



Steadfast Client
Trading Platform

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Business Pack

July 2021

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

\$5,055,652

Fiscal Year to Date Base Premium

\$5,055,652

Rolling 12 Base Premium

\$53,095,196

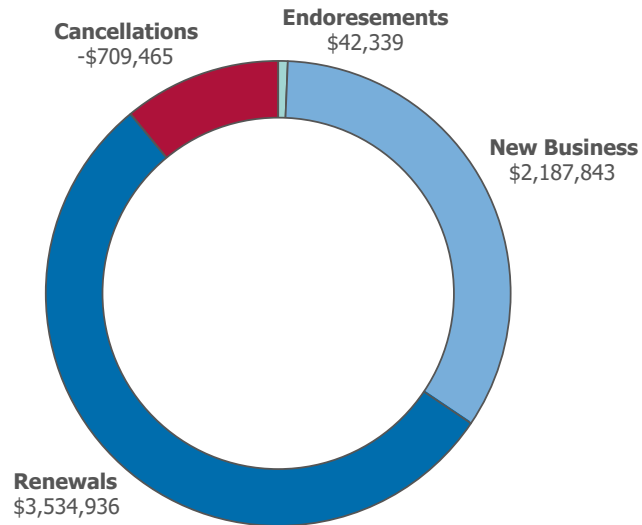
Hollard Commercial Insurance - Average Base Premium

