



SME

BUY ONLINE FROM PEN OR TRADE WITH AN UNDERWRITER

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

Our SME Centre of Expertise provides a single point of access to our technically strong, commercially astute, trading underwriters who are specialists in SME.

Our diverse underwriting appetite extends from petrol stations to printers creating a one stop shop for you and your SME customers.

Our small business proposition offers the type of service often only available to corporates – from flexibility of cover to speed of response.

We are multi-channel, offering quotes via our underwriters or our e-traded Commercial Combined solution on Acturis.

Any bespoke quotation prepared by our trading underwriters is 100% exclusive.

WHAT ELSE DO YOU NEED TO KNOW?

COMMERCIAL COMBINED

- Up to £15m TSI per location.
- Focus on quality of risk not trade.
- Available via our trading underwriters or e-traded on Acturis.
- Price-match available for target business.

PROPERTY OWNERS

- Broad appetite.
- Up to £10m TSI per location.
- Commercial, residential and vacant property solutions.

MOTOR FLEET

- Targeting low claim frequency business.
- Predominantly cars and vans up to 7.5t.
- Typically 5-40 vehicles but flexibility for the right opportunity.

WHO QUALIFIES?

Our appetite is so broad, it's easier to list what we don't cover!

- Package business
- Motor trade, Agriculture, High Hazard Liability, Waste, Construction.
- High frequency claims business.
- Businesses that do not take a pro-active approach to Health & Safety or customer and employee wellbeing.

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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