

Professional Indemnity

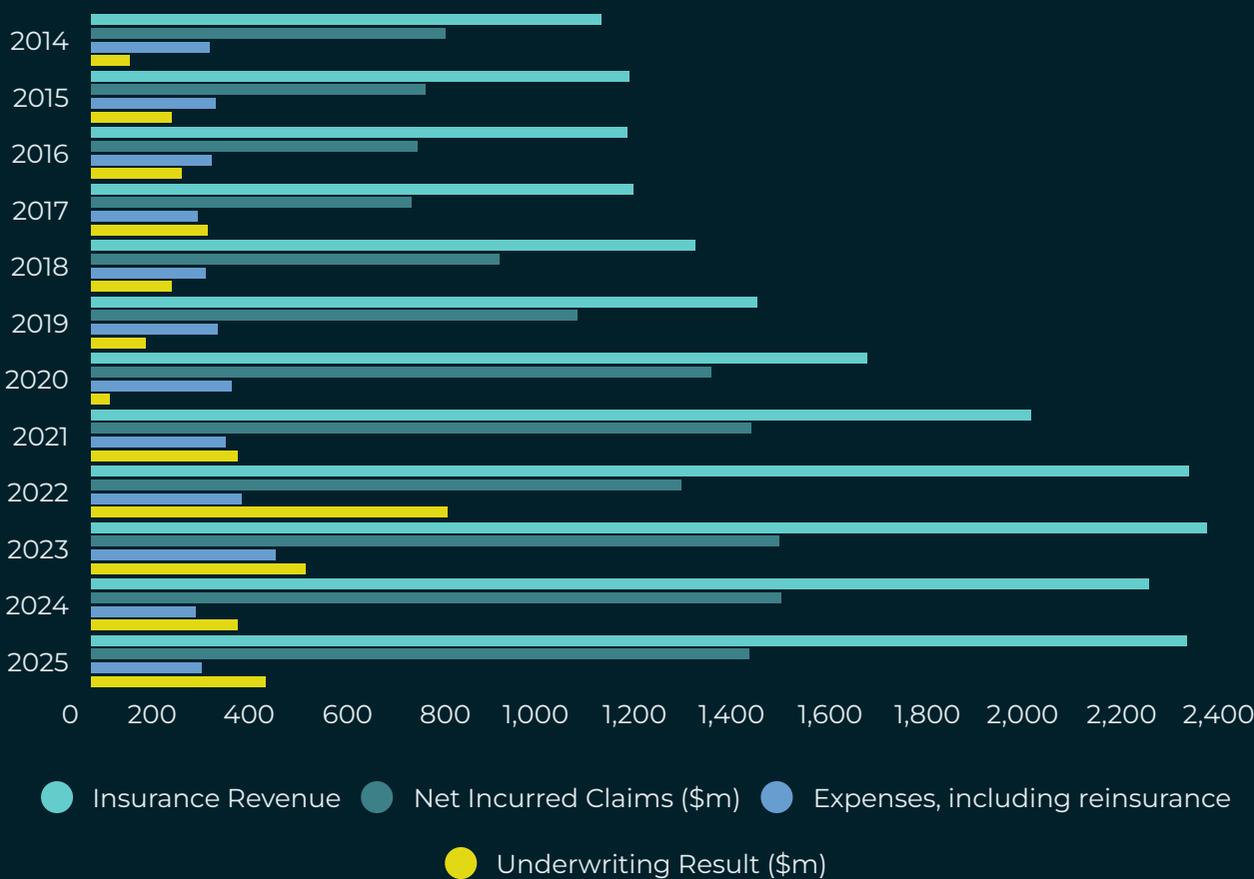
Market data and insights

What is Professional Indemnity Insurance?

Professional indemnity insurance safeguards businesses and individuals offering professional services against legal expenses and claims for compensation that may arise due to errors, omissions, or breaches of duty during their operations. Professional indemnity insurance is tailored for professionals providing advice or services to clients. If a client accuses you of errors, failures to disclose crucial information, factual inaccuracies, or misunderstandings arising from your work, potentially leading to financial losses for them, they might initiate legal proceedings seeking restitution. Regardless of the validity of the allegations, professional indemnity insurance aims to safeguard both your financial stability and professional standing.

