Professional Indemnity Appetite Matrix



	Max Turnover	Average Bound Premium	Largest Bound Premium	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
Accounting, Bookkeeping and Taxation	Accounting: \$5mil Bookkeeping & Taxation: \$2mil	\$649	\$7,020	\$10mil	 Accounting Services Bookkeeping & BAS Agency Services Tax Agent Service 	× Business Valuations very limited	 Management Liability Business Pack Public Liability Cyber Insurance Personal Accident & Illness
Architecture, Engineering & Technical Services	Architects: \$5mil Engineers: \$3mil	\$2,580	\$38,340	\$10mil	 Architect & Architectural Consulting Services Architectural Drafting Services Interior Design Land Surveying Landscape Architectural Services Building Design (up to 3 storeys) Civil Engineering Consulting Services Construction Project Management Engineering Consulting Services Town Planning Services 	 Civil/Structural Engineers working on high risk infrastructure Aeronautical Engineering Marine Engineer Pre-Purchase Inspections Nuclear Engineering 	 Management Liability Business Pack Cyber Insurance
Education & Training	\$3mil	\$619	\$2,415	\$10mil	 Registered Training Organisations Training Consultancy Sports Coaching Teaching Tutorial Services 	X SchoolsX Childcare (of any type)	 Public Liability Cyber Insurance Personal Accident & Illness
Consultancy Occupations	\$5mil	\$594	\$5,250	\$10mil	 Management Consultant Migration Agency HR Consulting Recruitment Consulting/ HR Services Environmental Consulting (except Laboratory Services) Education Consulting Business Coaching 	 × Actuary × The co-ordination, collection and analysis services with respect to drug testing in accordance to the World Anti-Doping Agency and National Association of Testing Authorities standards × The provision of outsourcing administration of commission and revenue management services 	 Public Liability Cyber Insurance Personal Accident & Illness

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Professional Indemnity Appetite Matrix

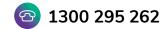


		Max Turnover	Average Bound Premium	Largest Bound Premium	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
	Financial, Legal and Insurance Services	Finance \$2mil Legal/ Insurance: Not Offered	\$795	\$2,329	\$5mil	 Mortgage Broking Services Finance Broking Services 	 × Loans considered Credit Impaired / Low Documentation >30% of total activities × Legal Services × Insurers × Brokers 	 Management Liability Business Pack Public Liability Cyber Insurance Personal Accident & Illness
H	Information Technology (Combined PI/PL Product)	\$7mil	\$672	\$6,084	\$10mil/ \$20mil	 Computer Programming Service Data Processing Service IT/Computer Consulting Services IT Services Software & Application Development 	 Cloud Services Payment Processor Services App or software development for: Medical / surgical applications, Aerospace / radar / navigation systems, Military defence systems, Oil, gas, power, nuclear, energy application, Financials or banking systems that support Share Trading, Financial Transactions or Financial Calculations, Process control systems, Security systems, Console, Mobile or PC games 	 Management Liability Cyber Insurance
- - - 	Multimedia, Marketing and Telecommunications	\$5mil	\$620	\$2,500	\$10mil	 Advertising Services Graphic Design Internet & Web Design Market research Marketing Consultancy Video Production Public Relations Consulting 	N/A	 Management Liability Public Liability Cyber Insurance
Ŕ	Property and Real Estate	\$3mil	\$1,625	\$5,243	\$10mil	 Property Owner (including renting, hiring or leasing) Real Estate Agency Real Estate Body Corporate Management Real Estate Management 	× Real Estate Valuation	 Management Liability Cyber Insurance

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