

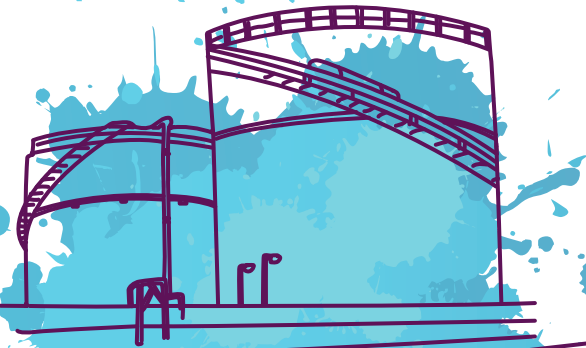
Hazardous & Environmental Industries

DID YOU KNOW?

22,000

Pen insure over 22,000 vehicles of which over 13,500 are Tankers / Hazardous Goods vehicles

The largest water pollution fine in the UK was £90m in 2021.[^]



The oil and gas industry plays a central role in the economy - with over 280,000 jobs in the UK^{*}

Over 90% of existing business retained

60% of new business won

50% quote rate

90%+ 60% 50%

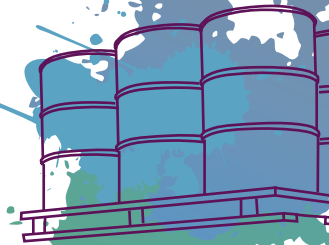
Spilt Milk is 5 to 6 times more damaging to water courses than other contaminants like Liquid Sewage and Pig Slurry^{^^}

>43,000

we have handled over 43,000 claims in the last 10 years

>8,500

over 8,500 environmental incidents for Pen managed with zero prosecution



According to the UK Spill Organisation, an oil spill costs the average business up to £30,000 in clean up charges, fines and production losses.^{**}

85%

85% of Top 20 UK Fuel Distributors insured by Pen

30+

Over 30 years of experience in our chosen sectors

40+

40+ years of consistent capacity with Zurich and QBE



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Pen Underwriting statistics taken from Salesforce Data between January and November 2021

^{*} GOV.UK - <https://www.gov.uk/government/news/record-90m-fine-for-southern-water-following-prosecution>

[^] OGUK - <https://oguk.org.uk/workforce-stabilisation-sets-platform-for-vision-2035/>

^{**} Naturegrid.Org - Pollution from Agriculture

^{^^} <https://www.crownoilenvironmental.co.uk/blog/the-importance-of-land-oil-spill-response-and-preparedness/>

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