



Allianz SME Risk Appetite

A reference guide for our Brokers, April 2022



There are over 2.3 million Australian SME's with a turnover of up to \$10 million.*

Allianz has a wide range of occupations that we can insure. We have created this guide to make it easier for you to navigate Allianz's risk appetite and referral guidelines.

How to use this guide:

- If an occupation is marked as green or yellow then we encourage you to seek out a competitive quotation through our supported online platforms.
- ▲ Yellow occupations have a slightly higher likelihood for referral but are still a preferred occupation.
- ↗ If an occupation is marked with a grey arrow then you are still encouraged to obtain a quotation utilising Allianz supported online platforms however you will need to complete additional occupation specific questions either in the platform or upon referral to our underwriting team.
- ✗ If an occupation is marked as red the risk is not in our risk appetite and it is very unlikely that we will be able to provide a quotation.

If you are unsure of which occupation to choose when quoting please contact our underwriting centre with details of all activities carried out by the business and we can assist with the correct selection.

It is important to note there are many factors that Allianz will consider for quotations such as claim history, building construction, and location. This document may only be used as a general guide and there is no guarantee that a green occupation will provide a quotation, or that a referral will not be generated by our underwriting systems.

Did you know?

Allianz has a wide risk appetite

69%

of SME's are within Allianz's preferred segments, and a further

20%

of occupations are within Allianz's underwritten segments that can be considered upon referral



* ABS 8165 - Counts of Australian Businesses, including Entries and Exits, 2021

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Retailing

With over 115,000 small businesses involved in the Retailing segment, it makes this segment one of the largest segments in the Australian economy.

The retail segment continues to evolve with significant increases in the proportion of online sales across many retailers.

Allianz has a wide risk appetite for Retail ranging from Florists to Picture Framers and Jewellery Stores.

Coverage is designed for Retailers where:

- combined Material Damage and Business Interruption limit is \$10 million per situation.
- the maximum number of situations insured under one policy is 20.
- liability coverage available for businesses with a maximum turnover of \$20 million, and up to a maximum limit of indemnity of \$20 million.



Did you know?

There are over

115,000

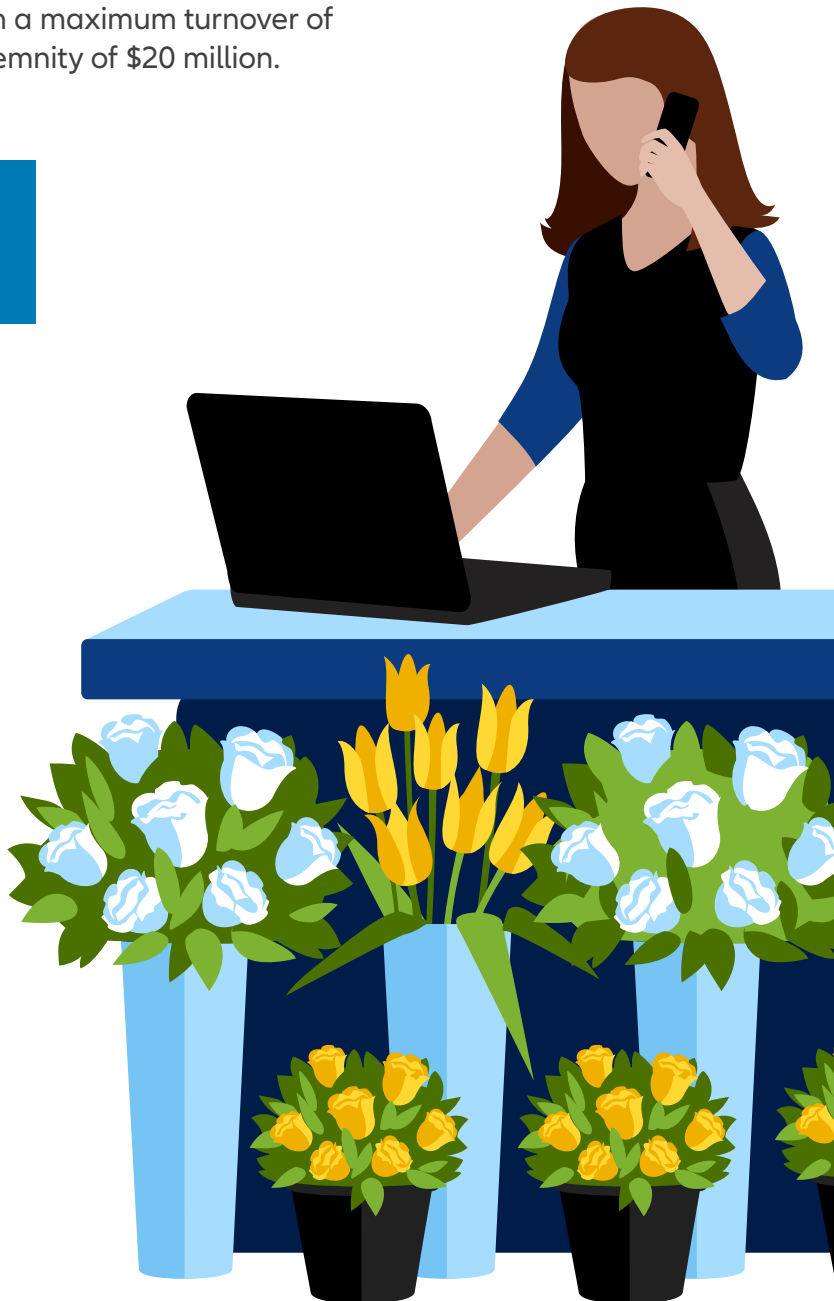
small businesses involved in Retailing, making it one of the largest industries in the Australian economy.¹

