

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Commercial Motor

January 2022

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

\$713,076

Fiscal Year to Date Base Premium

\$4,527,482

Rolling 12 Base Premium

\$6,487,586

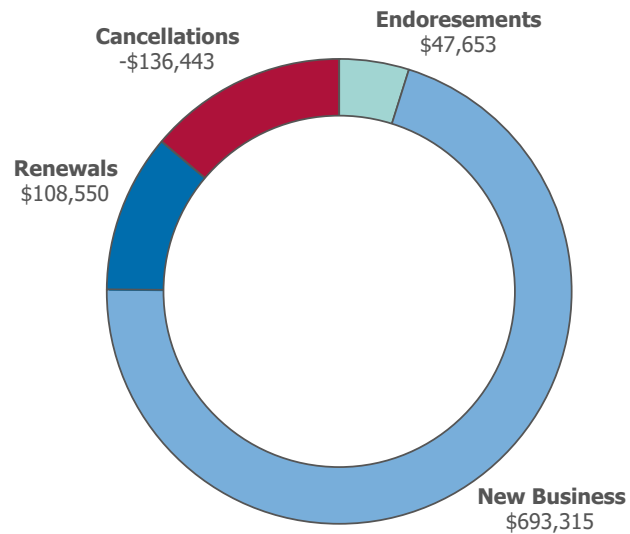
Hollard Commercial Insurance - Average Base Premium

