

SCTP Insurer Performance Report

Hollard - Business Pack

August 2019

IMPORTANT - PLEASE READ

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Base Premium

Base premium of policies bound during the reporting period includes cancellations and endorsements but excludes statutory charges. Average base calculates the premium of new business and renewals, and excludes endorsements and cancellations.

Monthly Base Premium

\$3,918,218

Fiscal Year to Date Base Premium

\$7,844,989

Rolling 12 Base Premium

\$37,602,622

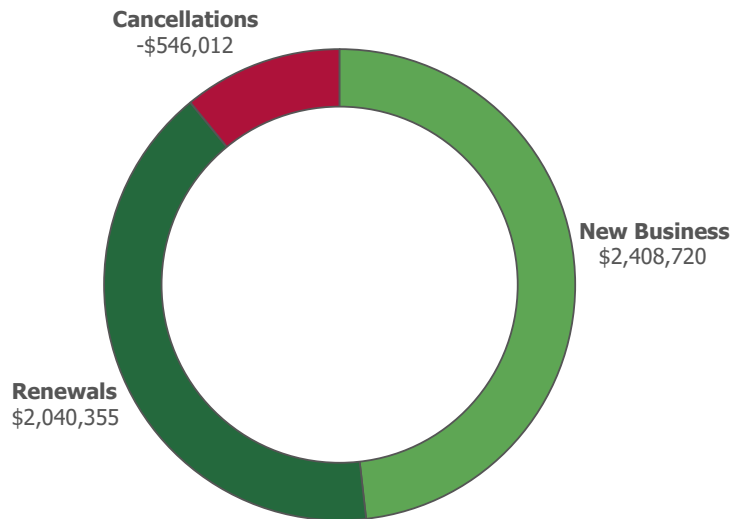
Hollard - Average Base Premium

\$1,509

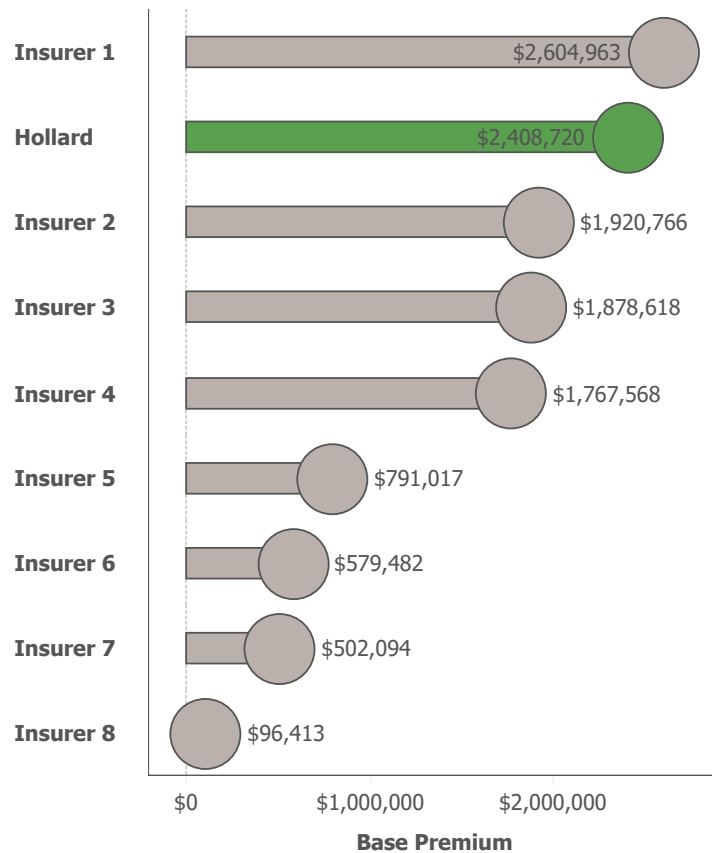
All Insurers - Average Base Premium

\$1,871

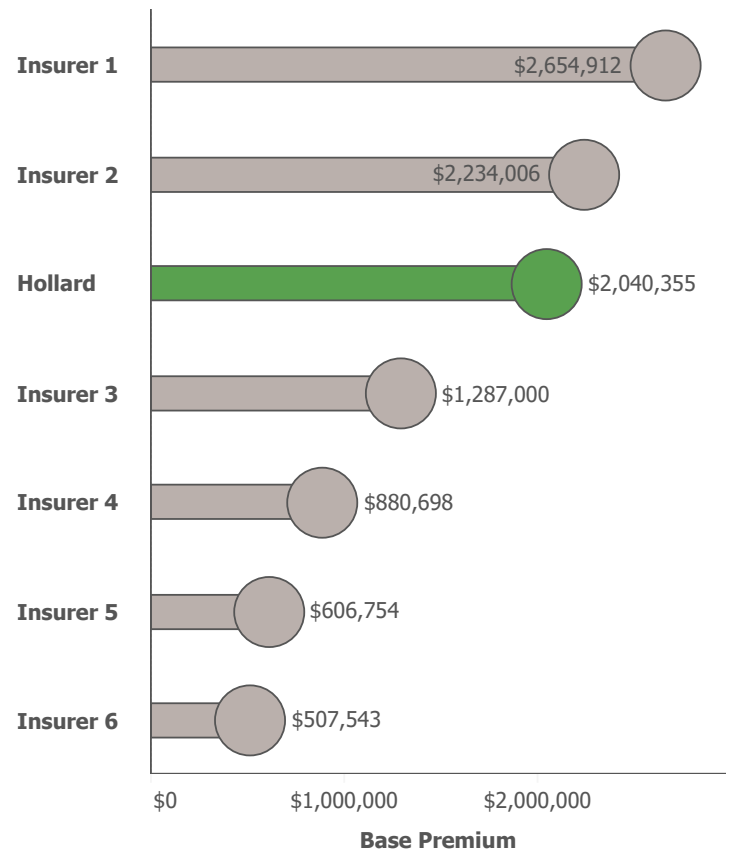
Transaction Type Breakdown



New Business Insurer Comparison



Renewal Insurer Comparison

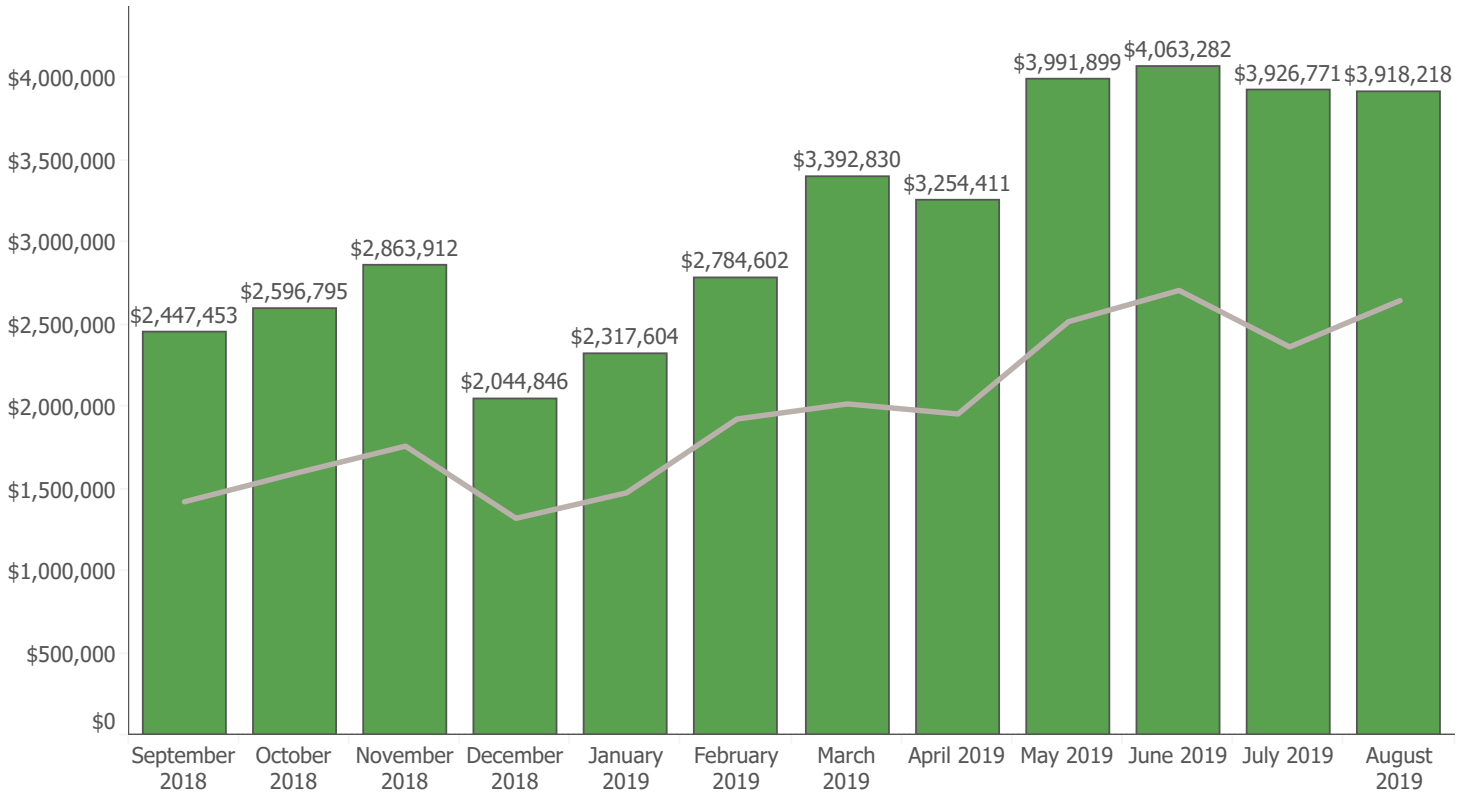


Base Premium

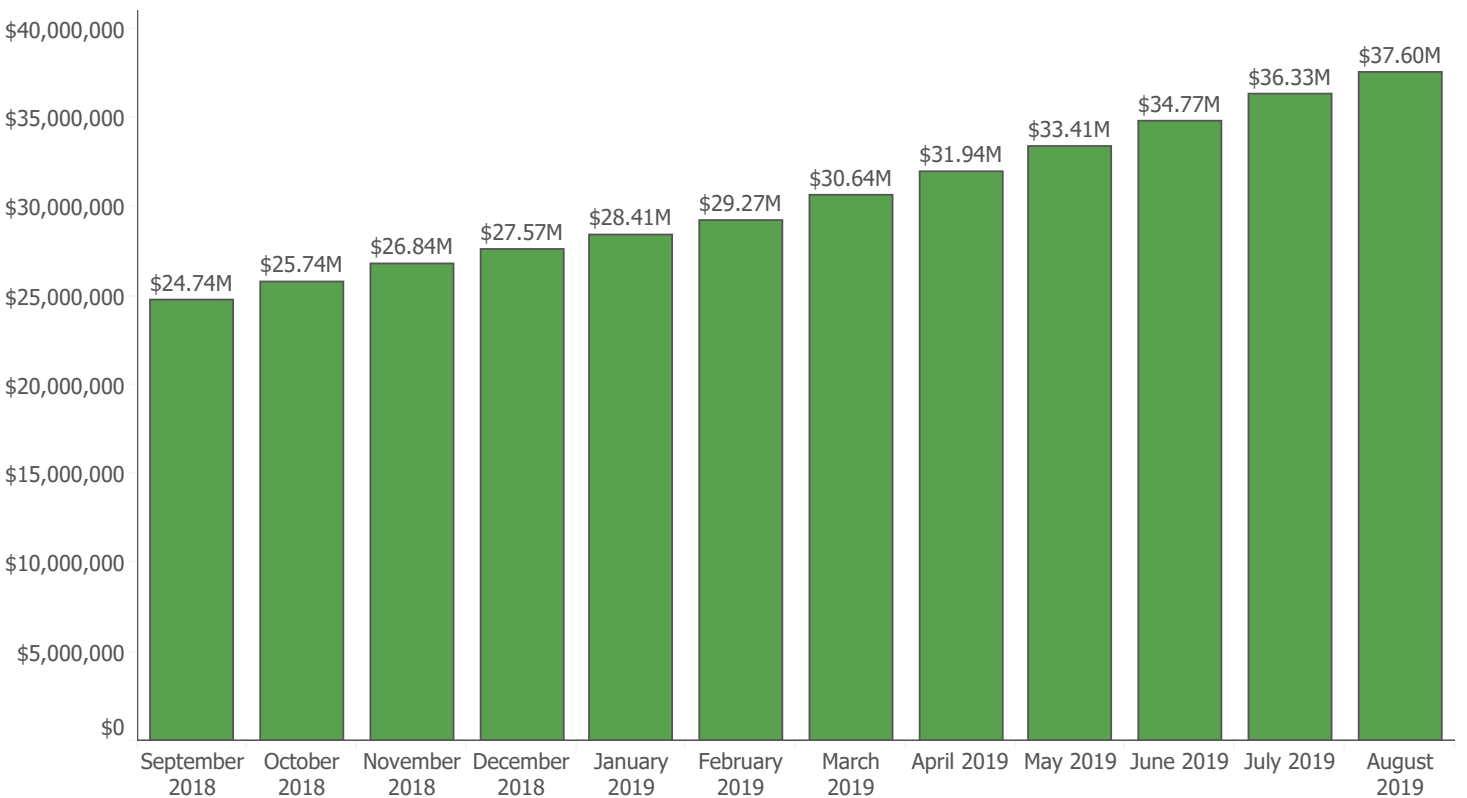
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | PRIOR YEAR



