

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Commercial Motor

August 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

\$442,756

Fiscal Year to Date Base Premium

\$851,250

Rolling 12 Base Premium

\$3,471,816

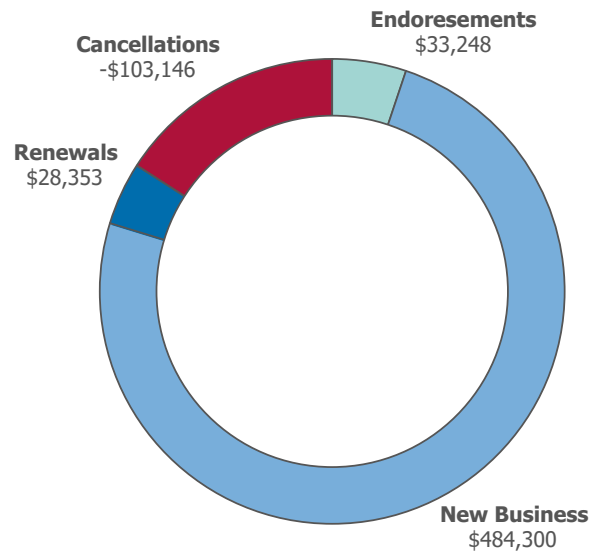
Hollard Commercial Insurance - Average Base Premium

