## Professional Indemnity Risk Appetite ✓ Highly Skilled & Experienced Our Capabilities ✓ Broad Appetite Underwriters





✓ Up to \$20m capacity

✓ Internal Claims Manager

### **Target Risk Features**

- ✓ Up to \$2m fees
- ✓ Comparable occupation match
- ✓ Fee income rated
- ✓ Standard coverage



## Referral Features

- ✓ Provide broking commentary
- 24hr turnaround
- ✓ Proposal form & document attachment function
- Supported by experienced underwriters

## 



Selectively Underwritten ∠



## Outside Appetite 🛇



- **Architects & Engineering**
- Consulting & Advisory
- **Education & Training**
- Excess of Loss (Professional Indemnity, Medical Malpractice and IT)
- **Government Contracts**
- Healthcare
- Information & Technology

- Accounting & Finance
- **Design & Construct**
- **Financial Planners**
- Mechanical / Fire / Environmental Engineers
- **Quantity Surveyors**
- Real Estate & Property Managers
- Structural/Geotechnical Engineers (XOL only)

- X Building/Certifiers/Surveyors/Inspections
- X Childcare
- X Capital Advisors
- Design & Construct High rise
- X Financial Institutions
- X Franchisors
- X General Insurance Brokers / Agency
- X IT Security
- X Real Estate Valuers
- **X** Unions



## Growth Appetite @

Accounting & Finance

Accountancy (Accounts Prep, Taxation, Management Services)

Bookkeeping

**Debt Collection & Mercantile Agency** 

**Taxation Agency** 

General & Miscellaneous

Anthropology

Archaeology | Heritage Consulting

Communication Consulting | Public Relations Consulting

Community Advice Centre | Community Association

Criminology | Forensic Engineering

**Forensic Investigation Consulting** 

Customs Shipping & Forwarding Agency | Logistics Consulting

Disability Association | Disability Access Consulting

**Economic Consulting | Statistical Consulting** 

Emergency Plan Consulting | Disaster Recovery Consulting

Energy Rating (BASIX & NATHERS) | Energy Broking Consulting

Event Management & Co-Coordination | Convention Coordination

**Executive Coaching & Mentoring** 

Family Welfare Consulting | Family Welfare Organization

Food Hygiene | Food Safety | Food Technology Consulting

Funeral Directing | Crematorium Services

**Graphic Design** 

Human Resource Consulting | Change Management

**Industrial Relations Consulting** 

Lifestyle Management Consulting

General & Miscellaneous (cont...)

Management Consulting | Business Consulting

Marketing | Market Research Consulting | Advertising Agency

Marriage, Family, Personal Counselling

**Mediation & Arbitration Services** 

Meteorological Consulting

Natural Resource Consulting | Ecological Consulting

Personnel / Recruitment / Employment Agent / Consulting

Procurement Consulting | Records Management Consulting

**Productivity Consulting** 

Project Managers (other than IT and Construction)

Registered Migration Agency

Social Worker | Sociology

Solar Energy Consulting | Home Sustainability Assessing

Telecommunications Consulting | Radio Frequency Engineering

Telemarketing

**Textile Consulting** 

Translation / Interpretation

Transportation Consulting | Air Cargo Consulting

Travel Agency &/or Consulting | Tourism Consulting

**Wedding Planning** 

Wine Industry Consulting

**Workcover Consulting** 

Writing Consulting

Wildlife Consulting

Zoology

**Architecture & Town Planning** 

Architecture | Architectural Drafting

Golf Course Design

Interior Design

Landscape Design | Landscape Architecture

**Plumbing Consulting** 

**Town Planning** 

**Urban Planning** 

Construction & Engineering

**Acoustic Engineering** 

Agricultural Engineering

**Audio Visual Systems Engineering** 

Civil Engineering

**Construction Management** 

Electrical Engineering | Electronic Engineering

**Electrical Inspections** 

**Engineering Drafting** 

Geologist (excluding mining-related)

Geological Engineering

Lighting Design

Metallurgical Engineering

Non-Destructive Testing Consulting

Project Managers (Construction Projects)