Rolling 12 Months Base Premium



Strictly Commercial-in-Confidence

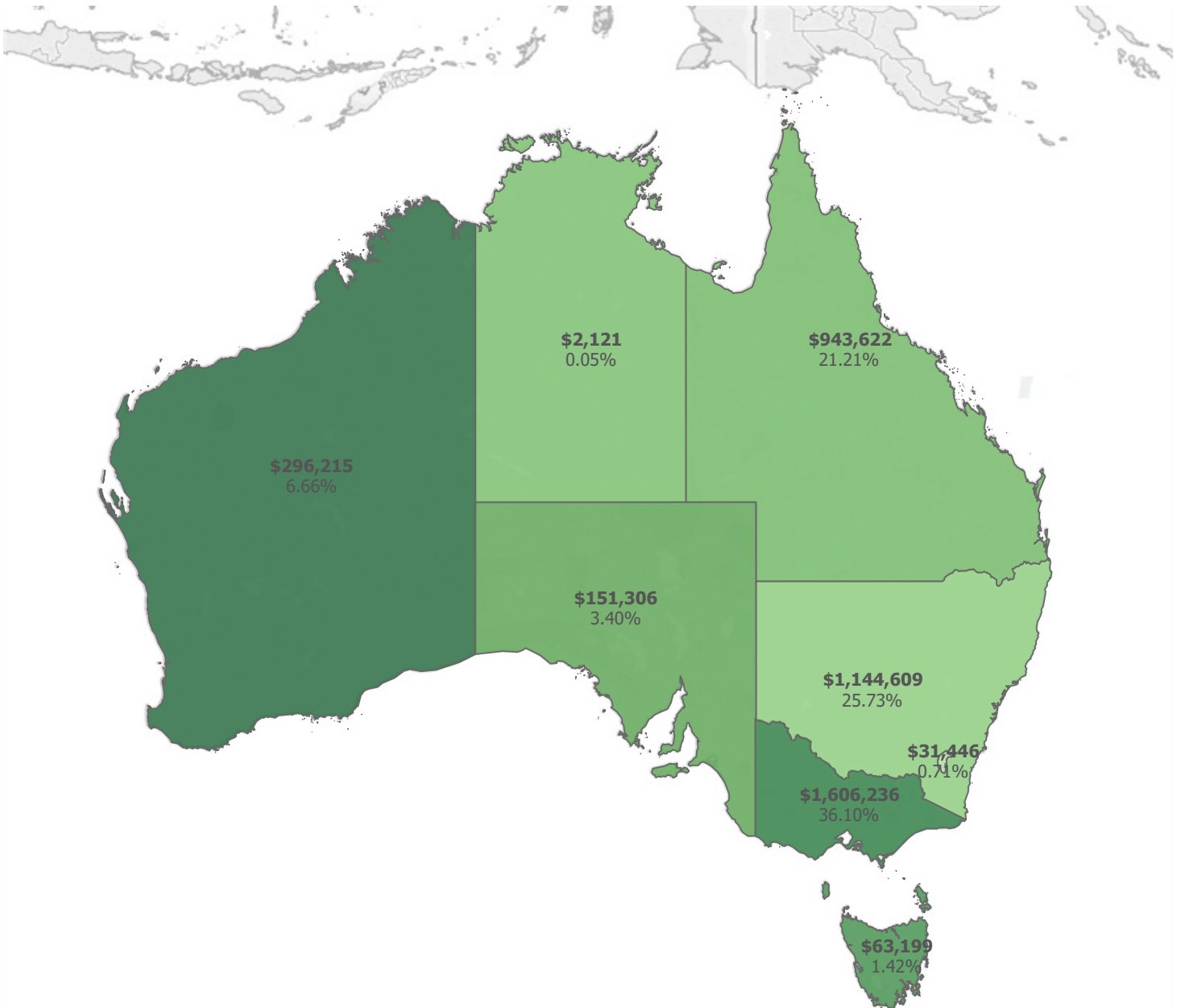
State Activity

Base premium of policies bound during the reporting period excludes cancellations and endorsements and is measured on the bound date of policies.

State Activity Breakdown for 01/08/2019

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
New Business	\$23,999	\$597,289	\$1,471	\$501,822	\$101,315	\$36,254	\$891,735	\$128,405
Renewals	\$7,447	\$547,319	\$650	\$441,800	\$49,991	\$26,945	\$714,500	\$167,810
Grand Total	\$31,446	\$1,144,609	\$2,121	\$943,622	\$151,306	\$63,199	\$1,606,236	\$296,215

Base Premium Breakdown by State for 01/08/2019



New Business Opportunities

Opportunities are risks that are submitted by the Broker to the Insurer. Where Brokers request multiple Quotes for the same risk, it is counted as a single opportunity. This is measured on the inception date of an opportunity.