\$2,229

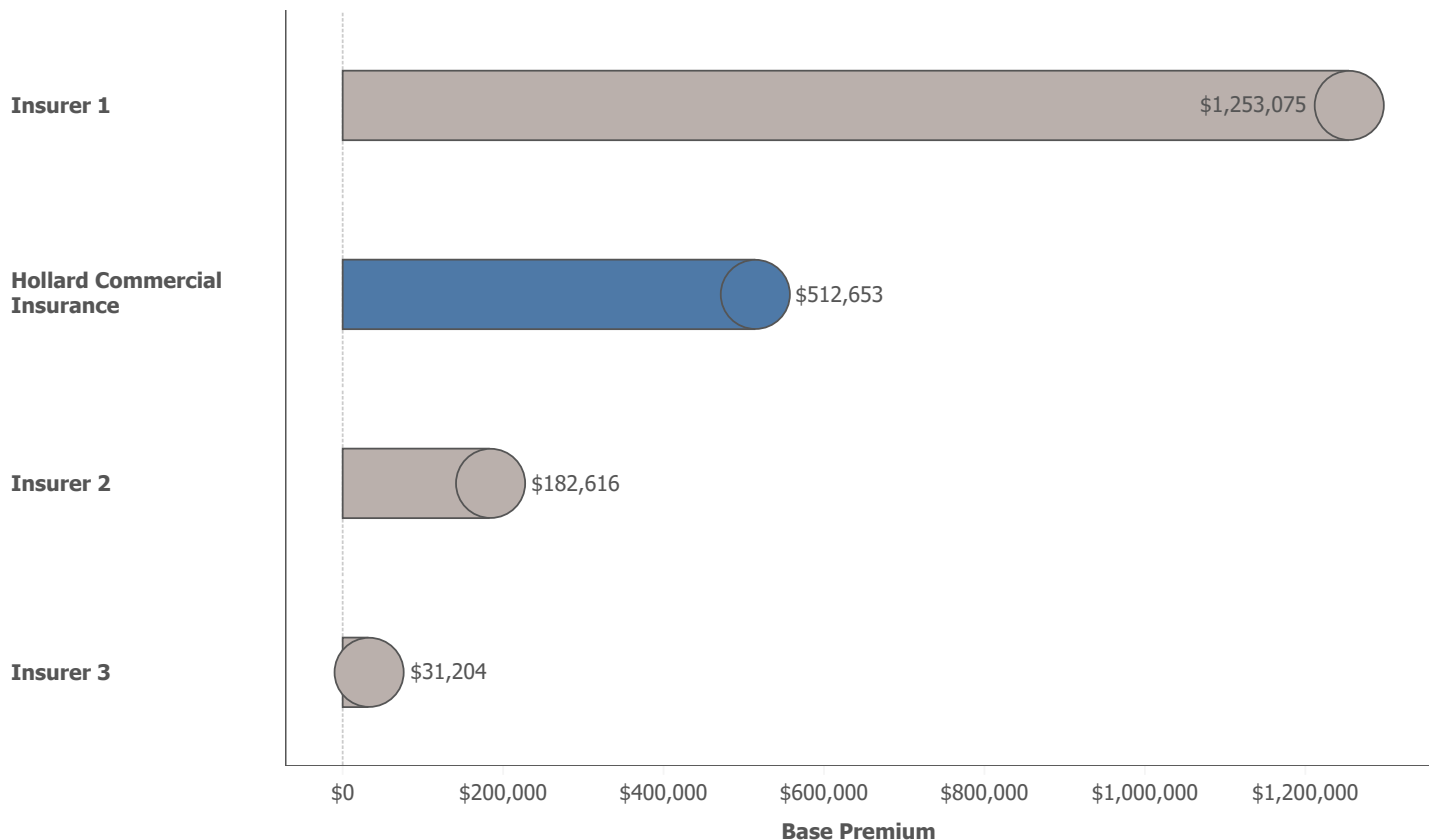
All Insurers - Average Base Premium

\$2,629

Transaction Type Breakdown



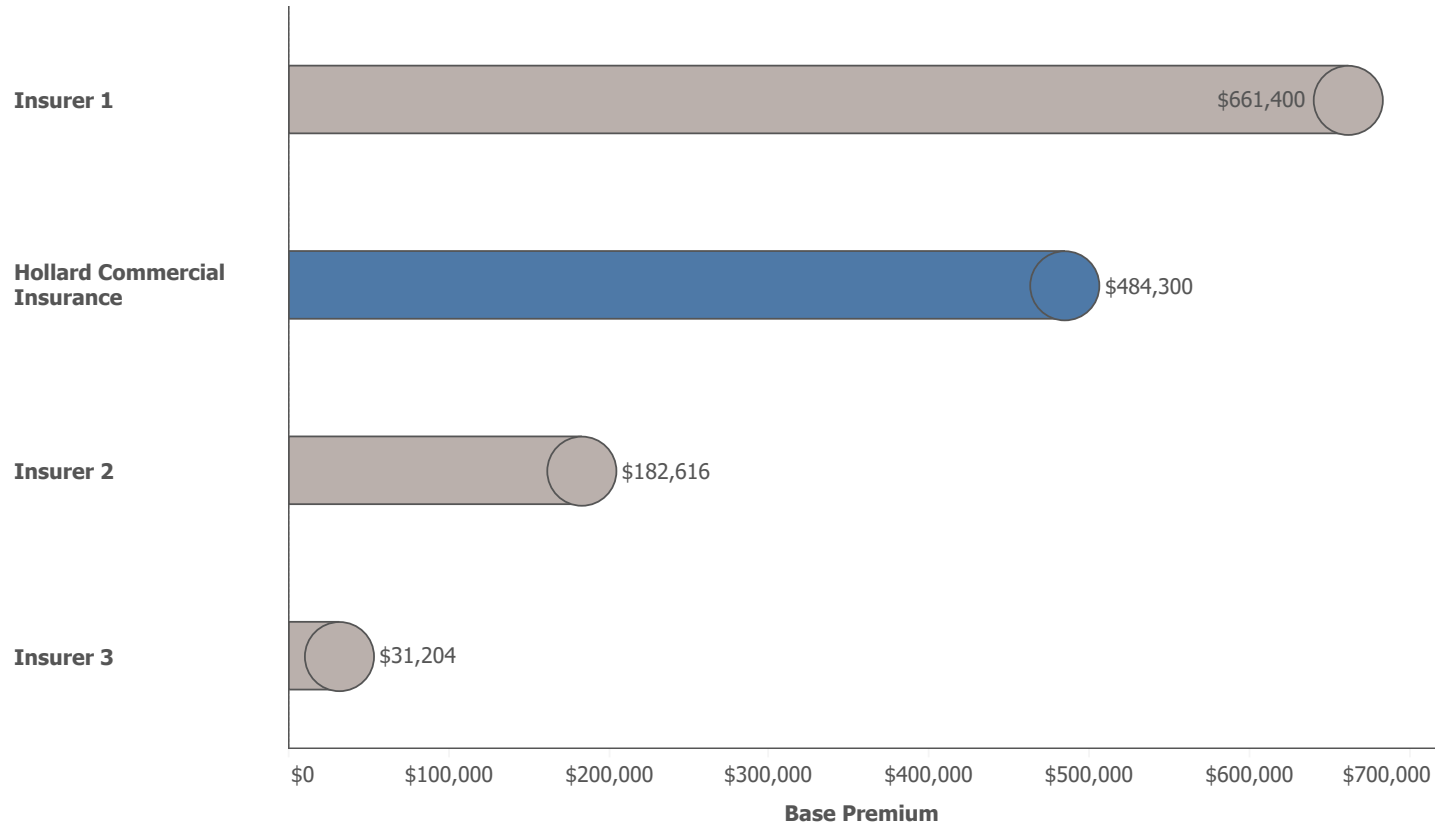
Overall Insurer Comparison



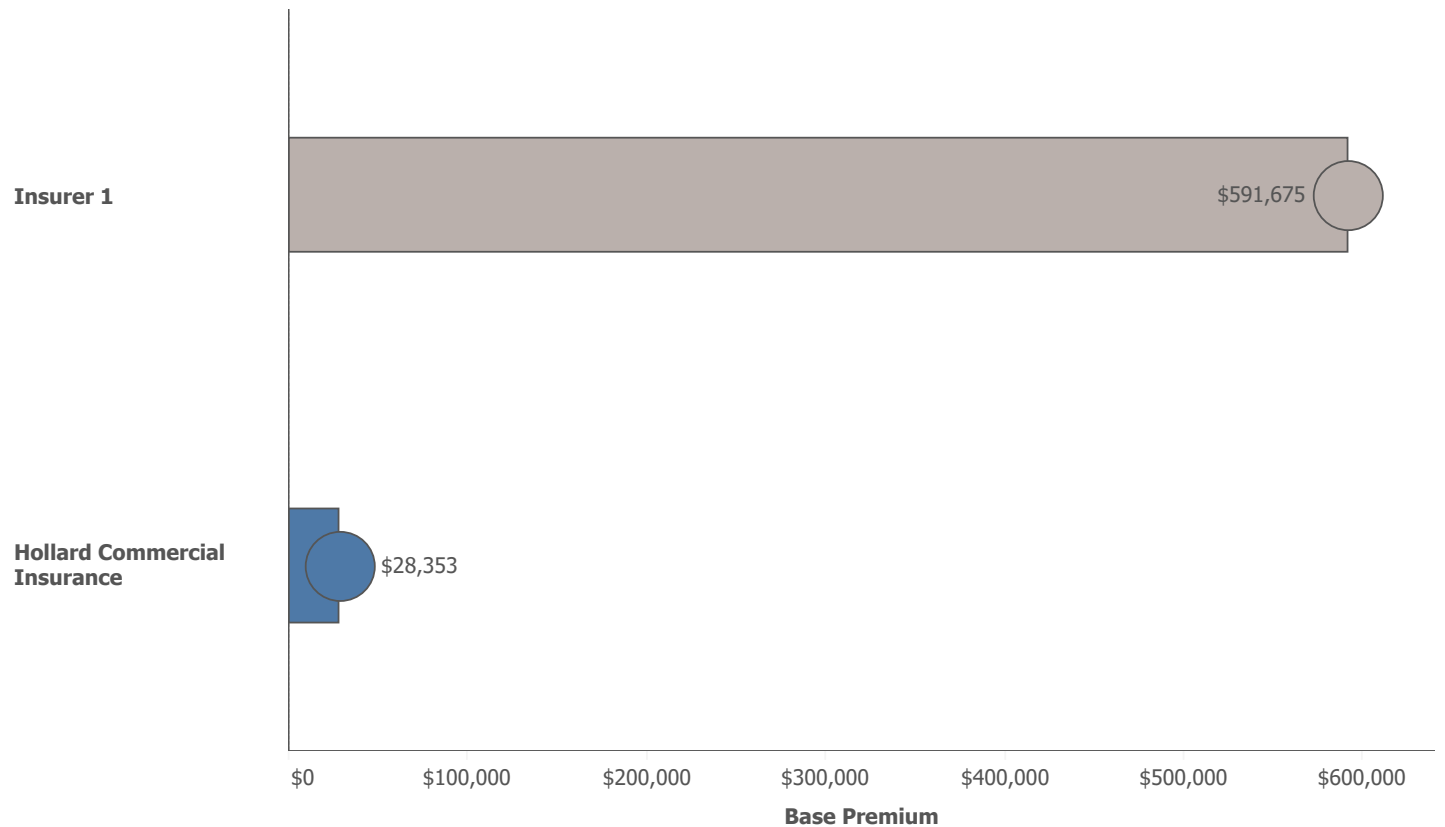
