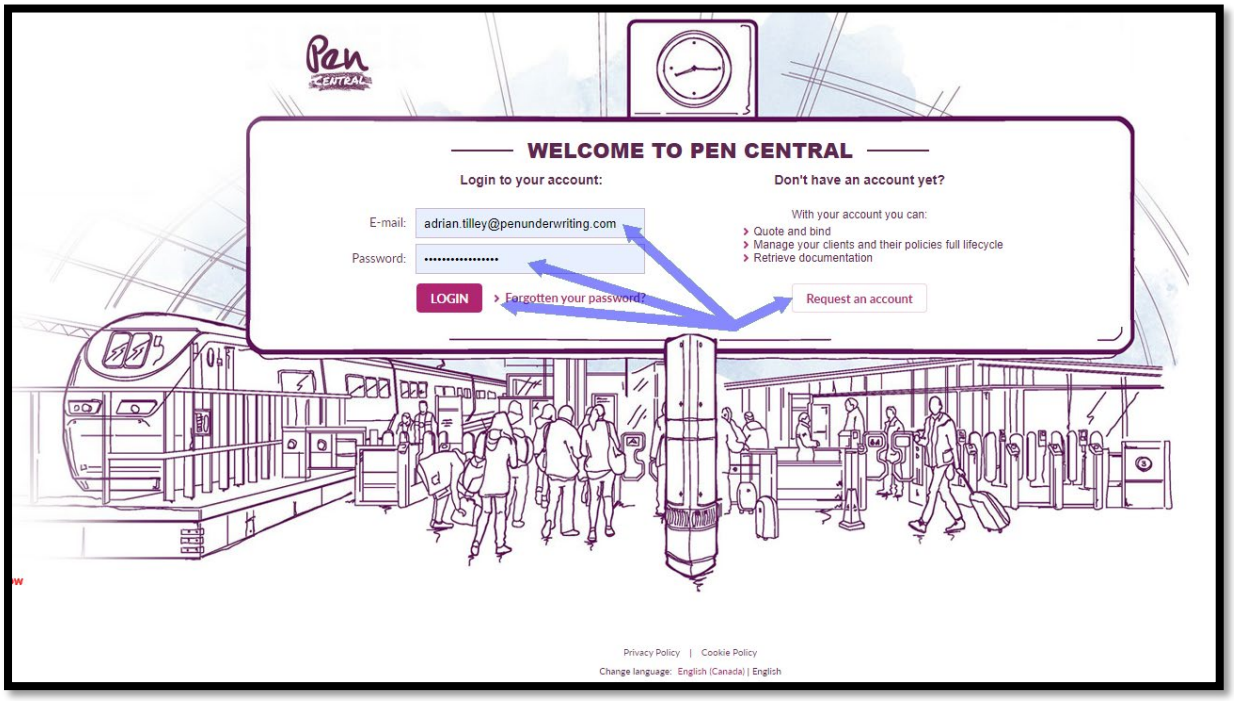
https://central.penunderwriting.co.uk/iau_live/eis/penuw.html#login