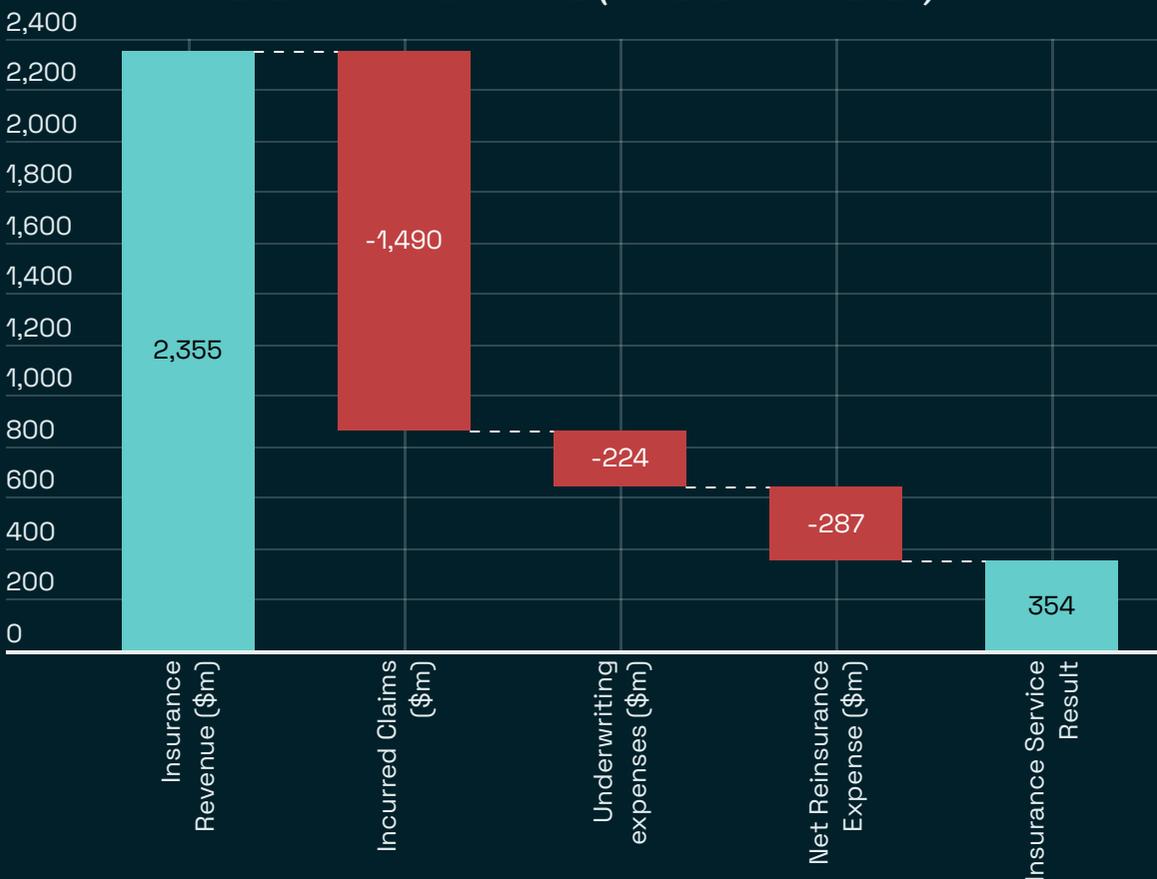
How does the market perform in Australia?