Strictly Commercial-in-Confidence

Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison

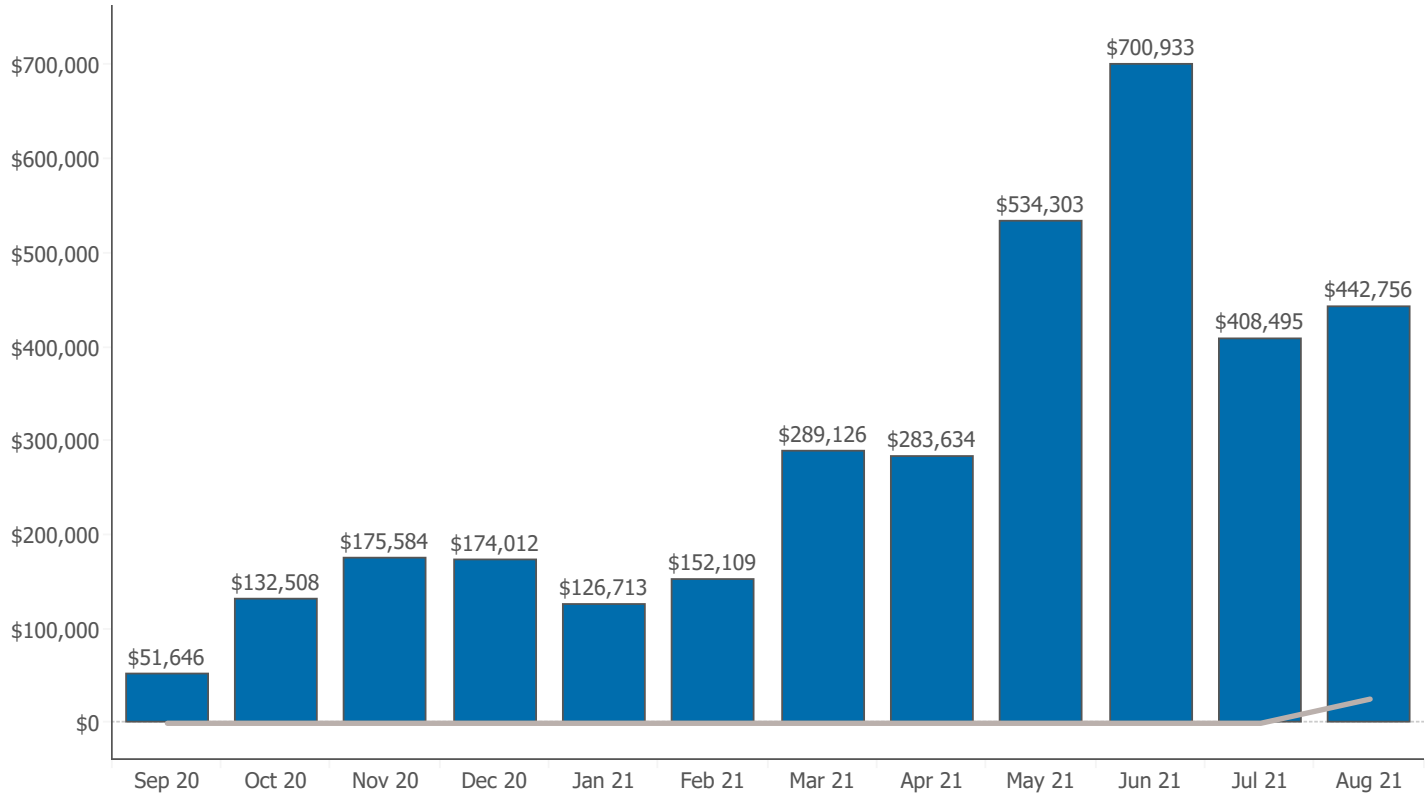


Base Premium

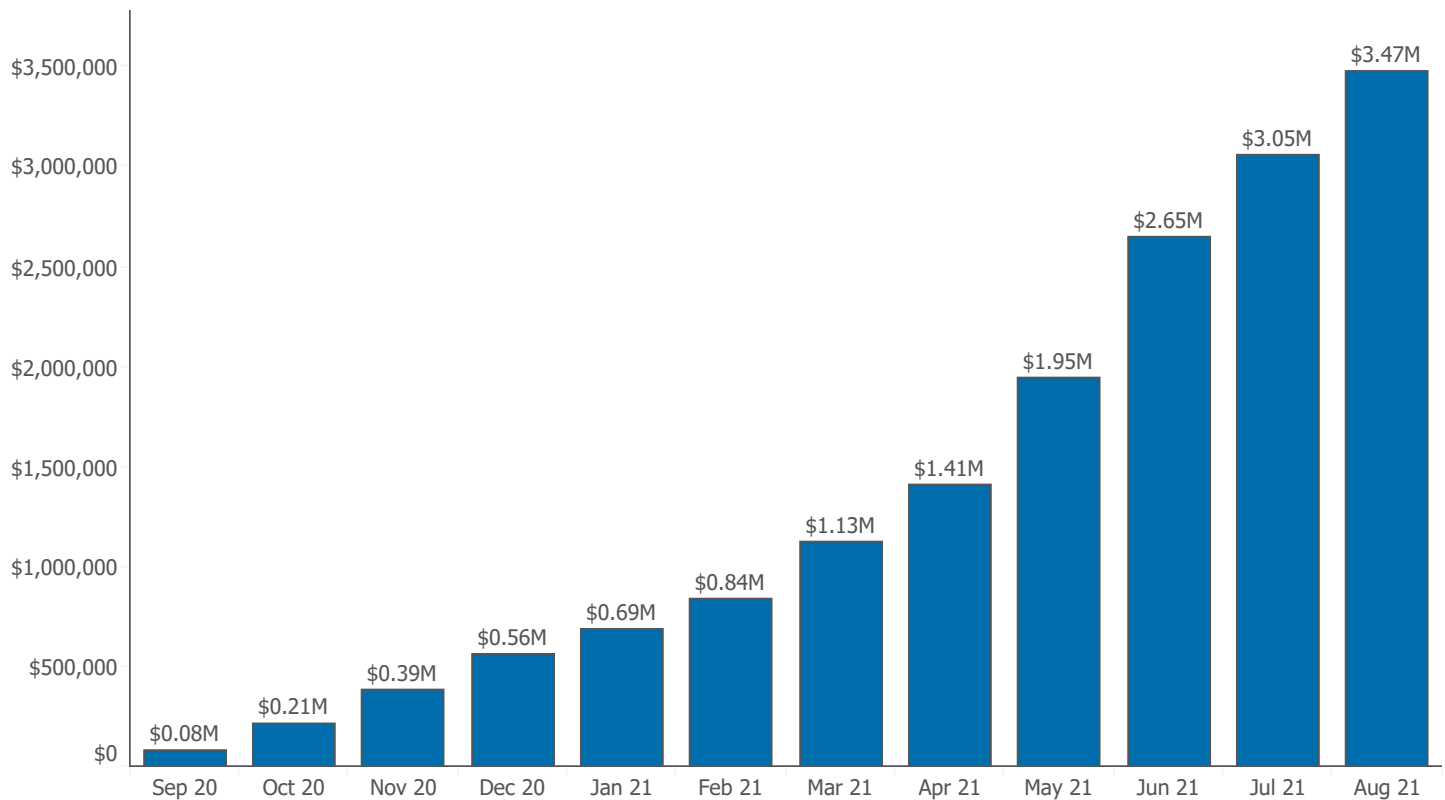
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | **PRIOR YEAR**



