

















# Risk Appetite – Popular Offering

TOP SUBINDUSTRIES		Popular Products	Quick Wins
	Aged & Disability Care	Allied Health, Personal Accident, Business Pack	Aged and/or Disability Care Worker, Disability Plan Management, Support Co-Ordinator for Disability and Aged Care Services, Nursing Home Operation, Personal Carer (excluding nurses)
	Allied Health – Complimentary Therapies	Allied Health, Personal Accident, Business Pack	Massage Therapy / Remedial Massage Service, Therapeutic Massage Service, Naturopath – NHAA Member, Meditation, Acupuncture Service, Myotherapy
	Allied Health – Exercise and Nutrition	Allied Health, Personal Accident, Business Pack	Personal Fitness Trainer/Service, Yoga Instructor, Pilates, Nutrition, Exercise Physiology, Zumba Instructor
	Consultants	Professional Indemnity, Management Liability, Business Pack, Public Liability, Cyber Insurance	Management Consulting, (OH&S) Consulting, Business Coaching, Communications Consulting, Human Resources Consulting
	Property and Real Estate	Professional Indemnity, Cyber Insurance, Business Pack, Management Liability	Real Estate Agency Service, Real Estate Management Service, Real Estate Body Corporate Management Service
	Accounting Services & Bookkeepers	Professional Indemnity, Cyber Insurance, Personal Accident, Business Pack, Public Liability	Accounting Services, Bookkeeping & BAS Agency Services, Tax Agent Service
	Information Technology Services	Cyber Insurance, IT Liability, Business Pack, Management Liability	Computer Programming Service, Information Technology (IT) / Computer Consultant, Computer Consulting Service

# Risk Appetite – Popular Offering Continued

TOP SUBINDUSTRIES		Popular Products	Quick Wins
 Architecture, Engineering & Technical Services		Public Liability, Professional Indemnity, Cyber Insurance, Business Pack	Architect Consulting Service, Architectural Drafting Service, Engineering Consulting Service, Construction Project Management Service, Food Research Operation, Structural Engineering Service
 Financial Services		Professional Indemnity, Business Pack, Cyber Insurance	Mortgage Broking Service
 Multimedia, Marketing and Telecommunications		Professional Indemnity, Cyber Insurance, Business Pack, Public Liability	Marketing Consultancy, Graphic Design Service, Advertising Services, Movie or Video Production (Including Filming & Editing), Telecommunication Services
 Professional Services		Professional Indemnity, Management Liability, Cyber Insurance	Business Administrative Service, Events Management, Photography Service
 Education		Public Liability, Professional Indemnity, Business Pack	Driving School Operation, Tutoring Service, Dance and Ballet School Operation, Training Consultancy Service, Registered Training Organisation
 Retail Goods		Public Liability, Business Pack, Cyber Insurance, Management Liability	Clothing Retailing, Hardware Retailing, Telephone or Mobile Phone Retailing (Including Accessories & Batteries), Furniture Retailing Toy, Game & Hobby Retailing (Except Video or Computer Games), Florist Retailing Operation, Jewellery Retailing (Except Costume or Second Hand), Licensed Restaurant
 Recruitment and Placement Services		Professional Indemnity, Management Liability, Cyber Insurance	Employment Agency Services / Recruitment Consulting, Employment Placement Service
 Restaurants and café / hospitality		Public Liability, Business Pack, Management Liability	Restaurant Operation, Cafe Operation - Unlicensed, Takeaway Food Operation, , Mobile Food Operation
 Registered Migration Agent		Professional Indemnity, Management Liability, Cyber Insurance	Migration Agency, Migration Agency Service