

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Commercial Motor

December 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

\$792,348

Fiscal Year to Date Base Premium

\$3,814,406

Rolling 12 Base Premium

\$5,901,223

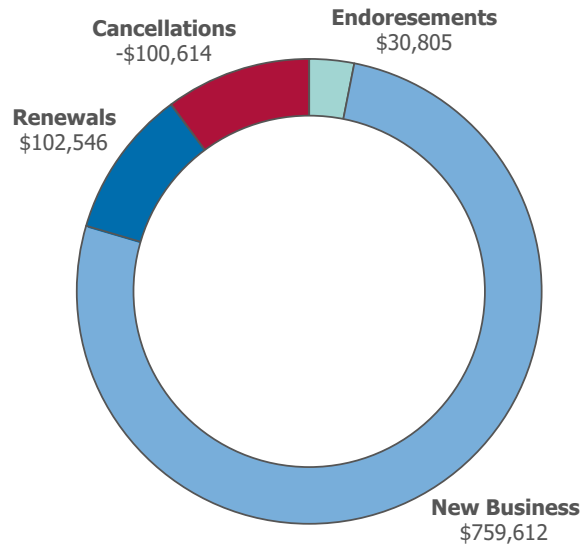
Hollard Commercial Insurance - Average Base Premium

\$2,077