80%

of all occupations under the Retail segment are in Allianz preferred categories.

50%

is the average amount by which retail businesses will increase stock and money sum insureds during seasonal increase periods.



¹Source: ABS 8165 - Counts of Australian Businesses, including Entries and Exits, 2021

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Retailing Segment Risk Appetite.

| RETAILING SEGMENT - Occupation Description | | |
|---|--|---|
| ✘ Adult Product / Book Shop | ✍ Floor Covering Retailing (including carpets) | ✍ Persian / Tribal Rugs Retailing |
| ▲ Antiques Retailing | ● Flower Retailing (florist) | ● Pet Shop and Aquarium Shop |
| ● Baby Goods Retailing | ● Footwear Retailing | ● Pharmacy / Chemist |
| ● Bait and Tackle Retailing | ✍ Fruit/Vegetable Retailing (including greengrocer, organic produce store) | ● Photographic Equipment Retailing (including cameras) |
| ▲ Bicycle Store | ● Furniture Retailing - new only | ● Picture Framing Shop |
| ● Bread and Cake Retailing (including baking) | ▲ Game and Toy Retailing | ▲ Pool Shop |
| ● Bridal Wear Shop | ● Garden Equipment (including nursery) Retailing | ● Recorded Music Retailing |
| ▲ Butcher Shop-Retail (including Poultry & Seafood, no cooking) | ✍ Garden Fertiliser and Pesticide Retailer | ● Retail Operation for services to agriculture |
| ● Clothing Retailing - Used / Recycled | ▲ Golf Equipment Retailing | ▲ Retailing not elsewhere classified (excluding adult products, firewood and fireworks) |
| ● Clothing Retailing (including boutiques) | ✘ Gunshops & Ammunition Equipment Retailing | ▲ Seafood retailing |
| ▲ Coin and Stamp Dealer | ✍ Hardware / Houseware Domestic Retailing (h/ware,paint only) | ● Shoe Repair, Locksmith, Engraver (Retail) |
| ● Computer Retailing | ● Hat / Cap Shop | ● Soft Good Retailing (including curtains, linen, haberdashery) |
| ▲ Convenience Store (24 hours) | ● Health Food Shop | ● Sound System - Home Theatre Retailing |
| ● Costume/Fancy Dress Retail / Hire | ● Herbalist | ● Souvenir Shop |
| ✍ Department Store | ● Homeware - Domestic Retailing (excluding hardware, paint) | ● Special Food Retail not elsewhere classified |
| ▲ Discount or Two Dollar Store | ● Ice Cream Shop | ▲ Sporting & Camping Goods Retail (excluding games, guns, ammunition) |
| ● Disposal Store | ● Lawnmower Service and Retailing | ▲ Supermarket, Grocery, General Store |
| ✘ Diving Equipment Shop | ● Lighting Store | ▲ Surf and Ski Retailing |
| ● Domestic Appliance Retailing | ● Liquor Retailing without drive-through | ● Surf and Ski Retailing (excluding snow ski hire) |
| ● Duty Free Store | ● Luggage and Handbag Retailing | ● Swimwear Store |
| ● Farm Produce Retail (Excluding Feedstock) - Pre-packaged only | ● Marine Equipment Dealing (including Boats & excluding repairs) | ● Tobacconist Shop |
| ● Fashion and Costume Jewellery Retailing | ● Mobile Phone Retailing | ● Trophy Shop |
| ✘ Firewood or fireworks only retailing | ● Newspaper, Book, Stationery Retail Newsagent | ✍ Tyre Retailing |
| ● Fitness Equipment Retailing | ● Outdoor Furniture and Barbecue Retailing | ● Video and DVD Hire Outlet |
| ● Floor and Wall Tile Retailing (excluding carpet) | ● Party Supplies Shop | ● Watch and Jewellery Store |