Total Opportunities

20,665

Declined Opportunities

8,330

Quoted Opportunities

11,535

Bound Opportunities

1,592

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
201	5,707	92	4,626	891	811	6,128	2,209

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	70	2,128	55	2,201	344	420	2,218	894

Decline Rate	34.83%	37.29%	59.78%	47.58%	38.61%	51.79%	36.19%	40.47%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	127	3,376	36	2,274	516	349	3,622	1,235

Quote Rate	96.95%	94.33%	97.30%	93.77%	94.33%	89.26%	92.63%	93.92%
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Bound Opportunities

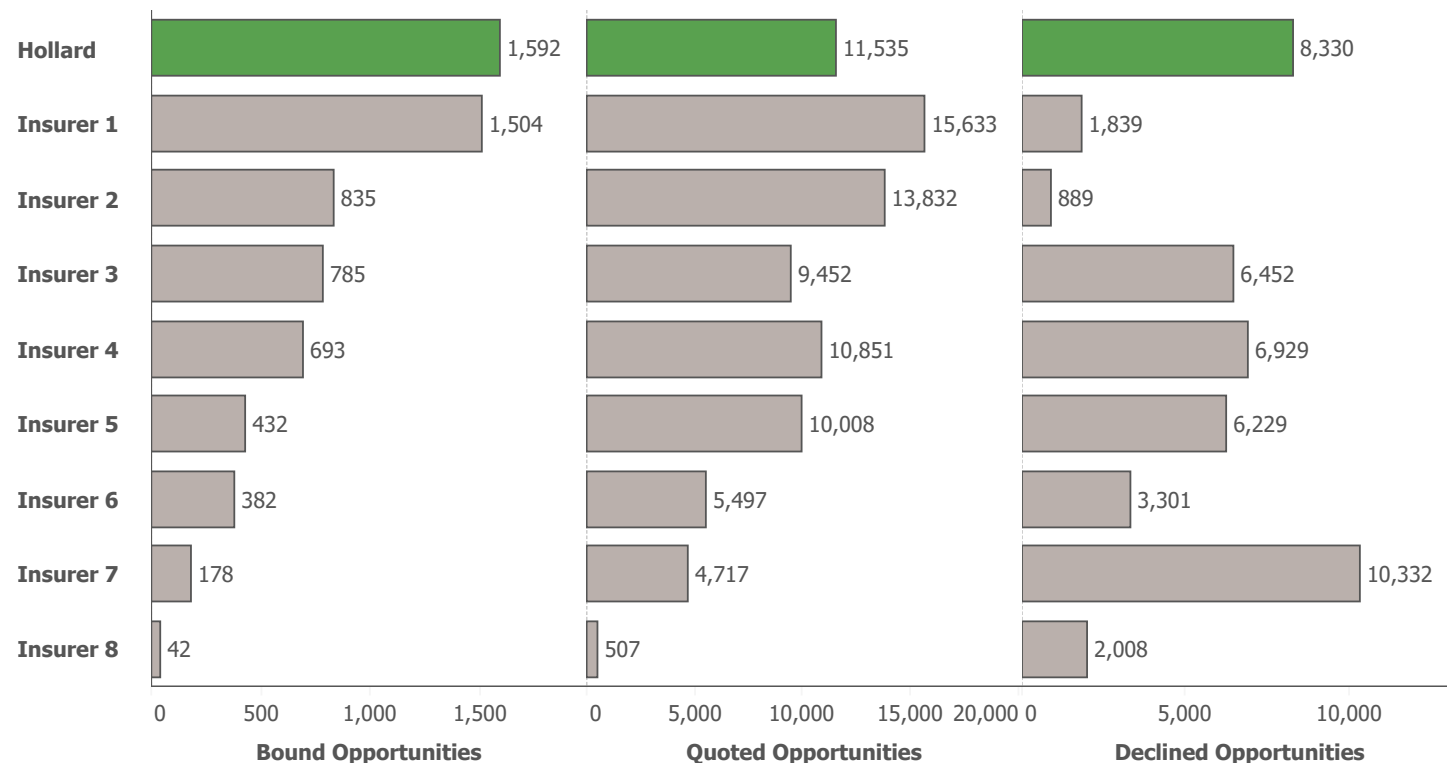
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	26	460	3	333	61	29	535	145

Strike Rate	20.47%	13.63%	8.33%	14.64%	11.82%	8.31%	14.77%	11.74%
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New Business Opportunities - Insurer Comparison

Opportunities are risks that are submitted by the Broker to the Insurer. Where Brokers request multiple Quotes for the same risk, it is counted as a single opportunity. This is measured on the inception date of an opportunity.