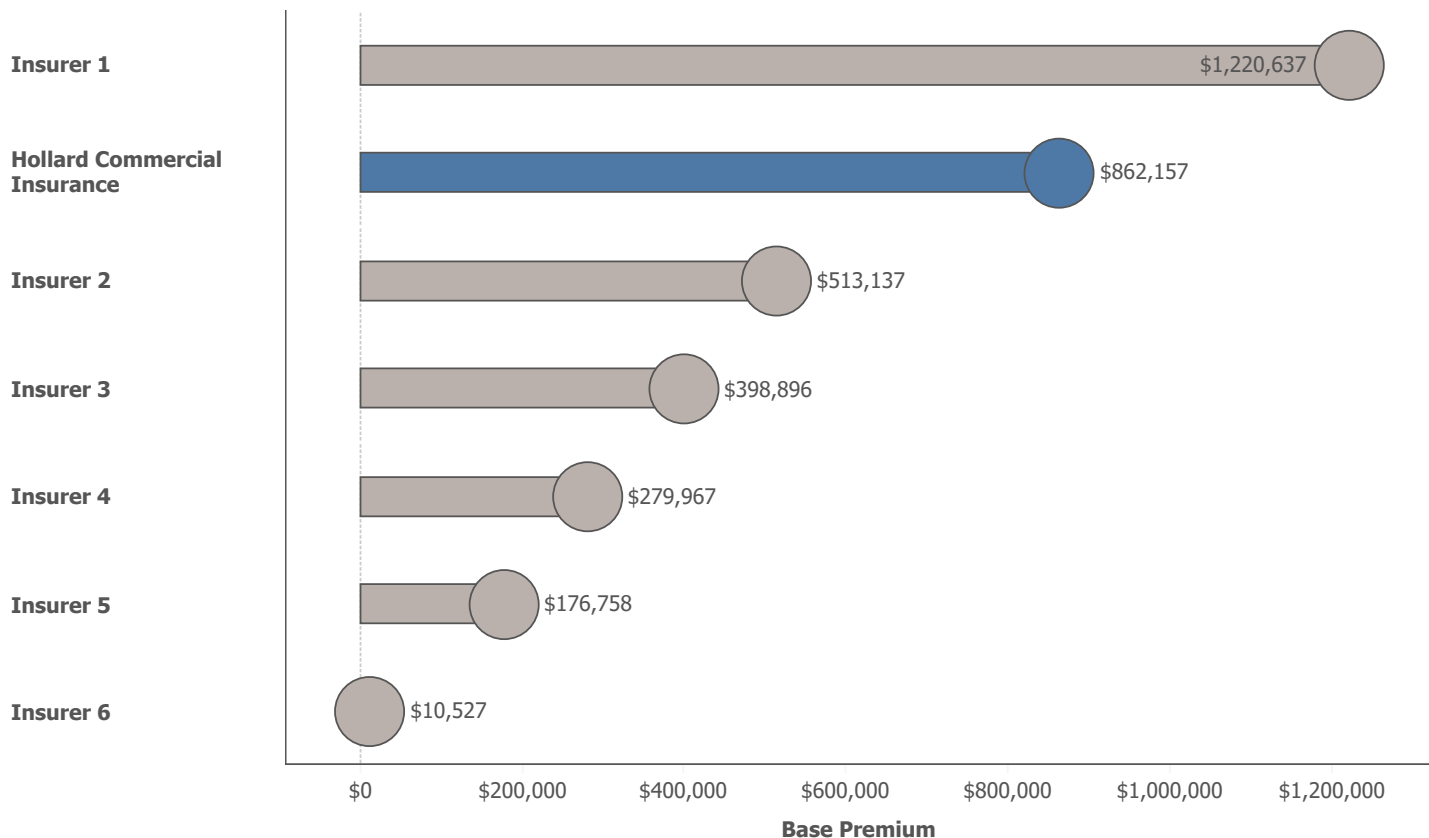
All Insurers - Average Base Premium

\$2,282

Transaction Type Breakdown



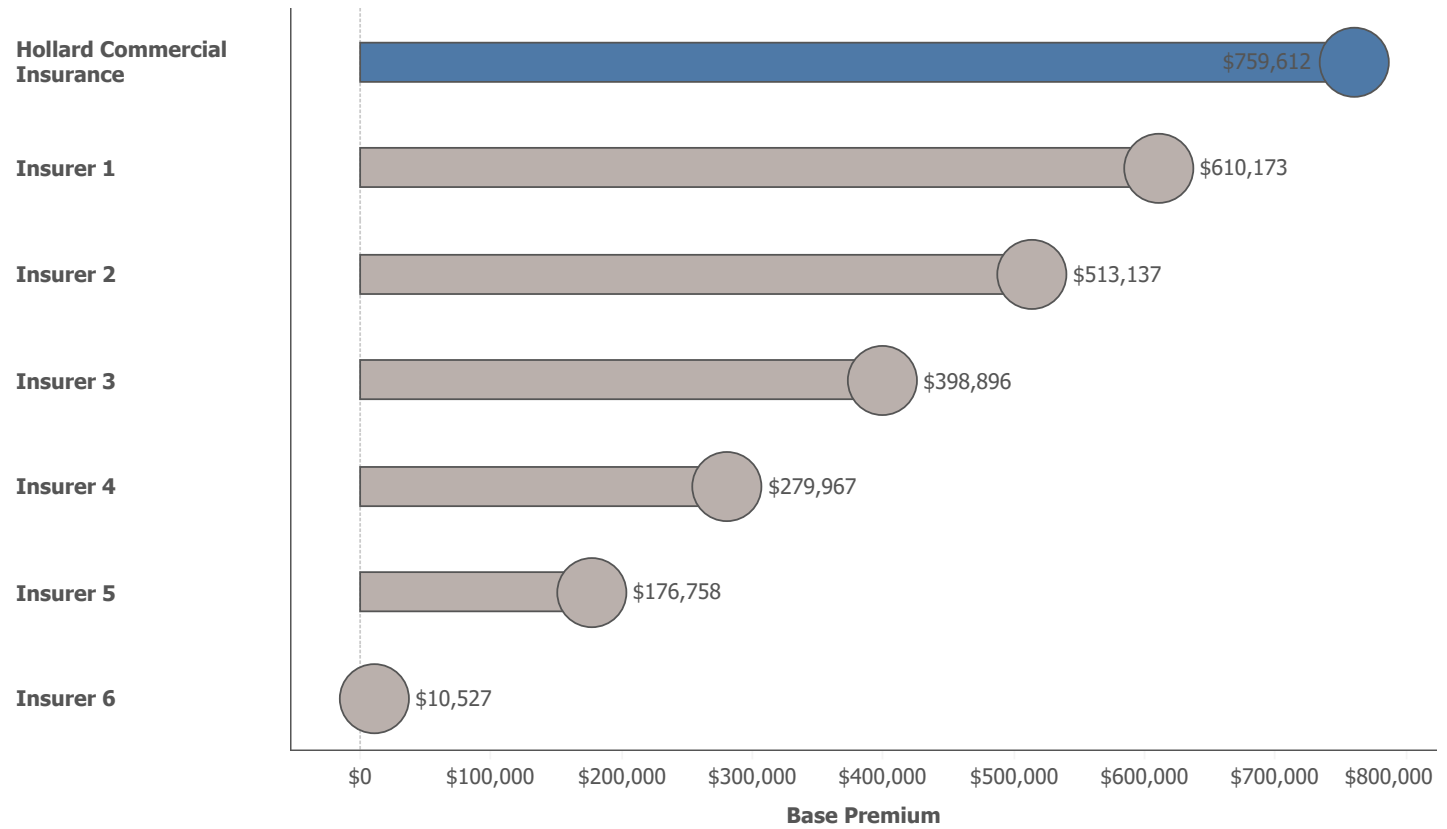
Overall Insurer Comparison



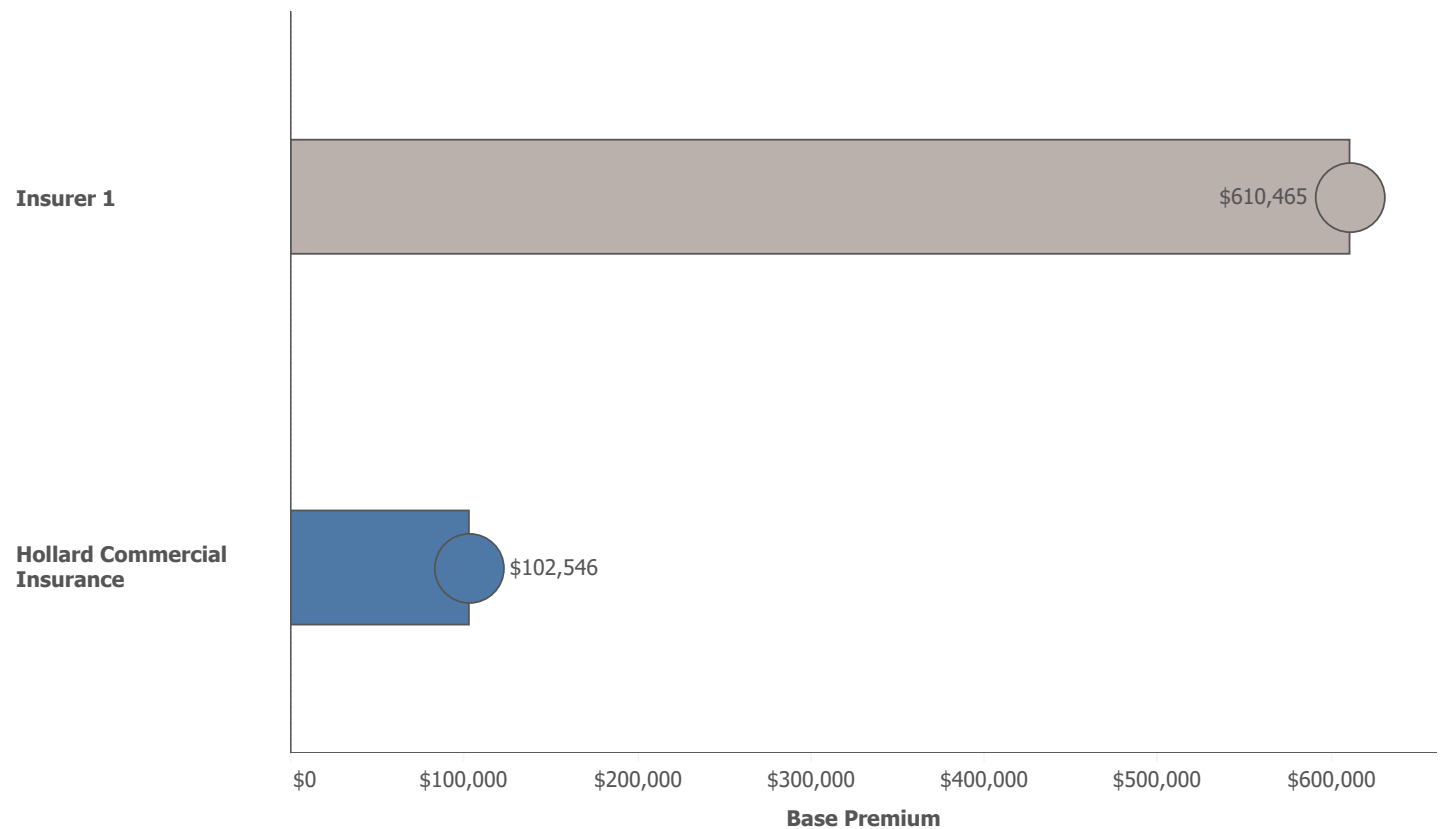
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Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison

