



MUM's Appetite

We will write primary or excess layers for most professions. Below is a list. Those in **bold** are target areas where we are most likely to be flexible. We will write all the others except for those in **red**, which are the few that don't currently interest us. 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. We are particularly keen on writing schemes.

Established Professions

Accountants (small)

Accountants (but not the Big 4)

Architects (small, esp. start ups)

Architects

Auctioneers

Civil Engineers (**start ups are target**)

Design & Construct (contingent)

Design & Construct (in-house design)

Loss Adjusters

Chartered Surveyors (excl. valuation work)

Chartered Surveyors (incl. Valuation work) –

although we will write start ups

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

Mechanical Engineers

Project Managers

Quantity Surveyors (**start ups are target**)

Reinsurance Brokers

Solicitors

Structural Engineers (**start ups are target**)

Other, New or Miscellaneous Professions

Actuaries

Advertising Agents

Agricultural Consultants

Asbestos Consultants

Bailiffs

Broadcasters

Communications Consultants

Employment Agencies

Environmental Consultants

IT Industry

Law Costs Draughtsmen

Management Consultants

Marine Surveyors (small craft)

Motor Engineers

Event Organisers

Graphic Designers

Health & Safety Consultants

HR Consultants

Marketing Consultants

Mortgage Brokers

Property Managers

Public Relations Consultants

Railway Consultants

Recruitment Consultants

Residential Letting Agents

Safety Consultants

Security Consultants

Software Consultants

Tour Operators

Town Planners

Training Consultants

Yacht Brokers

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