\$1,790

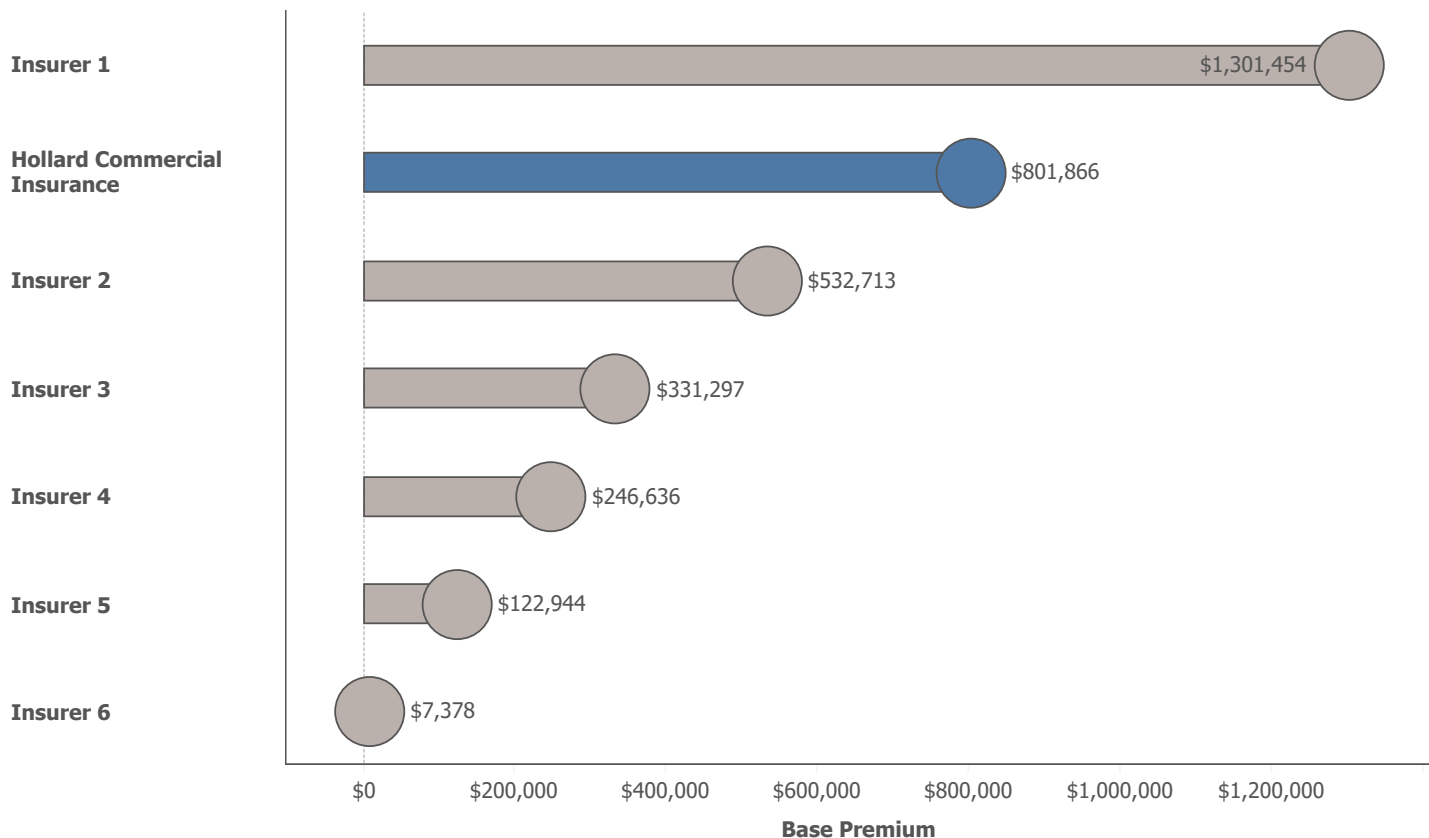
All Insurers - Average Base Premium

\$2,246

Transaction Type Breakdown



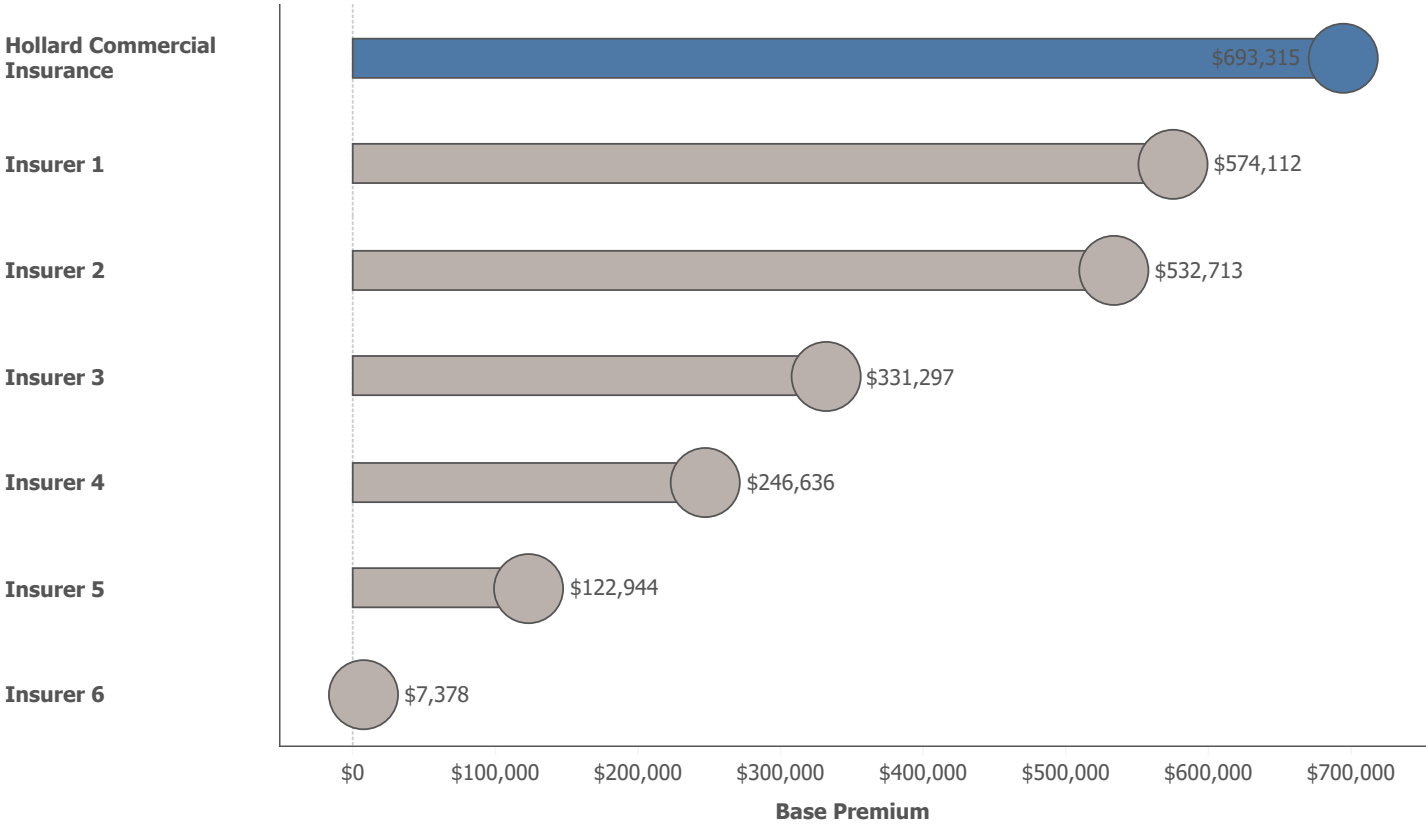
Overall Insurer Comparison



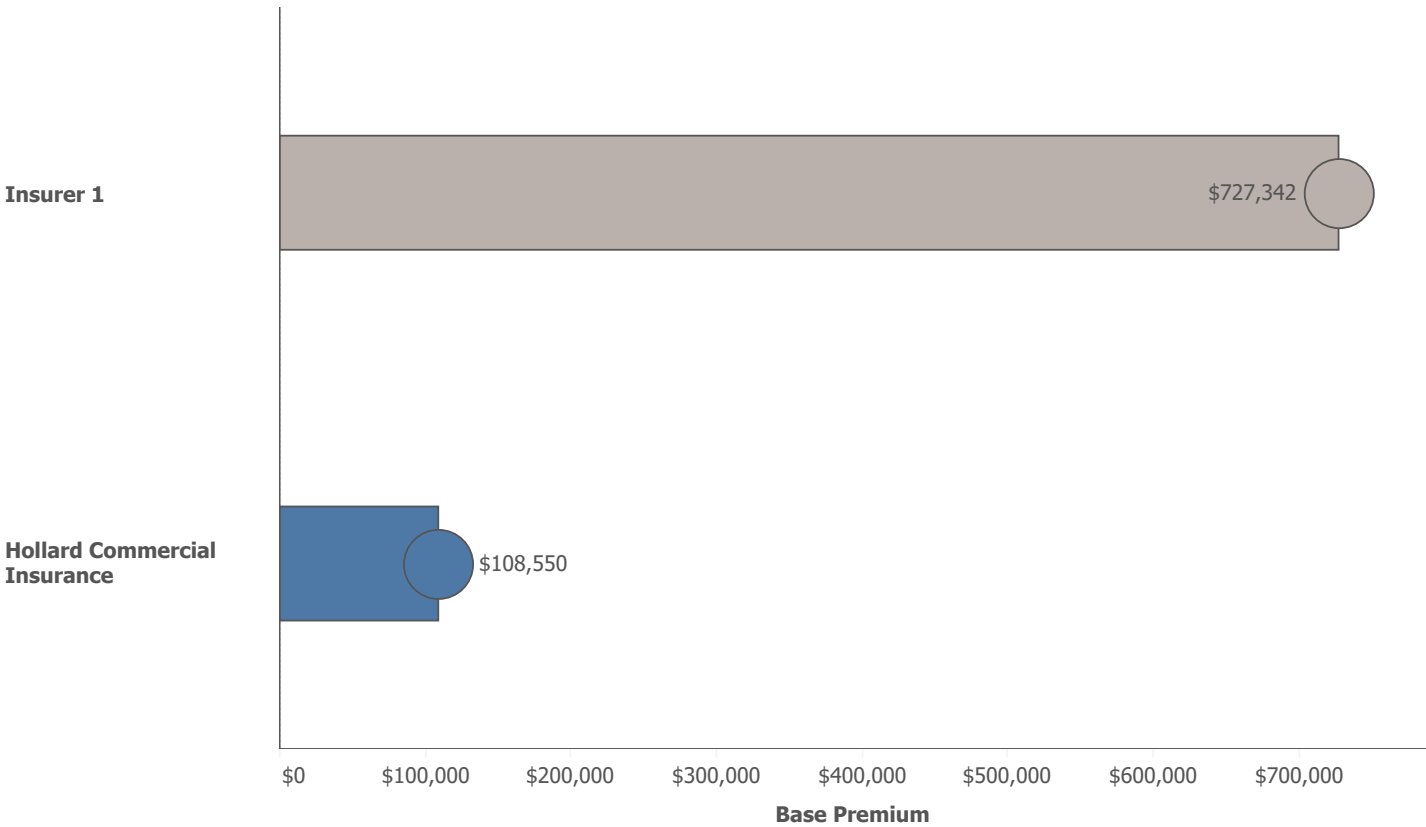