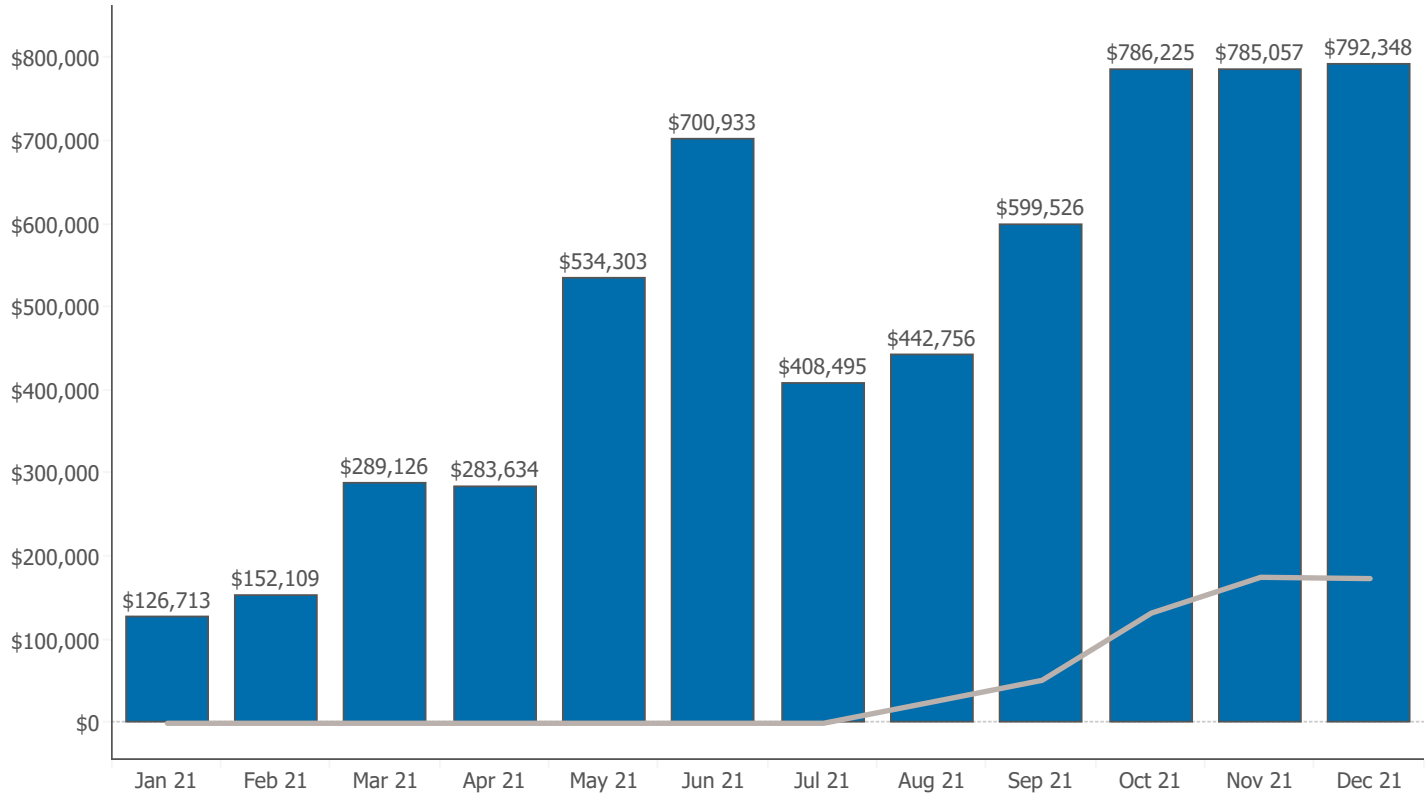


Base Premium

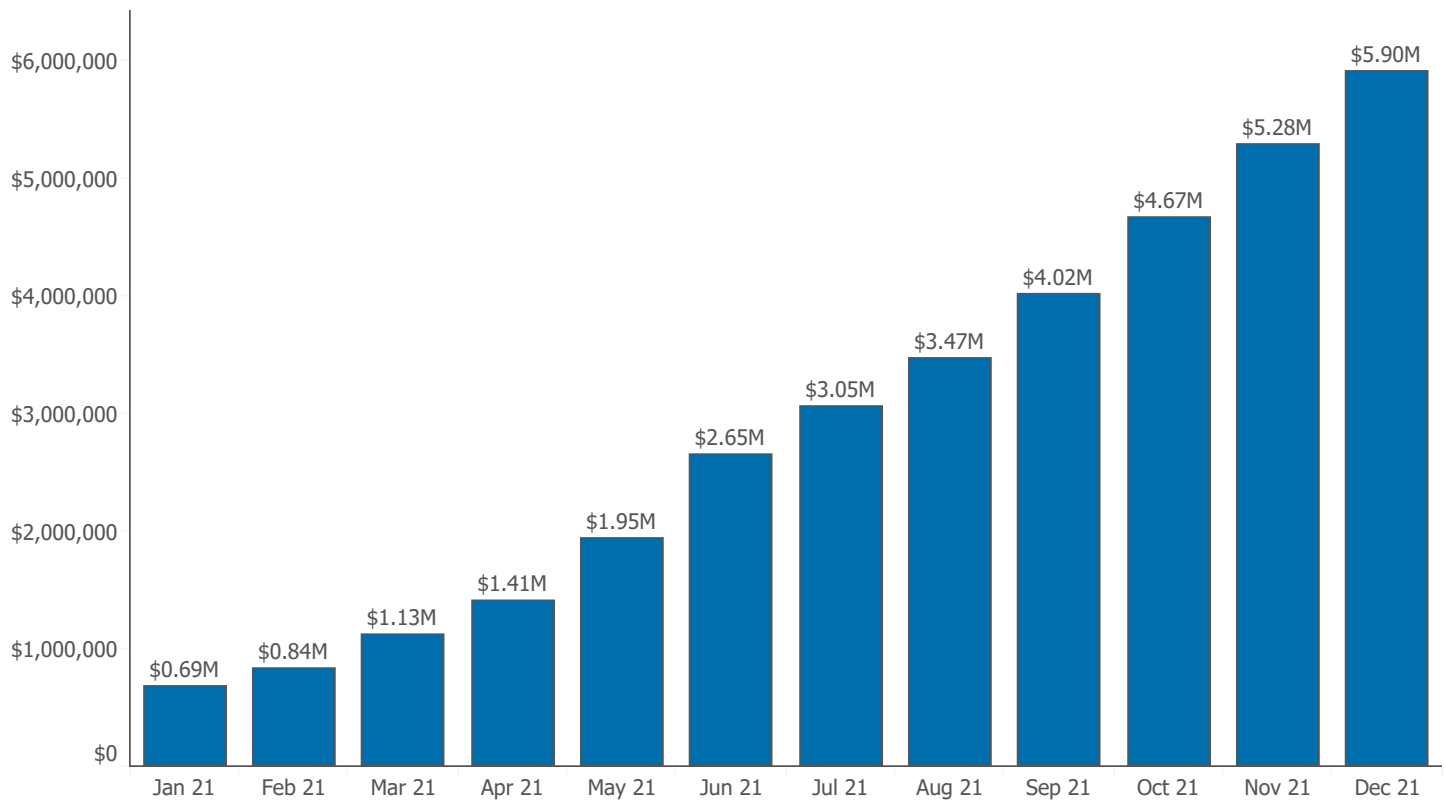
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | **PRIOR YEAR**