\$1,314

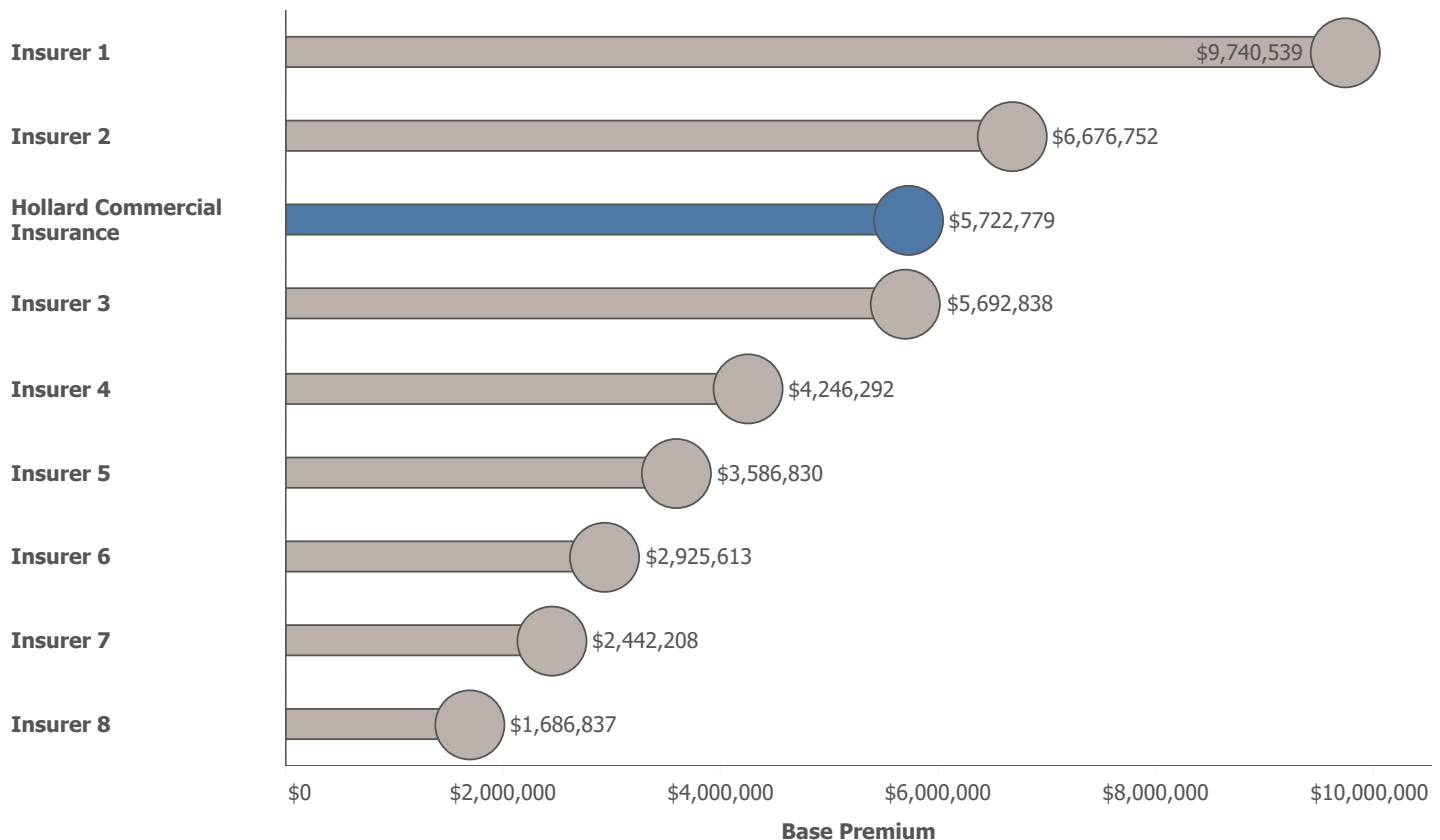
All Insurers - Average Base Premium

\$1,915

Transaction Type Breakdown



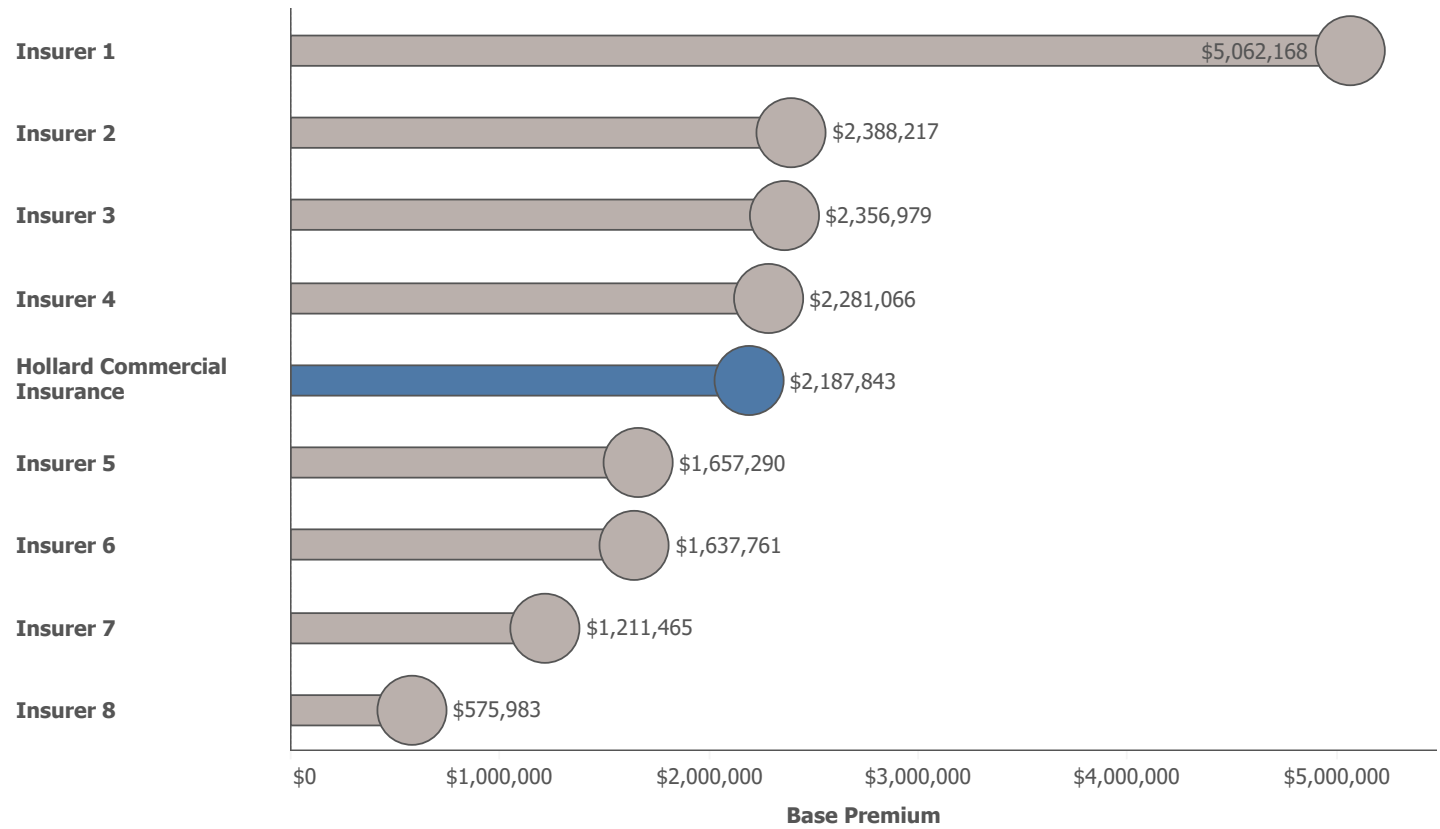
Overall Insurer Comparison



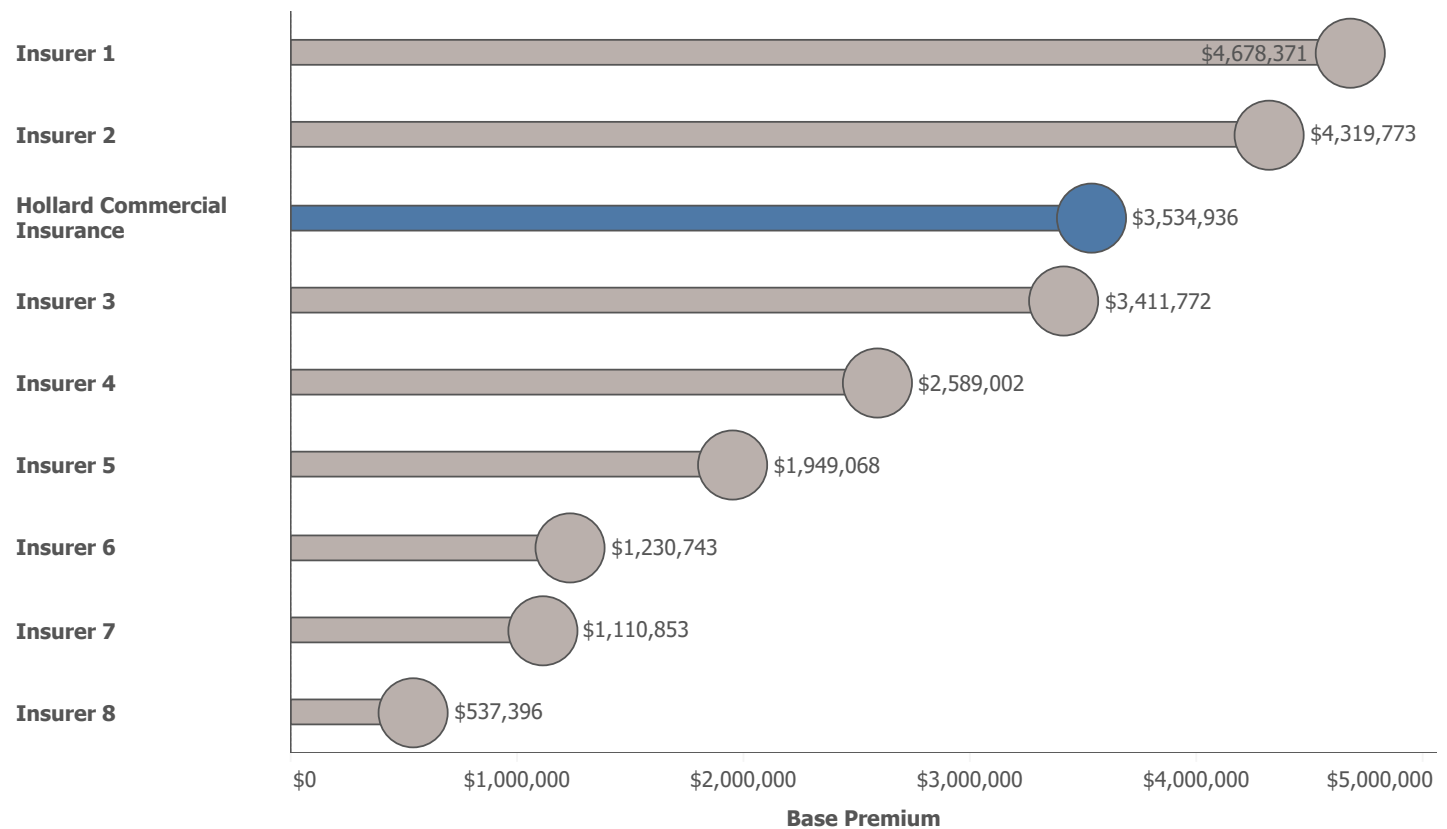
Strictly Commercial-in-Confidence

Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison



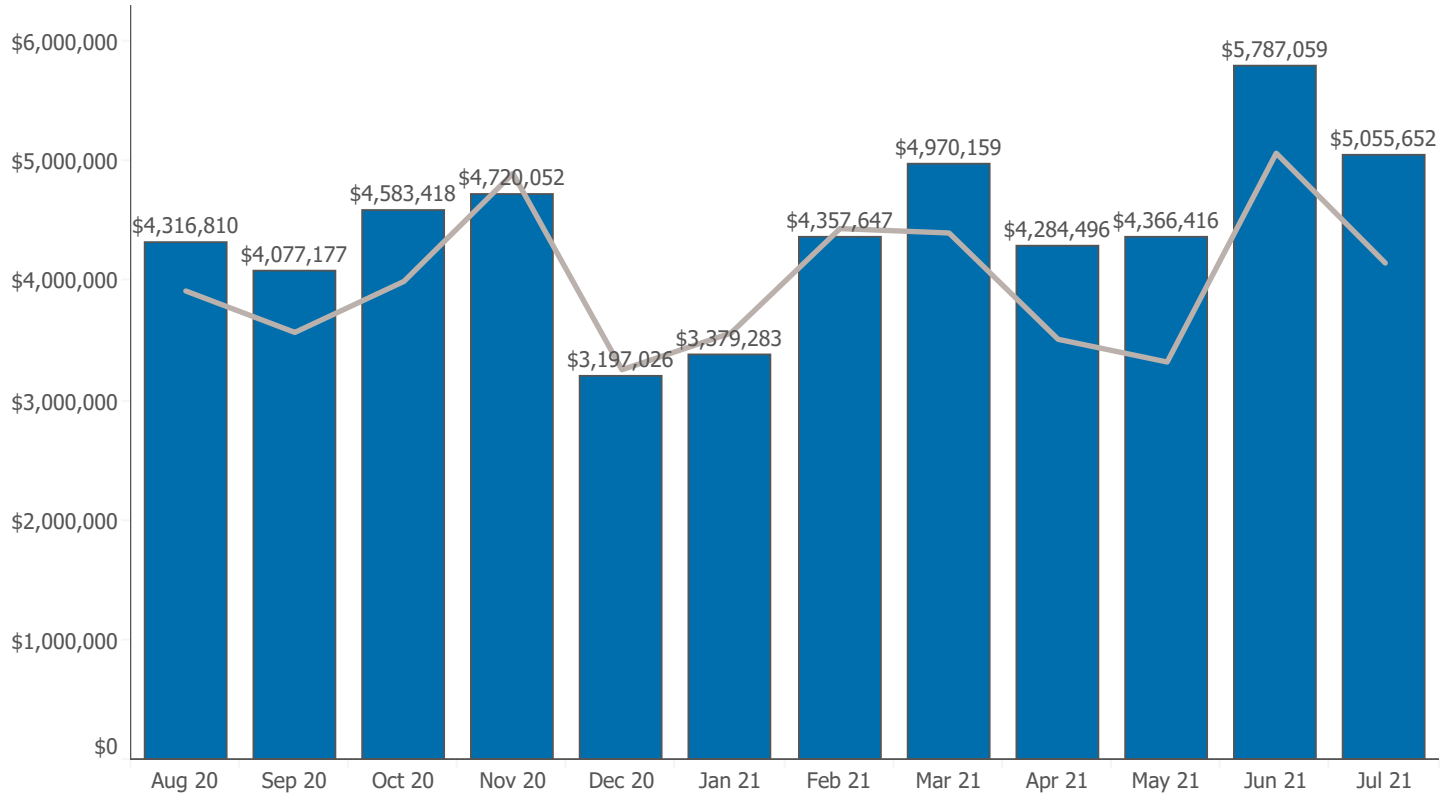
Strictly Commercial-in-Confidence

Base Premium

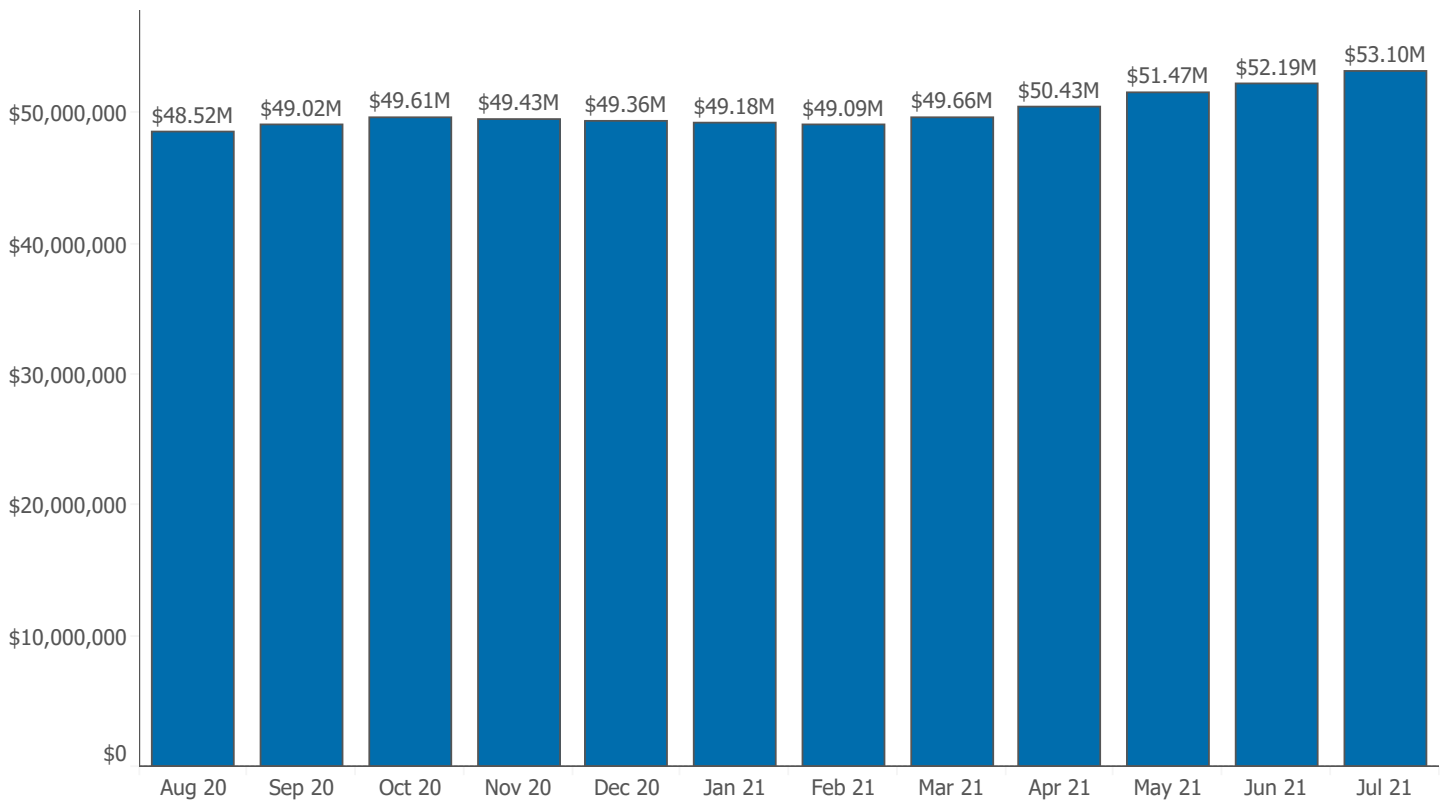
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | PRIOR YEAR