Opportunity Comparison by Insurer



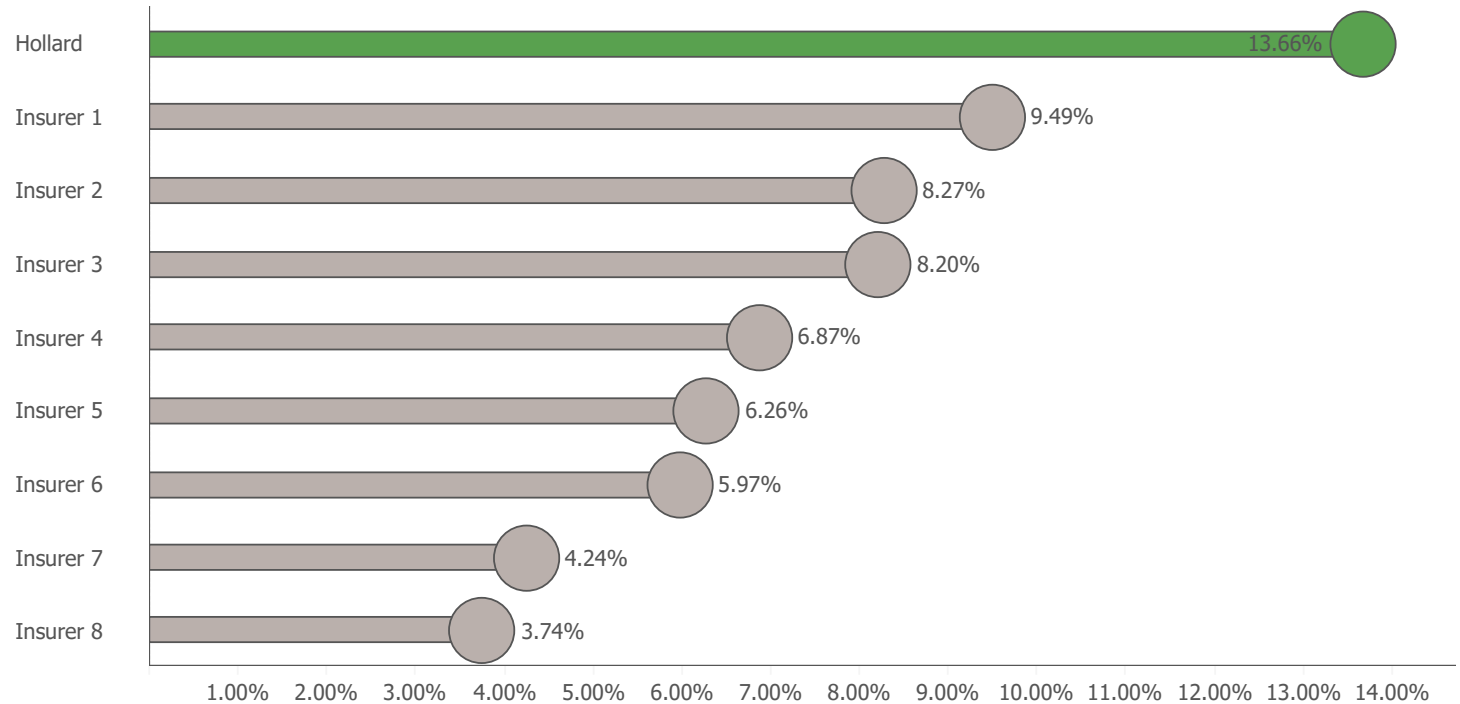
Opportunity Comparison by Insurer

	Insurer 1	Hollard	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6	Insurer 7	Insurer 8
Total Opportunities	21,086	20,665	21,888	21,661	21,522	21,781	21,336	9,818	2,684
Declined Opportunities	6,452	8,330	1,839	889	6,929	6,229	10,332	3,301	2,008
Decline Rate	30.60%	40.31%	8.40%	4.10%	32.19%	28.60%	48.43%	33.62%	74.81%
Quoted Opportunities	9,452	11,535	15,633	13,832	10,851	10,008	4,717	5,497	507
Bound Opportunities	785	1,592	1,504	835	693	432	178	382	42
Strike Rate	8.31%	13.80%	9.62%	6.04%	6.39%	4.32%	3.77%	6.95%	8.28%

Strike Rate

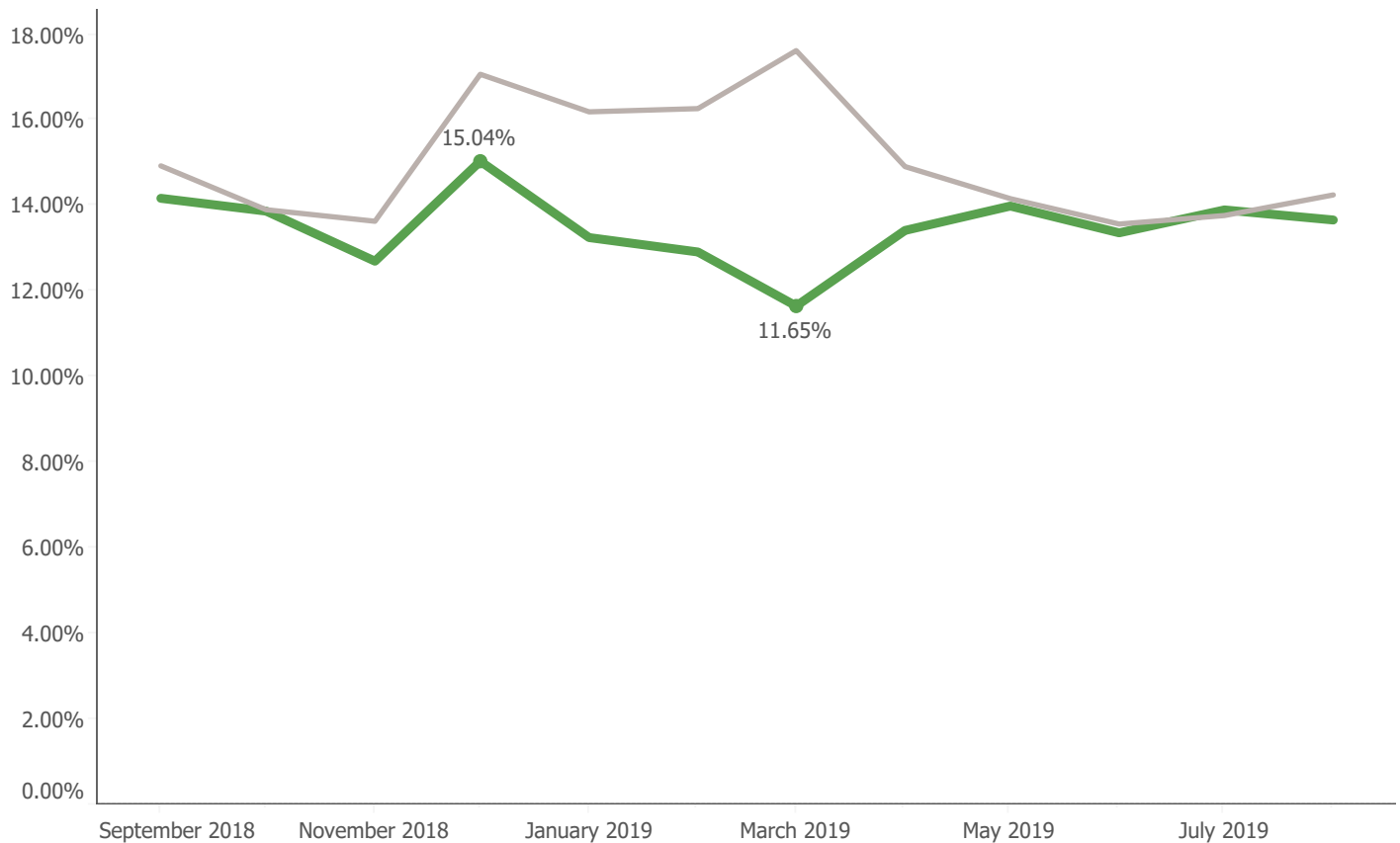
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/08/2019



Strike Rate by Month

CURRENT YEAR | PRIOR YEAR



Strictly Commercial-in-Confidence

Renewal Opportunities

Opportunities are risks that are submitted by the Broker to the Insurer. Where Brokers request multiple Quotes for the same risk, it is counted as a single opportunity. This is measured on the inception date of an opportunity.

