



USER GUIDE

central.penunderwriting.co.uk





TABLE OF CONTENTS

| | |
|-------------------------------|----|
| PEN CENTRAL | 3 |
| GENERAL INFORMATION | 3 |
| CONTACT | 3 |
| GETTING STARTED | 4 |
| LOGIN PAGE | 4 |
| NEW USERS | 4 |
| EXISTING USERS | 4 |
| DASHBOARD | 5 |
| TOP MENU BAR | 6 |
| QUOTE TO BIND | 7 |
| PREPARE A QUOTE | 7 |
| APPLICATION IN PROGRESS | 8 |
| QUOTATION | 9 |
| SAVED QUOTES | 10 |
| CASE PAGE | 11 |
| CLIENT PAGE | 12 |
| QUOTE ACTIONS | 13 |
| BOUND POLICIES | 16 |
| BOUND ACTIONS | 16 |
| RENEWAL | 24 |
| REFERRALS | 26 |



PEN CENTRAL

PEN CENTRAL MAKES IT EASY TO DO BUSINESS

Pen Central is Pen's online e-trading platform for brokers. It's the quickest and easiest way to trade with Pen, giving you instant access to our expertise.

These user guidelines will take you through the typical journey from quote & bind, to mid-term adjustments, renewals, and cancellations.

Home-screens, navigation menus, etc. may differ depending on your facility and access.

If you have any problems or concerns, a member of our team is available to help by using the contact details below. Referrals are managed by our specialist underwriters.

e-Trading directly with Pen Central provides you with competitive quotes, the control to flex-commission rates, full life-cycle support (from quote to MTAs to renewal), claims data, white-labelling and monthly bordereaux reports for cover-holders, all in one place.

GENERAL INFORMATION

We recommend using Chrome as your default web browser for best experience.

To access Pen Central use the following URL:

<https://central.penunderwriting.co.uk/iau/live/eis/penuw.html#login>

TOP TIP

Save as your favourite for quick access

CONTACT

TO REGISTER

If you are not yet registered on Pen Central or have any questions, one of our team will help you with your enquiry.

Email: central@penunderwriting.com

TROUBLE SHOOTING

Refer to the 'Contact our employees' box when viewing a specific risk for a list of contacts who will help.



GETTING STARTED

LOGIN PAGE

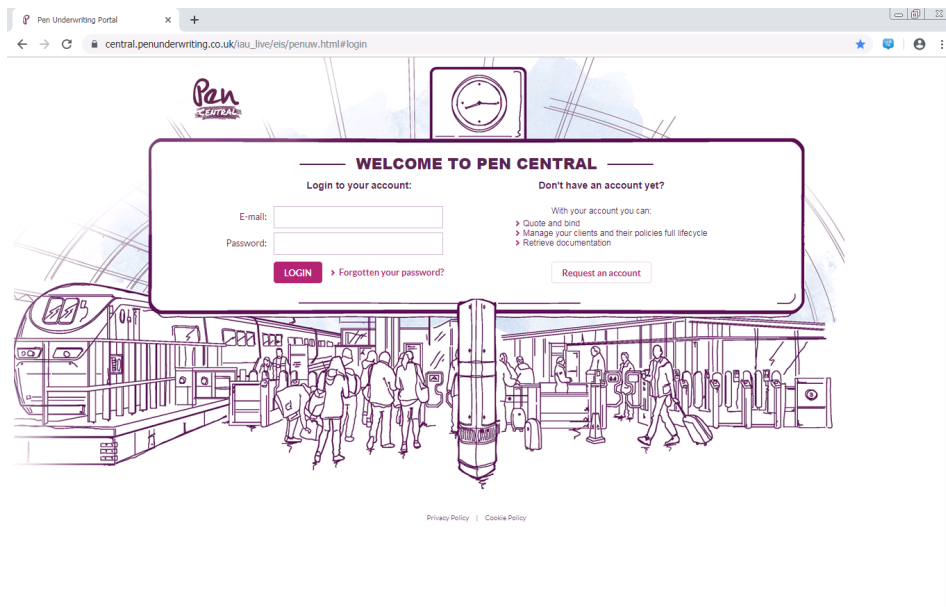
NEW USERS

All brokers with TOBA with Pen have access to Pen Central. Request user login details by e-mailing central@penunderwriting.com

Once registered, you will receive an e-mail with your username and temporary password. Change your password to something memorable. Use these details to login to the portal.