Rolling 12 Months Base Premium



Strictly Commercial-in-Confidence

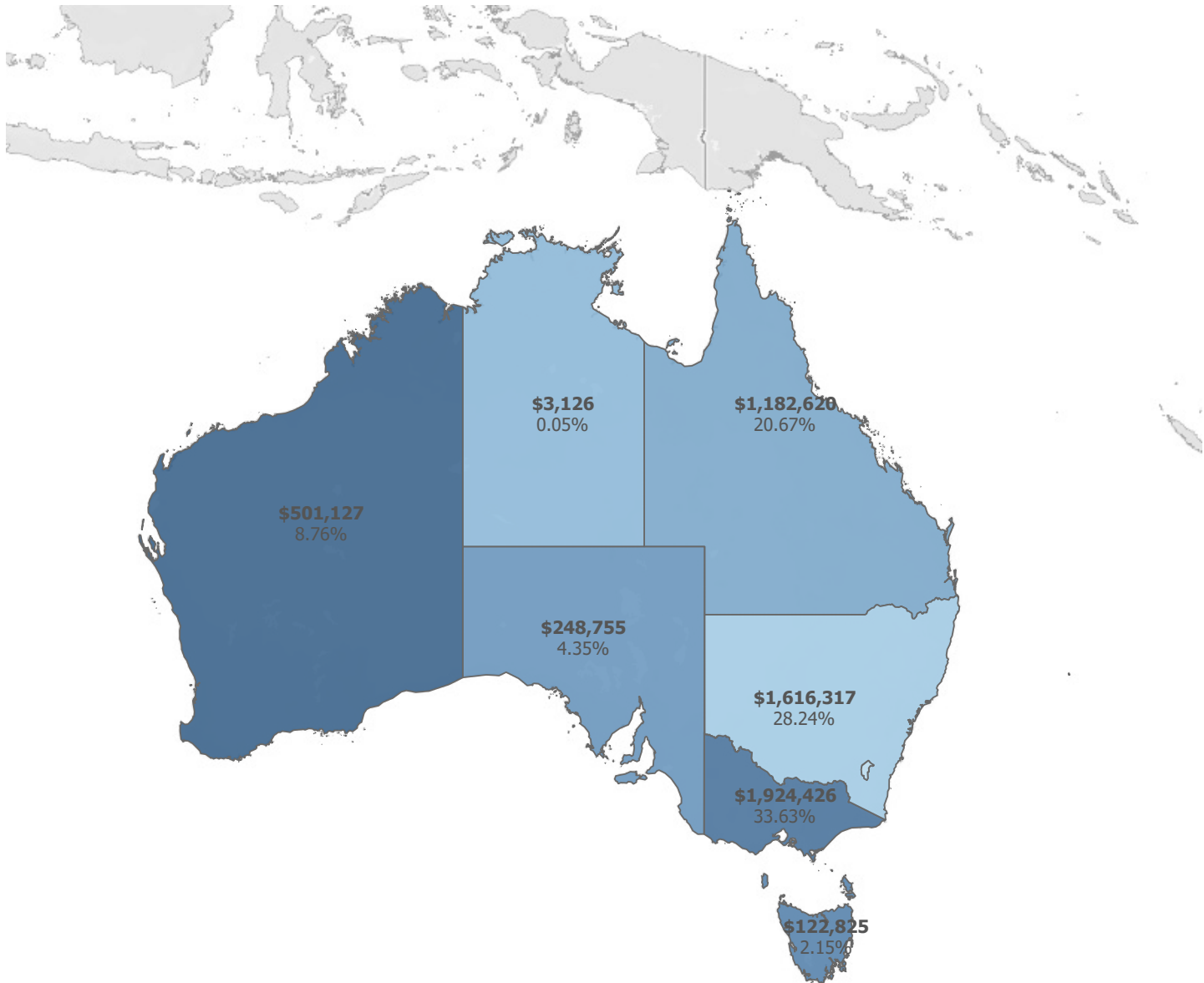
State Activity

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 01/07/2021

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$65,818	\$631,638	\$1,624	\$438,946	\$126,156	\$57,782	\$636,497	\$229,383	\$2,187,843
Renewals	\$57,764	\$984,679	\$1,502	\$743,674	\$122,599	\$65,043	\$1,287,930	\$271,744	\$3,534,936
Grand Total	\$123,582	\$1,616,317	\$3,126	\$1,182,620	\$248,755	\$122,825	\$1,924,426	\$501,127	\$5,722,779

Base Premium Breakdown by State for 01/07/2021



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

32,730

Declined Opportunities

12,458

Quoted Opportunities

18,474

Bound Opportunities

2,024

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
364	9,421	135	6,943	1,442	1,222	9,469	3,734

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	119	3,384	69	3,192	537	560	3,280	1,317

Decline Rate	32.69%	35.92%	51.11%	45.97%	37.24%	45.83%	34.64%	35.27%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	233	5,482	55	3,472	818	573	5,632	2,209

Quote Rate	95.10%	90.81%	83.33%	92.56%	90.39%	86.56%	91.00%	91.39%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	52	603	3	427	101	42	556	240

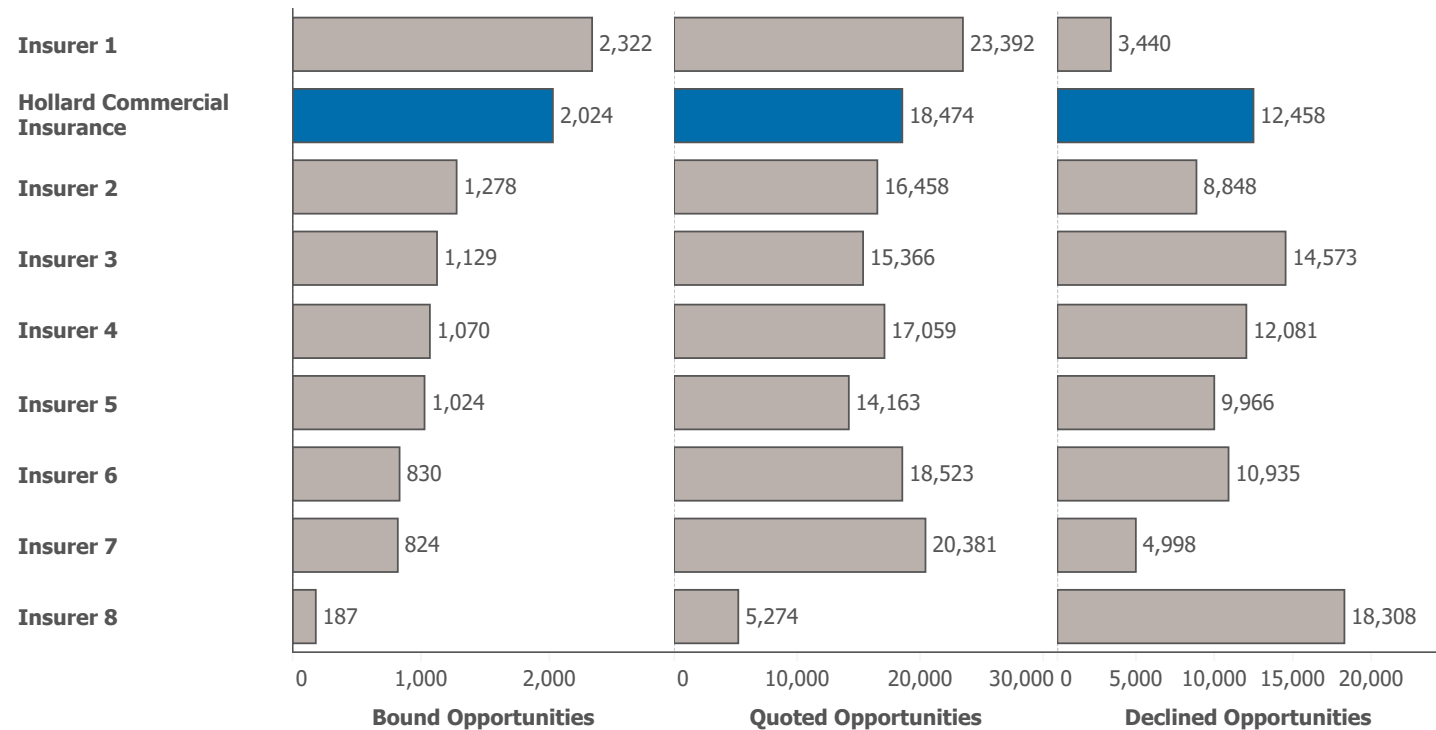
Strike Rate	22.32%	11.00%	5.45%	12.30%	12.35%	7.33%	9.87%	10.86%
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New Business Opportunities - Insurer Comparison