Strictly Commercial-in-Confidence

Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison

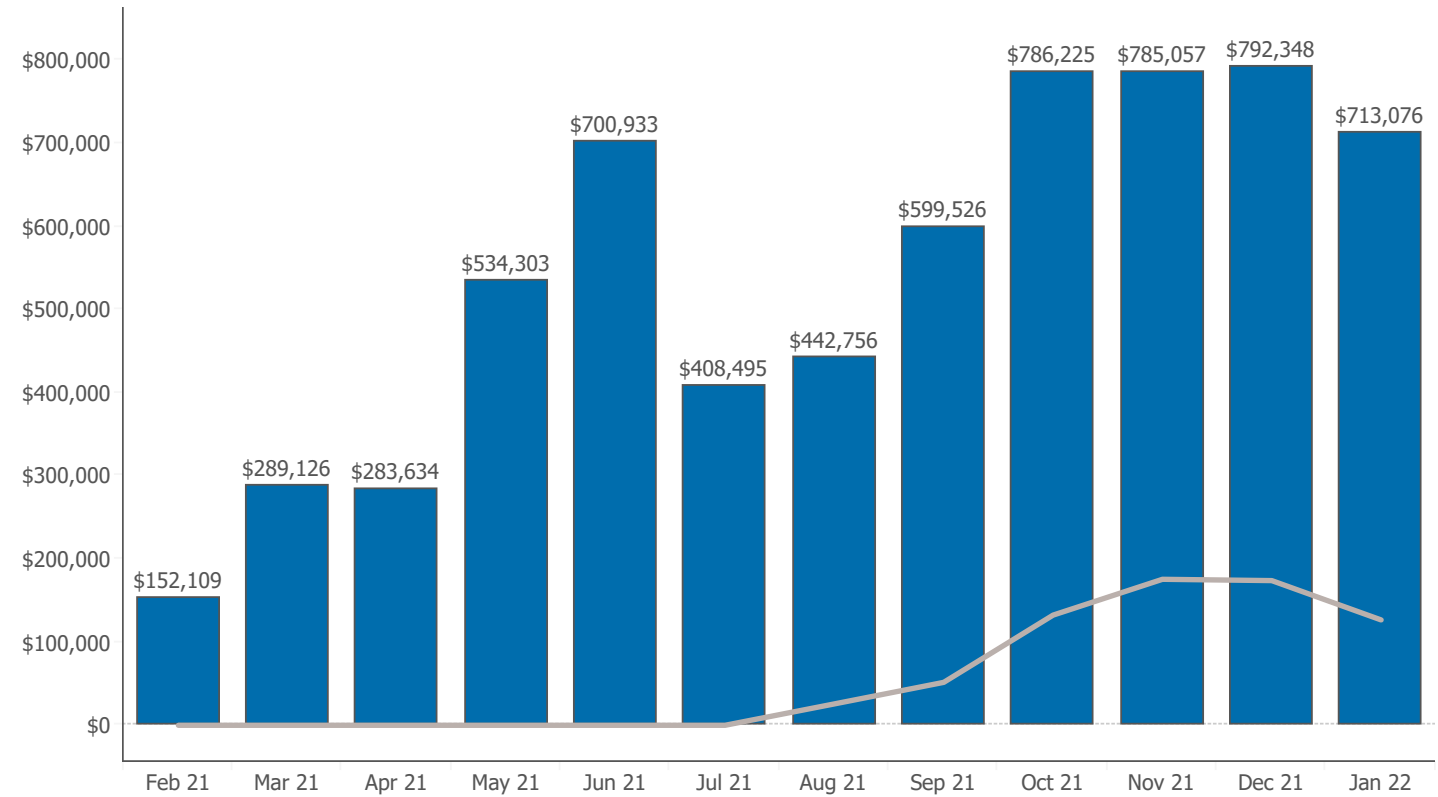


Base Premium

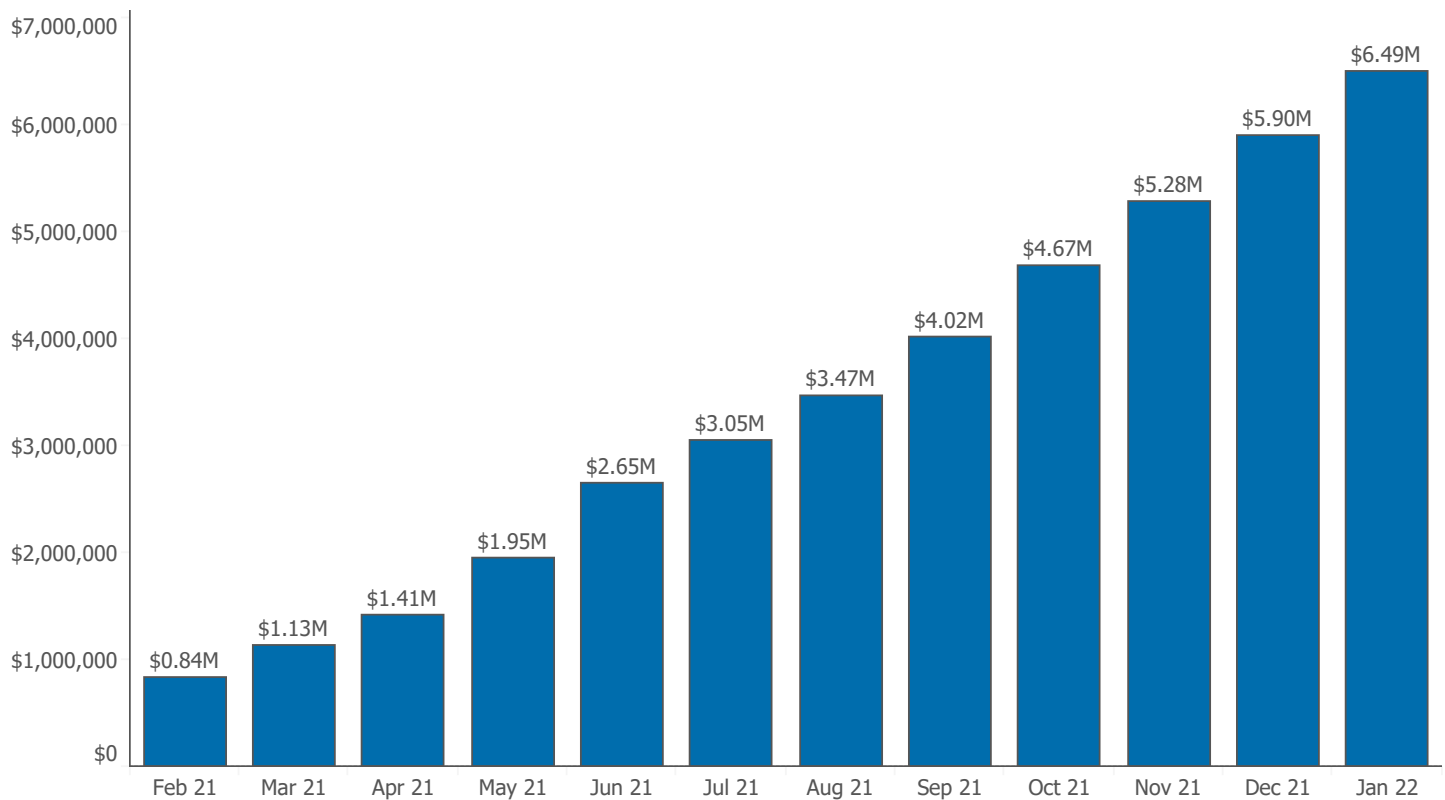
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | **PRIOR YEAR**