For a complete reference list of Allianz's Risk Appetite, [visit the Business Pack page](#) of Allianz Engage.

Contractors

With over 390,000 small businesses in Allianz's Contractors segment, this segment has the highest number of quotes over the past year.

Allianz's wide risk appetite for occupations in the Contractors segment ranges from Antenna Installers to Window Cleaners. Locksmiths, Glaziers, Plumbers¹ and Electricians² are amongst our most common occupations insured.

Coverage is designed for Contractors where:

- combined Material Damage and Business Interruption limit is \$10 million per situation.
- the maximum number of situations that can be insured under one policy is 20.
- Liability cover available for businesses with a maximum turnover of \$20 million, and up to a maximum limit of indemnity of \$20 million.

We also offer stand-alone liability on our Business Package policy.



 Did you know?

390,000

There are over 390,000 small businesses described in the Contractors segment.

70%

of all occupations under the Contractors segment are in our preferred occupation descriptions.

49%

of all policies under the Contractors segment purchase stand-alone liability cover.

¹Liability cover is not available for Plumbers licensed in Victoria.

²Including Consumer Protection Cover when working in Queensland

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Contractors Segment Risk Appetite

| CONTRACTORS SEGMENT - Occupation Description | | |
|--|---|--|
| ✗ Aerial Agricultural Services | ✗ Drainage / Sewerage Contractor | ● Postal Service |
| ✎ Air Conditioning and Heating Services | ▲ Drains Construction, Cleaning and Repairing | ✗ Residential Build Construction |
| ● Antenna Installer | ✎ Earth Moving & Excavation Site Preparation Service | ✎ Road and Bridge Construction |
| ✗ Asphalt Contractor | ● Electrician | ▲ Roof and Wall Insulation Installation |
| ✗ Babysitting, child minding services | ● Fencing Contractor | ● Roofer or Roof Tiler |
| ✗ Blasting, Demolition, Explosive lay Site Preparation Services | ✎ Fire and Security System Services installation | ✎ Rust Proofing, Paint Protection |
| ● Blind / Curtain Installer | ● Floor Polisher/Sander | ✗ Sandblasting |
| ● Blind / Curtain Installer (<\$1M t/over or 5 employees) | ✎ Freezer/Cool Room Installation, Service and Repair | ▲ Saw Doctor (<\$1M t/over or 5 employees) |
| ● Bread Vendor-Delivery only | ● Garage Door Installation | ✗ Scaffolding Services |
| ● Bricklayer | ✗ Garbage Contracting Service | ● Security Door Installation |
| ▲ Build/Home Ren-Cont >\$100K | ● Gardening Services exc Tree lopping | ✗ Services to Agriculture - Fruit Picking, Animal Herding |
| ● Build/Home Ren-Cont to \$100K(ex restp/upin/pil)(<\$1M t/o) | ✗ Gardening Services including Tree Lopping | ✗ Services to Agriculture - Hay Baling, Crop Harvesting |
| ● Builder/Home Renovator | ● Glazier | ✗ Services to Agriculture - Pesticide / Fertiliser Spreading |
| ✎ Building Relocation or Transportation Residential/Commercial | ✗ House Construction - New | ✗ Sewerage, waste manage., draining service (including operation) |
| ▲ Built In Wardrobe/Shower Screen Installation | ● Household Repairs and Handyman (non retail) | ● Shearing Services |
| ● Carpenter | ✗ Hunting and Trapping | ▲ Shop Fitter |
