



# MANCHESTER UNDERWRITING MANAGEMENT

Part of Pen Underwriting

## PROFESSIONAL INDEMNITY APPETITE

- **Flexible attitude to underwriting and premiums**
- **'Can do' approach to risk with each risk evaluated on its merit**
- **£10million limit of indemnity**
- **Primary and excess layers**
- **Market leading fire safety coverage**
- **We can do combined PI led policies**
- **Ability to offer long term policy options (up-to 18-month policy policies)**
- **PI and Liability covers for SME businesses**
- **Aggregate and any one claim wordings as standard**
- **Industry-specific wordings**
- **Tailor-made schemes**
- **Ability to do transactional & online business**
- **Ability to offer co-insurance lead and follow lines**
- **Option to split premium in monthly direct debit payments (Interest-free)**

**Our focus is first and foremost on quality. We can be flexible on premium but will not go "off piste" in terms of quality in the pursuit of income.**

Below is a list of professions that we can consider. The list below is indicative of professions that we currently target, however we are flexible with our approach towards other evolving professions.

### ESTABLISHED PROFESSIONS

Accountants  
Architects  
Civil Engineers  
Design & Construct  
Loss Adjusters  
Chartered Surveyors (including up to 100% survey and valuation work)  
Computer Consultants  
Electrical Engineers  
Employment Agencies  
Engineers  
Estate Agents / Property management  
Heating / Ventilating / Air Con Engineers  
Insolvency Practitioners  
Insurance Brokers (personal / commercial lines)  
IT Industry  
Landscape Architects  
Town Planner  
Land Surveyors  
Lloyd's Managing or Names Agencies  
London Insurance Market Risks  
Media & Communications  
Mechanical Engineers  
Project Managers  
Public Relations Consultants  
Quantity Surveyors  
Structural Engineers  
Valuers  
Residential Managing / Letting Agents

### OTHER, NEW OR MISCELLANEOUS PROFESSIONS

Accident Investigator  
Acoustic Consultant  
Agricultural Consultant  
Arbitrator  
Art Directors  
Auctioneer  
Author  
Bailiff  
Business Coaching  
Careers Advisory Service  
Change Management Consultants  
Charity  
Community Action Group  
Company Registrar  
Company Search Agent  
Conference Organiser  
Consulting Chemist  
Counselling Service  
Court Reporter  
Ecologist  
Education Advisory Service  
Employment / Recruitment Agent  
Energy Assessors  
Enquiry Agent  
Event Organiser  
Expert Witness  
Training Consultants

# PROFESSIONAL INDEMNITY APPETITE



## OTHER, NEW OR MISCELLANEOUS PROFESSIONS *continued*

Export Consultant  
Food Industry Consultant  
Forensic Accountant  
Forestry Consultant  
Freight Forwarder  
Funeral Director  
Genealogist  
Horticultural Consultant  
Human Resource Consultants  
Information Bureau  
Interior Designer  
Investigator  
Land Agent  
Law Centres  
Law Costs Draughtsman  
Law Search Agent  
Lifting Equipment Tester  
Literary Agent  
Loss Adjuster / Assessor  
Magistrate and Clerk of Justice  
Management Consultant  
Map Drawer  
Marine Surveyors  
Motor Engineer  
Museum  
Non-Destructive Tester  
Pharmaceutical Consultant  
Photographer  
Photographic Library  
Portable Appliance Tester  
Product Designers  
Quality Assurance Consultant  
Records Manager  
Relocation Agent  
Renewable Energy Consultant  
Research Association  
Safety Consultant / Officer / Group  
Scene Examinations  
Secretarial Service  
Security Consultant  
Shipbroker  
Shipping and Forwarding Agent  
Small Business Advisory Service  
Statistician  
Statutory Body  
Stocktaker  
Strategic Management Consultant  
Surface Coatings Consultant  
Timber Treatment Consultant  
Tourist Association  
Trade Association  
Traffic Consultant  
Translator  
VAT Consultants  
Wedding Planner  
Wildlife Consultants  
Yacht Broker

If a profession isn't listed it will more than likely fall into the "Miscellaneous" category and represent a target risk for us.



**MANCHESTER  
UNDERWRITING  
MANAGEMENT**

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Manchester Underwriting Management



Pen Underwriting

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