Total Opportunities

1,553

Declined Opportunities

13

Quoted Opportunities

1,511

Bound Opportunities

1,317

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
14	458	3	335	41	22	537	143

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	0	4	0	1	0	0	8	0

Decline Rate	0.00%	0.87%	0.00%	0.30%	0.00%	0.00%	1.49%	0.00%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	14	446	3	327	41	22	518	140

Quote Rate	100.00%	98.24%	100.00%	97.90%	100.00%	100.00%	97.92%	97.90%
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Bound Opportunities

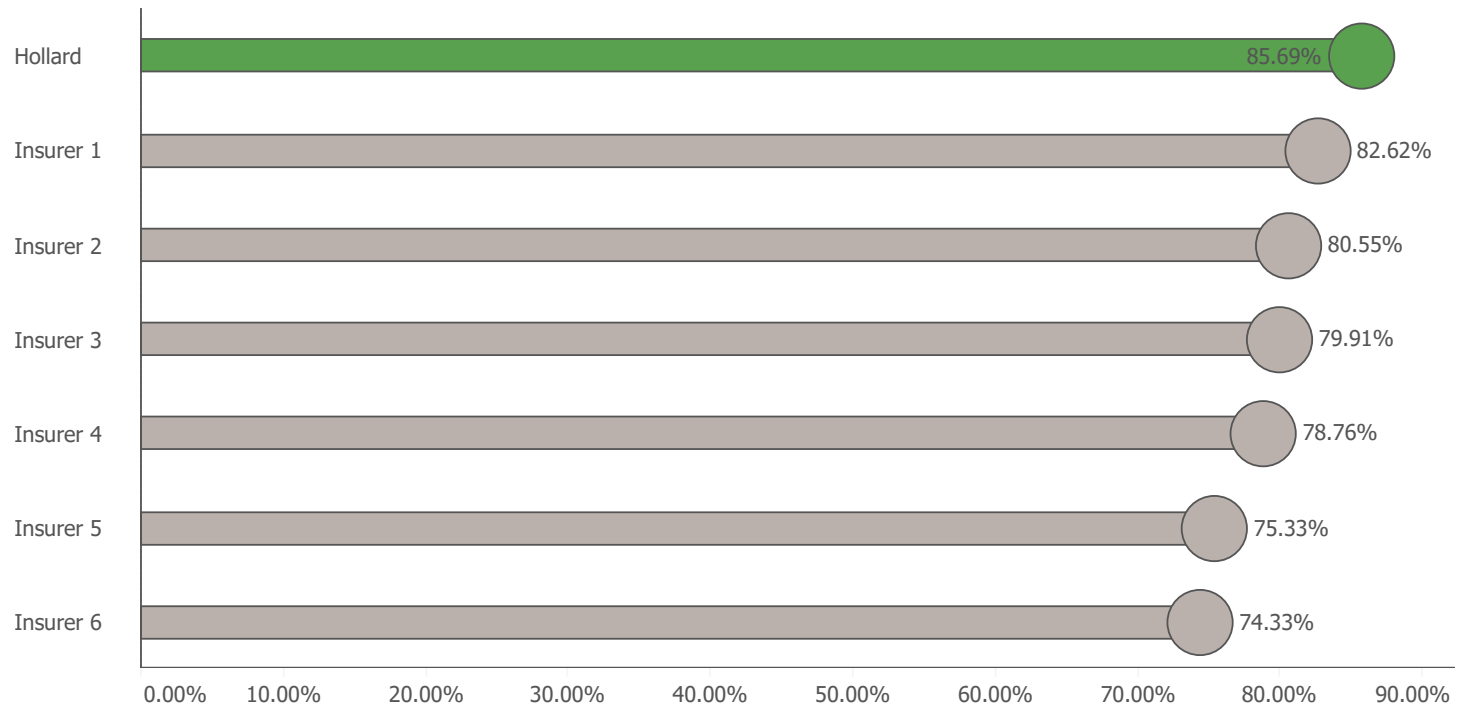
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	12	384	3	293	37	18	455	115

Retention Rate	85.71%	86.10%	100.00%	89.60%	90.24%	81.82%	87.84%	82.14%
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Renewal Retention

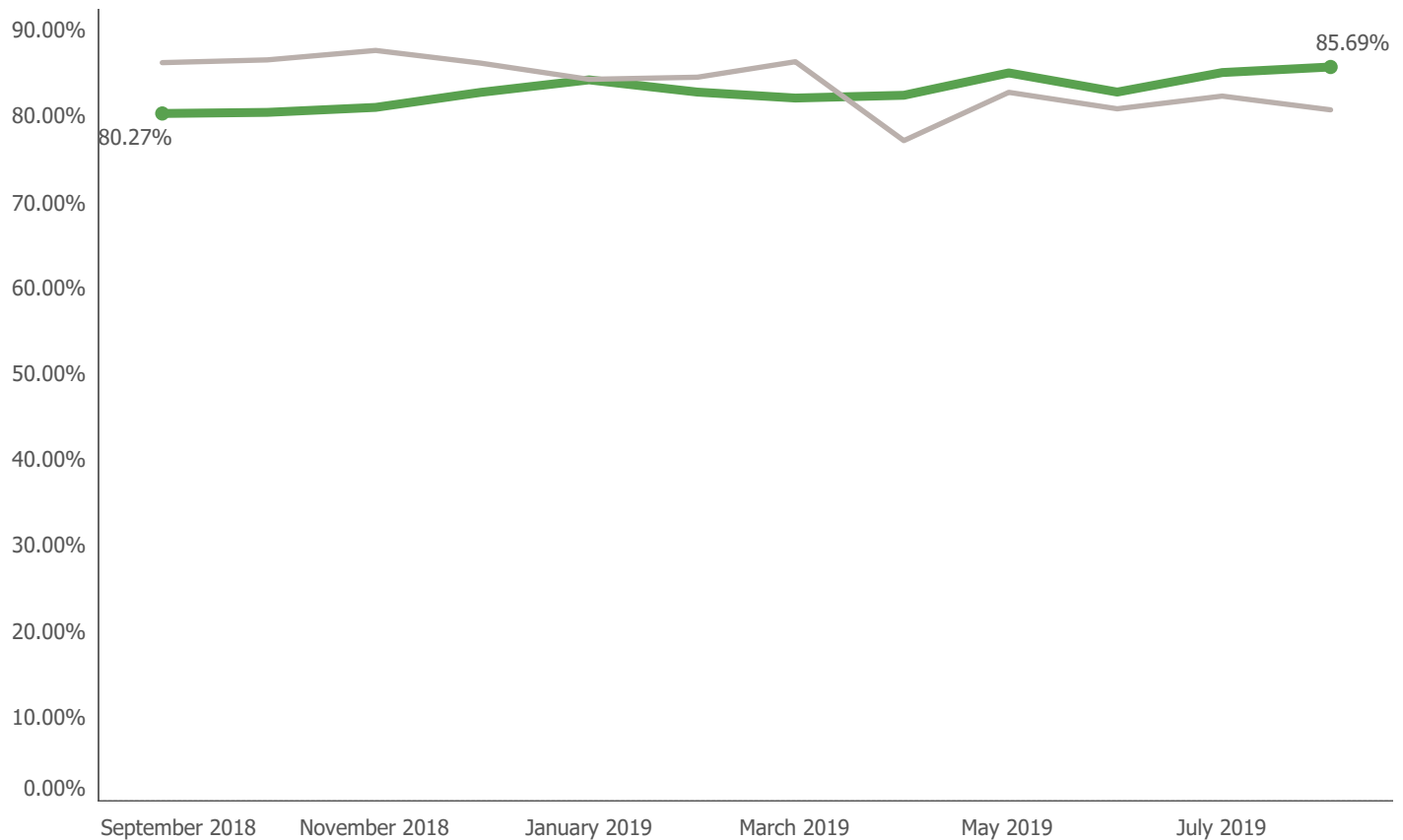
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/08/2019



