

# PIUS - Professional Indemnity Risk Appetite

✓ Highly Skilled & Experienced Underwriters

✓ Broad Appetite

## Our Capabilities

✓ Up to \$20m capacity

✓ Internal Claims Manager

### Target Risk Features

✓ Up to \$2m fees

✓ Comparable occupation match

✓ Fee income rated

✓ Standard coverage



## Broker Portal

### Referral Features

✓ Provide broking commentary

✓ 24hr turnaround

✓ Proposal form & document attachment function







✓ Supported by experienced underwriters

### Growth Appetite

### 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*)

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

# Growth Appetite

## Accounting & Finance

Accountancy (Accounts Prep, Taxation, Management Services)  
Bookkeeping  
Debt Collection & Mercantile Agency  
Taxation Agency

## 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  
Electrical Engineering | Electronic Engineering | Lighting Design  
Electrical Inspections  
Engineering Drafting  
Geologist (excluding mining-related) | Geological Engineering  
Metallurgical Engineering | Non-Destructive Testing Consulting  
Project Managers (Construction Projects) | Construction Management  
Safety Engineering  
Telecommunications Engineering  
Traffic Engineering

## Education & Training

Ballet School & Dance Tuition  
Driver Training  
Education Consulting  
Life Coaching  
Registered Training Organisation (RTO)  
Teaching  
Training & Development Consulting  
Workplace Training  
Yoga Instruction

## 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  
Management Consulting | Business Consulting | Productivity Consulting  
Marketing | Market Research Consulting | Advertising Agency  
Marriage, Family, Personal Counselling  
Mediation & Arbitration Services  
Meteorological Consulting  
Natural Resource Consulting | Ecological Consulting | Wildlife Consulting  
Personnel /Recruitment /Employment Agent / Consulting  
Procurement Consulting | Records Management 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  
Zoology

## Health & Medical

Acupuncture  
Aged Care Consulting  
Allergy & Asthma Consulting  
Alternative Health Services  
Analytical Chemist  
Audiometry | Audiology  
Chiropodist  
Community Health Centre  
Day Surgery  
Dieticians | Nutrition Consulting | Naturopathy | Weight Loss Counselling  
Disability and Personal Care Services Provider  
Hygiene Consulting  
Lactation Consulting  
Medical Clinic  
Occupational Health and Safety Consulting | Workplace Assessment  
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 | Community Welfare Consulting

## 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

## 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)

## 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 Service  
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

## 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  
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-related)  
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

## 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  
Secretariat Services  
Security Consulting  
Sporting Association | Sports Coaching  
Sports Management Consulting  
Technical Consulting | Technical Writing  
Tour Operator  
Water Conservation Consulting | Water Resources Management

## Government

Government Advisory Organization

## Health & Medical

Clinical Trials Facilitation and Management  
Fitness Instruction / Personal Training  
Nursing Home | Respite Care Services | Retirement Village  
Podiatry  
Radiography  
Toxicology Consulting

## 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)

## Surveying

Engineering Surveying  
Hydrographic Surveying  
Quantity Surveying

# Outside Appetite

## 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)

## Education & Training

Kindergarten  
Private, Primary & Secondary Schools/Colleges  
Scuba Diving Instruction  
University

## General & Miscellaneous

Boat & Yacht Designing  
Marine Surveying  
Naval Architecture  
Pest Control Consulting  
Trade Union  
Water Pollution Consulting

## Government

Local Government Authority  
Municipal / Shire Councils

## 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

## Surveying

Building Certifiers / Surveyors / Inspections





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