10 Year Profit and Loss (\$m)

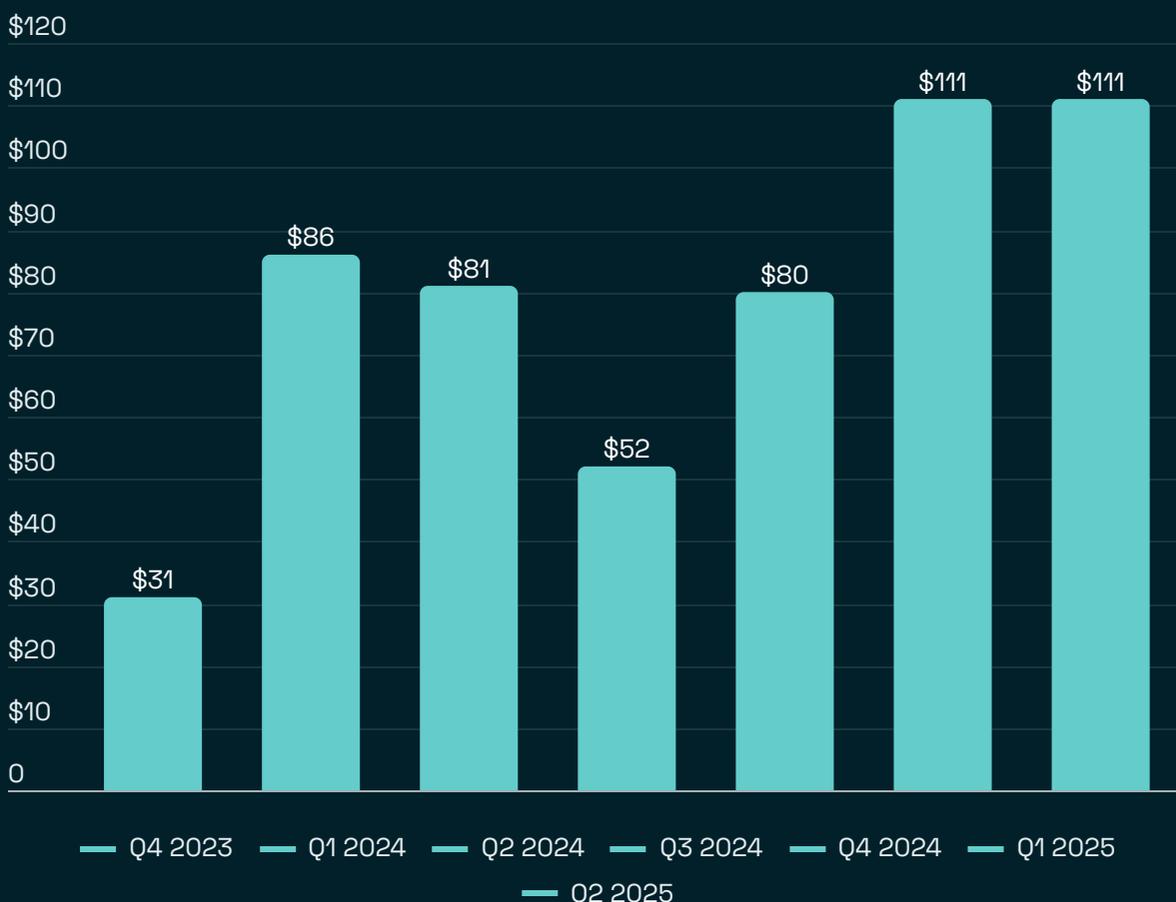


2025 Results