Rolling 12 Months Base Premium



Strictly Commercial-in-Confidence

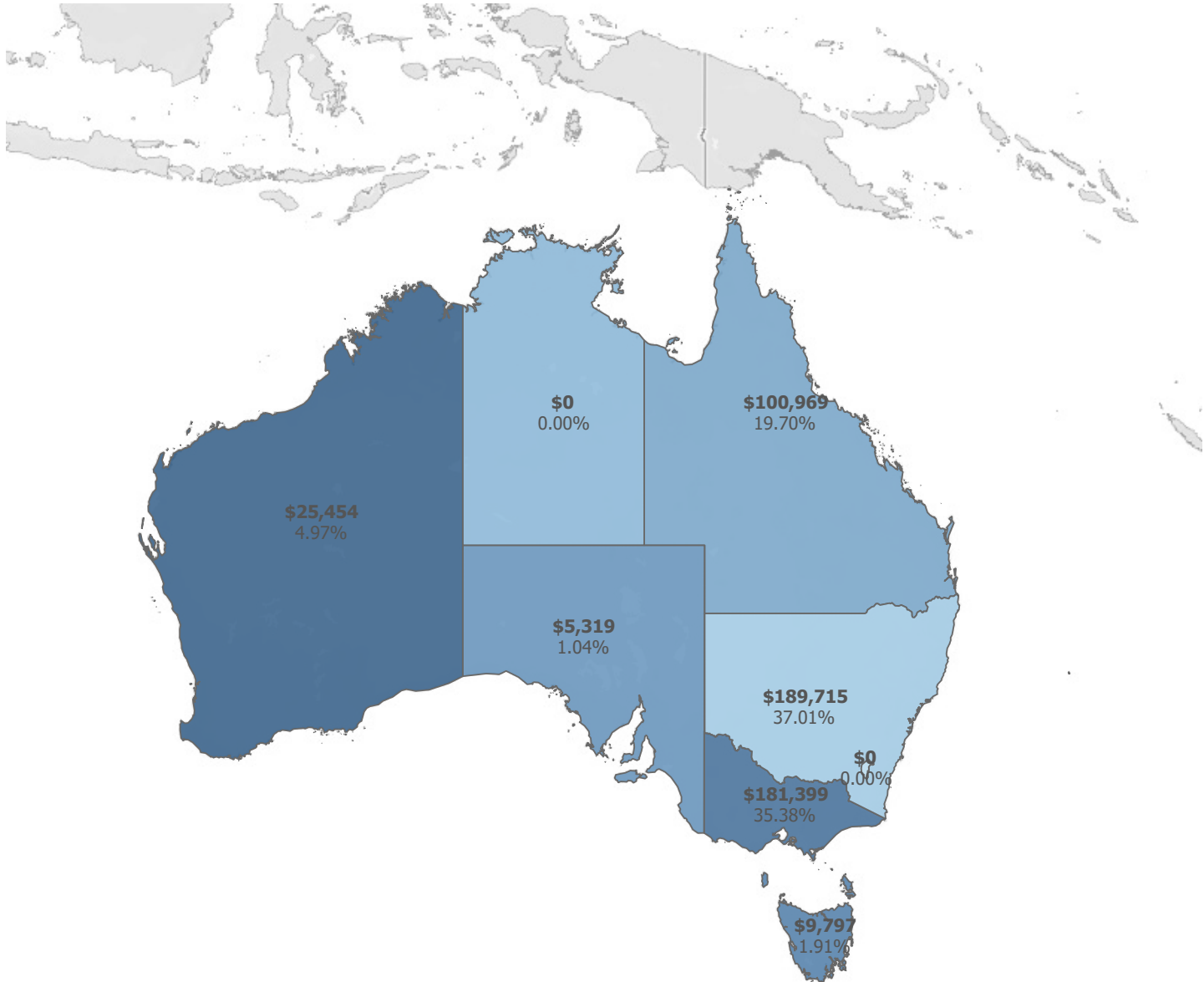
State Activity

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 01/08/2021

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$0	\$168,944	\$0	\$100,969	\$5,319	\$9,797	\$173,816	\$25,454	\$484,300
Renewals	\$0	\$20,771	\$0	\$0	\$0	\$0	\$7,583	\$0	\$28,353
Grand Total	\$0	\$189,715	\$0	\$100,969	\$5,319	\$9,797	\$181,399	\$25,454	\$512,653

Base Premium Breakdown by State for 01/08/2021



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

3,287

Declined Opportunities

1,073

Quoted Opportunities

2,100

Bound Opportunities

214

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
16	866	14	728	161	126	1,000	376

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	4	326	1	237	49	36	302	118

Decline Rate	25.00%	37.64%	7.14%	32.55%	30.43%	28.57%	30.20%	31.38%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	11	518	10	465	103	83	668	242

Quote Rate	91.67%	95.93%	76.92%	94.70%	91.96%	92.22%	95.70%	93.80%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	0	65	0	55	5	5	67	17

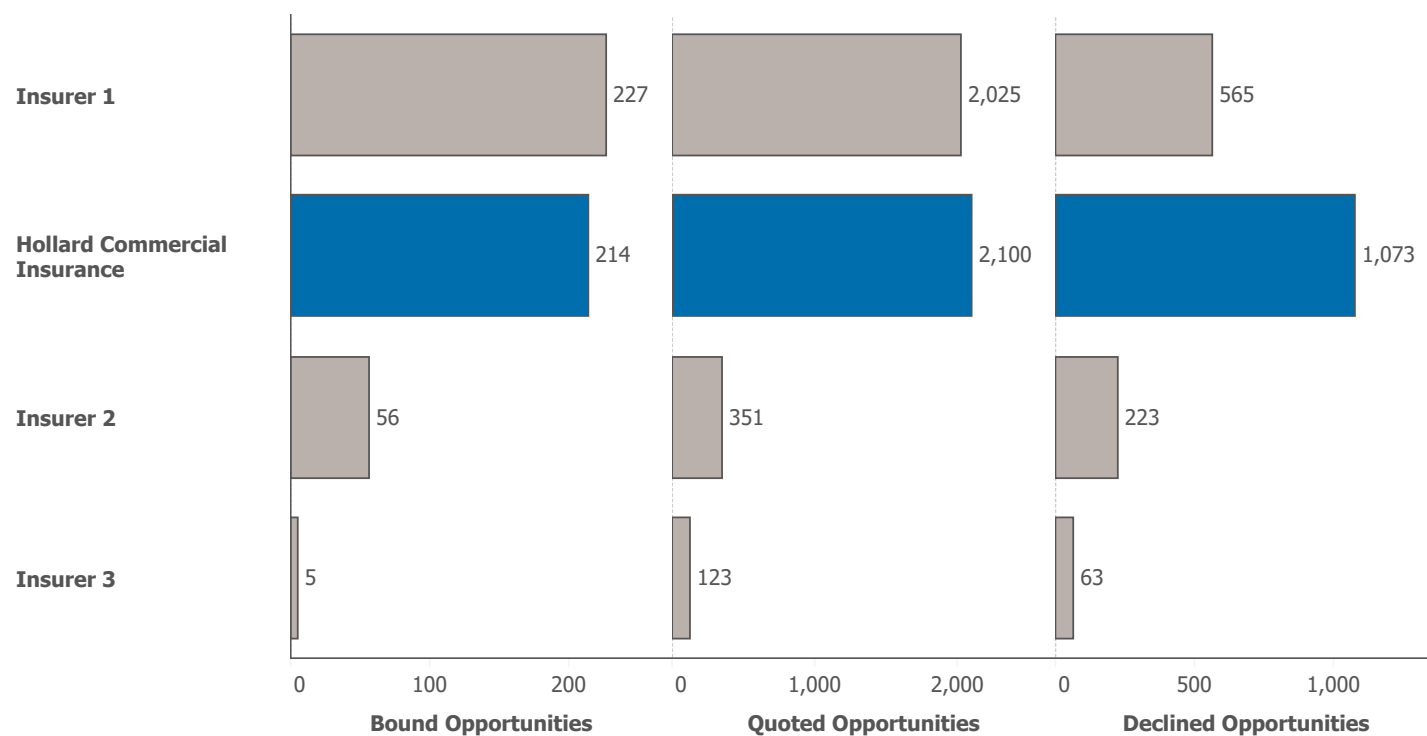
Strike Rate	0.00%	12.55%	0.00%	11.83%	4.85%	6.02%	10.03%	7.02%
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New Business Opportunities - Insurer Comparison