EXISTING USERS

Forgot your password? Request a reset using the login page link

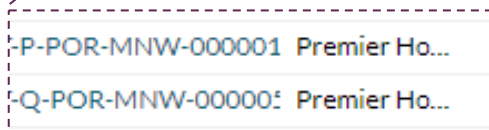
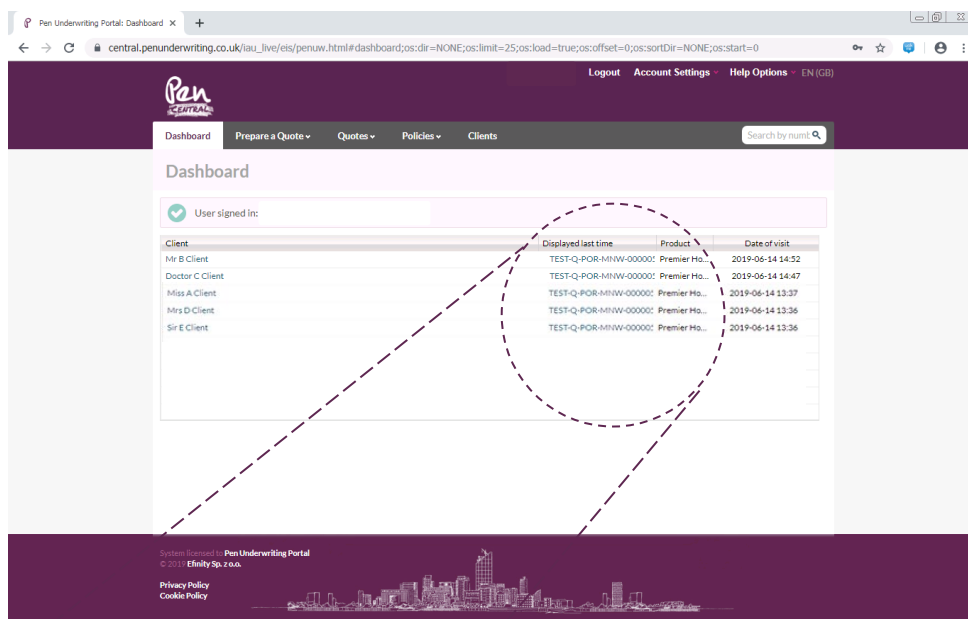




DASHBOARD

Your dashboard home-page lists all recently viewed clients. This makes it easy to manage work.

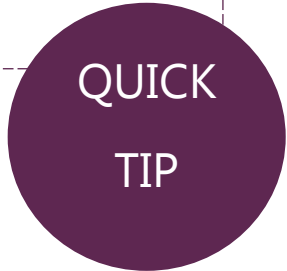
There are search facilities too if the client you're looking for isn't listed on the homepage.



CASE REFERENCING

If a case reference starts as Q, this is still in Quote stage

If a case reference starts with P, this is a bound policy.

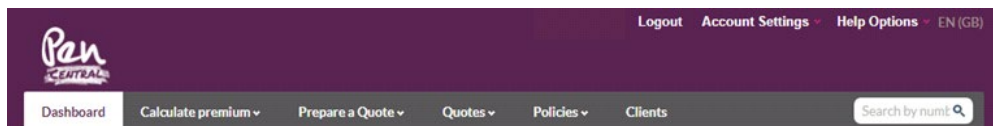




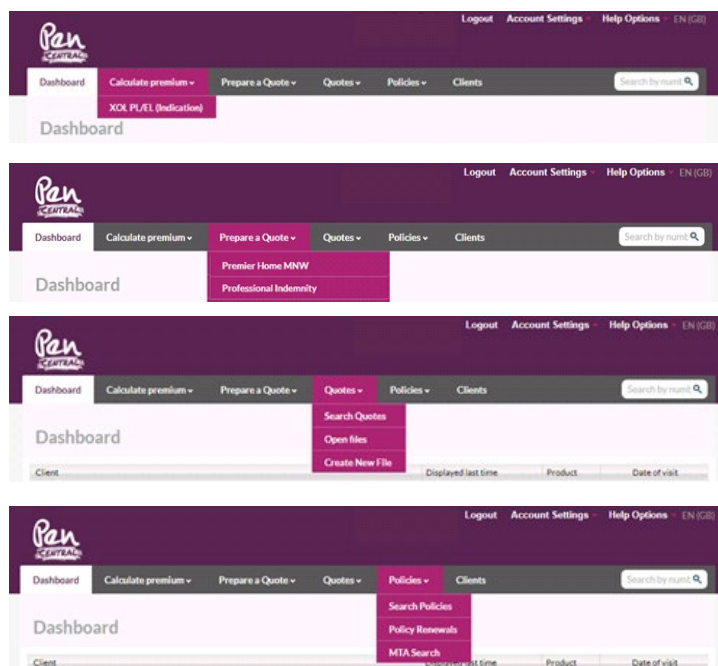
TOP MENU BAR

The menu bar offers quick navigation links to

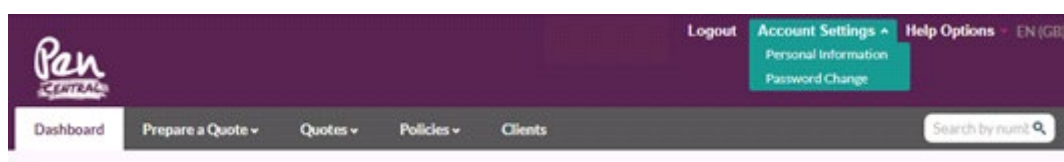
- Dashboard
- Calculate premium (Excess of Loss only)
- Prepare a Quote
- Quotes
- Policies
- Clients



Move the mouse cursor over the menu bar options to view the drop-down lists.



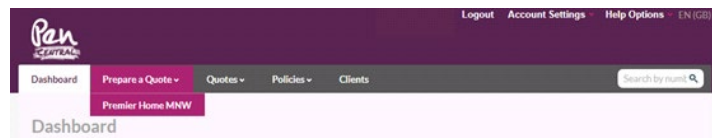
To change your password or personal information, click on Account Settings.