Rolling 12 Months Base Premium



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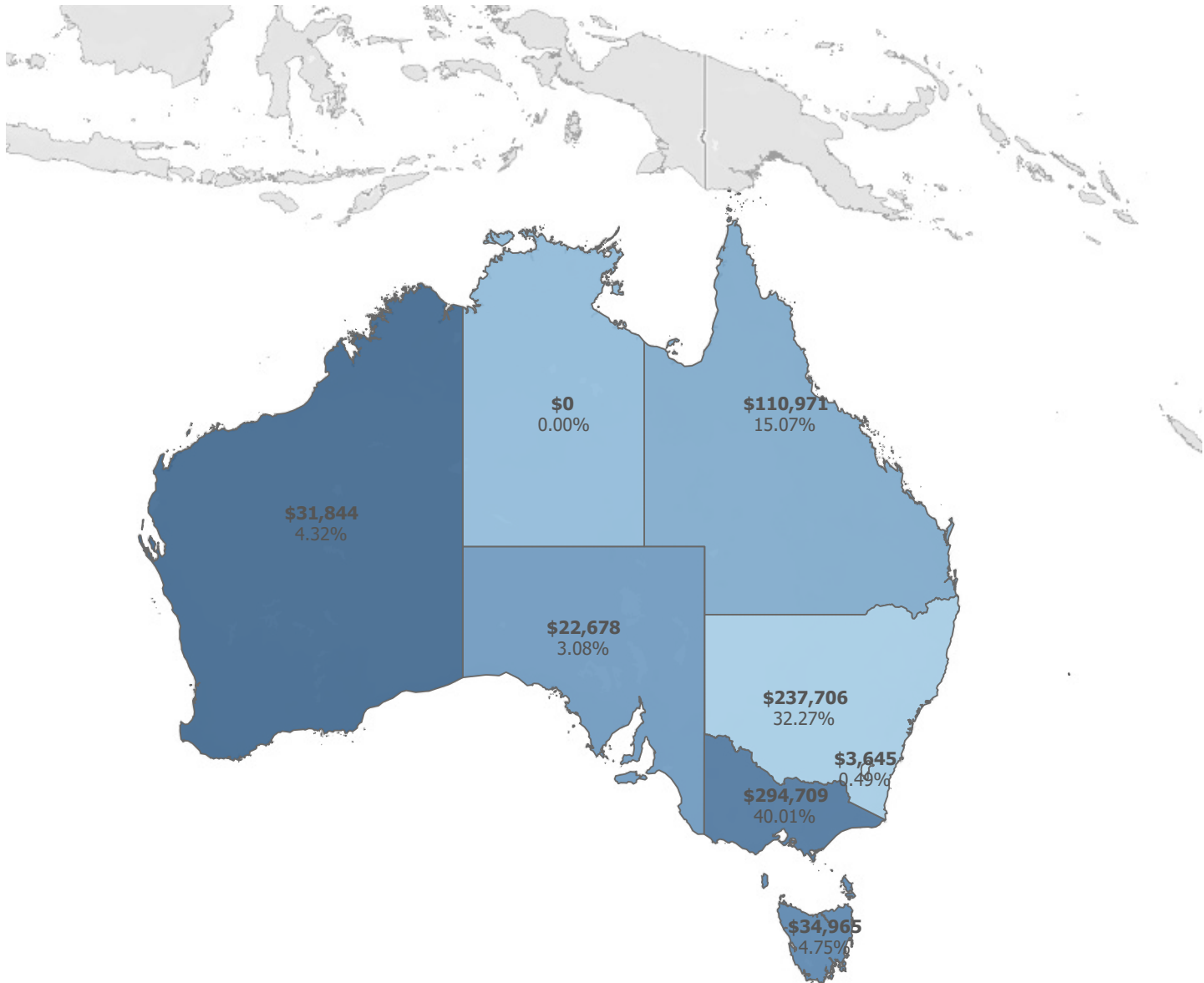
State Activity

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 01/12/2021

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$3,645	\$189,056	\$0	\$97,970	\$21,953	\$34,965	\$268,140	\$25,008	\$640,738
Renewals	\$0	\$48,650	\$0	\$13,001	\$725	\$0	\$26,568	\$6,835	\$95,780
Grand Total	\$3,645	\$237,706	\$0	\$110,971	\$22,678	\$34,965	\$294,709	\$31,844	\$736,518

Base Premium Breakdown by State for 01/12/2021



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

4,335

Declined Opportunities

1,580

Quoted Opportunities

2,642

Bound Opportunities

342

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
21	1,115	22	842	263	224	1,415	433

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	13	432	10	346	76	77	453	173

Decline Rate	61.90%	38.74%	45.45%	41.09%	28.90%	34.38%	32.01%	39.95%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	8	669	11	468	178	137	922	249

Quote Rate	100.00%	97.95%	91.67%	94.35%	95.19%	93.20%	95.84%	95.77%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	0	92	0	64	19	24	127	16