Safety Engineering

**Telecommunications Engineering** 

Traffic Engineering



## Growth Appetite @

Health & Medical

Acupuncture

**Aged Care Consulting** 

Allergy & Asthma Consulting

**Alternative Health Services** 

**Analytical Chemist** 

Audiometry | Audiology

Chiropodist

Community Health Centre | Community Welfare Consulting

**Day Surgery** 

Dieticians | Nutrition Consulting | Naturopathy

Disability and Personal Care Services Provider

**Hygiene Consulting** 

**Lactation Consulting** 

Medical Clinic

Occupational Health and Safety Consulting

Occupational Therapy | Rehabilitation Services

Optometrist

**Pharmacist** 

Physiotherapy | Therapeutic Massage

Psychoanalysis | Psychotherapy

Registered Nurse | Nursing Services

Rehabilitation Counselling | Drug & Alcohol Counselling

Social Services Advocacy

Speech Pathology | Speech Therapy

Welfare provider | Welfare Consulting

Weight Loss Counselling

Workplace Assessment

**Education & Training** 

**Ballet School & Dance Tuition** 

**Driver Training** 

**Education Consulting** 

Life Coaching

Registered Training Organisation (RTO)

Teaching

**Training & Development Consulting** 

Workplace Training

Yoga Instruction

Insurance

Insurance Assessing & Loss Adjusting | Loss Assessing

**Insurance Investigation** 

Loss Control & Management Consulting

**Risk Management Consulting** 

Legal

Civil Marriage Celebrant

Justice of the Peace

Solicitors (Excess of Loss only)

Real Estate

Auctioneering

Real Estate Sales (Residential - Non-CBD)

Information & Communication Technology

**Customer Relationship Management** 

Data Cabling Design and Consulting

**Database Programming & Application** 

**Disaster Recovery Services** 

Facilities/Asset Management

**IT Business Analyst** 

**IT Hardware Sales** 

IT Network Support

**IT Project Management** 

**IT Software Programming** 

**IT Software Sales** 

IT Systems Integration | IT Systems Architecture/Design

IT Training and Education

Multimedia/Recreational Software Programming

Portal Development | Web Portal Programming

Web Display, Administration & Graphic Design

Website Design Services

Wireless Application Design

Interactive Web & Mobility Applications

Surveying

Cartography

**Engineering Surveying** 

Land Surveying



# Selectively Underwritten 🔟

Accounting & Finance

**Actuarial Firms** 

Accountancy (Forensic)

Finance / Mortgage Broking

Financial Counselling | Financial Risk Management

Financial Planners

Mortgage Origination

Agricultural, Farms & Vets

Agricultural Consulting | Aquaculture Consulting

Animal Breeding | Artificial Breeding Services

**Bloodstock Agency** 

**Export Livestock Veterinary Consulting** 

Farm & Agricultural Consulting | Farm Management Advisory

Horticultural Consulting | Agronomy (excludes Sales)

**Primary Production Trade Association** 

Stock & Station Agency | Wool Broking

Veterinary Services (Bloodstock)

Veterinary Services (Equine & Greyhound)

Veterinary Services (Small/Pets, Livestock) | Vet Laboratories

Health & Medical

Clinical Trials Facilitation and Management

Fitness Instruction / Personal Training

Nursing Home | Respite Care Services | Retirement Village

Podiatry

Radiography

**Toxicology Consulting** 

**Construction & Engineering** 

Building Consulting | Building Design

Building Hydraulic Design Engineering | Hydraulic Engineering

Chemical Engineering | Chemical Science

Concrete Testing & Investigation

Design for Construction (D&C) - incl non-apartment residential

Design for Manufacture/Installation

**Drainage Sewerage & Water Supply Consulting** 

Environmental Auditing | Environmental Engineering

**Environmental Impact Assessing** 

Fire engineering

Fire Protection / Safety Engineering

Construction & Engineering (cont..)