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



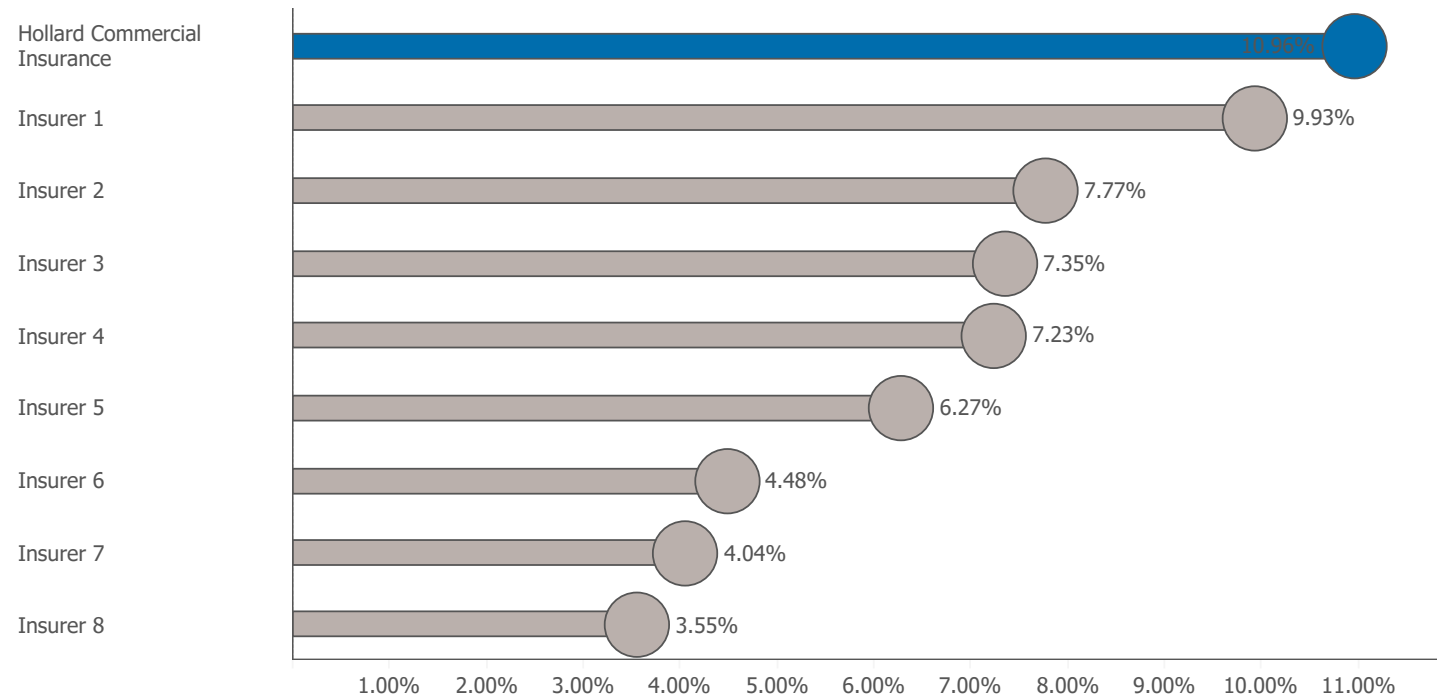
Opportunity Comparison by Insurer

	Insurer 1	Hollard Commercial..	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6	Insurer 7	Insurer 8
Total Opportunities	33,785	32,730	34,103	34,116	33,185	33,190	33,360	34,346	33,935
Declined Opportunities	3,440	12,458	8,848	14,573	12,081	9,966	10,935	4,998	18,308
Decline Rate	10.18%	38.06%	25.94%	42.72%	36.41%	30.03%	32.78%	14.55%	53.95%
Quoted Opportunities	23,392	18,474	16,458	15,366	17,059	14,163	18,523	20,381	5,274
Bound Opportunities	2,322	2,024	1,278	1,129	1,070	1,024	830	824	187
Strike Rate	9.93%	10.96%	7.77%	7.35%	6.27%	7.23%	4.48%	4.04%	3.55%