Strike Rate	0.00%	13.75%	0.00%	13.68%	10.67%	17.52%	13.77%	6.43%
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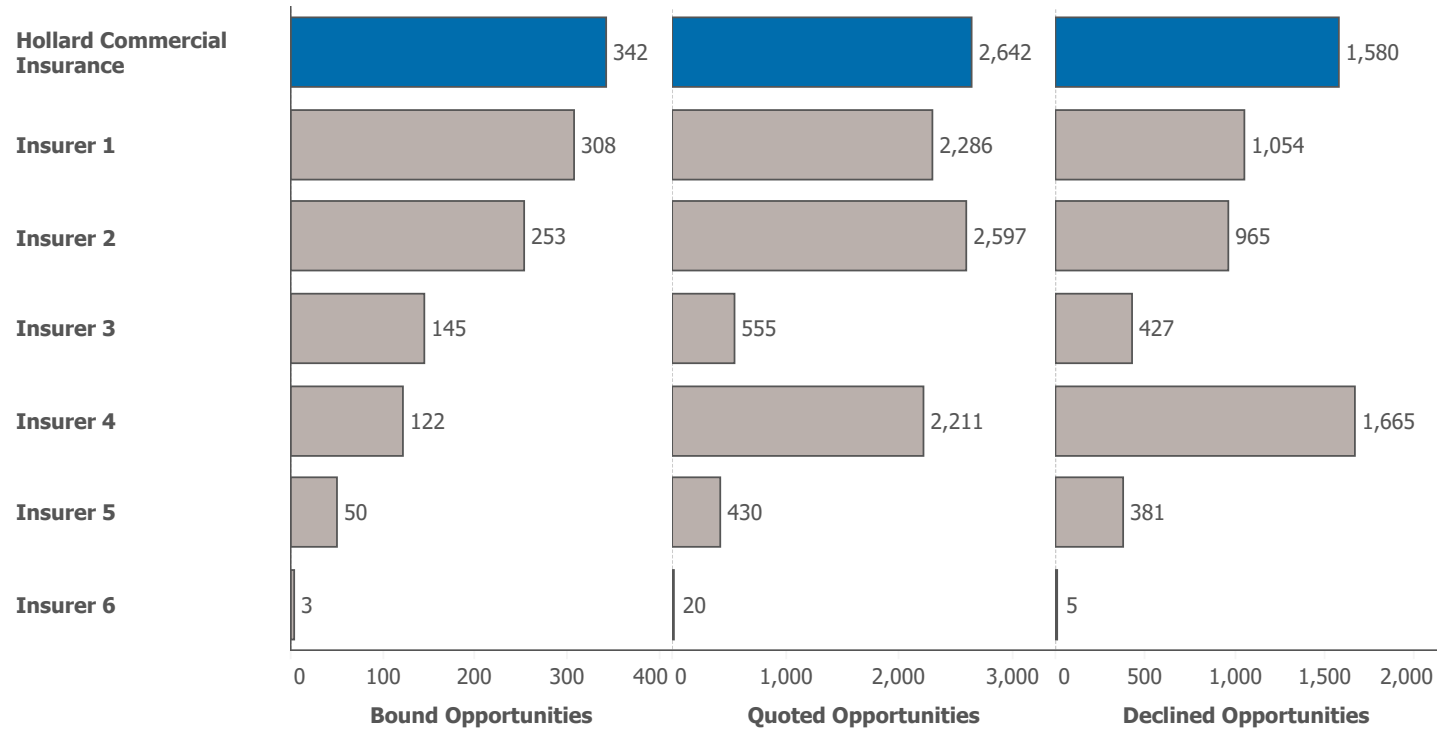
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New Business Opportunities - Insurer Comparison

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



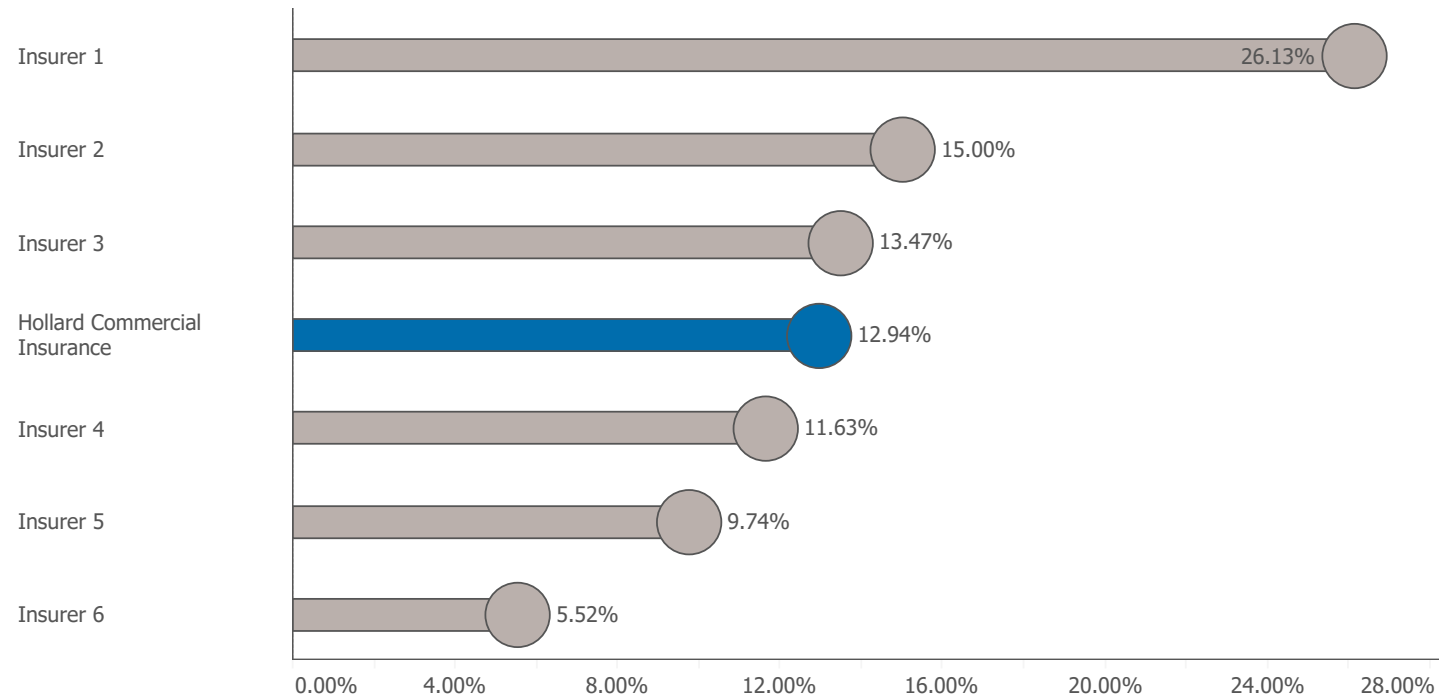
Opportunity Comparison by Insurer

	Hollard Commercial ..	Insurer 1	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6
Total Opportunities	4,335	4,408	4,065	1,432	4,297	1,277	35
Declined Opportunities	1,580	1,054	965	427	1,665	381	5
Decline Rate	36.45%	23.91%	23.74%	29.82%	38.75%	29.84%	14.29%
Quoted Opportunities	2,642	2,286	2,597	555	2,211	430	20
Bound Opportunities	342	308	253	145	122	50	3
Strike Rate	12.94%	13.47%	9.74%	26.13%	5.52%	11.63%	15.00%