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

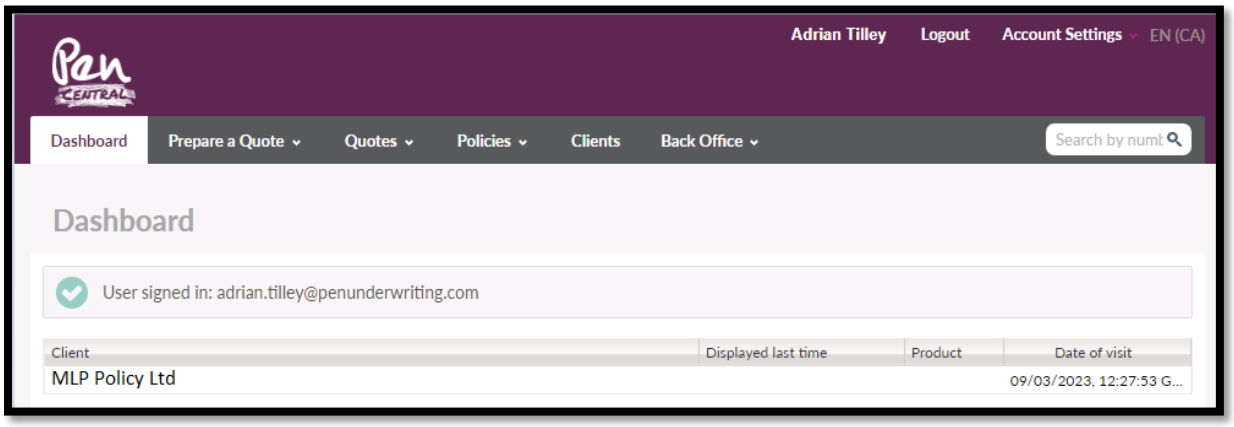


You will be greeted by the welcome screen which has four key elements, username, password, a log in button and a request an account button.

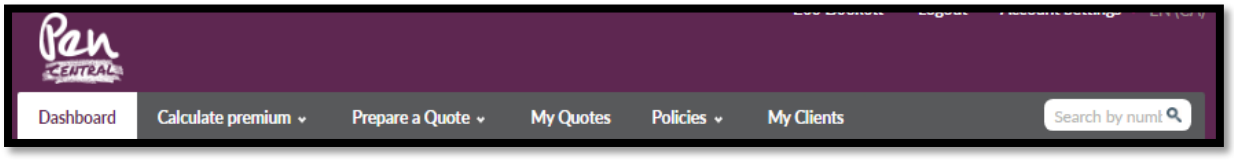
Enter your username and password and click on the 'login' button. New users can request login details by emailing central@penunderwriting.com. You will receive an email with your username and temporary password. Change your password upon first login.



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.



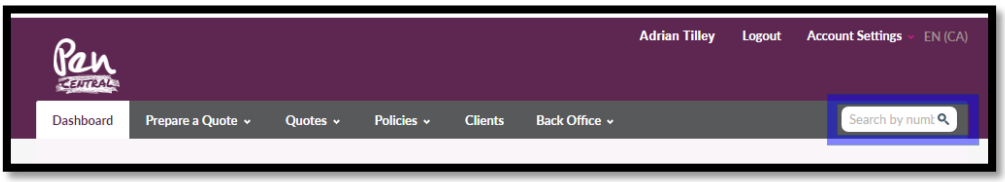
Note: Available options may differ. The general layout is as per the below screenshot.