Strike Rate

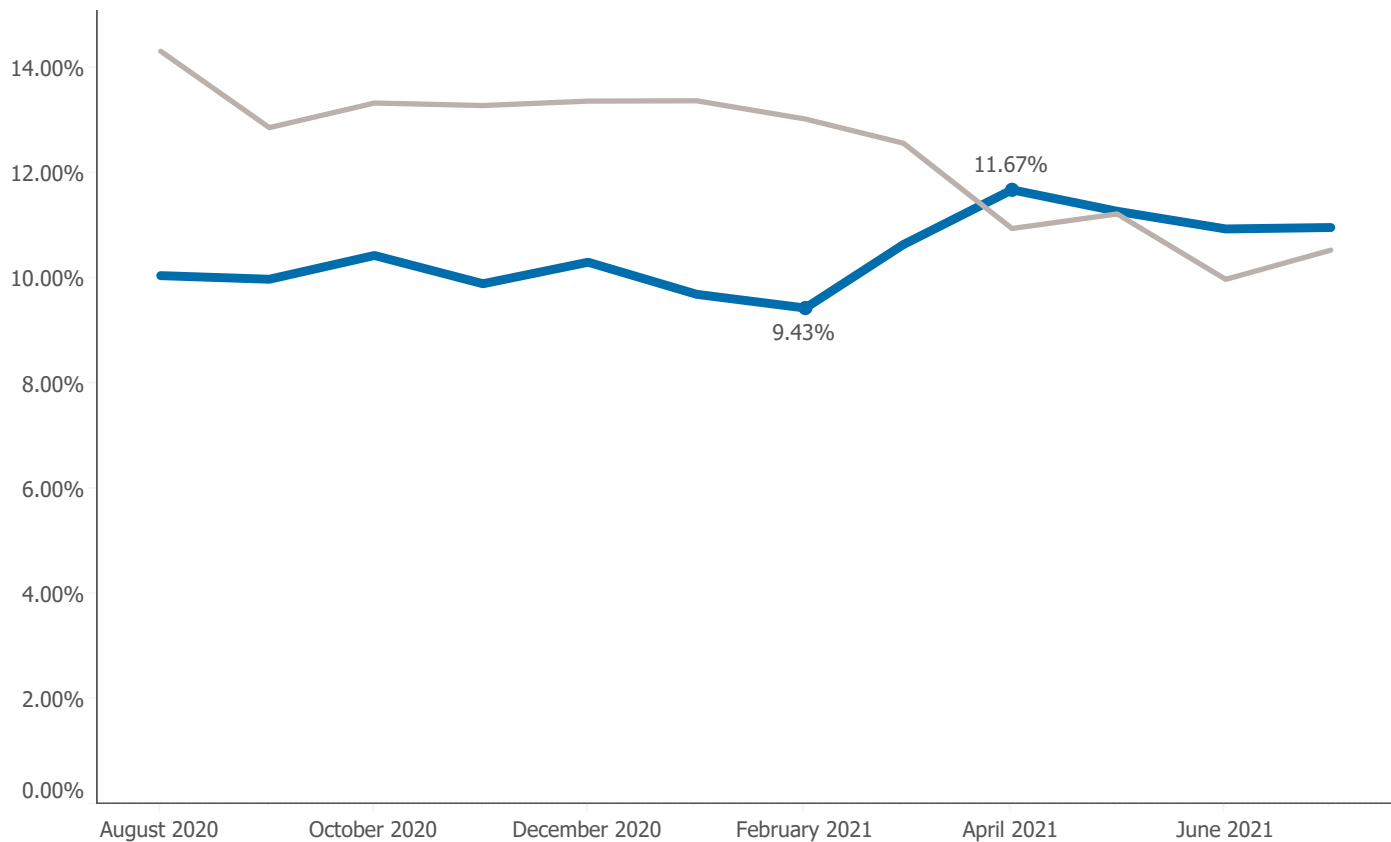
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/07/2021



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

3,177

Declined Opportunities

31

Quoted Opportunities

3,105

Bound Opportunities

2,529

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
47	923	3	659	133	77	993	342

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	1	10	0	9	1	0	8	2

Decline Rate	2.13%	1.08%	0.00%	1.37%	0.75%	0.00%	0.81%	0.58%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	45	904	3	644	131	73	972	333

Quote Rate	97.83%	99.01%	100.00%	99.08%	99.24%	94.81%	98.68%	97.94%
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Bound Opportunities

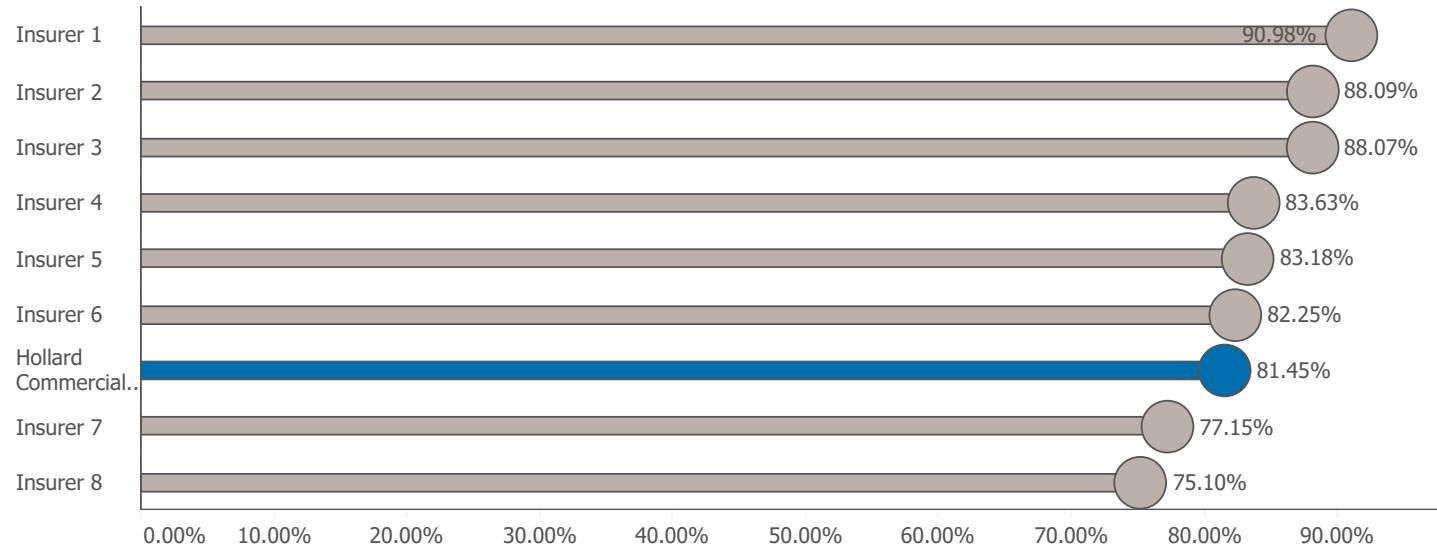
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	37	726	2	546	111	68	777	262

Retention Rate	82.22%	80.31%	66.67%	84.78%	84.73%	93.15%	79.94%	78.68%
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Renewal Retention

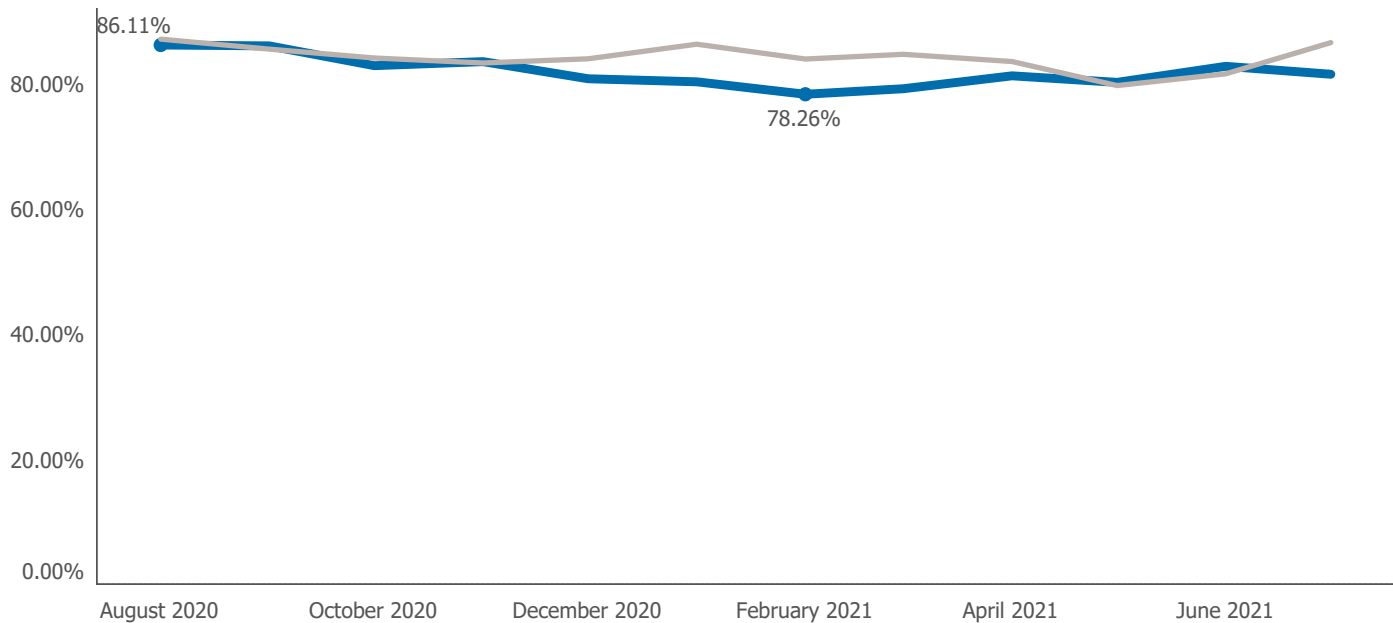
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/07/2021