QUOTE TO BIND

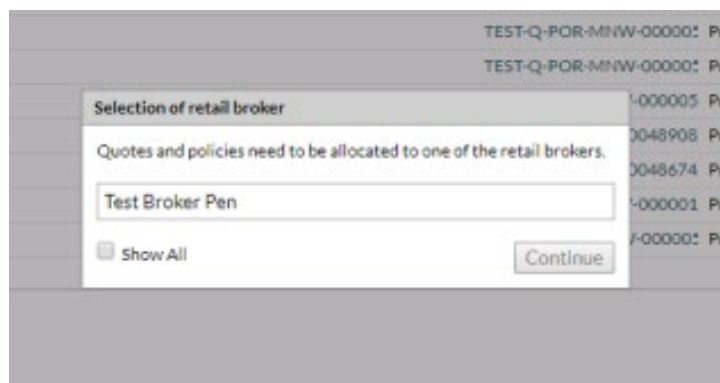
PREPARE A QUOTE



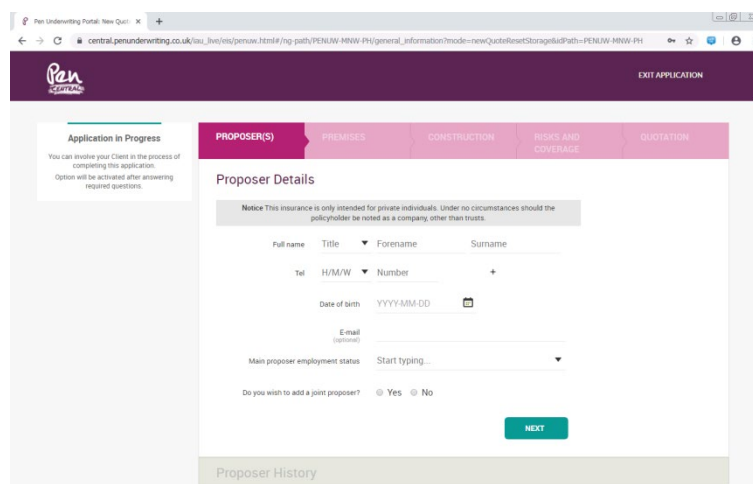
Select the product using the drop-down menu from 'Prepare a Quote'.

A pop-up box will appear to select the user account.

Select the user applicable to your application.



From there, you will go through to 'Application in Progress' screen.





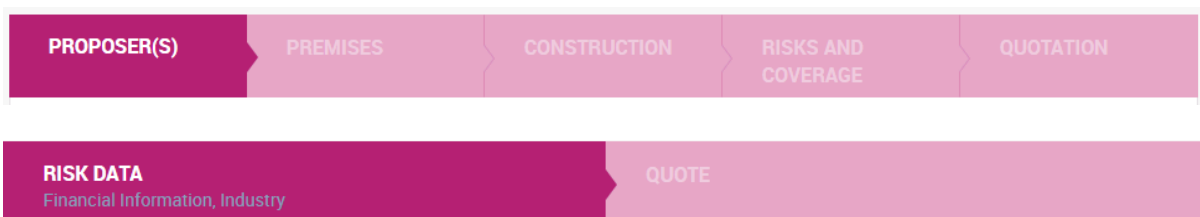
APPLICATION IN PROGRESS

'Application in Progress' are the stages, question sets and criteria to generate your quote.

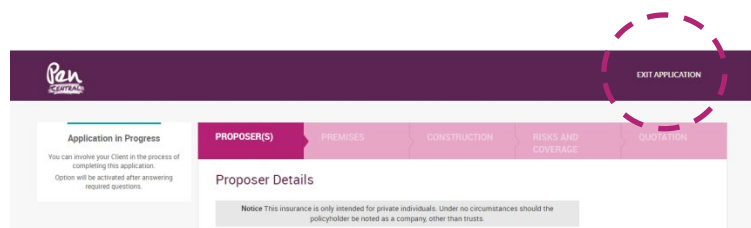
Once these sections have been completed, you can click on any heading to take you back to any point of the quote journey before it is saved.

These journey headings will change depending on the product type and the question set applicable. Some have 5 headings, others might have 2 headings. The question sets will vary for each product too.

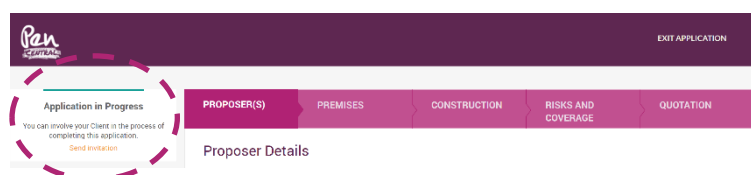
*Examples from Premier Home MNW and Cyber:



To exit and abandon the quote at any point click 'Exit Application', top right hand side of the screen.



NOTE – available for MNW, click 'send invitation' to e-mail the question set directly to the client' and save time filling in the details.





QUOTATION

The final stage of 'Application in Progress' is your quote before it has been saved.

At this point, you will be able to see the premium breakdown, and options to alter variables, if available to the product.

EXCESS

If applicable, this page allows you to select the level of excess.

Some excess rates are fixed depending on business turnover and level of liability cover required. Select the option best for your requirements.

SUMS INSURED

The table view breaks down the sums insured and price of quote including IPT.

MAKING CHANGES

Make any changes needed before proceeding to Save Quote.

NOTE – Changes can be made after it has been saved.

REFERRALS

If any of the quote information lies outside of the portal's acceptable terms, you will be notified at this stage to send a referral to the Underwriting team.

The Underwriting team will be in contact with you to find a suitable solution for your client.

PROCEED TO SAVE QUOTE

Once all information is correct, click 'SAVE QUOTE'.