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



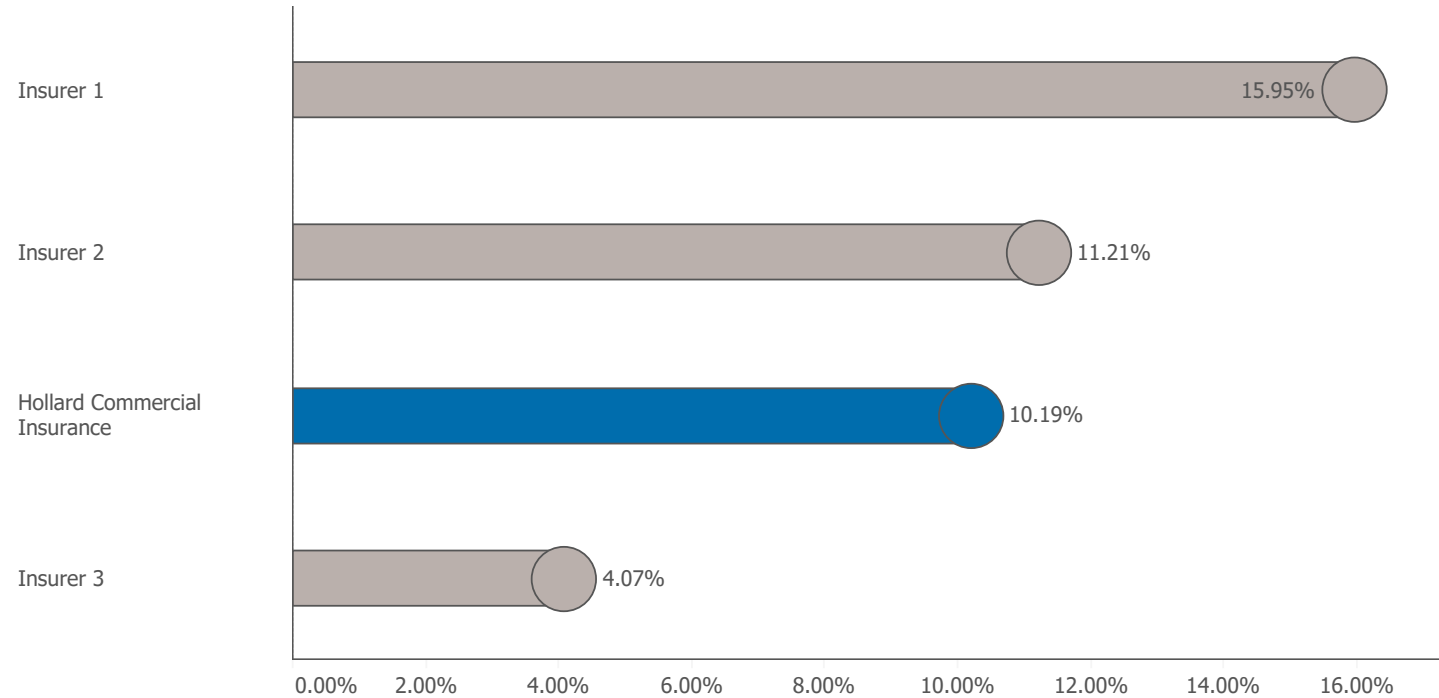
Opportunity Comparison by Insurer

	Insurer 1	Hollard Commercial Insurance	Insurer 2	Insurer 3
Total Opportunities	3,006	3,287	726	201
Declined Opportunities	565	1,073	223	63
Decline Rate	18.80%	32.64%	30.72%	31.34%
Quoted Opportunities	2,025	2,100	351	123
Bound Opportunities	227	214	56	5
Strike Rate	11.21%	10.19%	15.95%	4.07%