Rolling 12 Months Base Premium



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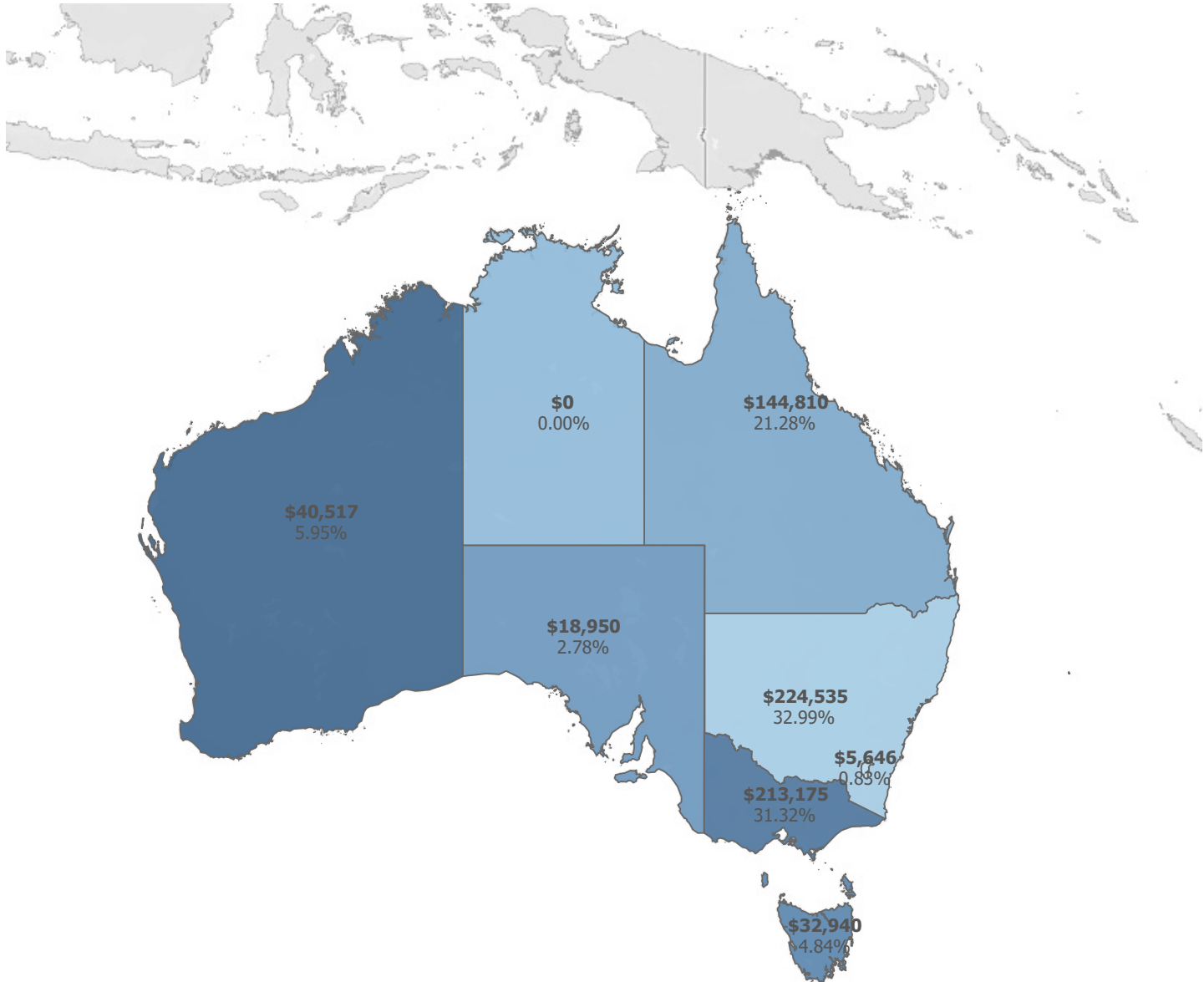
State Activity

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 01/01/2022

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$4,604	\$183,713	\$0	\$135,858	\$17,222	\$30,888	\$180,922	\$28,405	\$581,612
Renewals	\$1,042	\$40,822	\$0	\$8,952	\$1,728	\$2,053	\$32,253	\$12,112	\$98,960
Grand Total	\$5,646	\$224,535	\$0	\$144,810	\$18,950	\$32,940	\$213,175	\$40,517	\$680,573

Base Premium Breakdown by State for 01/01/2022



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

3,690

Declined Opportunities

1,337

Quoted Opportunities

2,257

Bound Opportunities

326

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
14	945	30	774	186	200	1,045	496

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	6	383	11	292	56	63	344	182

Decline Rate	42.86%	40.53%	36.67%	37.73%	30.11%	31.50%	32.92%	36.69%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	8	542	17	458	120	130	682	300

Quote Rate	100.00%	96.44%	89.47%	95.02%	92.31%	94.89%	97.29%	95.54%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	3	86	0	83	12	20	100	22

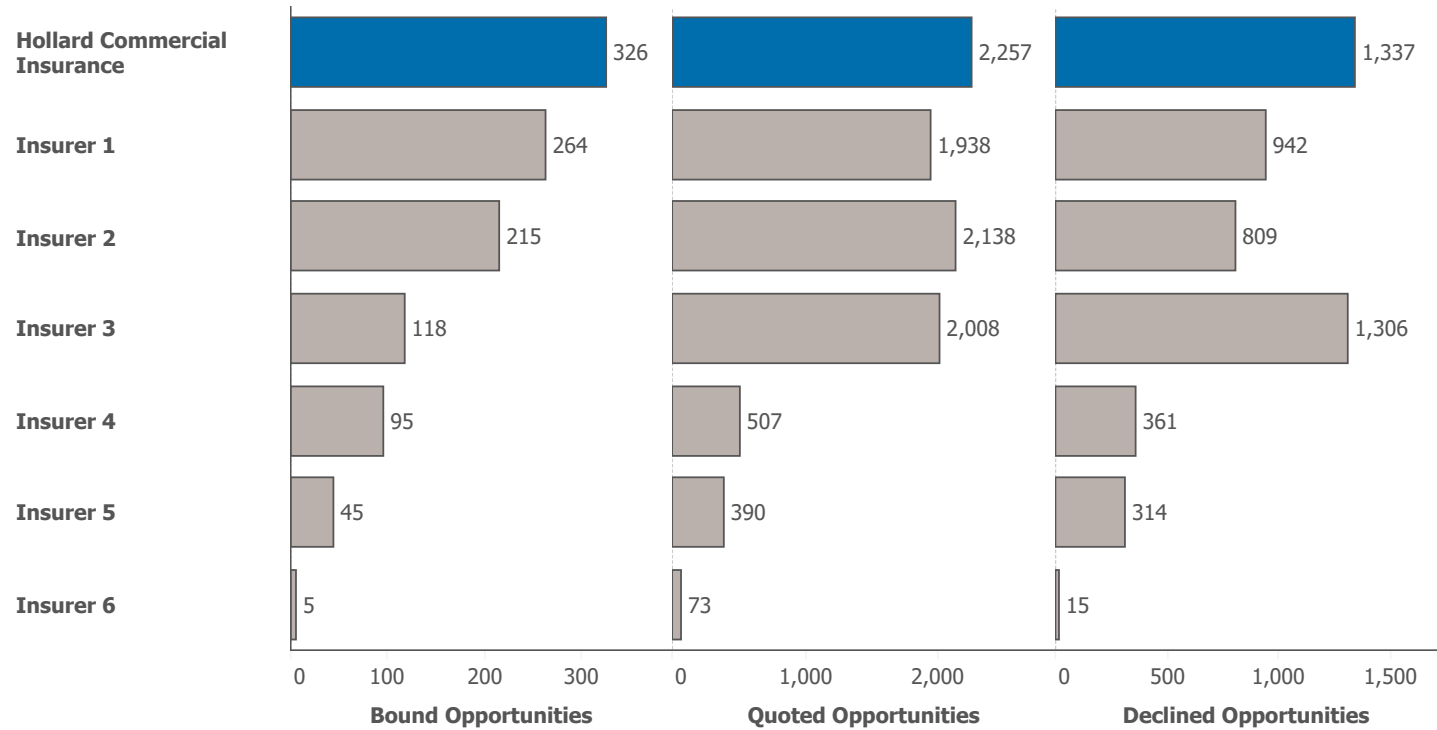
Strike Rate	37.50%	15.87%	0.00%	18.12%	10.00%	15.38%	14.66%	7.33%
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New Business Opportunities - Insurer Comparison