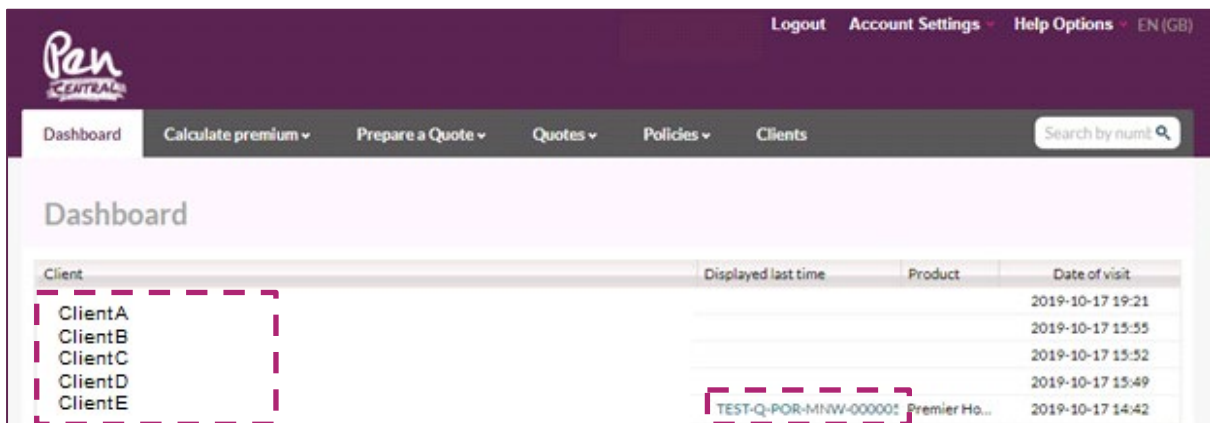


SAVED QUOTES

There are different routes to return to a saved quote.

Your **dashboard** home-page will list the most recent client files for easy access.

Click either the client name or the reference number if it's available.



- The **Quote** reference is the most direct, taking you immediately to the quote.
- The **Client** reference takes you to client page which shows, all saved quotes, policies, claims, and history log.

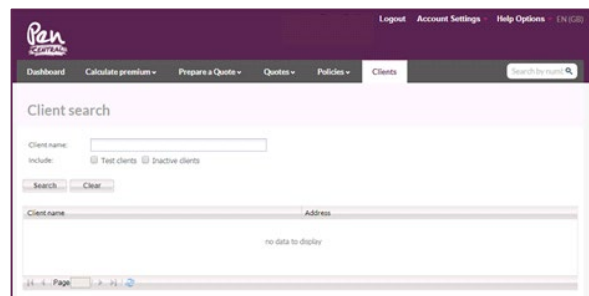
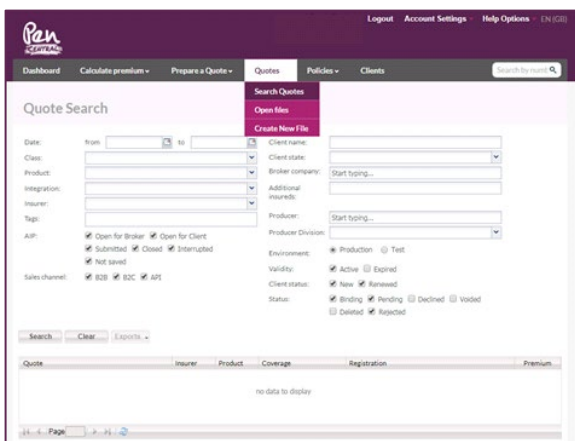
Other search functions

Without using the dashboard links, direct to either '**Quotes**' or '**Clients**' tab where there are search functions to find the client or risk.

Enter client name into the relevant field and click 'search'.

All search returns will be listed in the lower half of the screen.

Select the client name and product you want to review from the search results.





CASE PAGE

Viewing the specific 'Case page' will look like this, with slight differences at quote and bound stages:

General Info

Quote Expiry/Quote Issuance

Quote/Bound Actions

Price break-down

Product specific data

- Sums Insured
- Excess
- Aggregate Limits

Quote Documents

Uploads

Referrals

NOTE: Use the 'Uploads' section to submit documents to support a referral.



CLIENT PAGE

A 'Client page' is created instantly following the first 'Saved Quote'.

This page holds all quotes, policies, claims and activity relating to one specific client.

NOTE – When a quote is bound, a new record will appear under the 'Policies' section. This will have a new reference number. The original quote reference will still be visible under 'Quotes'.

The 'Client page' also stores product files to filter activity by product line.

The screenshot shows the Pen Central Client Page interface. The top navigation bar includes 'Dashboard', 'Calculate premium', 'Prepare Quote', 'Quotes', 'Policies', and 'Clients'. The main content area is divided into several sections:

- Active Files:** A section at the top right, highlighted with a dashed red box and a callout 'Product files'. It contains a table with one entry: 'Premier Home 1000 (Pen), Oct 20 2017'.
- Applications in Progress:** A section below Active Files, highlighted with a dashed red box and a callout 'Applications in Progress'. It contains a table with columns: Application, Product, Status, Registration, and Registration link. The table is currently empty with the message 'No data to display'.
- Quotes:** A section below Applications in Progress, highlighted with a dashed red box and a callout 'Quotes'. It contains a table with columns: Quote, Amount, Product, Coverage, Registration, and Premium. One quote is listed: '100 Household (2 Item)' with a registration date of '2018-09-20 10:04:01 -05'.
- Policies:** A section below Quotes, highlighted with a dashed red box and a callout 'Policies'. It contains a table with columns: Policy, Amount, Product, Coverage, Registration, and Premium. The table is currently empty with the message 'No data to display'.
- Claims:** A section at the bottom, highlighted with a dashed red box and a callout 'Claims'. It contains a table with columns: Claim reference, Policy, Unit type, Status, and Total amount. The table is currently empty with the message 'No data to display'.

