



# PROFESSIONAL INDEMNITY - SOLICITORS

## PERSONALLY UNDERWRITTEN FOR A BESPOKE QUOTE

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

We are industry specialists whose expertise is trusted by over 1000 firms - a reflection of our commitment to keep on improving our offer and delivering something different for solicitors.

That's why we offer policies - no conditions, no break clauses - for firms which meet our criteria.

Because we pride ourselves on service and added value, we have a dedicated in-house claims team, supported by a panel of experienced legal advocates for complex claims.

Whether your business is new or renewal, you'll find us easy to do business with. All our quotes are exclusive ie we will only release one quote to the market; and for renewal business, we can offer early quotes on the same rates as expiring business, subject to the usual underwriting factors.

And with premium finance available, your clients will find us easy to do business with too.

### WHAT ELSE DO YOU NEED TO KNOW?

Our cover is A-rated - naturally. We offer:

- Up to £3M limit of indemnity
- 2 hours free legal advice if proceedings are brought against the firm by their regulator

### WHO QUALIFIES?

Established law firms in England and Wales with good claims and disciplinary records including:

- Firms with up to 20 partners
- Small firms with under five partners
- Sole practitioners
- Start-up firms
- General high street firms with a mix of work
- Specialist law firms focusing on:
  - Conveyancing
  - Personal Injury
  - Criminal Law
  - Immigration

# 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

## BUSINESS DEVELOPMENT CONTACT

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