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.

Declined Opportunities are based on the final state of the business. If an insurer returns a request for more information, that is captured as a 'referral' and is not a decline in the final state of business.

Opportunity Comparison by Insurer



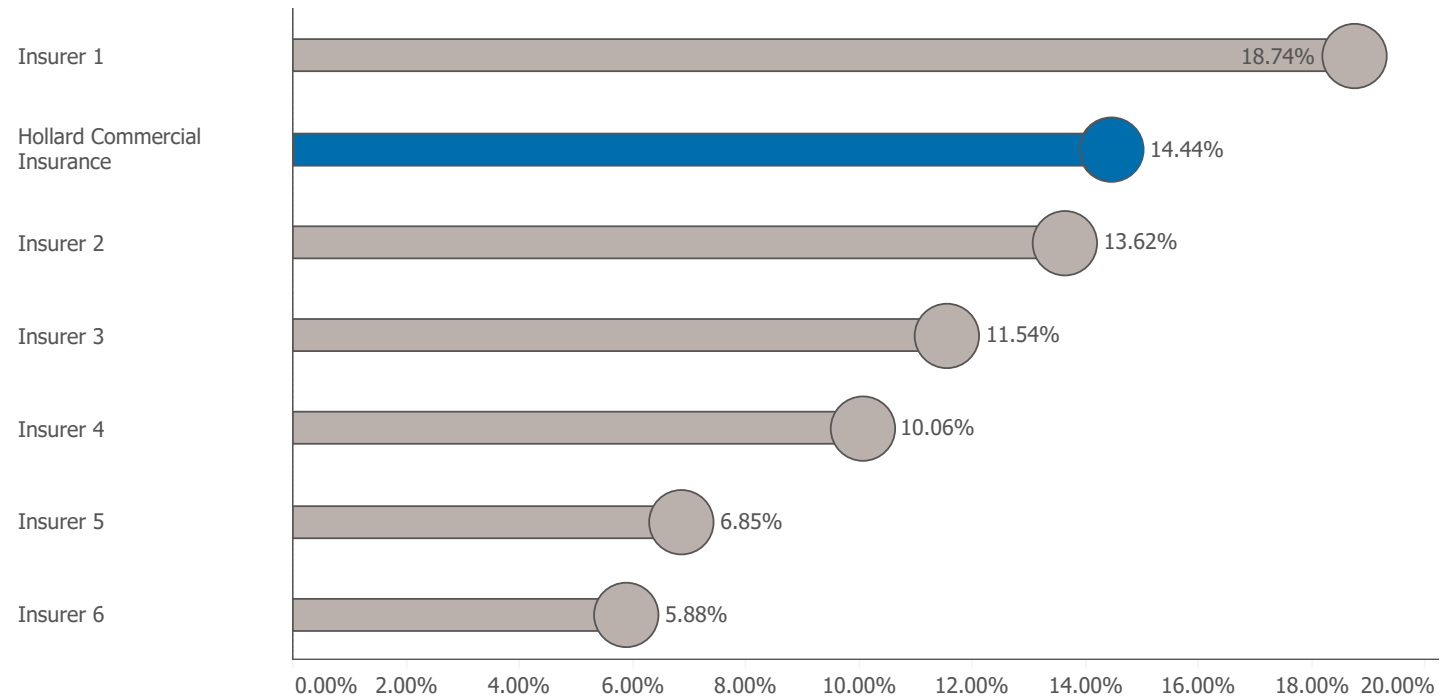
Opportunity Comparison by Insurer

	Hollard Commercial ..	Insurer 1	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6
Total Opportunities	3,690	3,753	3,445	3,671	1,253	1,085	121
Declined Opportunities	1,337	942	809	1,306	361	314	15
Decline Rate	36.23%	25.10%	23.48%	35.58%	28.81%	28.94%	12.40%
Quoted Opportunities	2,257	1,938	2,138	2,008	507	390	73
Bound Opportunities	326	264	215	118	95	45	5
Strike Rate	14.44%	13.62%	10.06%	5.88%	18.74%	11.54%	6.85%