The footer of the page includes the Pen Central logo, the text '© 2018 Liberty Life, U.S.A.', and links for 'Privacy Policy' and 'Cookie Policy'.

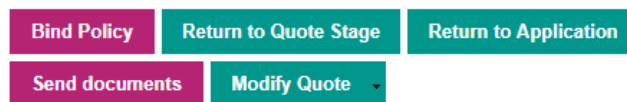
NOTE: The premiums on this page do not include IPT.



QUOTE ACTIONS

At quote stage, there are 5 quick link action buttons on the 'Case page':

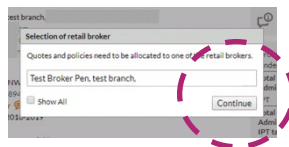
1. Bind Policy
2. Return to Quote Stage
3. Return to Application
4. Send documents
5. Modify Quote



BIND POLICY

When the quote information is finalised, select 'Bind Policy' from the available actions on the 'Case page'.

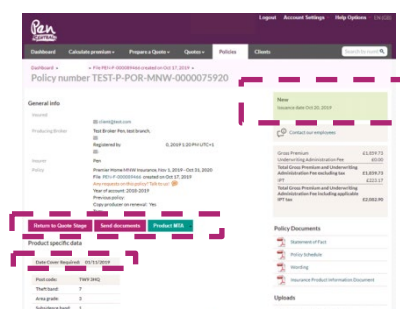
A pop-up box will appear to allow you to re-allocate the client to another member of your firm. Click 'Continue'.



Select the inception date for the policy and proceed to 'Bind Policy'



The policy is now bound and you will return to the 'Case page' which now has a list of new actions, cover required date and issuance date.





QUOTE ACTIONS BEFORE YOU 'BIND POLICY'

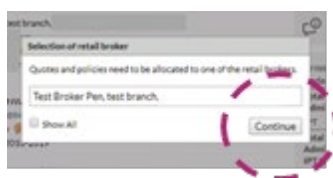
RETURN TO QUOTE STAGE

This option takes you back to the final quote stage of 'Application in Progress'.

A pop-up box appears to allow you to re-allocate the client to another member of your firm.

Any change made doesn't override your original quote and instead creates a new record based on the revised information.

The next time you view the 'Client page', you will see an additional quote logged.



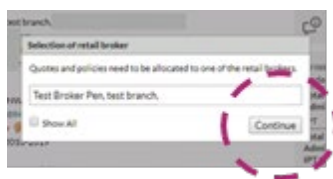
RETURN TO APPLICATION

Similar to the above, this option takes you back to 'Application in Progress', but directly to the risk details.

A pop-up box appears to allow you to re-allocate the client to another member of your firm.

Any change made doesn't override your original quote and instead creates a new record based on the revised information.

The next time you view the 'Client page', you will see an additional quote logged.



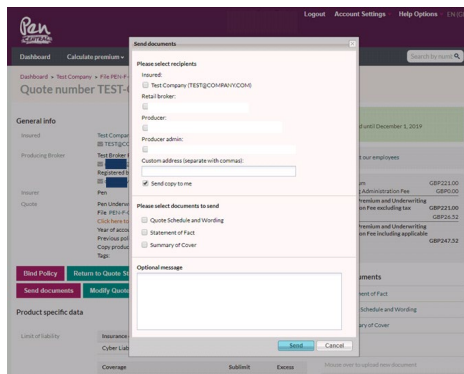


SEND DOCUMENTS

A pre-built form allows you to send insurance documents easily and securely between relevant parties. This includes Quote Schedule and Wording, Statement of Fact and Summary of Cover.

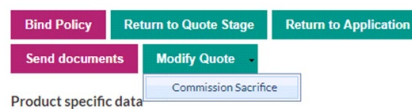
Select the recipients (insured/broker/producer/admin/custom)

Include an optional message before clicking 'Send'.



MODIFY QUOTE

Commission Sacrifice. If applicable to the product, Modify Quote allows you to modify your commission rate by using a sliding bar.



Click 'Modify Quote' to view the drop down menu and select 'Commission Sacrifice'.

On the next screen, select the commission rate using the scale and select if the commission rate will carry through to renewal. Include Comment.

Click 'Modify Quote' to save.