Renewal Retention by Month

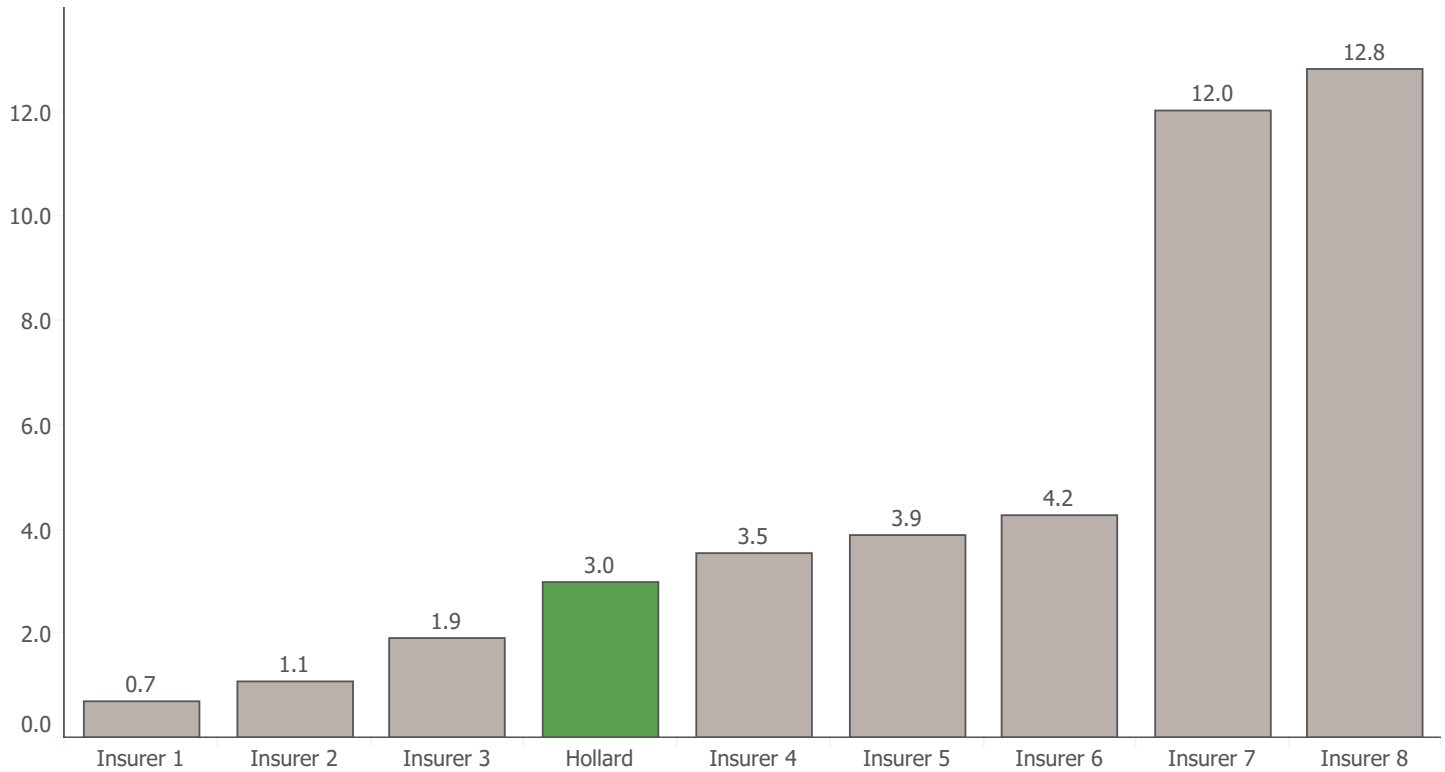
CURRENT YEAR | PRIOR YEAR



Response Times

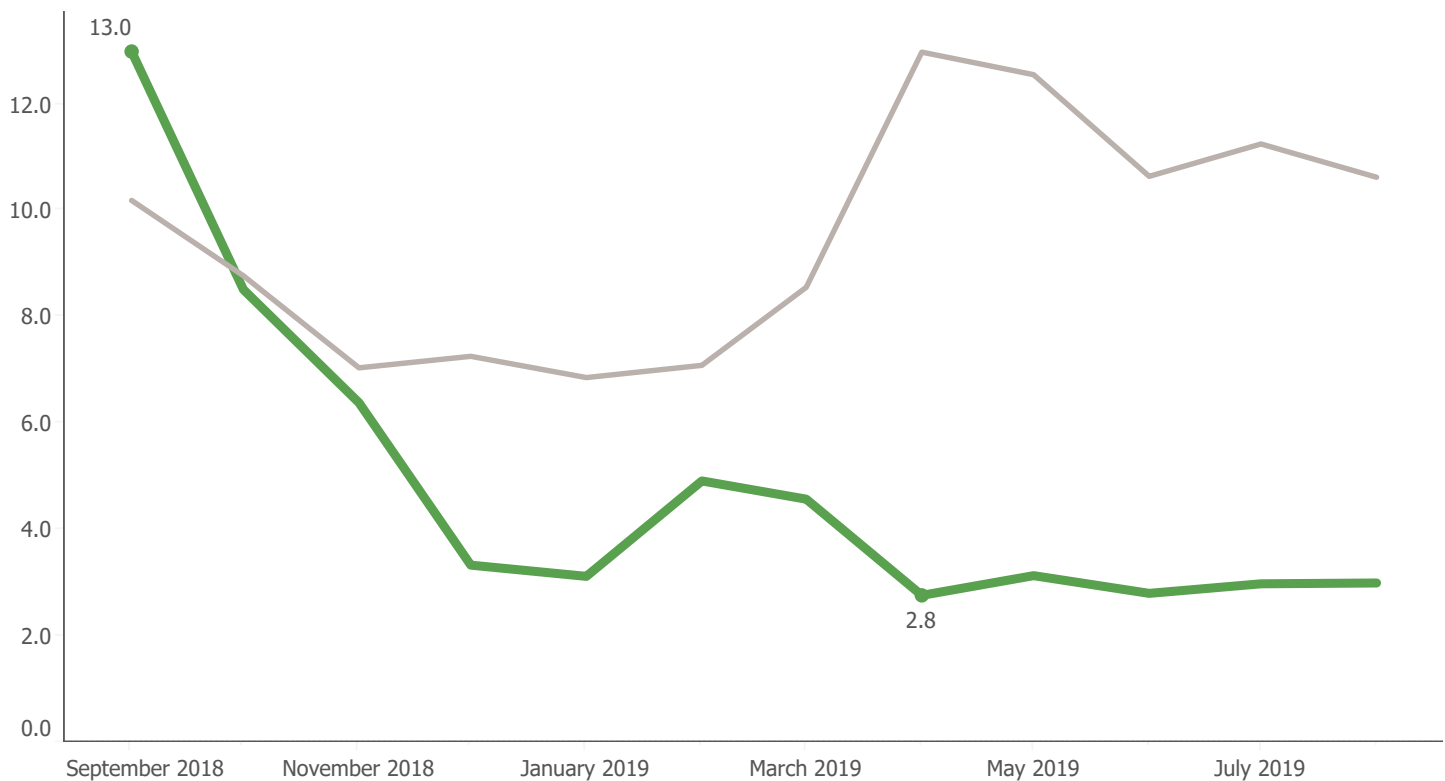
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at the inception date of the opportunity.

Response Time (Hours) Insurer Comparison



Response Time (Hours) by Month

CURRENT YEAR | PRIOR YEAR



Occupation Listings

The following lists are made up of the top 20 occupations presented to the Insurer and the Top 20 occupations across the SCTP portfolio, based on the inception date of an opportunity. The second list is inclusive of new business transactions only.

Hollard's Top 20 Presented Occupations

	Presented Opportunities	Bound Opportunities
Property Owner - Retail (Not arcades/Malls)	1,765	231
Property Owner - Factory/Industrial	1,234	160
Property Owner - Warehouse	418	62
Plumber	410	35
Property Owner - Office (Single Storey)	391	70
Carpenter	363	76
Restaurant, Licensed, With Deep Frying	344	69
Electrician	314	71
Handyman / Property Maintenance	297	32
Property Owner - Office (Multi Storey)	277	44
Hairdressing Service	270	79
Cafe Operation, Not Licensed With Deep Frying	269	93
Property Owner - Noc	251	20
Beauty Salon Operation	209	57
Road Freight Transport Service - No Storage	183	4
Earthmoving	174	1
Real Estate Agency Service	164	41
Concretor	161	39
Cleaning Service Noc	158	15
Cafe Operation, Licensed With Deep Frying	153	41

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Bound Opportunities
Property Owner - Retail (Not arcades/Malls)	2,209	1,017
Property Owner - Factory/Industrial	1,581	810
Plumber	540	212
Property Owner - Warehouse	513	242
Property Owner - Office (Single Storey)	479	251
Carpenter	426	218
Restaurant, Licensed, With Deep Frying	407	160
Electrician	406	238
Handyman / Property Maintenance	360	185
Hairdressing Service	353	216
Property Owner - Office (Multi Storey)	335	175
Property Owner - Noc	323	144
Cafe Operation, Not Licensed With Deep Frying	304	153
Road Freight Transport Service - No Storage	272	169