Harbour Engineering | Marine Engineering

Heating/Ventilation/Air-Conditioning Engineering

Hydro Electric Engineering | Power & Energy Engineering

Mechanical Engineering | Refrigeration Engineering

Mining / Minerals Processing Engineering

Geologist (mining)

Petrochemical, Chemical, Natural Gas Consulting

Pressure Vessel Inspection

Quantity Surveying | Cost Estimation

Railway Engineering Consulting

Re-factory Engineering

Waste Management Consulting

Water Treatment / Engineering

Wind Engineering

Surveying

**Engineering Surveying** 

Hydrographic Surveying

**Quantity Surveying** 



## Selectively Underwritten 🔟

#### General & Miscellaneous

Air Pollution Consulting

**Aviation Consulting** 

**Boat & Yacht Broking** 

**Environmental & Pollution Consulting** 

Facility Asset Management (Municipal, Mining, Production, Mechanical)

Facility Management & Consulting

**Forestry Services & Consulting** 

Industrial Design (not including Product or Prototype Design)

**Inspection & Testing Services** 

Investigation

Machinery and Equipment Valuation

Marine Cargo Surveying | Marine Consulting

Materials Handling Consulting | Materials Testing Consulting

Professional Association | Trade Association

**Quality Assurance Auditing** 

Quality Assurance Consulting | Risk Engineering

**Religious Organisation** 

Research (Industrial & Scientific) Consulting

#### General & Miscellaneous (cont...)

Secretariat Services

**Security Consulting** 

Sporting Association | Sports Coaching

**Sports Management Consulting** 

Technical Consulting | Technical Writing

**Tour Operator** 

Water Conservation

Water Resources Management

#### Government

**Government Advisory Organization** 

#### Information & Communication Technology

**Business Process Reengineering** 

CAD/CAM Programming

**Cloud Computing Infrastructure** 

Software service provider

Data Warehousing

**Enterprise Resource Programming** 

Networking/Communications service provider

**Supply Chain Management** 

#### Insurance

Authorised Representatives (general & life insurance products)

Insurance Agency

Insurance Surveying / Risk Engineering

Life Insurance Broking

#### Legal

Barrister

Land Broking

Patent & Trade Mark Attorney

Trademark Development &/or Investigation

#### Media & Publications

Media Editor | Media Publisher

#### Real Estate

Body Corporate Management &/or Strata Title Management

**Motel Management Consulting** 

**Property Management** 

Real Estate Sales (other than Residential - Non-CBD)



# Outside Appetite **O**

**Accounting & Finance** 

**Business Broking** 

Franchisor

Friendly Society

**Fund Manager** 

Licensed Security Dealer

Managed Investment Scheme

Mortgage Management

**Superannuation Trustee** 

Trustee & Executor Company

Trustee Services

Agricultural, Farms & Vets

Agricultural Consulting - IPO / Investment related

**Construction & Engineering** 

Aeronautical Engineering

Design for Construction - High Rise Builders

Geotechnical Engineering (unless on Excess of Loss basis)

Hydrologist | Hydrogeologist Engineering

**Process Engineering** 

**Property Development Manager** 

Structural Engineering (unless on Excess of Loss basis)

Government

Local Government Authority

Municipal / Shire Councils

General & Miscellaneous

**Boat & Yacht Designing** 

Marine Surveying

**Naval Architecture** 

**Pest Control Consulting** 

Trade Union

Water Pollution Consulting

Health & Medical

Child Care Centre

Chiropractor

**Dental Technician** 

Dentist

Dermatology

Doctor

Laboratories (Commercial testing)

Midwifery

Osteopathy

Pathologist

Pathology Laboratories

Psychiatry

**Radiation Therapy** 

Radiology

Sonography

Information & Communication Technology

Information Technology Security services

Medical Software Programming

Process (Automation) Control (Scada + PLC) Programming

Web Hosting

Insurance

Insurance Broking

**Insurance Company** 

Life Assurance Agents

**Underwriting Agency** 

Legal

Conveyancing Services | Title Searching

**Process Server** 

**Share Registry** 

Real Estate

Hotel & Motel Broking

Property Management (Shopping Centre's, Commercial, Industrial)

Valuations - Mortgage, Non-Mortgage, Business, Property

**Education & Training** 

Kindergarten

Private, Primary & Secondary Schools/Colleges

Scuba Diving Instruction

University

Surveying

Building Certifiers / Surveyors / Inspections





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