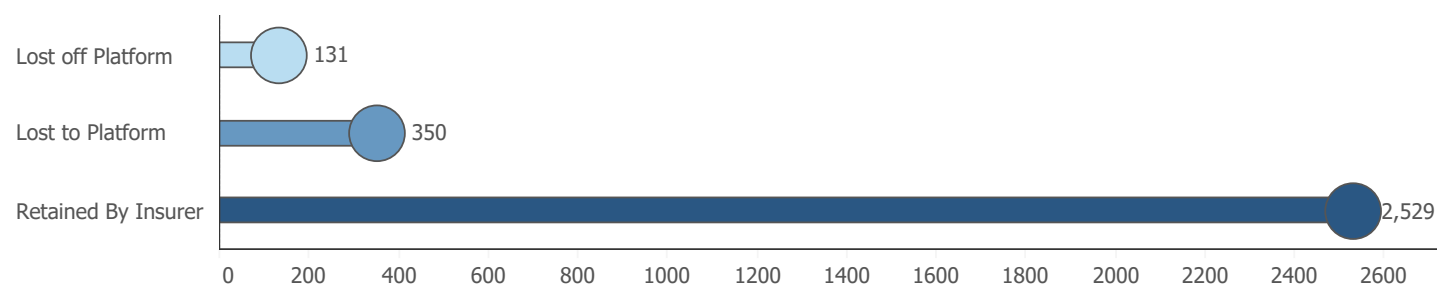


Renewal Retention by Month

CURRENT YEAR | PRIOR YEAR



Renewal Retention Breakdown

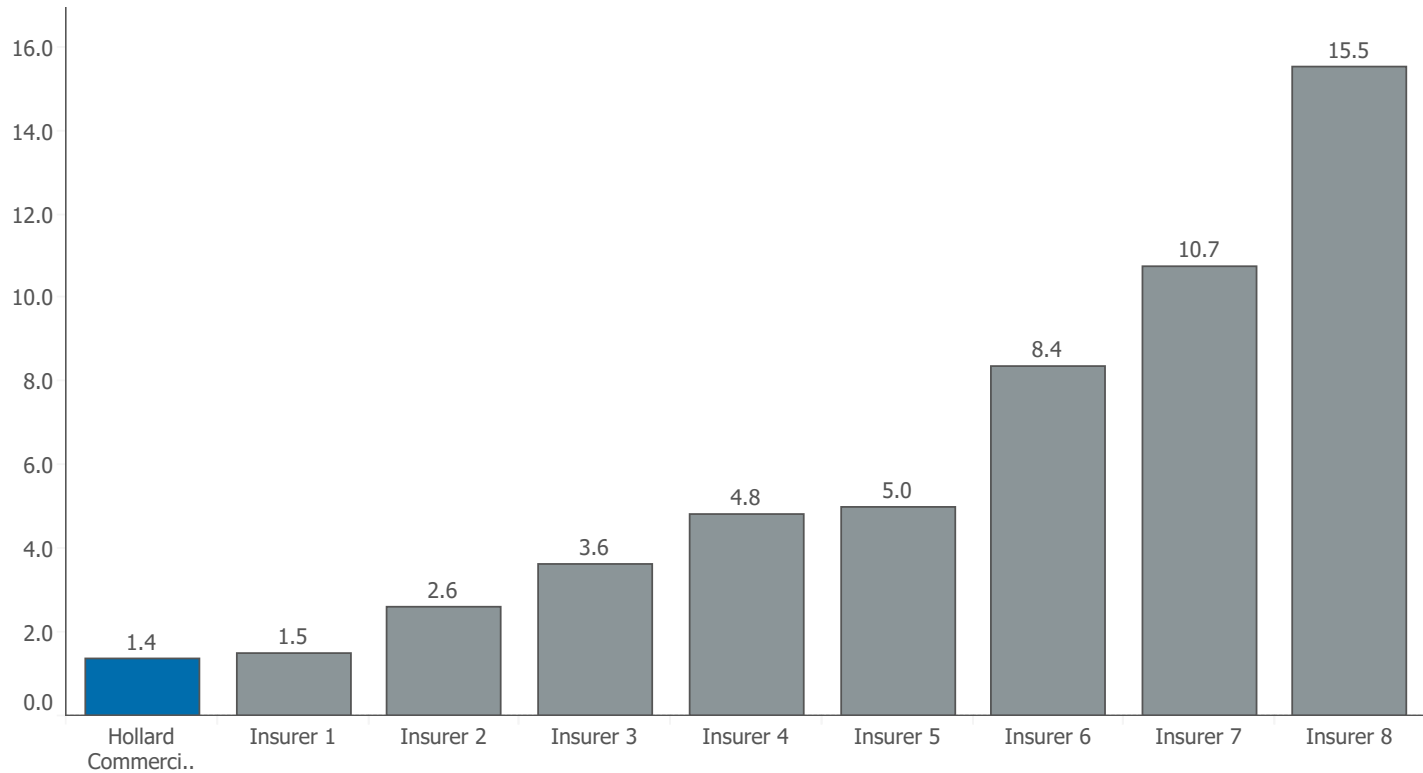


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Response Times

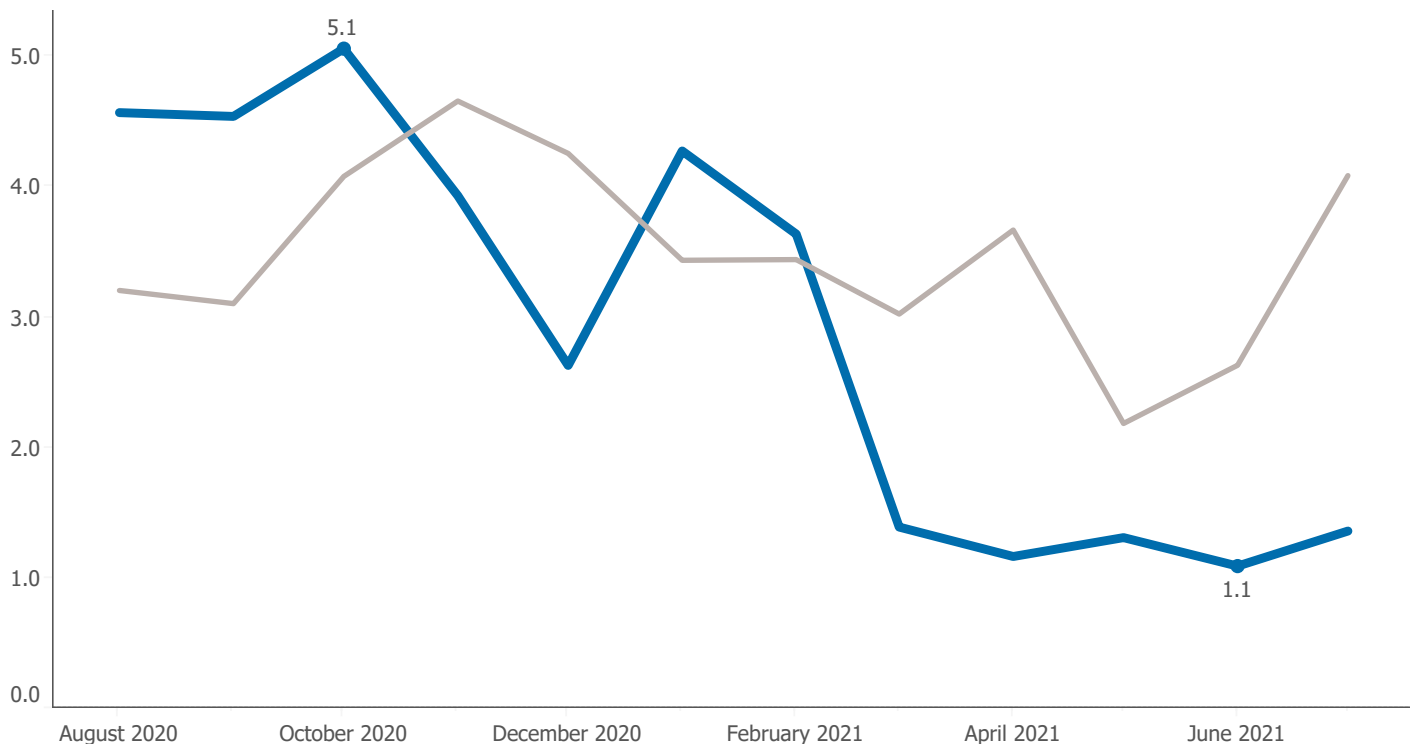
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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
Property Owner - Retail (Not arcades/Malls)	2,805	1,871	180
Property Owner - Factory/Industrial	1,828	1,057	143
Plumber	719	449	134
Electrician	666	435	129
Carpenter	659	392	143
Handyman / Property Maintenance	592	263	50
Property Owner - Office (Single Storey)	577	429	45
Property Owner - Noc	547	271	34
Restaurant, Licensed, With Deep Frying	521	353	73
Property Owner - Office (Multi Storey)	471	300	68
Property Owner - Warehouse	461	248	41
Hairdressing Service	426	377	138
Road Freight Transport Service - No Storage	414	125	9
Earthmoving	327	65	5
Beauty Salon Operation	318	266	77
Real Estate Agency Service	316	276	69
Cleaning Service Noc	305	207	69
Cafe Operation, Not Licensed With Deep Frying	286	212	53
Motor Mechanics	255	190	11
Cafe Operation, Licensed With Deep Frying	254	174	45

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Property Owner - Retail (Not arcades/Malls)	3,732	3,526	2,121
Property Owner - Factory/Industrial	2,513	2,345	1,478
Plumber	930	899	495
Electrician	867	848	553
Property Owner - Office (Single Storey)	839	811	529
Carpenter	836	822	501
Handyman / Property Maintenance	742	738	459
Property Owner - Noc	718	646	334
Property Owner - Warehouse	647	592	368
Property Owner - Office (Multi Storey)	641	599	373
Hairdressing Service	639	625	451
Restaurant, Licensed, With Deep Frying	637	611	304
Road Freight Transport Service - No Storage	636	624	422
Earthmoving	454	444	273
Beauty Salon Operation	426	419	248
Real Estate Agency Service	404	399	246
Cleaning Service Noc	389	379	229
