



PROFESSIONAL  
INDEMNITY  
APPETITE

- **Flexible attitude to underwriting and premiums**
- **'Can do' approach to risk with each risk evaluated on its merit**
- **Industry-specific wordings**
- **PI and Liability covers for SME businesses**
- **£5million limit of indemnity**
- **Aggregate and any one claim wordings as standard**
- **Primary and excess layers**
- **Tailor-made schemes**

**Our focus is first and foremost on quality. We can be flexible on premium but will not go "off piste" in terms of quality in the pursuit of income.**

Below is a list. Those in bold are target areas where we are most likely to be flexible. We will write all others except those which are shown in *red italics*, which are the few that don't currently interest us.

ESTABLISHED PROFESSIONS

Accountants  
Architects (small, especially start ups)  
Architects  
Civil Engineers (start ups are target)  
**Design & Construct (contingent)**  
Design & Construct (in-house design)  
Loss Adjusters  
Chartered Surveyors (including valuation work)  
Computer Consultants  
Electrical Engineers (start ups are target)  
**Employment Agencies**  
Engineers (start ups are target)  
**Estate Agents**  
Heating / Ventilating / Air Con Engineers (start ups are target)  
*IFAs*  
Insolvency Practitioners  
**Insurance Brokers (personal lines)**  
**Insurance Brokers (commercial)**  
IT Industry  
Landscape Architects  
Land Surveyors  
*Lloyd's Managing or Names Agencies*  
London Insurance Market Risks  
**Media & Communications**  
Mechanical Engineers  
Project Managers  
**Public Relations Consultants**  
Quantity Surveyors (start ups are target)  
*Reinsurance Brokers*  
*Solicitors*  
Structural Engineers (start ups are target)  
Valuers

OTHER, NEW OR  
MISCELLANEOUS PROFESSIONS

Accident Investigator  
Acoustic Consultant  
Agricultural Consultant  
Arbitrator  
Art Directors  
Auctioneer  
Author  
Bailiff  
Business Coaching  
Careers Advisory Service  
Change Management Consultants  
Charity  
Community Action Group  
Company Registrar  
Company Search Agent  
Conference Organiser  
Consulting Chemist  
Counselling Service  
Court Reporter  
Ecologist  
Education Advisory Service  
Employment / Recruitment Agent  
Energy Assessors  
Enquiry Agent  
Event Organiser  
Expert Witness  
Export Consultant  
Food Industry Consultant  
Forensic Accountant  
Forestry Consultant  
Freight Forwarder  
Funeral Director  
Genealogist  
Horticultural Consultant  
Human Resource Consultants  
Information Bureau

# PROFESSIONAL INDEMNITY APPETITE



## OTHER, NEW OR MISCELLANEOUS PROFESSIONS *continued*

Interior Designer  
Investigator  
Land Agent  
Law Centres  
Law Costs Draughtsman  
Law Search Agent  
Lifting Equipment Tester  
Literary Agent  
Loss Adjuster / Assessor  
Magistrate and Clerk of Justice  
Management Consultant  
Map Drawer  
Marine Surveyors  
Motor Engineer  
Museum  
Non-Destructive Tester  
Pharmaceutical Consultant  
Photographer  
Photographic Library  
Portable Appliance Tester  
Product Designers  
Quality Assurance Consultant  
Records Manager  
Relocation Agent  
Renewable Energy Consultant  
Research Association  
Residential Managing / Letting Agents  
Safety Consultant / Officer / Group  
Scene Examinations  
Secretarial Service  
Security Consultant  
Shipbroker  
Shipping and Forwarding Agent  
Small Business Advisory Service  
Statistician  
Statutory Body  
Stocktaker  
Strategic Management Consultant  
Surface Coatings Consultant  
Timber Treatment Consultant  
Tourist Association  
Town Planner  
Trade Association  
Traffic Consultant  
Training Consultants  
Translator  
VAT Consultants  
Wedding Planner  
Wildlife Consultants  
Yacht Broker

If a profession isn't listed it will more than likely fall into the "Miscellaneous" category and represent a target risk for us.



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