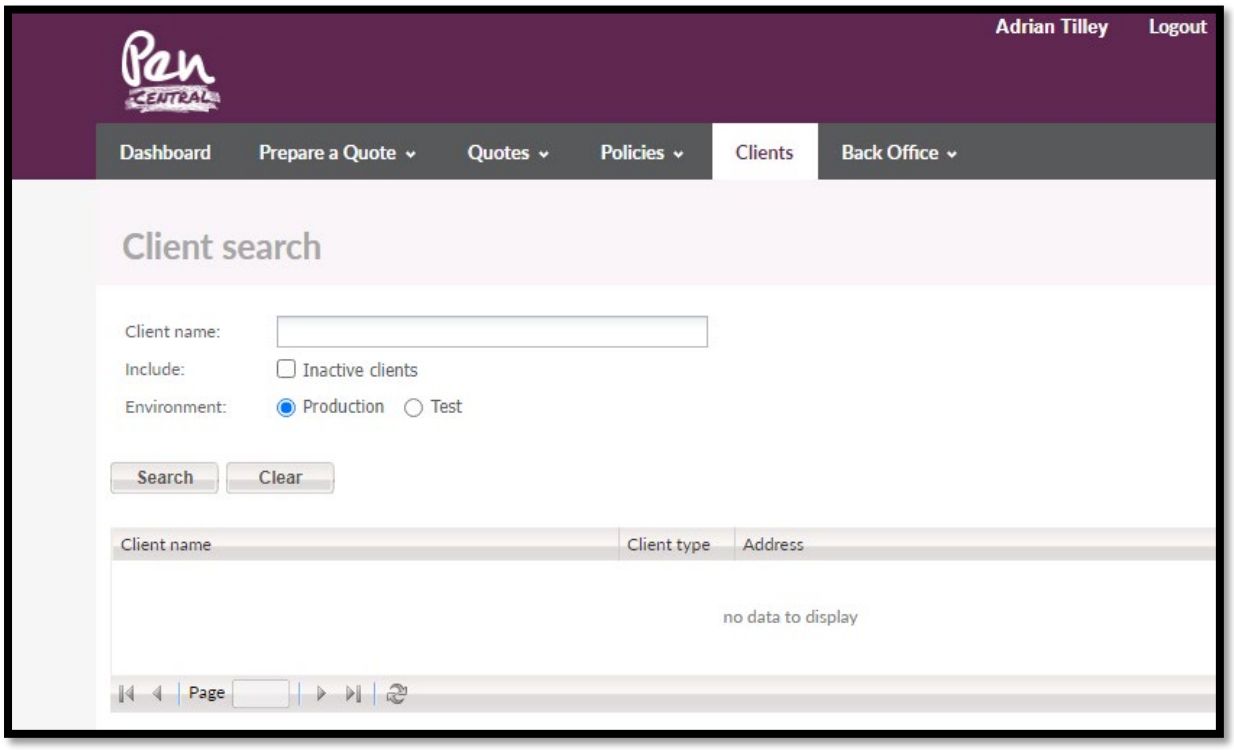
Searching for Quotes/Policies

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

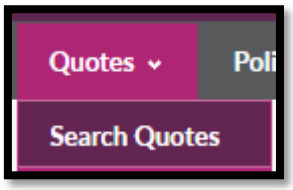
- Click on the client in the Dashboard
- Type the quote or policy number in full in the 'search by number' field ie. Q-POR-FL-00000001, P-POR-FL-00000001 (Q signifies a quote and P signifies a policy).
- Type just the numeric from the quote or policy ie. 12345. This will bring up any quote/policy that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

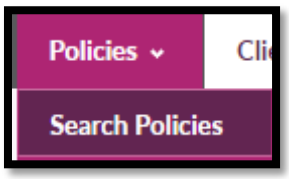


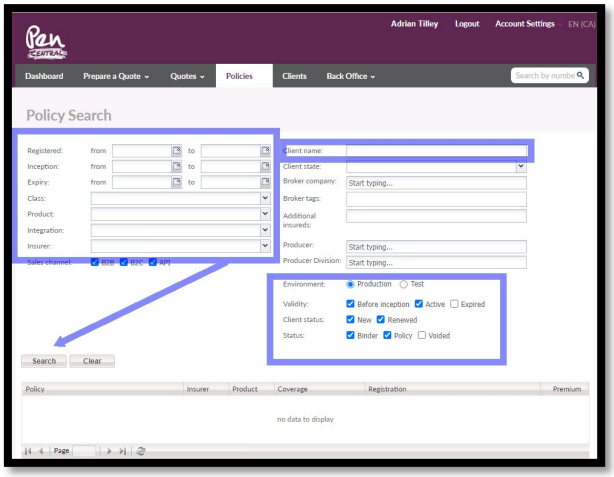
- Use the client's name in the client screen