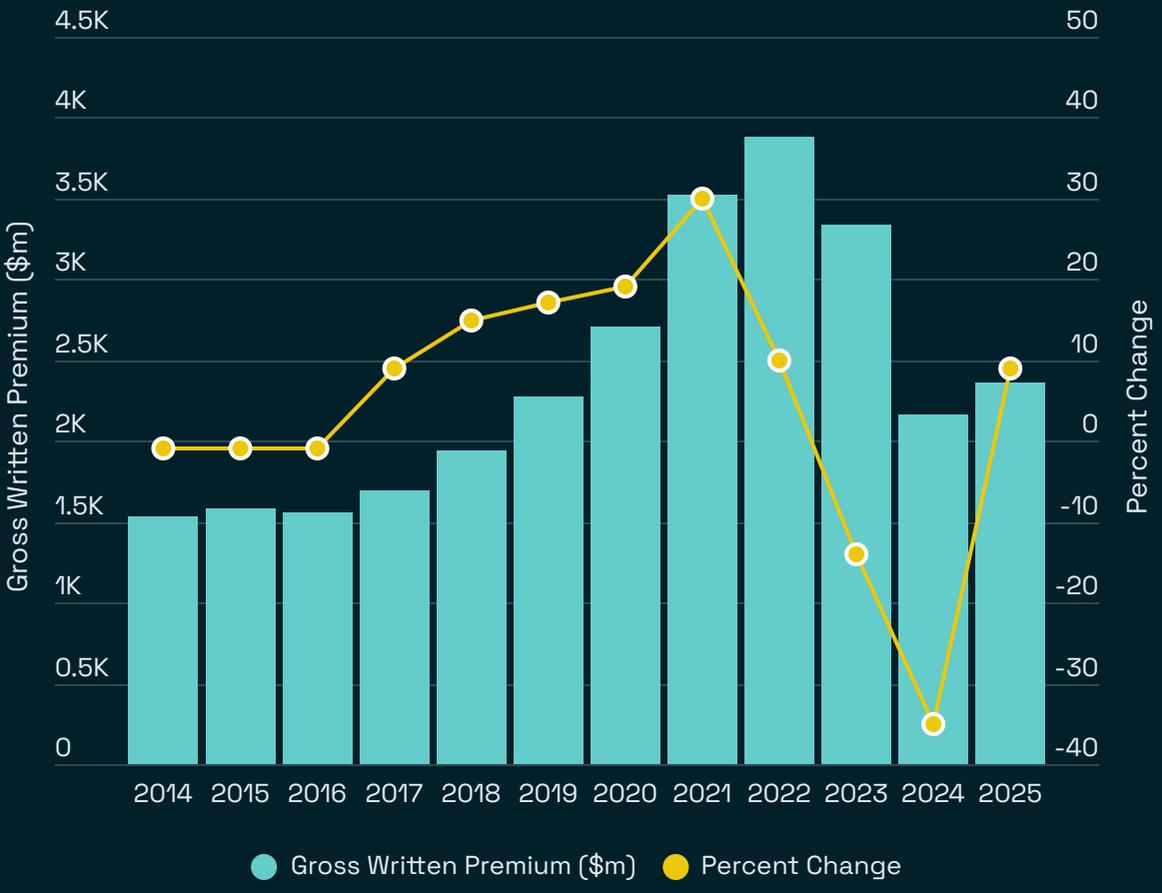
2025 Year to Date P&L (Jun 2024 - Jun 2025)



