

30+ years of paying all legitimate claims

The Wren Insurance Association Limited (Wren) is an Architects' Professional Indemnity Insurance Mutual. It was established in 1987 and is owned by its insureds (Members). It has over 60 Members, including many of the largest and best known practices in the UK, with a combined annual fee income that exceeds £560 million. It is committed to providing its insureds (Members) with the widest scope of cover that is sustainable in the long term so that all legitimate claims can be paid.

Wren is a non-profit-making company, owned by its Members, so there is no commercial motive for it to restrict cover or decline claims in order to maximise profits for shareholders. It engages an independent firm (the Managers) to perform the functions of a regulated insurance company. The overall policy, strategy and financial control of Wren is determined by the Board of Directors, which is comprised of Wren Members and to whom the Managers report.

What is the difference in appointing a Wren-insured practice?

An exclusive club of high quality architects

Membership of Wren is by invitation only. It is only those firms that have high professional standards and a strong understanding of and robust attitude to risk management that can join and remain as Members. If you appoint a Wren Member architect to work for you, that practice has access to extensive support in the areas of contractual responsibility, liability advice, technical knowledge and risk management, provided by the Managers.

Shared Knowledge and Reduced Problems

Being part of a Mutual, Members agree to share each other's risk. They recognise that the best way of avoiding problems is to do the job right first time. All take part in a continuing Risk Management Programme and share information and technical solutions at regular Forum meetings.

Contract Review

All appointments (contracts) sent to Wren Member architects by their clients can be reviewed by the Managers. The purpose of this review is to make sure that the Member practice and its client is fully aware if any of the terms of the appointment fall outside the scope of cover provided by professional indemnity insurance. The contract review service also serves to encourage a thorough consideration of the services and responsibilities in contemplation. Once terms have been agreed the client can be assured that cover is in place. In its 30 year history Wren has never failed to settle a valid claim.

Standard Appointments

Many clients appreciate the importance of agreeing consistent terms of appointment that fall within the scope of cover provided by professional indemnity insurance, and do not wish to face the legal expenses incurred in negotiating the contract in full every time. Wren started an initiative some years ago of engaging with the regular clients of its Member practices to agree standard terms that the client is happy with, the Member practice is happy with, and which Wren can expressly approve as covered. There are now over 100 standard appointments in place across the industry available to Wren Member practices and their clients.

Sound Regulatory Authorisation and Strong Finances

Wren is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. It sets high standards for its economic capital and its funds significantly exceed regulatory requirements, thus ensuring that legitimate claims can be paid.