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

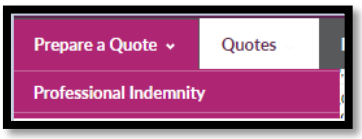


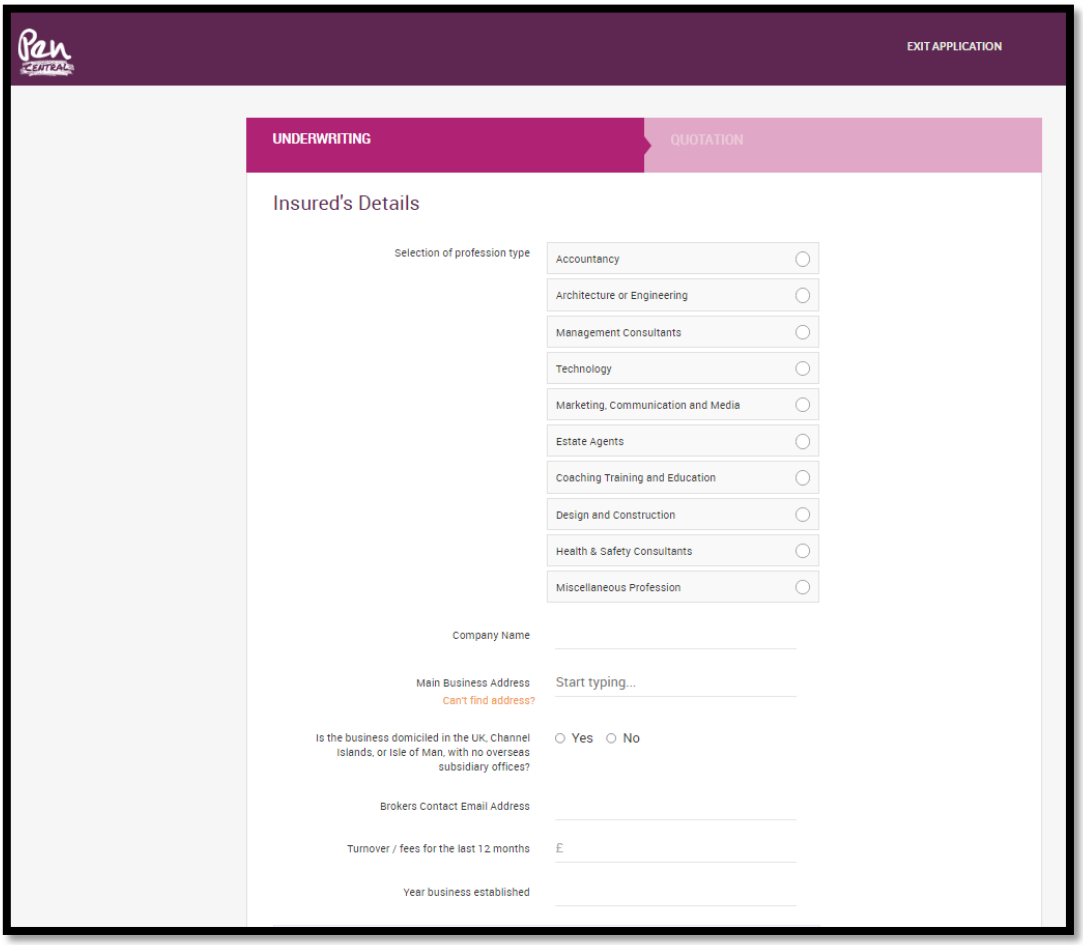




Creating a Quote

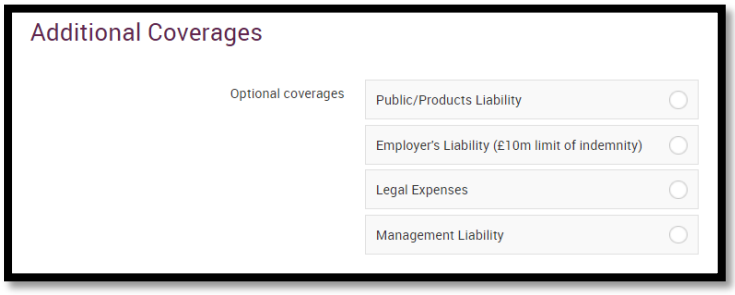
Creating a quote is done by using the 'Prepare a Quote' option and selecting the product that you require, ie 'Professional Indemnity'. Click continue to access the question set and work your way through the questions.





The question set will vary dependant on selected profession.