| ● Carpet Cleaning | ● Interior Decorating Service (excluding storage) | ▲ Site Preparation Service (<\$1M or 5 emp) (dredging) |
| ▲ Carpet Cleaning (on site) | ● Landscape Gardener | ▲ Skylight Installer |
| ● Carpet Layer / Tiler | ✎ Landscape Services (including felling, surgery & stump removal) | ● Solar Panel Installation |
| ● Cartage Contractor (excluding storage) | ● Locksmith (including mobile) | ● Stonemason/Monument Mason |
| ● Cleaning Services | ● Metal Shed Erector | ● Structural Steel Erection Services (excluding welding) |
| ✎ Commercial Property Operator Developer (office build / silent or unoccupied) | ✎ Non-Building Construction not elsewhere classified (Others) | ✎ Structural Steel Erection Services (involving welding) |
| ● Computer Maintenance Services | ✗ Non-Residential Build Const (excluding restump/underpin/piling) | ● Supermarket Trolley Collection Service |
| ● Concrete Sawing | ● Paint,Dec,Sgn Writer (ex. spry paint) | ✗ Swimming pools / Dam construction |
| ● Concreter | ▲ Patio, Pergola Erector | ▲ Telecommunication Services |
| ✎ Construction Services - Formwork | ▲ Paving Contractor - no public footpaths | ✎ Traffic Controller-Slow/Stop Bat Operator |
| ● Consulting Engineering Services (excluding Project Managers) | ✗ Pest Control Services | ● Vending Machine Filler |
| ✎ Contract Packing Services | ● Plasterer and Ceiling Contractor | ✗ Waste Disposal Services |
| ● Courier Service | ● Plumber | ▲ Waterproofing, sandblasting, abrasive blasting construction services |
| ✎ Document Collection and Shredding | ● Plumbing (excluding Victoria) | ● Window Cleaner (up to 3 levels) |
| ● Drafting service (except construction project management) | ✎ Pool Maintenance and Cleaning | |

For a complete reference list of Allianz's Risk Appetite, [visit the Business Pack page](#) of Allianz Engage.

Motor Trades

There are over 66,000 businesses involved in the Motor Trade industry, ranging from Roadside Assistance Mechanics to Smash Repairers.

Insurance for Motor Trades is specialised with unique exposures such as faulty workmanship, damage to customer's vehicles (whether accidental or due to negligence) and professional indemnity arising from the issuing of pink slips and roadworthy certificates. Allianz offers a specialised Motor Trades product, backed by a specialist underwriting team.

Our Motor Trades product provides specifically-designed insurance cover for the Motor Trades industry for customers who perform service or repair work on third party vehicles or their parts and accessories.

Coverage is designed for Motor Trade businesses where the:

- combined Material Damage and Business Interruption limit is \$10 million per situation;
- maximum number of situations insured under one policy is 20; and
- Liability cover for businesses with a maximum turnover of \$20 million, and up to a maximum limit of indemnity of \$20 million.

Motor Trade occupations that Allianz targets in this segment are Automotive Electrical Services, Mechanics, Motor Trimmers and Smash Repairers.

Occupations outside of our Risk Appetite include Vehicle Dealers/Retailers, Motor Wreckers and Servicing/Repairs to vehicles used in Motorsports.

 Did you know?

66,000+

small businesses are involved with the Motor Trade industry segment.

82%

of all Motor Trade occupations are in our preferred segments.