Strike Rate

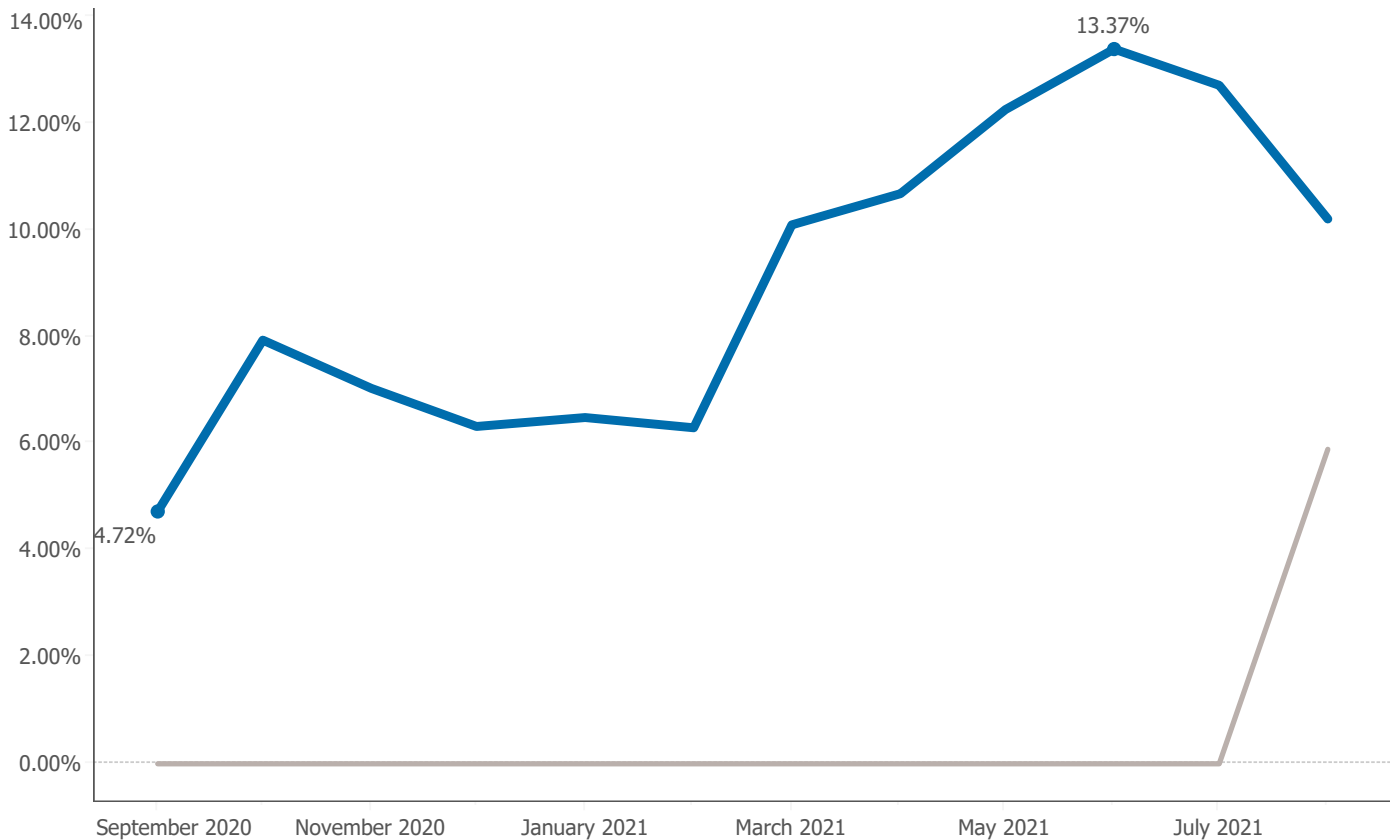
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/08/2021



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

10

Declined Opportunities

0

Quoted Opportunities

10

Bound Opportunities

8

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
0	3	0	0	0	0	6	1

Declined Opportunities

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

Decline Rate	0.00%	0.00%	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	0	3	0	0	0	0	6	1

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

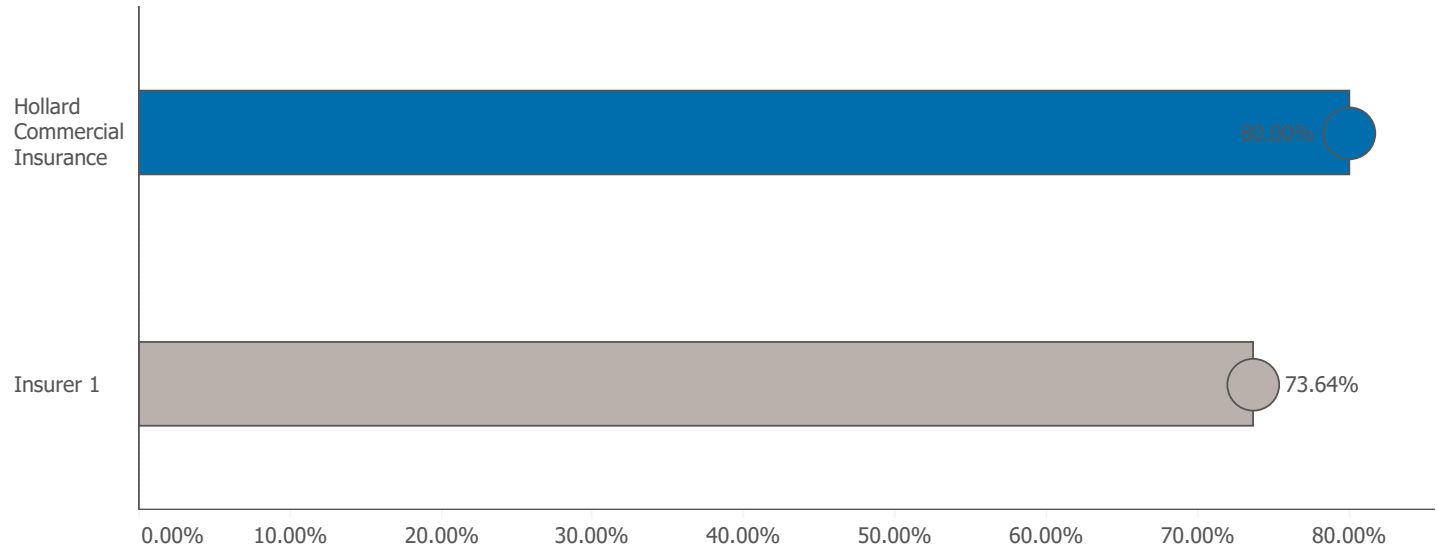
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	0	2	0	0	0	0	6	0

Retention Rate	0.00%	66.67%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%
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Renewal Retention