You will have the option of Additional Coverages

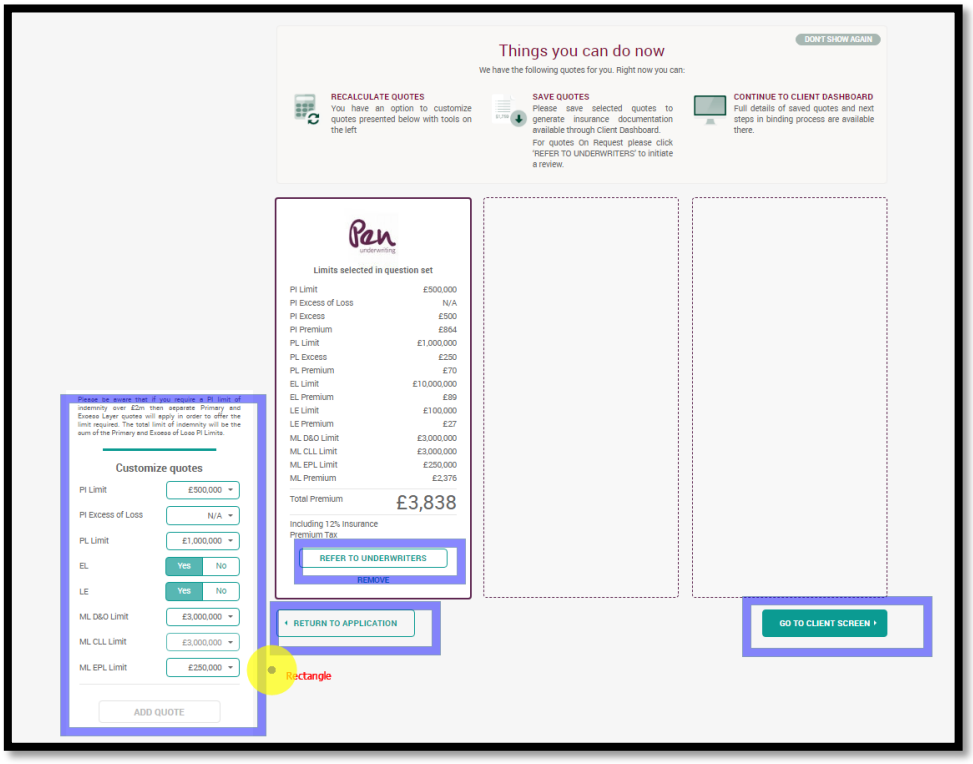


Quote Screen

The quote screen has some useful options:

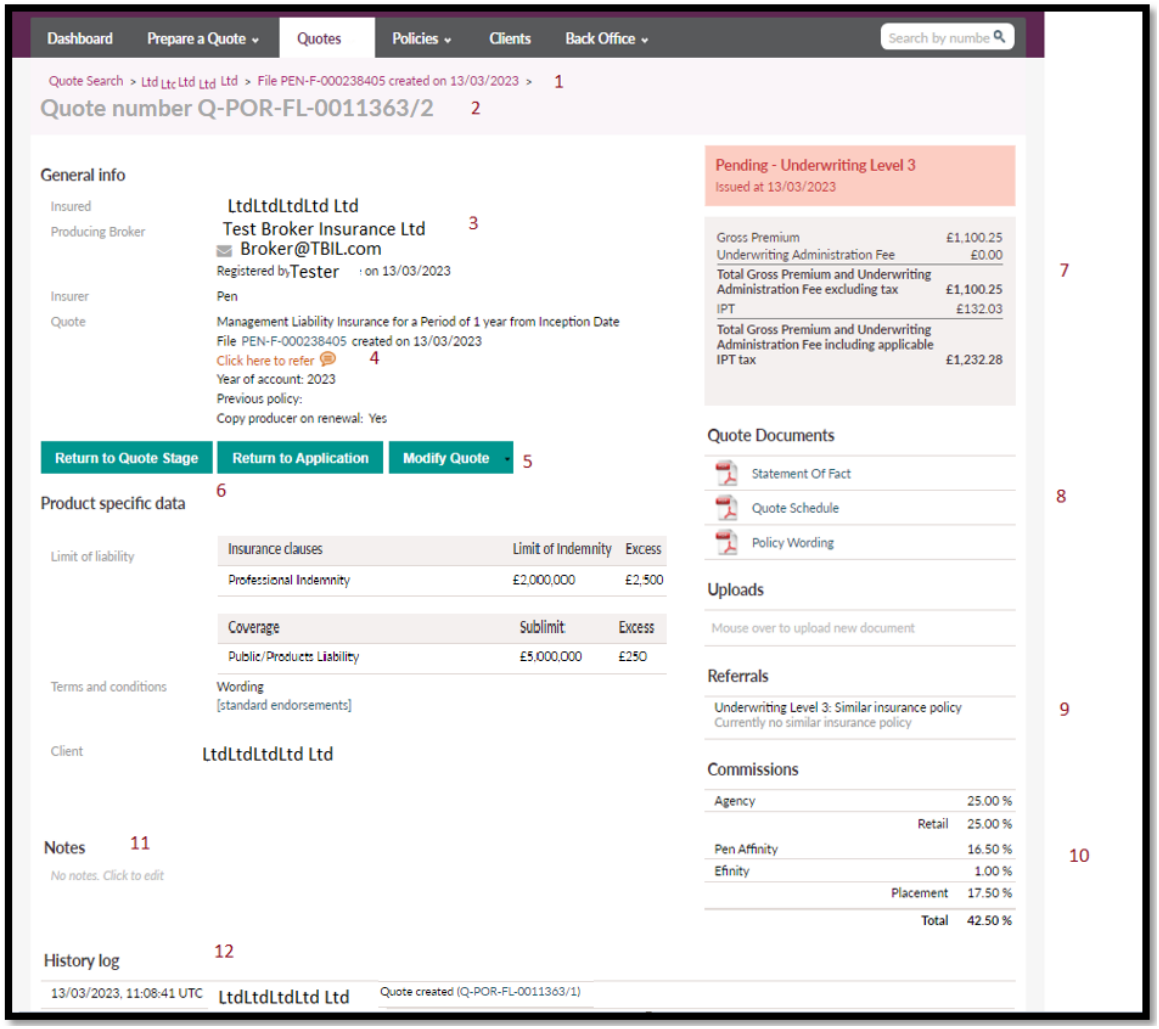
- Customising Quotes: This allows you to adjust the limits and save various versions of the quote for consideration by the proposer