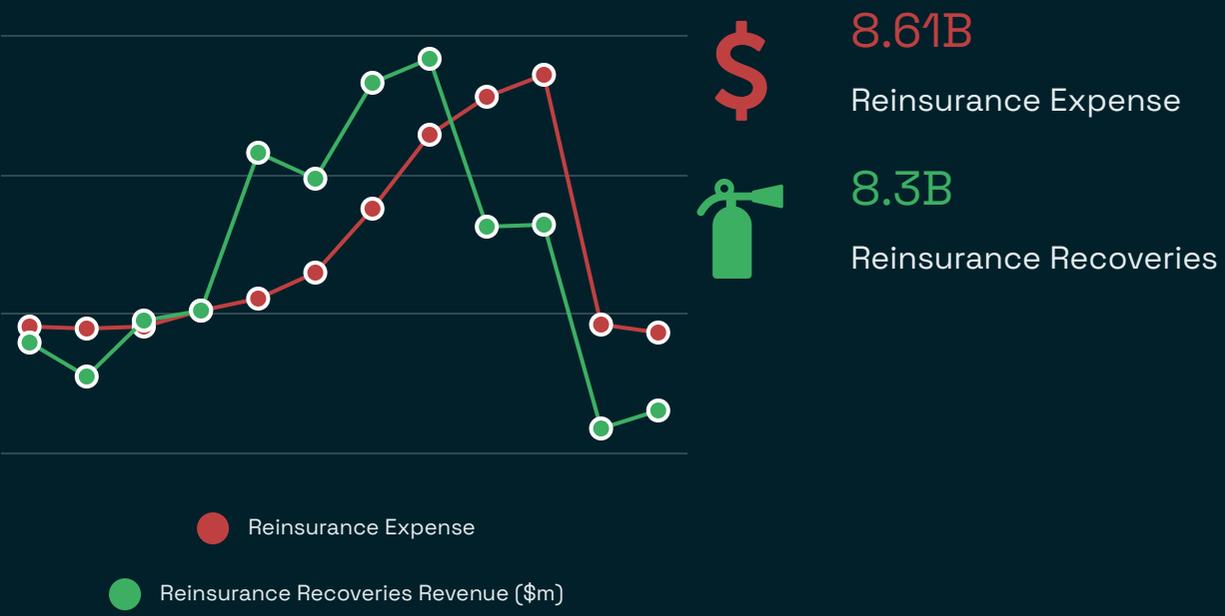
Underwriting Result - last 7 quarters



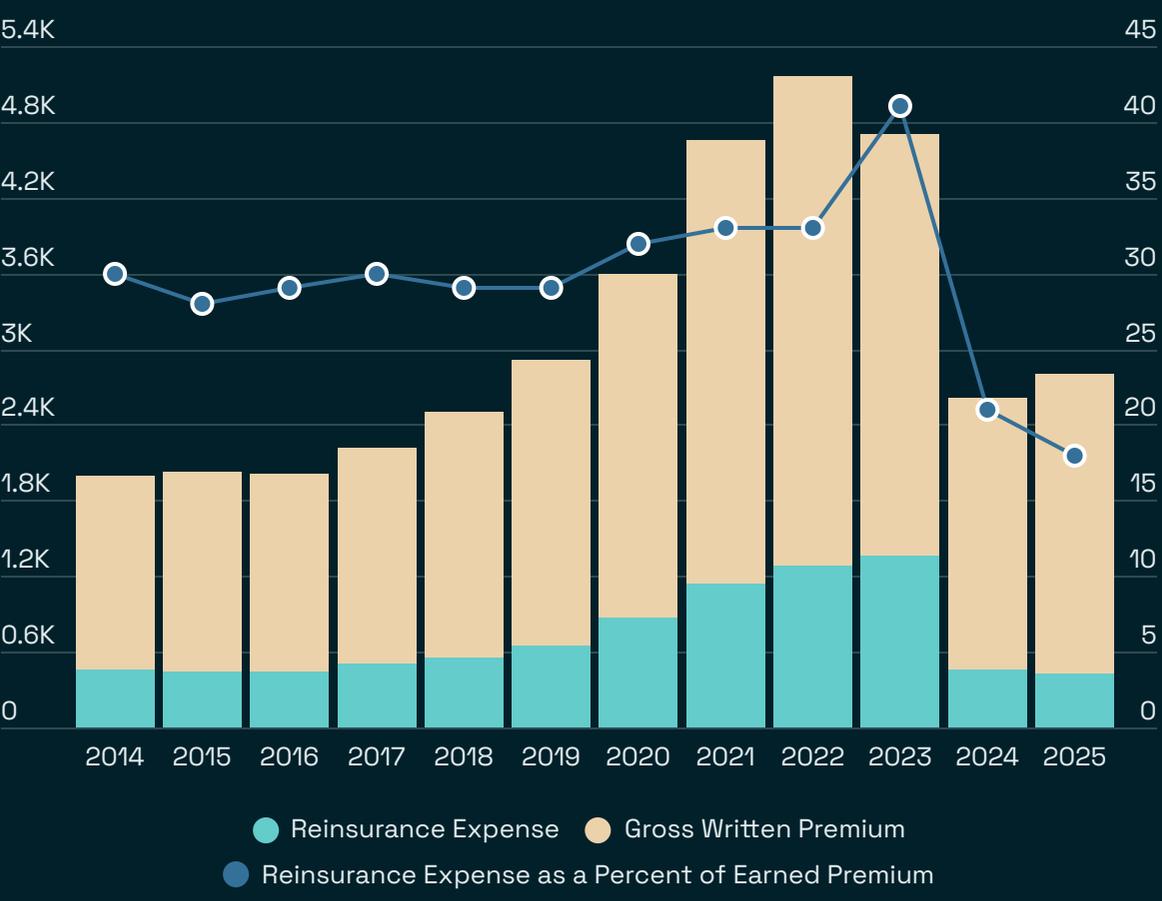
Professional Indemnity Premium Growth



10 Year Reinsurance Expense vs Recovery