Cafe Operation, Not Licensed With Deep Frying	347	342	170
Motor Mechanics	331	316	130
Cafe Operation, Licensed With Deep Frying	320	306	158

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	2,835	1,796	460
Resilium Insurance Broking Pty Ltd	2,785	1,779	451
Ausure Insurance Brokers	2,331	1,505	356
United Insurance Group	1,507	1,005	254
CBN	1,203	771	228
McLardy McShane Partners Pty Ltd	591	375	103
Insurance House Pty Ltd	541	313	72
Insurance House Advance	533	313	55
Regional Insurance Brokers Pty Ltd	484	213	56
Steadfast Taswide Insurance Brokers	466	236	42
Oracle Group (Australia) Pty Ltd	437	256	63
PSC Connect Pty Ltd (VIC)	422	273	49
Aviso EIA Pty Ltd	411	227	64
PSC Connect Pty Ltd (QLD)	371	203	45
Elliott Insurance Brokers	357	251	90
Consolidated Insurances Pty Ltd	325	154	36
PSC Connect Pty Ltd (NSW)	325	185	40
Pollard Insurance Brokers Pty Ltd	313	192	39
Centrewest Insurance Brokers Pty Ltd	305	184	29
United Insurance - Winbeat site	304	187	54
Brookvale Insurance Brokers	287	189	51
Steadfast IRS Pty Ltd	267	139	23
Apollo Risk Services	261	160	35
Macey Insurance Brokers Pty Ltd	244	149	13
Consolidated Insurance Agencies Pty Ltd	242	166	43
Steadfast Eastern Insurance Brokers	237	158	37
Dunk Insurance	224	137	35
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	217	142	17
Coverforce Insurance Broking Pty Ltd (ARs)	200	140	28
BJS Insurance Brokers Pty Ltd	198	117	22
AIS Insurance Brokers	191	111	17
Blackburn Insurance Brokers Pty Ltd	189	150	41
Tony Bemrose Insurance Brokers Pty Ltd	185	141	38
Phoenix Insurance Brokers Pty Ltd	183	108	21
Alliance Insurance Broking Services Pty Ltd	181	105	32
Coverforce Insurance Broking Pty Ltd (NSW)	181	110	20
The Insurance Centre Pty Ltd	181	104	45
Reliance Franchise Partners	175	114	36
PSC Insurance Brokers (Eastern)	172	121	19
Midland Insurance Brokers Australia Pty Ltd	170	98	4

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