



PERSONAL ACCIDENT AND TRAVEL FLEXIBLE BENEFITS

EMPLOYEE BENEFITS

HOW DOES THIS PRODUCT COMPARE TO A “STANDARD” OFFERING?

From enquiry to claim, businesses who add Pen's Personal Accident & Travel insurance to their Employee Benefit package will receive excellent service and flexibility.

Our empowered underwriters can make immediate decisions so we can respond to enquiries within 24-hours. We also issue Evidence of Insurance emails within 8 working days upon receipt of membership data which provides scheme generic information.

As experienced Underwriters we commit to very high levels of customer service and regularly review our products, so you can have confidence it covers the latest regulatory requirements as well as updates to insurance law.

If the worst happens, our medical service is provided by specialists and with a dedicated website, it makes it easy to track the progress of claims.

This product is designed for inclusion in Employee Flexible Benefits packages

WHAT ELSE DO YOU NEED TO KNOW?

We offer various products, plus the schedule and benefits are flexible so they can be tailored to the specific needs of clients.

Our proposition has been developed to allow the Leisure and Personal Accident products to work in tandem, keeping the eligibility, age limitations and sporting activities the same on their corresponding levels, so clients can have confidence that there will be no discrepancies between the two.

WHO QUALIFIES?

We can cover businesses from a wide range of industries, our only criteria is that the business must employ minimum of 250 employees.

Premiums can be paid by the employer or company-sponsored via salary sacrifice on an annual or monthly basis.

WHY DO BUSINESS WITH PEN?

Pen Underwriting (Pen) is a multi-class, multi-territory Managing General Agent (MGA).

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.

From a 'super start-up' of a dozen or so brands, to a single cohesive £650m GWP business, we're setting our sights on our next milestone – with a bold new vision to become a £1bn GWP underwriting & distribution business.

Over the last six years, the businesses have integrated to form one single operation that had broad distribution and acted like an insurer, responsible for everything apart from the capital at risk.

In 2021, with the majority of the integration work done, and with Pen operating as a single business, Pen is redefining itself – not as the business it thought it might become, but as something even better – the business the market needs it to be.

Our values – IDEAS, AGILITY, CONNECTING, FULFILMENT and SOLVING – are built on strong foundations.

IDEAS

We find smart ways to make the most of opportunities

- Leveraging expertise and technology to create solutions
- Bringing new products and services to market
- Solving broker, carrier, coverholder and insured pain points

AGILITY

We are responsive people, empowered to make decisions

- Meeting Pen service standards
- Adapting products and processes quickly
- Being flexible in how we address challenges

CONNECTING

We work together to offer joined up solutions

- Being accessible to other teams
- Collaborating on initiatives across the business
- Being proactive about cross-selling opportunities

FULFILMENT

We deliver products, services, processes & infrastructure that provide a competitive advantage

- Satisfying needs of all stakeholders
- Executing work with attention to detail
- Providing a consistent customer experience

SOLVING

We focus on building our reputation as long-term partners

- Developing sustainable business practices
- Progressing our expertise, skills, and technology
- Creating solutions for the future

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