Strike Rate

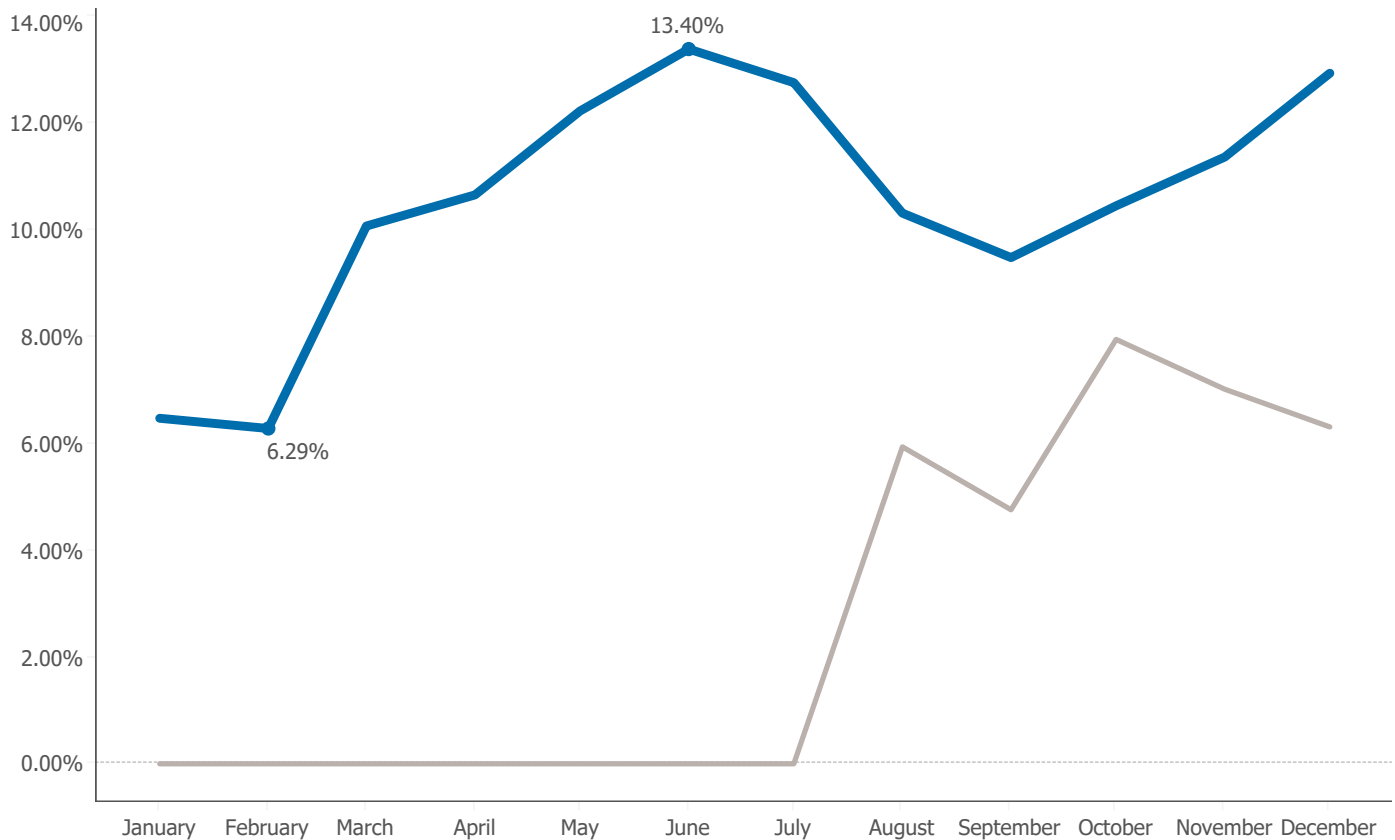
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/12/2021



Strike Rate by Month

CURRENT YEAR | **PRIOR YEAR**



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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

64

Declined Opportunities

3

Quoted Opportunities

61

Bound Opportunities

49

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
0	26	0	9	3	1	19	6

Declined Opportunities

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

Decline Rate	0.00%	3.85%	0.00%	11.11%	0.00%	0.00%	0.00%	16.67%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	0	25	0	8	3	1	19	5

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

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	0	22	0	5	3	1	15	3

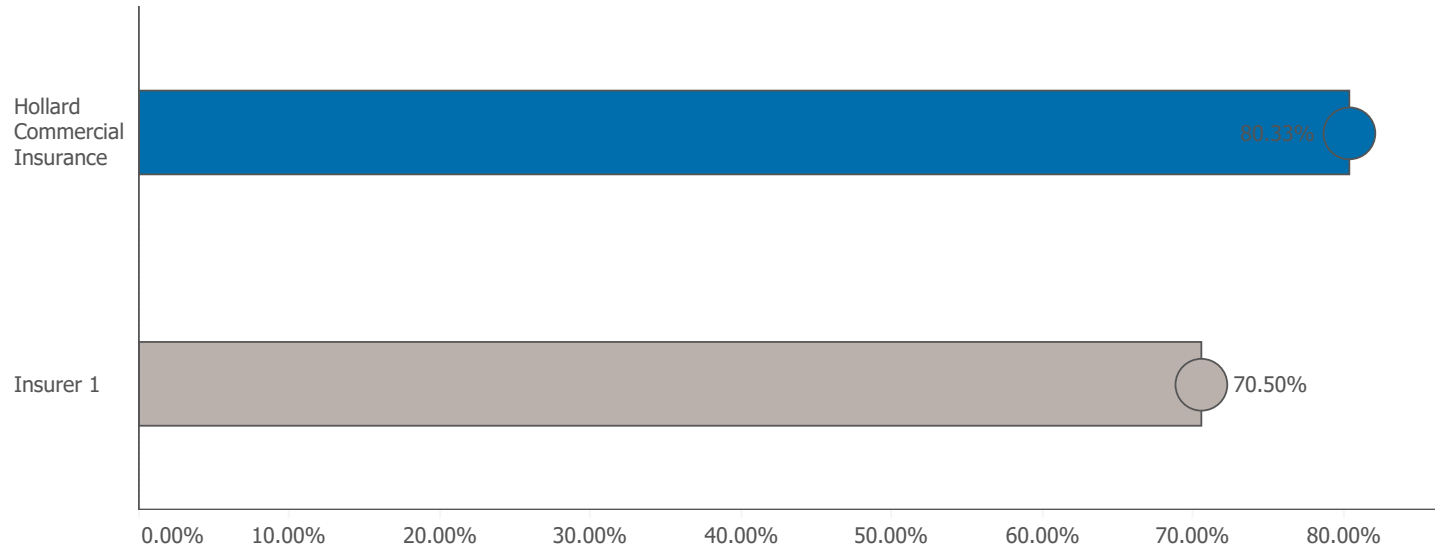
Retention Rate	0.00%	88.00%	0.00%	62.50%	100.00%	100.00%	78.95%	60.00%
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Renewal Retention