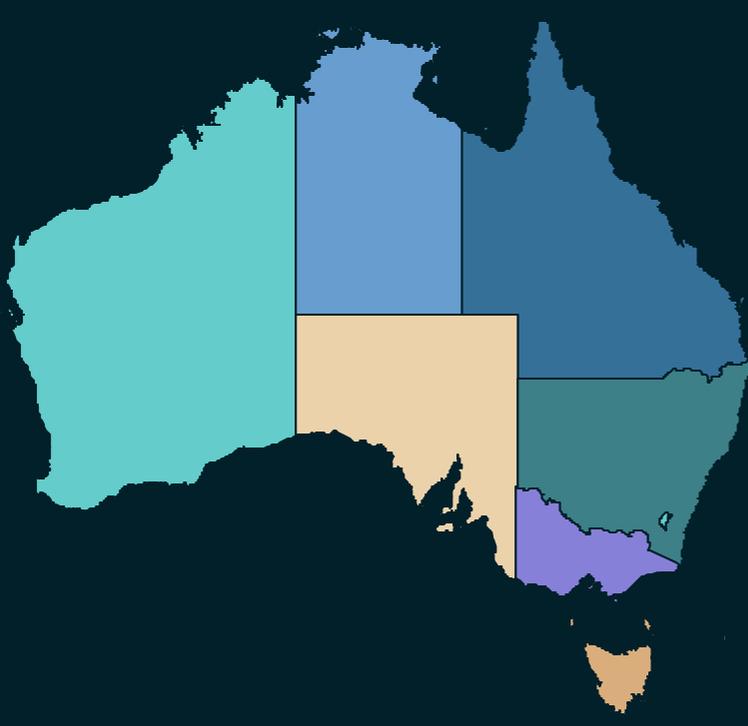


Insurer Reinsurance Expenses as a part of Gross Written Premium



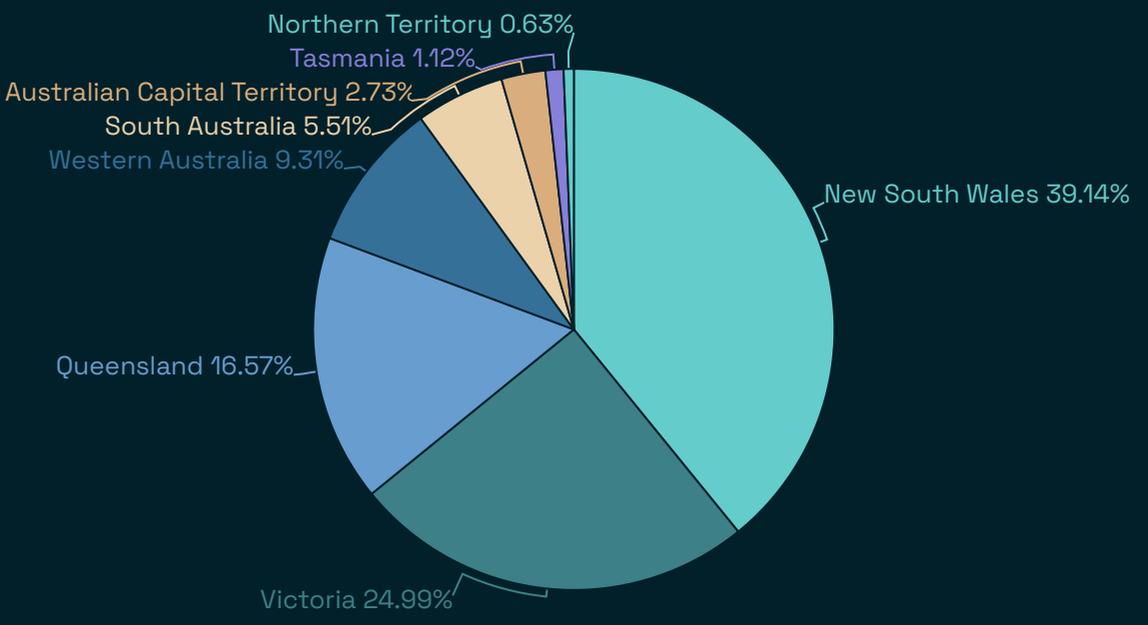
Insights by state

Premium and average 5 year Loss Ratio by State