Allianz has a specialised product and specialist Motor Trades underwriting team



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Motor Trades Segment Risk Appetite

| MOTOR TRADES SEGMENT | |
|---|---|
| ↗ Agricultural Machinery Repairs | ● Motor Vehicle Accessories Retailing including Fitting |
| ▲ Auto Transmission Specialist | ● Motor Vehicle Cleaning and Detailing |
| ● Automotive Air Conditioning Dealing or Installation | ▲ Motor Vehicle Clutch or Brake Repairing |
| ● Automotive Electrical Services | ✘ Motor Vehicle Dismantling, Used Part Dealing (wreck yards) |
| ▲ Automotive Mechanical Repair | ● Motor Vehicle Parts and Accessories Retailing and Fitting |
| ▲ Automotive Spare Parts Retailing | ▲ Motor Vehicle Radiator Repairing |
| ● Automotive Windscreen and Glass Repairs | ● Motor Vehicle Wrapping |
| ▲ Brake and Clutch Services | ✘ Motor Wreckers |
| ▲ Brake, Clutch, Steering, Suspension, Auto Transmission Specialist | ✘ Motorsports Vehicle Mechanic |
| ▲ Campervan Conversion | ● Muffler Repairing |
| ▲ Campervan Repairs | ● Paintless Dent Removal |
| ✘ Car Dealers/Retailers | ▲ Panel Beater |
| ● Car Detailer | ▲ Radiator Specialist |
| ● Car Radio or CD, DVD Dealing and Installation | ● Roadside Assistance Mechanic |
| ✘ Car Retailing - New or Used | ● Rust Proofing |
| ✘ Car Valet Service | ▲ Service Station |
| ↗ Car Wash | ↗ Service Station - excluding Automotive Repairs, including Takeaway / Restaurant |
| ✘ Car Wholesaling | ▲ Smash Repairing |
| ▲ Caravan, Camper-Trailer and Campervan Repairs and Modifications | ▲ Spray Painting (Motor Body Repairing) |
| ● Engine Reconditioning, customised | ▲ Steering and Suspension Specialist |
| ● Equipment Dealing for Cars and Trucks (no vehicle sales) | ✘ Tow Truck Drivers and Operators |
| ● Exhaust and Muffler Specialist | ▲ Transmission or Gearbox Assemblies, Motor Vehicle, Reconditioning or Rebuilding |
| ● Four Wheel Drive Equipment and Accessories Retail | ▲ Tyre Fitting, Wheel Balancing and/or Wheel Alignment |
| ✘ Go-Kart, motorised repairs | ▲ Tyre Retail Sales, Fitting and Repair Workshop |
| ● Mechanic | ▲ Tyre Retailing |
| ● Mechanic (Mobile) | ▲ Tyres or Tubes Retailing |
| ✘ Mining Equipment/Crane Maintenance and Repair | ✘ Tyres or Tubes Retreading (inc Vulcanising) |
| ● Mobile Automotive Windscreen and Glass Repairs | ▲ Vehicle Body Modifications excluding performance |
| ↗ Mobile Plant (heavy duty) Equipment Service and Repair | ✘ Vehicle Dealers/Retailers |
| ↗ Motor Cycle Mechanical Service and Repair | ● Window Tinting |
| ● Motor Cycle or Scooter Parts or Accessories Wholesaling, Retailing or Fitting | ● Windscreen Repairing |
| ↗ Motor Cycle or Scooter Repairing | ✘ Wrecking Yards |
| ▲ Motor Trimmers | |