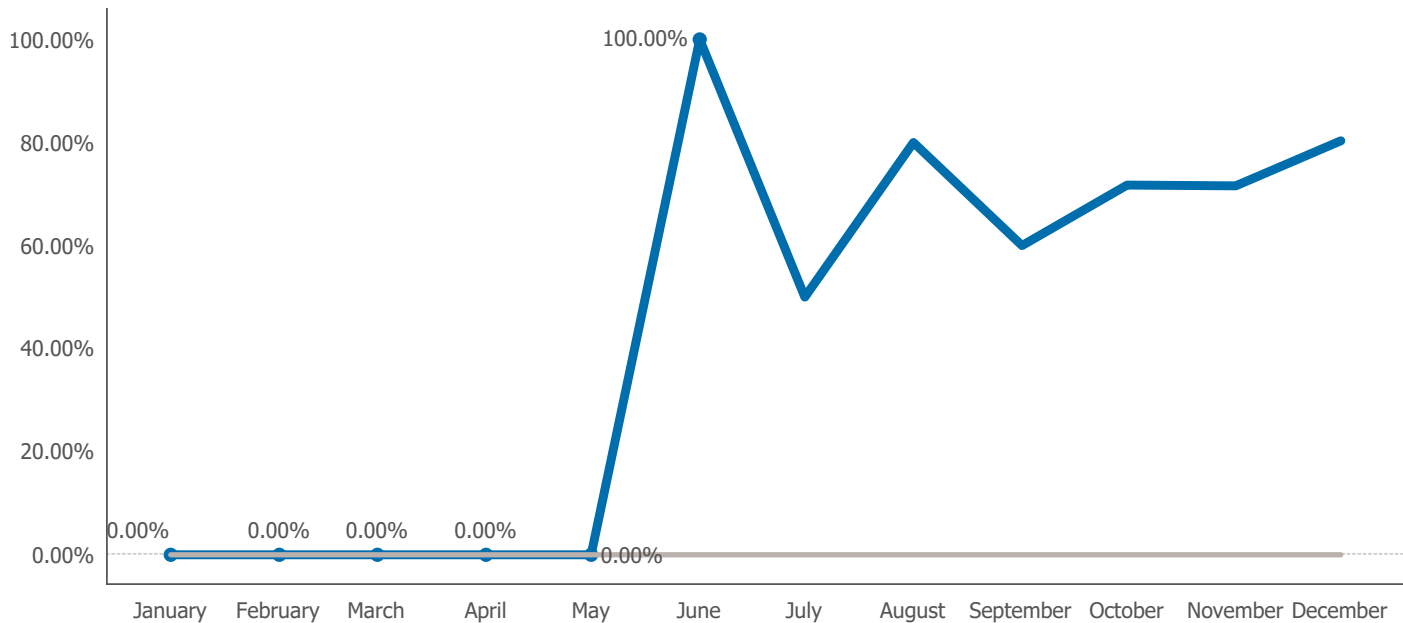
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/12/2021