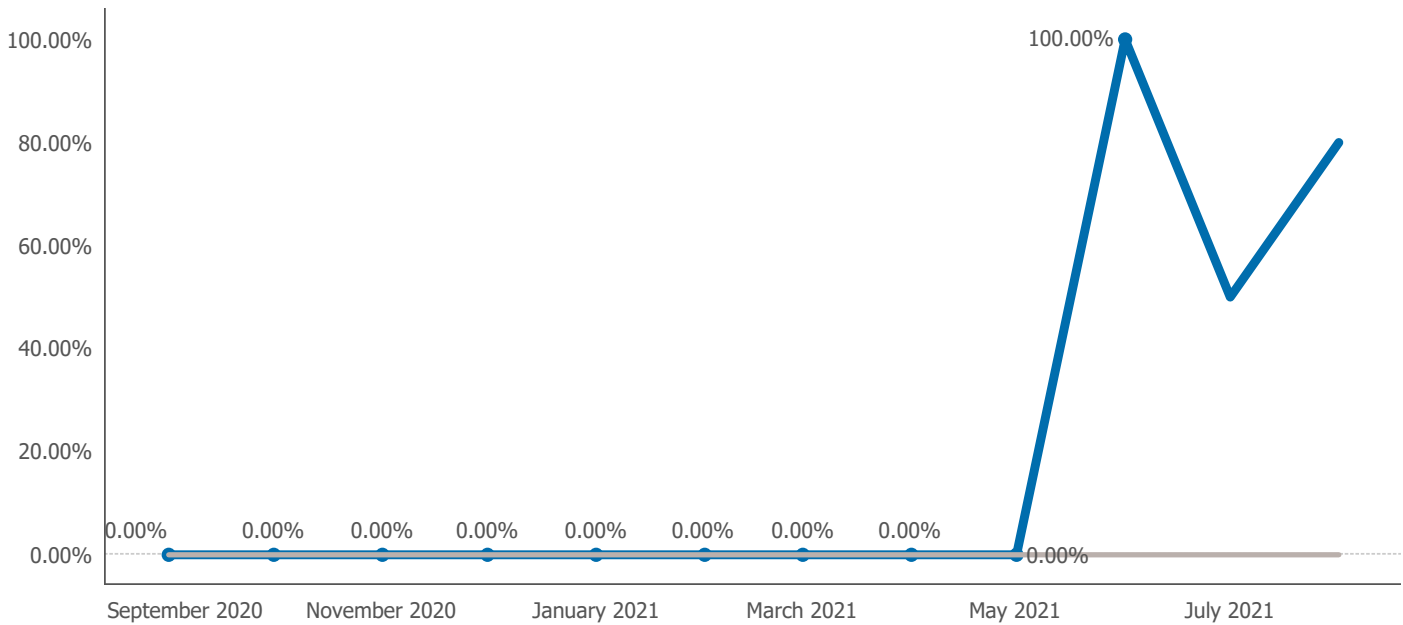
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/08/2021