- 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.



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



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)

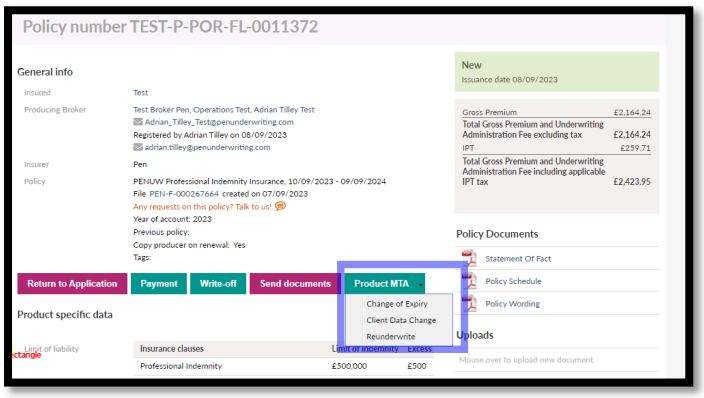
The policy screen is laid out as per the above but has different options for managing the policy:

- 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.



Change of Expiry

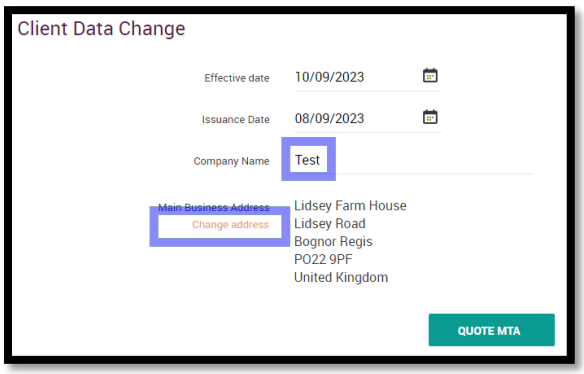
This option allows for the policy period to be reduced or extended. This is done by amending the option 'Last Day of Coverage' and keeping 'Cancellation' as No.

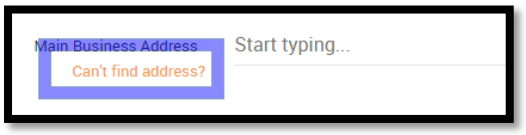
This screen is also used for cancellations by putting the last day of cover in 'Last Day of Coverage' and changing 'Cancellation' to Yes.

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'.

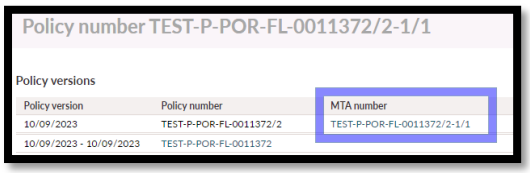
The 'change address' hyperlink is used to update the office address. You do this by entering the postal code and searching for the address. If the address is not found you can use the 'can't find address' hyperlink which will allow you to manually type the address.

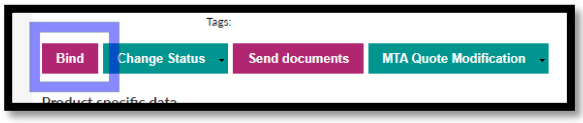




Reundewrite

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





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.

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.

Adrian Tilley
Logout
Account Settings
EN (CA)
Personal Information
Password Change