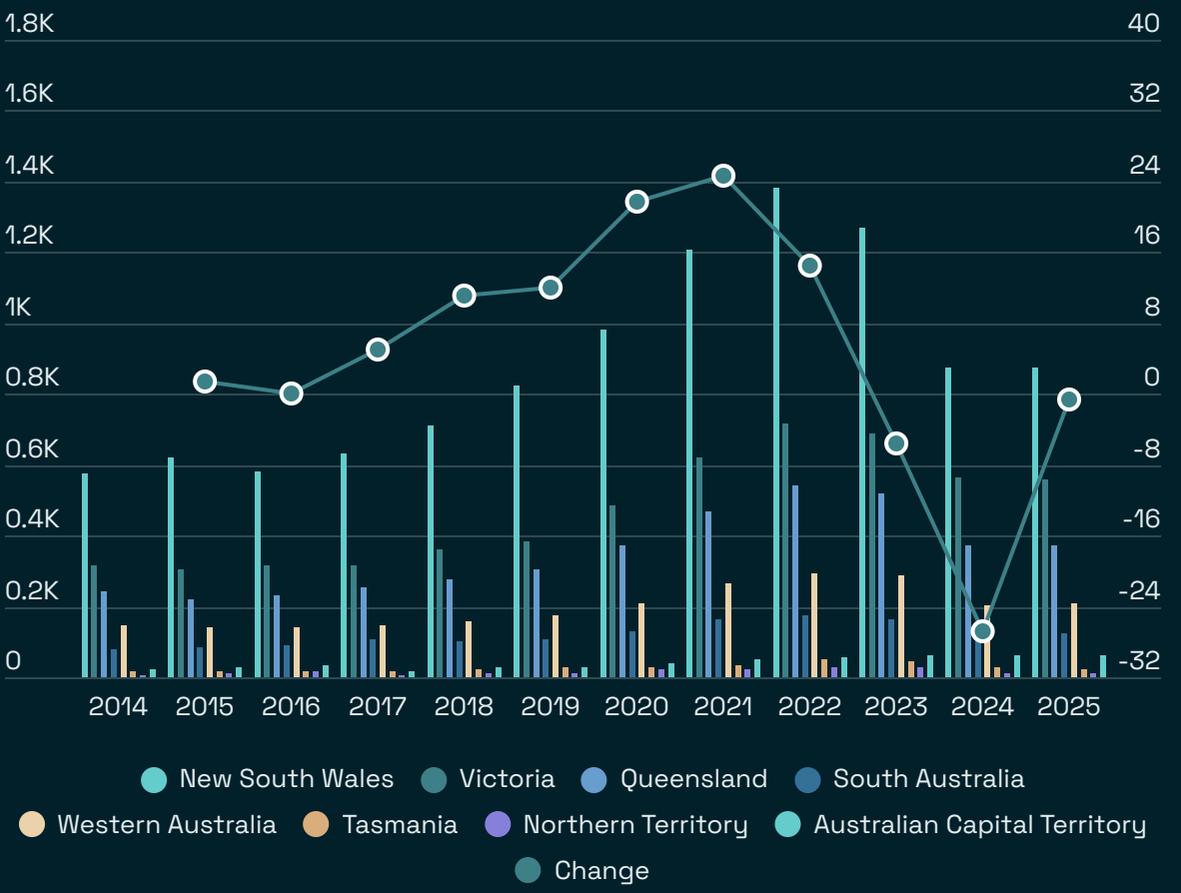


- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

Premium Size by State



National Premium Change



Average Premium per Risk (m)