BOUND POLICIES

Once a policy is bound, a new list of actions is available. These are:

BOUND ACTIONS

1. Return to Quote Stage
2. Send Documents
3. Product MTA

Pen CENTRAL

Logout Account Settings Help Options EN (GB)

Dashboard Calculate premium Prepare a Quote Quotes Policies Clients Search by name

Dashboard > Test Company > File PEN-F-000089469 created on Oct 17, 2019 >
Policy number TEST-P-PEN-CYB-0082365

General info

Insured: Test Company
 TEST@COMPANY.COM

Producing Broker: Test Broker Pen, test branch,
 Registered by: on Oct 20, 2019 3:38 PM UTC+1

Insurer: Pen
 Policy: Pen Underwriting Cyber Insurance, Oct 20, 2019 - Oct 20, 2020
 File: PEN-F-000089469 created on Oct 17, 2019
 Any requests on this policy? Talk to us!
 Year of account: 2019
 Previous policy:
 Copy producer on renewal: Yes

New
 Issuance date Oct 20, 2019

Contact our employees

Gross Premium: GBP442.00
 Underwriting Administration Fee: GBP0.00
 Total Gross Premium and Underwriting Administration Fee excluding tax: GBP442.00
 IPT: GBP53.04
 Total Gross Premium and Underwriting Administration Fee including applicable IPT tax: GBP495.04

Policy Documents

- Statement of Fact
- Policy Schedule and Wording
- If you suffer a cyber breach or attack
- Summary of Cover

Uploads
 Mouse over to upload new document

Referrals
 Quote did not trigger a referral

Product specific data

| Limit of liability | Insurance clauses | Aggregate Limit | Excess |
|--------------------|---|-----------------|--------|
| | Cyber Liability Insurance | £1,000,000 | £1,000 |
| Coverage | | Sublimit | Excess |
| | Costs for Damage to Data or Programs | £1,000,000 | £1,000 |
| | Breach Costs | £1,000,000 | £1,000 |
| | Insured's Network Failure - Income Loss and Extra Expense | £1,000,000 | £1,000 |
| | Cyber Extortion and Ransomware | £1,000,000 | £1,000 |
| | Network Security, Privacy and Confidentiality Liability | £1,000,000 | £1,000 |

Return to Quote Stage Send documents Product MTA



RETURN TO QUOTE STAGE

This option doesn't cancel or alter the policy.

This allows you to use the same information to re-quote.

If saved, the next time you view the 'Client page', you will see an additional quote line.

SEND DOCUMENTS

This is the same function as the 'Send Documents' under 'Quote Actions'.

Send Quote Schedule and Wording, Statement of Fact or Summary of Cover to any parties involved at anytime using the pre-built form.

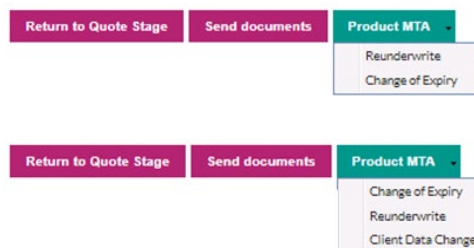
PRODUCT MTA

Click 'Product MTA' to view the drop-down sub-menu.

Depending on the specific product criteria, the drop-down menu may vary.

Typically, the options will be 'Re-underwrite' and 'Change of Expiry'.

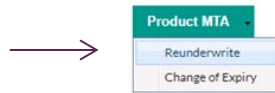
*Examples from Premier Home MNW and Cyber





PRODUCT MTA *continued*

RE - UNDERWRITE



'Re-underwrite' allows you to make mid-term adjustments during the dates a policy is active.

First, select the date required for the MTA to take effect and proceed through the steps to make your alterations.

You can return to any stage by clicking the headings.

*Examples from Premier Home MNW

MTA configuration

| | | |
|----------------|------------|--|
| Effective date | 2019-11-01 | |
| Issuance Date | 2019-10-21 | |

NEXT

MTA PROPOSER(S) PREMISES CONSTRUCTION RISKS AND COVERAGE MTA QUOTE

MTA PROPOSER(S) PREMISES CONSTRUCTION RISKS AND COVERAGE MTA QUOTE

MTA PROPOSER(S) PREMISES CONSTRUCTION RISKS AND COVERAGE MTA QUOTE

MTA PROPOSER(S) PREMISES CONSTRUCTION RISKS AND COVERAGE MTA QUOTE

At 'MTA QUOTE' review the 'MTA premium' and click next

MTA premium

| | |
|-------------------------------------|------------------|
| MTA premium | (£412.67) |
| Underwriting Administration Fee | £0.00 |
| WPT | (£49.52) |
| Total MTA Premium | (£462.19) |
| Total New Annualised Premium | £1,447.06 |

NEXT

MTA status



PRODUCT MTA *continued*

RE-UNDERWRITE *continued*

The next screen will highlight any referral requirement. Follow any instructions given.

If no referral is needed, click 'CREATE MTA QUOTATION'

NOTE - Your MTA is not yet bound.

The next screen takes you back to the 'Case page' which now includes 'Policy versions' at the top of the screen. This includes the original policy reference and the new MTA reference. With newest versions listed first.

There is also a new set of actions:

- Bind
- Send documents
- MTA Quote Modification

| Policy version | Policy number | MTA number |
|---------------------------|-----------------------------|---------------------------------|
| Nov 1, 2019 | TEST-P-POR-MNW-0000075920/2 | TEST-P-POR-MNW-0000075920/2-1/1 |
| Nov 1, 2019 - Nov 1, 2019 | TEST-P-POR-MNW-0000075920 | |

| Category | Amount |
|--|-----------|
| Gross Premium | £1,447.06 |
| Underwriting Administration Fee | £0.00 |
| Total Gross Premium and Underwriting Administration Fee excluding tax | £1,447.06 |
| IPT | £173.65 |
| Total Gross Premium and Underwriting Administration Fee including applicable IPT tax | £1,620.71 |



PRODUCT MTA *continued*

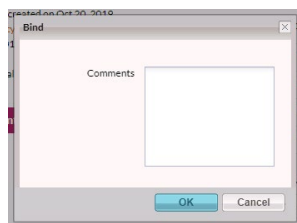
RE-UNDERWRITE *continued*

BIND

Click 'Bind' to accept the MTA premium and changes.