Strike Rate

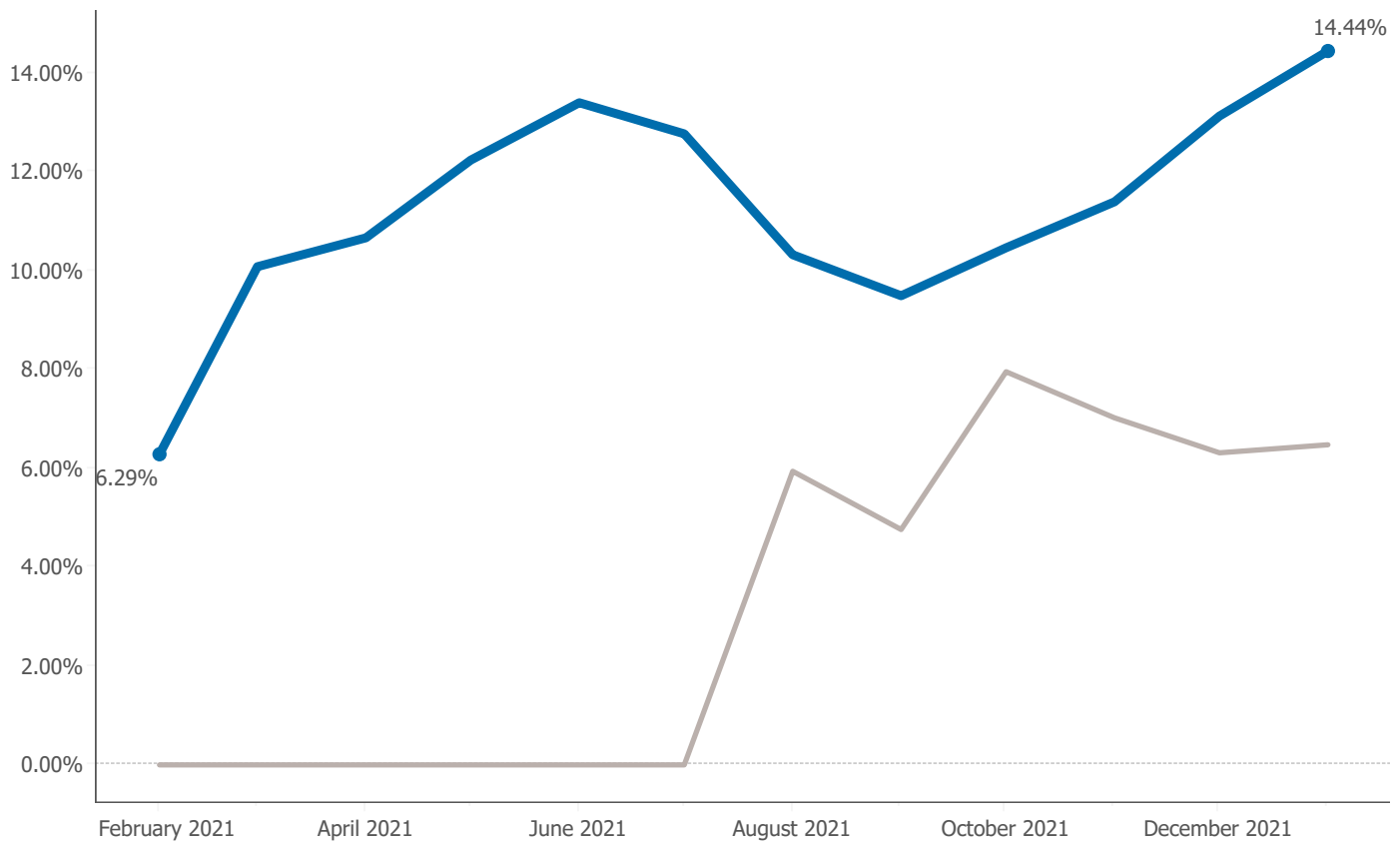
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/01/2022



Strike Rate by Month

CURRENT YEAR | PRIOR YEAR



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

59

Declined Opportunities

1

Quoted Opportunities

58

Bound Opportunities

36

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
1	15	0	16	0	3	19	5

Declined Opportunities

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

Decline Rate	0.00%	6.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	1	14	0	16	0	3	19	5

Quote Rate	100.00%	100.00%	0.00%	100.00%	0.00%	100.00%	100.00%	100.00%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	1	11	0	10	0	0	12	2

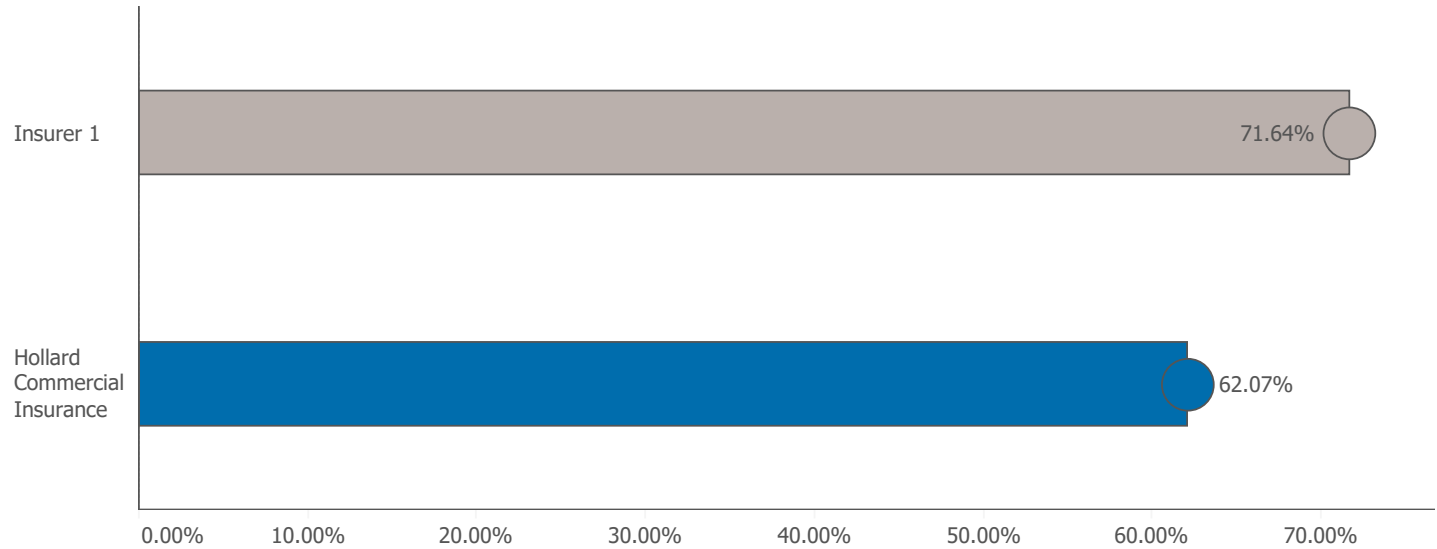
Retention Rate	100.00%	78.57%	0.00%	62.50%	0.00%	0.00%	63.16%	40.00%
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Renewal Retention