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Professional Services

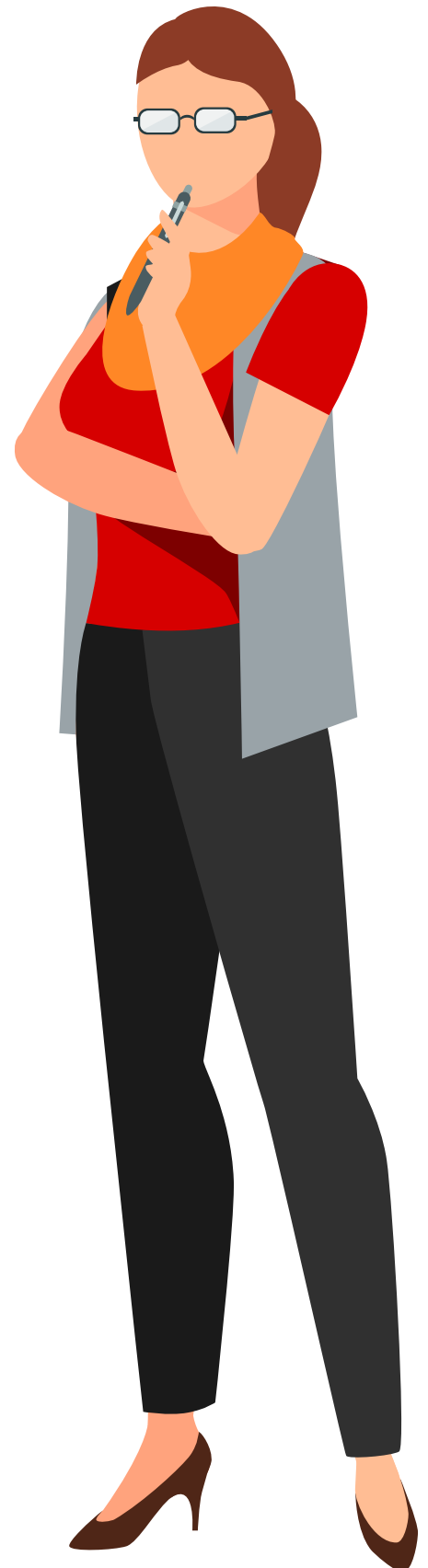
There are over 370,000 businesses in the Professional Services segment ranging from Accountants to Real Estate Agents.

The Allianz Office Pack is designed for Professional Service offices and provides an all in one package with options to insure motor vehicles, management liability and professional indemnity is also available for some occupations.

Coverage is designed for Professional Services businesses where:

- The combined Material Damage and Business Interruption limit is \$10 million per situation.
- The maximum number of situations that can be insured under one policy is 20.
- Liability cover available for businesses with a maximum turnover of \$20 million, and up to a maximum limit of indemnity of \$20 million.

The Allianz Office Pack policy provides enhanced cover for office-based risks, such as Professional Indemnity and Tax Audit cover.



Did you know?

370,000

businesses are in the Professional Services industry segment.

96%

of all occupations within the Professional Services segment are within our target occupations.

Only 3%

of occupations cannot be covered by us. These include Labour Supply Companies and Debt Collection or Detective Agencies.

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Professional Services Segment

| Professional Services Segment | |
|--|---|
| ● Accounting Services (including Tax Agent and Bookkeeper) | ● Landscape architecture service (except constr proj mgmt) |
| ● Actuary | ● Legal Services (including Solicitor and Barrister) |
| ● Advertising Services | ● Library |
| ✎ Architectural Services (including drafting) | ● Life Insurance |
| ● Assessor | ● Market Research Service |
| ● Auctioneer Room | ● Marketing Consultant |
| ▲ Bank (including Property Owner - Bank) | ● Marriage Celebrants |
| ● Building Society | ● Money Market Dealer |
| ✘ Business Administration Services - Storage and Warehousing | ● Mortgage Broker |
| ● Business Administration Services (office only)(excluding exhibit, event mgt) | ● Motor Vehicle Leasing (on purely financial basis) |
| ● Business and Professional Association | ● Newspaper Publishing (no printing) |
| ● Business Management Services (including Management Consultants) (excluding Project Mgrs) | ● Non-Financial Asset Investor |
| ● Business Services (exc auction room,int.decorat.serv) | ● Office Operation for services to agriculture |
| ● Call Centre and Phone Answering Service | ● Operations research service (commercial) |
| ✘ Central Bank Services | ▲ Other Financiers |
| ● Computer Consultancy Services (excluding Sales, Repairs, Install.) | ● Personnel Management/Business Management Services |
| ✘ Courts of Law | ● Project Manager for Construction Industry |
| ● Credit Union | ● Public Relations Consultant (excluding events) |
| ● Customs Agency Services (office only) | ▲ Publishing - Other |
| ● Data Processing Services (not computer storage) | ● Real Estate Agent - Auctioneer |
| ● Deposit Taking Financier not elsewhere classified | ● Real Estate Agent Services inc Conveyancing |
| ● Desktop Publishing Service (no printing) | ✎ Scientific Research (using chemicals or gases) |
| ● Employment Placement Services (executive search, excluding labour hire) | ● Scientific Research (not using chemicals or gases) |
| ● Environmental consultancy service (excluding laboratory service) | ● Secretarial Services |
| ● Farm & Agricultural Business Management Services | ● Security and Investigative Services |
| ● Financial Advisor (incl. Trustee Services, Executors) | ● Service Finance, Invest. not elsewhere classified (inc. mon. change, exc finan adv) |
| ● Financial Asset Broking Services (including Stock Brokers) | ● Services to Agriculture (office work only) |
| ● Financial Asset Investor | ● Services to Finance and Investments not elsewhere classified (executor) |
| ● General Insurance | ● Software Development (including Web Design) |
| ● Government relations consultancy service | ● Superannuation Fund |
| ● Health Insurance | ● Surveying Services |
| ● Information Storage and Retrieval Services | ● Technical Services not elsewhere classified (not using chemicals or gases) |
| ● Insurance Broker | ✎ Technical Services not elsewhere classified (using chemicals or gases) |
| ● Interpreter | ● Town planning service |
| ✎ IT Hosting Services (ISP Provider) | ● Travel Agency Services (excl tour guides) |
| ▲ Labour Organisation | ● Travel Agency Services (including tour guides) |