A pop-up box appears to add comments to the changes. Click 'OK' to continue



COMMENT BOX

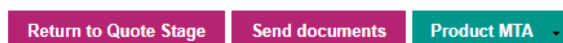
- Use a reference system to log MTAs.

That will help with any query relating to the MTA should you need it and enable better MI and data analysis.

QUICK
TIP

NOTE - The MTA is now bound.

You will return to the 'Case page' with the actions list returning to the 'Bound actions'.





PRODUCT MTA *continued*

RE-UNDERWRITE *continued*

SEND DOCUMENTS

Ensure you are viewing the latest MTA version listed in 'Policy versions' on the top of the screen to send the latest Quote Schedule and Wording, Statement of Fact or Summary of Cover to any parties involved at anytime using the pre-built form.

MTA QUOTE MODIFICATION

Click 'MTA Quote Modification' to view the drop-down sub-menu.

NOTE - Depending on the specific product criteria, the drop-down menu will vary.



The options available allow you to amend the MTA before binding to include:

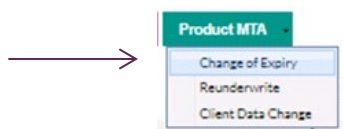
- additional clauses
- premium options
- extensions
- endorsements.





PRODUCT MTA *continued*

CHANGE OF EXPIRY (CANCELLATIONS)



'Change of Expiry' from the 'Product MTA' drop-down menu allows you to cancel the policy or alter the expiration date for specified reasons.

*Example from Cyber

MTA

Expiry date Change

Last Day of the Coverage 2020-10-17

Issuance Date 2019-10-24

Cancellation Yes No

NEXT

MTA premium

- Input date as 'Last Day of the Coverage' (future date)
- Input date as 'Issuance Date' (effective as of)
- Select either 'Yes' or 'No' as cancellation
 - Yes is a straightforward cancellation
 - No is to extend the expiration date for specified reasons (limit of extension is at discretion of Pen)
- Click 'NEXT'

On the 'MTA premium' page, review premium and click 'QUOTE MTA' to proceed

MTA

Expiry date Change

MTA premium

| | |
|---------------------------------|---------|
| MTA premium | €0.00 |
| Underwriting Administration Fee | €0.00 |
| IPT | €0.00 |
| Total MTA Premium | €0.00 |
| Total New Annualised Premium | €359.00 |

QUOTE MTA

NOTE - Your Change of Expiry MTA is not yet bound.



PRODUCT MTA *continued*

CHANGE OF EXPIRY (CANCELLATIONS)

continued

The next screen takes you back to the 'Case page' which includes a new line under 'Policy versions' at the top of the screen. Newest versions are listed first.

As with the 're-underwrite' options (page 18), the available actions on this page are:

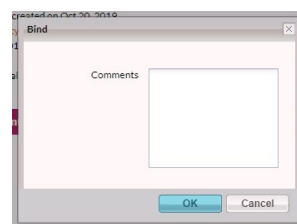
- Bind
- Send documents
- MTA Quote Modification

BIND

Click 'Bind' to accept the Change of Expiry (Cancellations) MTA.



A pop-up box appears to add comments to the changes.



Click 'OK' to continue

NOTE – Your MTA Change of Expiry (Cancellations) is now bound.

You will return to the 'Case page'.

COMMENT BOX

- Use a reference system to log MTAs.

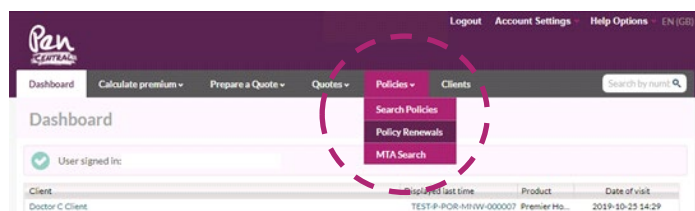
That will help with any query relating to the MTA should you need it and enable better MI and data analysis of cancellation reasons.

QUICK
TIP



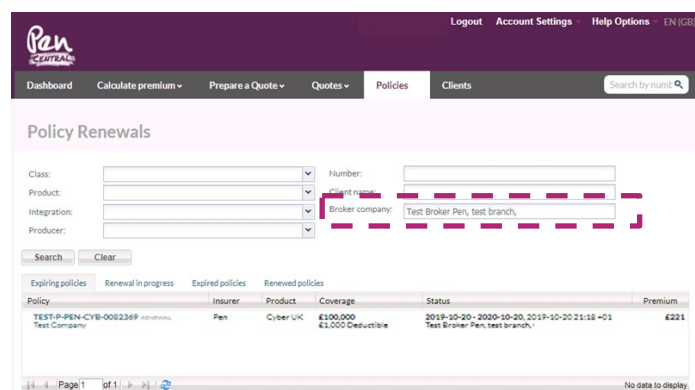
RENEWAL

Renewal policies can be found through the 'Policy Renewals' search function available from the 'Policies' menu bar.

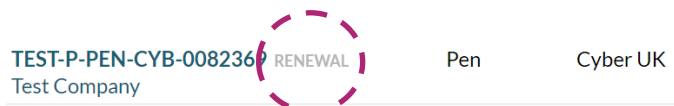


If a list of policies isn't automatically shown, type your company name in the 'Broker company field' and click 'search'.