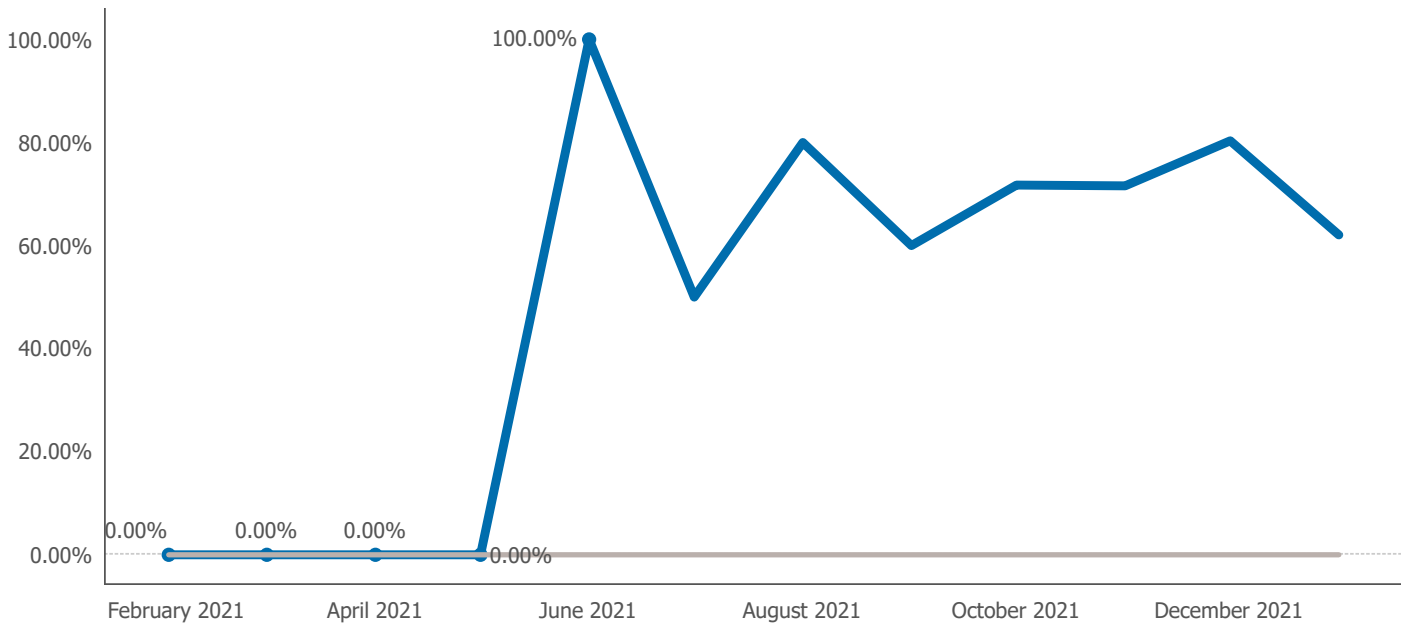
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/01/2022

