



# EXCESS OF LOSS - PROFESSIONAL INDEMNITY

BUY ONLINE FROM PEN OR TRADE WITH AN  
UNDERWRITER

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

NOW AVAILABLE TO QUOTE AND TRADE ONLINE ON PEN CENTRAL

In addition to our Primary Layer Professional Indemnity offering, Pen can provide a full ‘stand alone’ Excess Layer underwriting option.

Our underwriting capabilities include:

- Capacity up to £10,000,000 any one claim
- Minimum attachment point from £1m (AOC)
- Exclusive rating
- Competitive commission rates
- A+ rated capacity

You'll find us easy to do business with. Our underwriters can visit your office to review upcoming renewals and provide quotes prior to the receipt of an updated proposal form (subject to a No Claims or Material Declaration form).

Plus, because we are in charge of the underwriting, and issue all our own documentation, you can expect a quick response.

## WHAT ELSE DO YOU NEED TO KNOW?

Our broad, flexible wording offers up to £10M on an any one claim basis.

## WHO QUALIFIES?

We offer cover tailored to the needs of a wide range of UK-based professional groups including:

- Accountants
- Architects
- Engineers
- Design & Construction professionals
- Management Consultants
- Media professionals
- Recruitment Agents
- Surveyors and affiliated professions
- Technology sector
- And a wide range of miscellaneous professions (exclusions apply, please enquire for more details)

# 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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## UNDERWRITING CONTACT

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