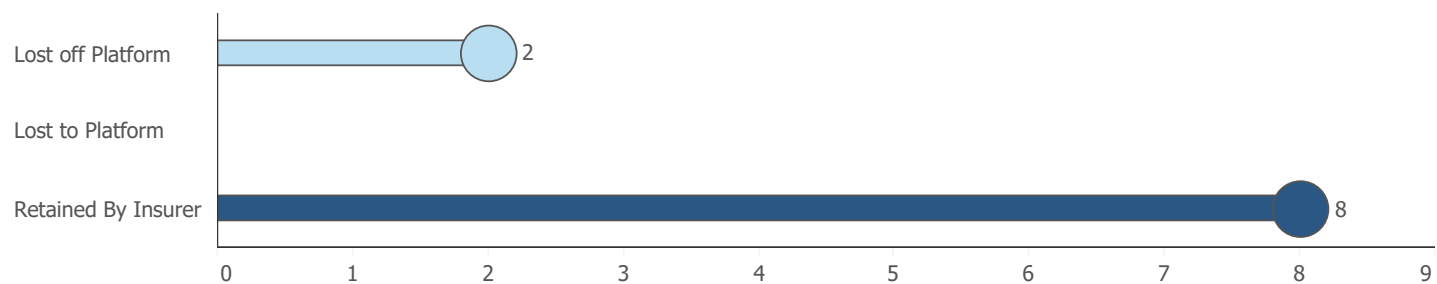


Renewal Retention by Month

CURRENT YEAR | **PRIOR YEAR**



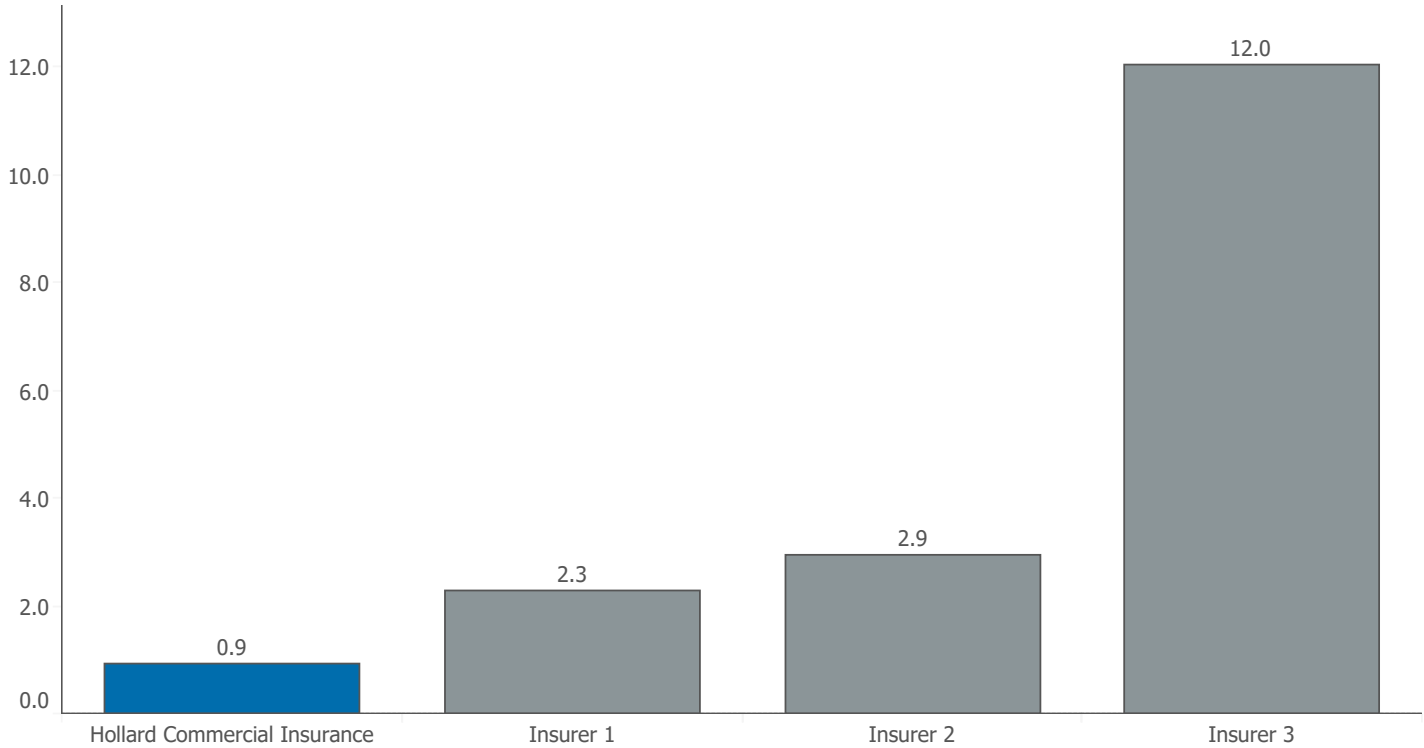
Renewal Retention Breakdown



Response Times

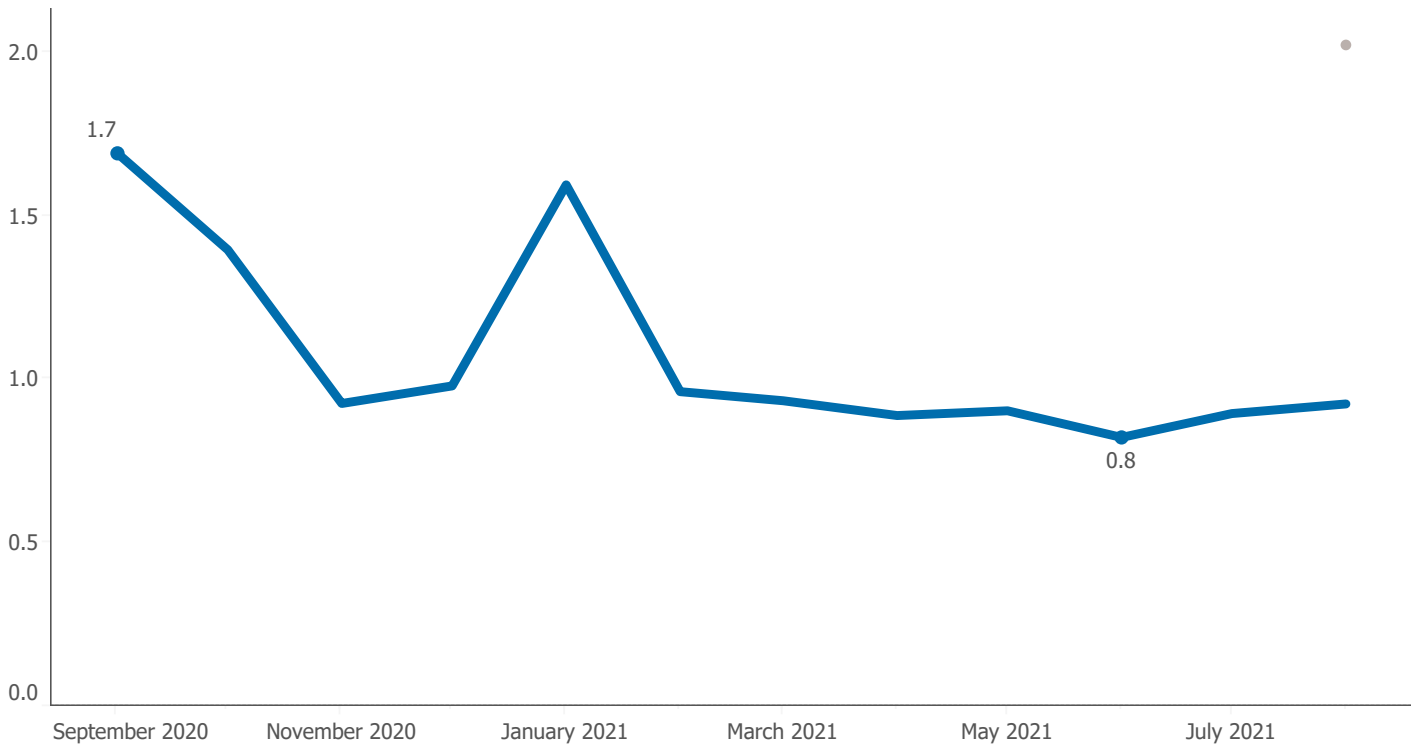
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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
Electrician	132	108	17
Plumber	102	79	16
Earthmoving	100	57	2
Road Freight Transport Service - No Storage	72	1	0
Business Administrative Services (General)	67	58	10
House Construction/Alteration Owner Builder	67	48	10
Carpenter	64	45	8
Real Estate Agency Service	52	43	8
Cabinet Manufacturing - Other	43	34	6
Motor Mechanics	41	27	3
House Construction	39	23	4
Handyman / Property Maintenance	35	25	2
Electricians - Commercial	34	26	3
Courier Service	33	0	0
Concreter	32	16	1
Residential Building Construction Noc	30	19	2
Delivery Service, Road (Ex. Courier)	28	1	0
Landscape Construction	27	21	4
Mobile Motor Mechanics	25	16	4
Excavation	22	15	1

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Electrician	143	130	35
Plumber	113	104	31
Earthmoving	111	81	23
House Construction/Alteration Owner Builder	82	74	26
Road Freight Transport Service - No Storage	78	4	2
Business Administrative Services (General)	73	65	14
Carpenter	69	62	16
Real Estate Agency Service	55	52	15
Electricians - Commercial	48	46	24
Motor Mechanics	48	41	10
House Construction	45	35	12
Cabinet Manufacturing - Other	43	41	8
Contract Mining Services	38	36	36
Handyman / Property Maintenance	37	33	10
Courier Service	34	2	0
Concreter	33	26	2
Delivery Service, Road (Ex. Courier)	30	2	0
Residential Building Construction Noc	30	24	6
Landscape Construction	29	26	8
Air Conditioning Installation - Commercial	26	22	7

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	201	98	14
Resilium Insurance Broking Pty Ltd	175	99	14
Ausure Insurance Brokers	144	86	16
CBN	109	78	16
Oracle Group (Australia) Pty Ltd	92	66	3
PSC Connect Pty Ltd (QLD)	68	49	14
Consolidated Insurances Pty Ltd	67	44	7
McLardy McShane Partners Pty Ltd	65	43	4
Insurance House Pty Ltd	61	46	1
Steadfast Taswide Insurance Brokers	57	40	5
Regional Insurance Brokers Pty Ltd	54	33	7
Insurance House Advance	51	30	2
ADK Insurance Brokers Pty Ltd	40	19	1
Centrewest Insurance Brokers Pty Ltd	39	28	0
Garden State Insurance Brokers Pty Ltd	37	28	0
PSC Connect Pty Ltd (VIC)	36	26	3
Sear and Associates Insurance Brokers Pty Ltd	36	26	3
Apollo Risk Services	33	21	1
Edgar Insurance Brokers	31	27	7
Aviso EIA Pty Ltd	29	22	4
Surewise	29	17	0
United Insurance Group	29	21	3
BJS Insurance Brokers Pty Ltd	28	19	4
PSC Connect Pty Ltd (NSW)	28	20	6
PSC Connect Pty Ltd (SA)	28	20	0
Roderick Insurance Brokers	26	15	0
Network Insurance Group	25	19	6
Brookvale Insurance Brokers	24	13	0
MBA Insurance Services Pty Ltd	24	15	1
McKillops Insurance Brokers Pty Ltd	24	17	0
Macey Insurance Brokers Pty Ltd	23	14	6
Metrix Insurance Pty Ltd	23	18	1
Steadfast Eastern Insurance Brokers	23	16	1
Multi Secure Insurance Solutions Pty Ltd T/As OMNISURE	22	13	2
The One Stop Insurance Brokers Pty Ltd	22	12	0
BJS Insurance Brokers (Gippsland) Pty Ltd	21	16	1
Reliance Franchise Partners	20	14	4
Wymark Insurance Brokers Pty Ltd	20	16	4
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	19	10	2
Capital Innovation Insurance Group Pty Ltd	19	10	0

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