For a complete reference list of Allianz's Risk Appetite, [visit the Business Pack page](#) of Allianz Engage.

Health and Welfare

There are over 150,000 businesses involved in our Health and Welfare including Doctors, Dentists and Vets.

Traditionally based in offices and medical surgeries, areas of this segment have transitioned to alternative locations such as home-offices. Home insurance policies may not cover damage to their property or personal injury to clients who attend a professional's home office.

Coverage has been designed for businesses where:

- The combined Material Damage and Business Interruption limit is \$10 million per situation.
- The maximum number of situations that can be insured under one policy is 20.
- Liability cover available for businesses with a maximum turnover of \$20 million, and up to a maximum limit of indemnity of \$20 million.

Cover for these occupations is available under the Allianz Office Pack which provides enhanced cover for office-based risks, such as Professional Indemnity and Tax Audit cover.



Did you know?

150,000

Health & Welfare small-medium businesses, which range from Doctors to Veterinary Consultants.

86%

of all these businesses are in our preferred categories.

14%

of all these businesses are in our Decline category, the majority of which are care home and rehabilitation facilities.

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Health and Welfare Segment

| | |
|---|--|
| ✗ | Accommodation for the Aged |
| ● | Adoption, m/guid, welf.cnsel Non-Residential Care Services |
| ➤ | Adult daycare, aged support Non-Residential Care Services |
| ✗ | Ambulance Service |
| ● | Animal Boarding/Kennels |
| ✗ | Animal Quarantine Station |
| ✗ | Blood bank, pregnancy termination, quarantine Health Services |
| ✗ | Child Care Services |
| ● | Chiro, occup therapy, podiatrist, osteopath Health Service |
| ● | Chiropractic Services |
| ● | Community Health Centre |
| ✗ | Corrective Centre |
| ● | Dental Services (including dental hospital) |
| ● | Dentures fabrication |
| ● | Dietician |
| ● | Funeral Director, Crematorium and Cemetery |
| ● | General Practice Medical Services - Doctor |
| ● | Hearing aids dispensing, speech therapy |
| ● | Homeopath, hydropath |
| ✗ | Hospital (including psychiatric hospital) |
| ● | Massage therapy |
| ● | Massage, X-ray, dietian, homopathy, naturopathy, reflexology Health Services |
| ✗ | Nursing Homes |
| ● | Occupational speech therapy |
| ● | Optometrist / Optometry and Optical Dispensing |
| ✗ | Other Non-Residential Care Services |
| ● | Pathology Services |
| ● | Physiotherapy Services |
| ● | Prosthetist, orthotist Health Services |
| ● | Psychologist |
| ✗ | Residential Care Service (including orphan accom refugees, correct., detent. only) |
| ● | Residential Care Services nec (respite residential care only) |
| ● | Specialist Medical Services |
| ● | Veterinary Services (including animal hospital & excluding quarantine) |



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Contact Us

Talk to your Allianz Account Manager today if you have any questions about how to use this guide, or about finding the right insurance solution for your client.