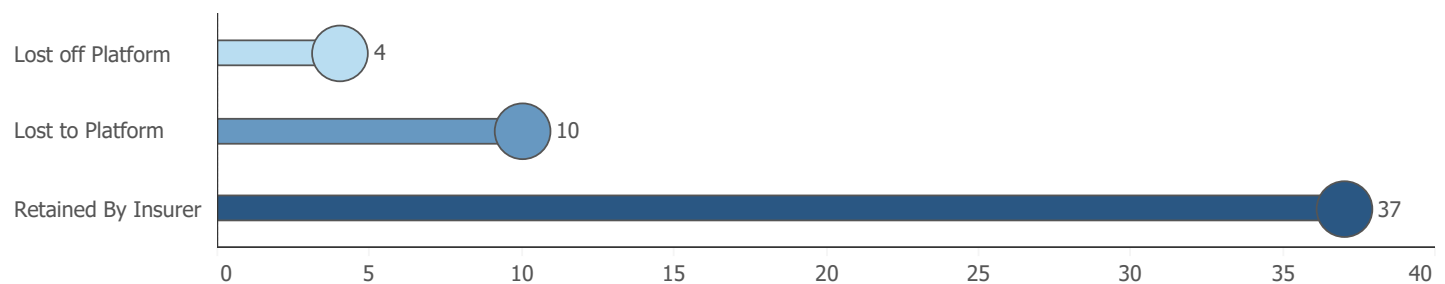


Renewal Retention by Month

CURRENT YEAR | **PRIOR YEAR**



Renewal Retention Breakdown

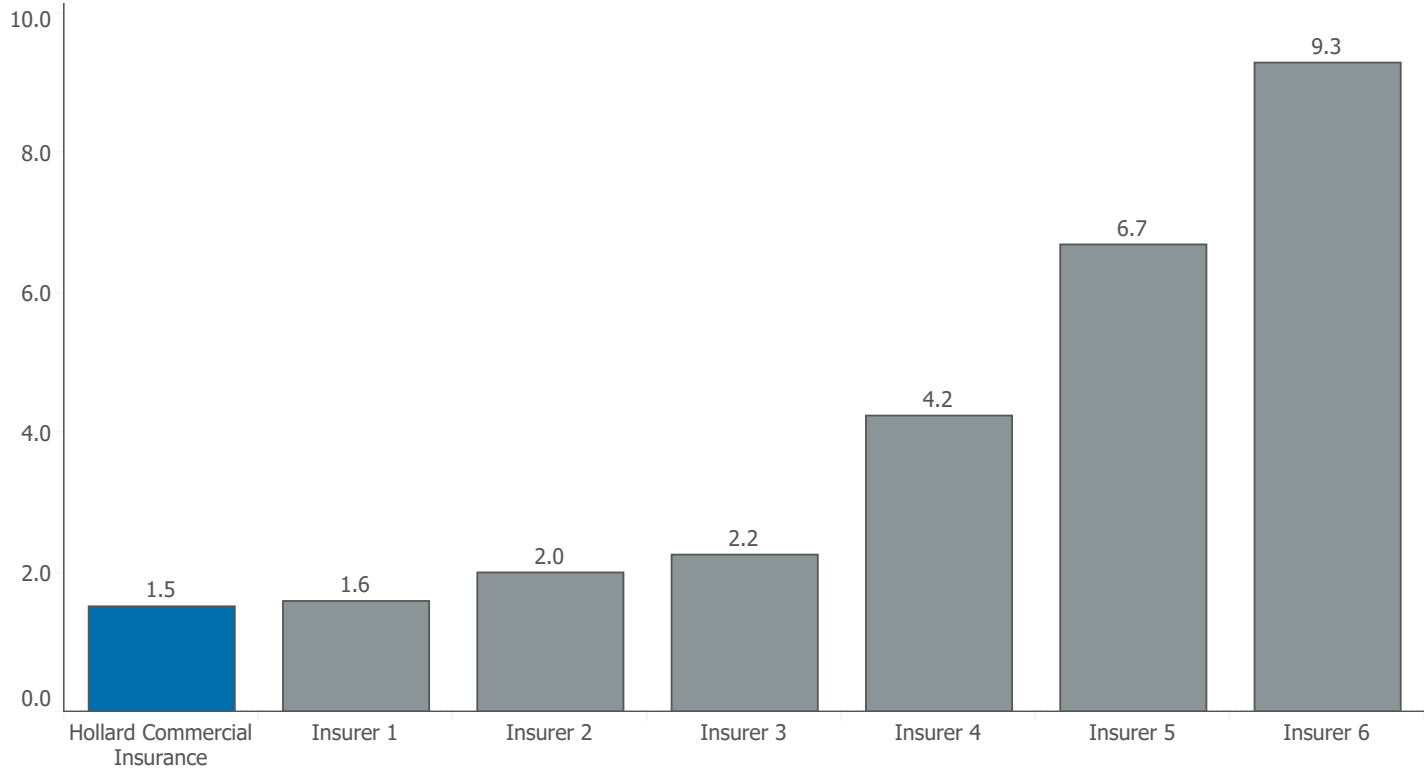


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Response Times

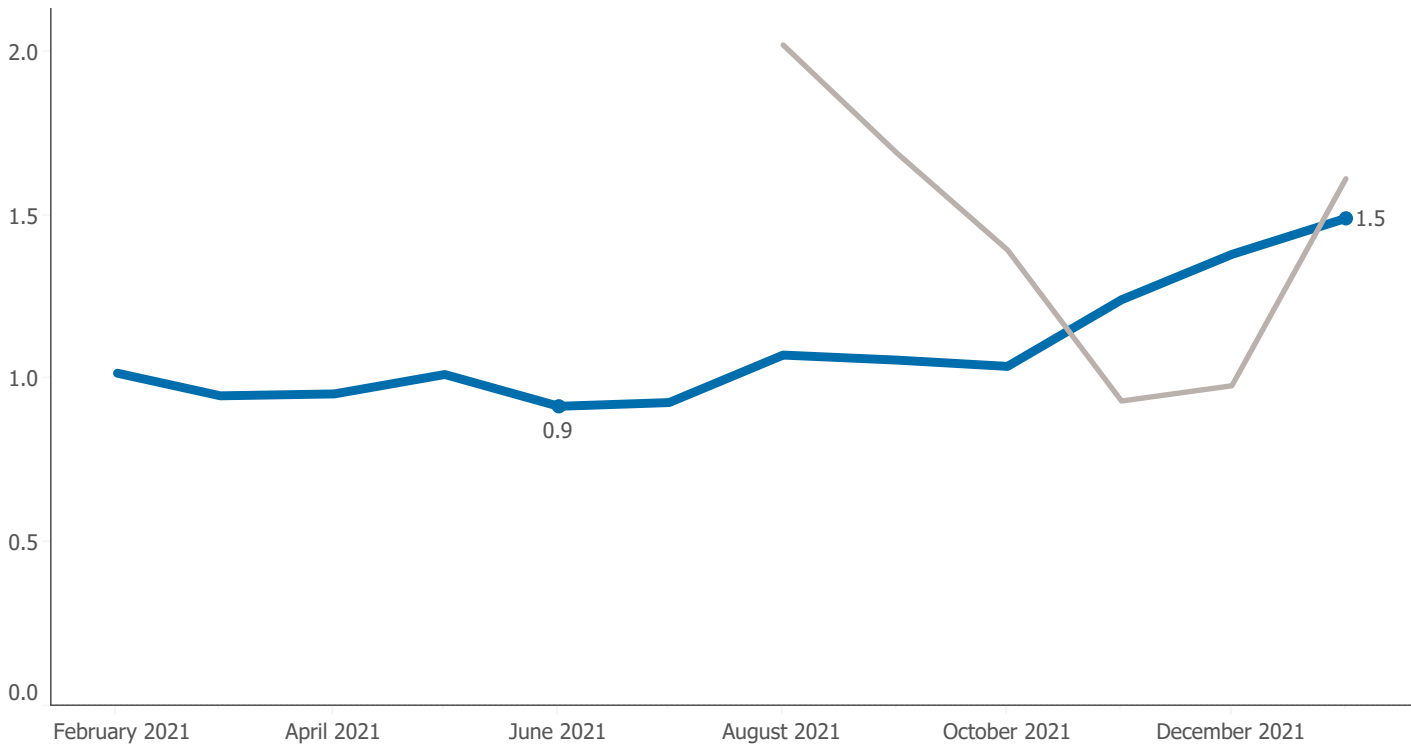
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at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

Hollard Commercial Insurance's Top 20 Presented Occupations

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Road Freight Transport Service - No Storage	184	1	0
Electrician	161	128	37
Earthmoving	146	77	13
Plumber	146	101	17
Carpenter	92	58	8
House Construction/Alteration Owner Builder	74	46	3
House Construction	69	47	13
Motor Mechanics	59	35	2
Concreter	53	29	6
Residential Building Construction Noc	52	43	16
Business Administrative Services (General)	49	44	17
Real Estate Agency Service	49	41	5
Handyman / Property Maintenance	45	39	6
Electricians - Commercial	44	36	6
Gardening Service Noc	40	19	1
Delivery Service, Road (Ex. Courier)	36	3	0
Mobile Motor Mechanics	36	24	4
Furniture Removal Service (Road)	33	2	0
Landscape Construction	32	18	2
Courier Service	31	0	0

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Road Freight Transport Service - No Storage	262	202	88
Electrician	207	196	105
Earthmoving	191	169	70
Plumber	175	168	74
Carpenter	105	98	35
House Construction/Alteration Owner Builder	85	81	25
House Construction	77	74	31
Motor Mechanics	69	61	21
Residential Building Construction Noc	61	60	31
Real Estate Agency Service	60	56	25
Concreter	59	57	15
Electricians - Commercial	55	54	28
Handyman / Property Maintenance	54	53	23
Business Administrative Services (General)	50	48	24
Gardening Service Noc	50	49	22
Furniture Removal Service (Road)	43	35	10
Mobile Motor Mechanics	41	38	12
Delivery Service, Road (Ex. Courier)	39	20	7
Courier Service	33	15	2

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 Commercial Insurance's Top Brokerages by Presented Opportunities

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Community Broker Network	490	282	66
Resilium Insurance Broking Pty Ltd	247	140	43
Ausure Insurance Brokers	158	98	17
Insurance House Pty Ltd	103	70	4
McLardy McShane Partners Pty Ltd	91	64	17
Oracle Group (Australia) Pty Ltd	84	53	12
Insurance House Advance	74	58	14
Steadfast Taswide Insurance Brokers	73	43	6
PSC Connect Pty Ltd (QLD)	69	39	13
CBN	66	33	2
QIB Group	64	41	12
Aviso EIA Pty Ltd	63	34	6
United Insurance Group	56	31	7
PSC Connect Pty Ltd (VIC)	52	41	8
Centrewest Insurance Brokers Pty Ltd	45	29	3
PSC Connect Pty Ltd (NSW)	38	18	4
Pollard Insurance Brokers Pty Ltd	36	20	4
United Insurance - Winbeat site	34	24	4
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	30	25	3
McKillops Insurance Brokers Pty Ltd	30	22	1
Apollo Risk Services	29	20	3
Archer Insurance Corp	28	21	6
GSK Insurance Brokers	28	10	3
Phoenix Insurance Brokers Pty Ltd	28	15	2
Australian Broker Network	27	10	1
Garden State Insurance Brokers Pty Ltd	27	18	5
Consolidated Insurances Pty Ltd	26	15	4
Edgar Insurance Brokers	26	21	7
Joe Vella Insurance Brokers Pty Ltd	26	18	0
Surewise	26	21	5
Shortland Insurance Brokers Pty Ltd	25	20	8
PSC Connect Pty Ltd (SA)	24	13	0
Rainbow Coast Insurance Brokers	24	19	0
Sear and Associates Insurance Brokers Pty Ltd	23	14	3
Steadfast IRS Pty Ltd	23	12	4
Westlawn Insurance Brokers Pty Ltd	23	11	1
CN Botting & Associates Pty Ltd	22	19	3
Integra Insurance Brokers	22	9	0
RSM Insurance Brokers	22	16	2
Alan Wilson Insurance Brokers	18	10	3

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