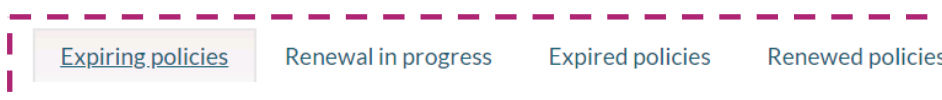
Any policy due for renewal will be listed in the lower half of the screen.



You will also see 'RENEWAL' beside the policy reference



Use the filter tabs to view expiring policies, renewal in progress, expired policies or renewed policies





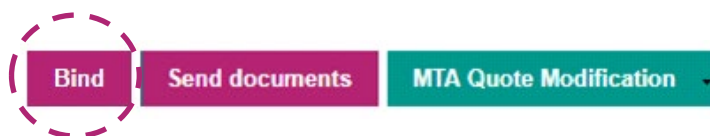
RENEWALS *continued*

Select the case reference you wish renew.

Viewing the 'Case page' review the sums insured, make any changes by clicking 'MTA Quote Modification'.



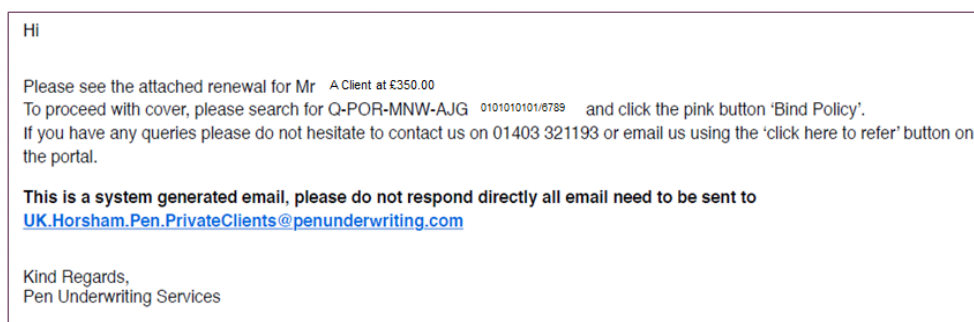
Once the information is finalised, click 'Bind' to accept.



NOTE – The renewal is now bound.

Pen will send automated renewals reminders to the broker e-mail address linked to the policy.

*Example from Premier Home MNW





REFERRALS

Any case with a pending referral will be made visible with a red indications next to the quote reference number.

View the 'Client page' and scroll to the 'Quotes' section.

Pen CENTRAL

Logout Account Settings Help Options EN (GB)

Dashboard Calculate premium Prepare a Quote Quotes Policies Clients Search by name

Dashboard > Test Company

Address Test Company Kingdom Lombard Street, EC3V 9LJ London, United

Limits

Active Files

- Professional Indemnity (Pen), Oct 20, 2019
- Cyber (Pen), Oct 17, 2019

Quotes

Active Deleted Expired Voids

Please tick on selected records to access additional functionality

| Quote | Insurer | Product | Coverage | Registration | Premium |
|---|---------|----------|---------------------------------|--|--------------------|
| Cyber UK (5 Items) | | | | | |
| <input type="checkbox"/> TEST-Q-PEN-CYB-0082367/1 NEW Test Company | Pen | Cyber UK | £500,000 £1,000 Deductible | 2019-10-20 14:53:39 GMT Test Broker Pen, test branch, | £359 £359 |
| <input type="checkbox"/> TEST-Q-PEN-CYB-0082304/1 NEW Test Company | Pen | Cyber UK | £1,000,000 £1,000 Deductible | 2019-10-17 19:50:03 GMT Test Broker Pen, test branch, | £442 £442 |
| <input type="checkbox"/> TEST-Q-PEN-CYB-0082303/1 NEW Test Company | Pen | Cyber UK | £500,000 £1,000 Deductible | 2019-10-17 19:46:21 GMT Test Broker Pen, test branch, | £359 £359 |
| <input type="checkbox"/> TEST-Q-PEN-CYB-0082302/1 NEW Test Company | Pen | Cyber UK | £100,000 £1,000 Deductible | 2019-10-17 19:39:37 GMT Test Broker Pen, test branch, | £221 £221 |
| <input type="checkbox"/> TEST-Q-PEN-CYB-0082301/1 NEW Test Company | Pen | Cyber UK | £100,000 £1,000 Deductible | 2019-10-17 19:15:29 GMT Test Broker Pen, test branch, | £221 £221 |
| Professional Indemnity (1 Item) | | | | | |
| <input type="checkbox"/> TEST-Q-POR-FL-0002149/1 NEW Test Company | Pen | PI | PI £250,000 | 2019-10-20 15:37:33 GMT Test Broker Pen, test branch, | £58,600 £58,600 |

Page 1 of 1

Displaying 1 - 6 of 6

The red indicator is to the left of the reference.

The Underwriting team will contact you to find a suitable solution for your client.

To send documents to support a referral use the 'Uploads' section found on the top right-hand side of the 'Case page', below 'Quote Documents' and above 'Referrals'.

The 'Referrals' section outlines any reason for the referral.

Quote Documents

- Statement of Fact
- Quotation
- Policy Summary
- Policy Wording

Uploads

Mouse over to upload new document

Referrals

Applicant's turnover
Accountant's turnover is £1,500,000 where automatically accepted up to £900,000

Postal code
Applicant's type of business is accountant and his postal code: EC3V 9LJ



PEN UNDERWRITING

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Pen
underwriting