Beauty Salon Operation	258	129
Earthmoving	231	129
Real Estate Agency Service	215	121
Cleaning Service Noc	204	89
Concretor	176	71
Cafe Operation, Licensed With Deep Frying	175	66

Brokerage Performance

The following list is made up of the top 40 brokerages by presented opportunities to the Insurer, based on the inception date of an opportunity.

Hollard's Top Brokerages by Presented Opportunities

	Presented Opportunities	Bound Opportunities
CBN	2,491	437
Ausure Insurance Brokers	2,258	314
Resilium Insurance Broking Pty Ltd	1,793	207
United Insurance Group	1,042	173
Regional Insurance Brokers Pty Ltd	516	40
Steadfast Taswide Insurance Brokers	322	17
Centrewest Insurance Brokers Pty Ltd	295	33
Consolidated Insurances Pty Ltd	289	75
Consolidated Insurance Agencies Pty Ltd	282	53
PSC Connect Pty Ltd (VIC)	277	40
Empire Insurance Services-Winbeat site	275	48
Brookvale Insurance Brokers	255	31
Pollard Insurance Brokers Pty Ltd	250	36
United Insurance - Winbeat site	231	37
Reliance Franchise Partners	194	32
PSC Connect Pty Ltd (QLD)	191	17
Network Insurance Group	181	27
BJS Insurance Brokers Pty Ltd	180	24
Blackburn Insurance Brokers Pty Ltd	178	48
Steadfast Eastern Insurance Brokers	176	49
Tony Bemrose Insurance Brokers Pty Ltd	171	30
AIS Insurance Brokers	171	11
Insurance Aid General Brokers Partnership Pty Ltd	166	19
Alliance Insurance Broking Services Pty Ltd	166	25
Steadfast Brecknock Insurance Brokers Pty Ltd	161	10
Australian Insurance Solutions - NSW	152	21
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	145	9
McKillops Insurance Brokers Pty Ltd	142	3
Steadfast IRS Pty Ltd	141	18
The Insurance Centre Pty Ltd	139	45
Eagle Insurance Brokers	134	3
ADK Insurance Brokers Pty Ltd	130	30
Phoenix Insurance Brokers Pty Ltd	128	14
Armstrongs Insurance Brokers	123	8
Great Wall Insurance Services Pty Ltd	116	21
Action Insurance Brokers	116	18
PSC Connect Pty Ltd (NSW)	115	22
Brokers National	115	21
Steel Pacific Insurance Brokers	114	12
Roderick Insurance Brokers	113	2