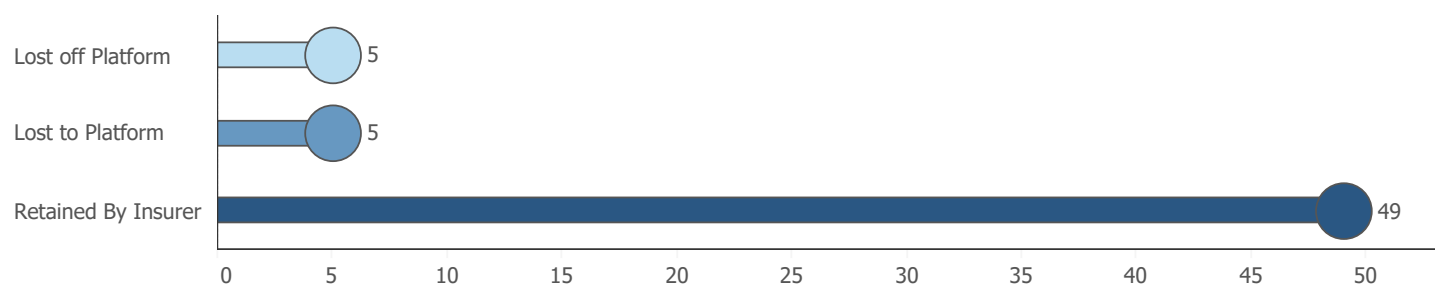


Renewal Retention by Month

CURRENT YEAR | **PRIOR YEAR**



Renewal Retention Breakdown

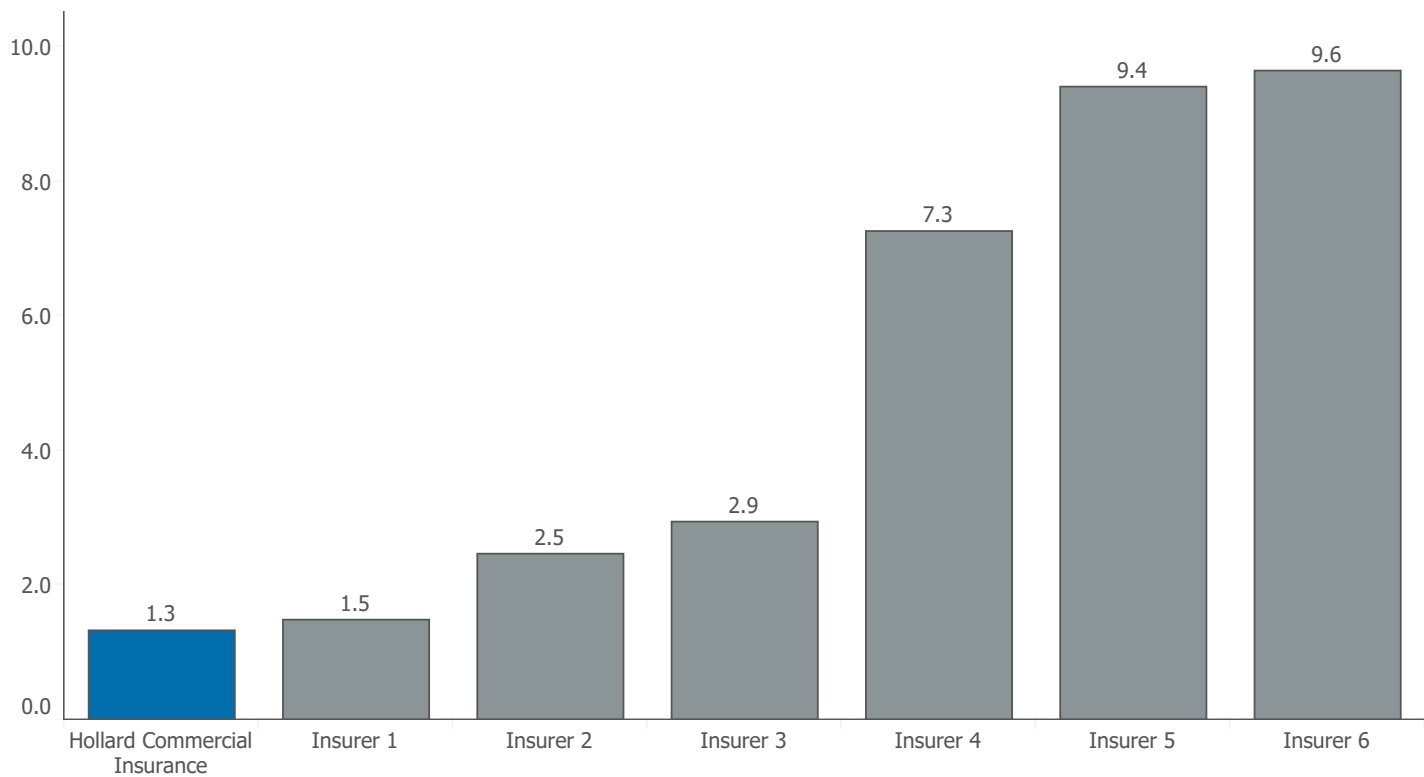


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Response Times

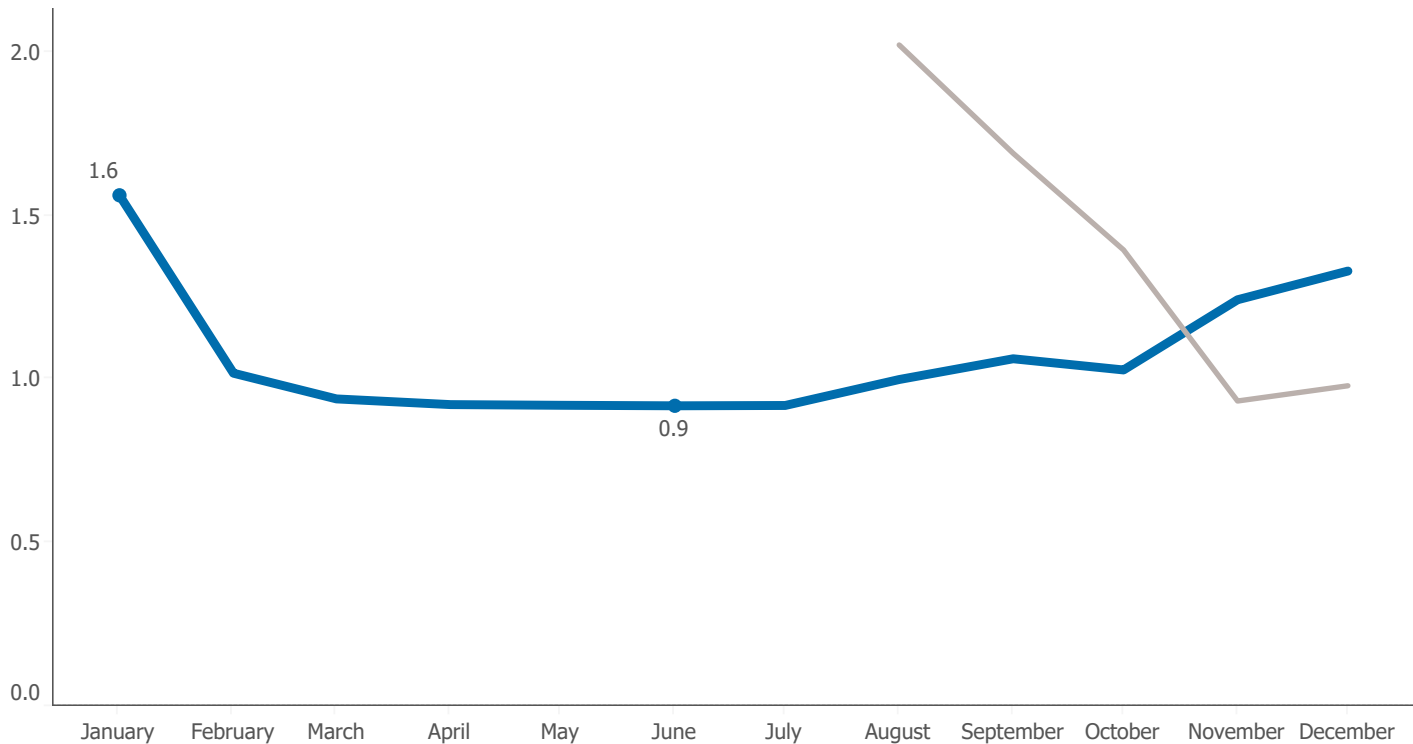
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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
Road Freight Transport Service - No Storage	202	1	0
Earthmoving	172	84	13
Electrician	145	104	17
Plumber	145	93	13
House Construction/Alteration Owner Builder	99	65	3
Carpenter	83	58	11
House Construction	81	54	12
Motor Mechanics	75	47	8
Real Estate Agency Service	55	45	8
Concreter	53	32	5
Excavation	53	26	5
Handyman / Property Maintenance	50	35	3
Business Administrative Services (General)	46	39	10
Landscape Construction	40	24	1
Gardening Service Noc	37	17	1
Cabinet Manufacturing - Other	33	29	4
Electricians - Commercial	33	27	4
Residential Building Construction Noc	33	19	1
Delivery Service, Road (Ex. Courier)	31	0	0
Mobile Motor Mechanics	31	22	3

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Road Freight Transport Service - No Storage	269	195	86
Earthmoving	199	180	62
Electrician	170	164	63
Plumber	163	147	54
House Construction/Alteration Owner Builder	110	104	27
House Construction	94	87	35
Carpenter	92	87	28
Motor Mechanics	82	72	27
Real Estate Agency Service	64	60	30
Concreter	61	58	13
Excavation	59	52	14
Handyman / Property Maintenance	56	56	22
Business Administrative Services (General)	49	46	15
Landscape Construction	45	42	11
Delivery Service, Road (Ex. Courier)	42	26	9
Electricians - Commercial	42	41	21
Residential Building Construction Noc	42	39	17
Gardening Service Noc	40	35	14
Furniture Removal Service (Road)	39	23	10

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	435	219	46
Resilium Insurance Broking Pty Ltd	286	160	27
Ausure Insurance Brokers	217	121	21
CBN	121	85	9
McLardy McShane Partners Pty Ltd	107	79	10
Insurance House Advance	97	62	6
Oracle Group (Australia) Pty Ltd	87	48	6
Insurance House Pty Ltd	86	67	6
PSC Connect Pty Ltd (VIC)	75	48	10
Consolidated Insurances Pty Ltd	72	33	6
QIB Group	59	35	8
Steadfast Taswide Insurance Brokers	59	34	10
Aviso EIA Pty Ltd	56	30	8
United Insurance - Winbeat site	52	33	9
United Insurance Group	51	29	4
PSC Connect Pty Ltd (NSW)	49	28	5
McKillops Insurance Brokers Pty Ltd	47	31	4
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	45	31	12
PSC Connect Pty Ltd (SA)	44	36	9
Steadfast IRS Pty Ltd	44	31	4
PSC Connect Pty Ltd (QLD)	43	23	2
Macey Insurance Brokers Pty Ltd	41	23	3
Capital Innovation Insurance Group Pty Ltd	36	18	3
Rainbow Coast Insurance Brokers	35	28	0
Findex Insurance Brokers Pty Ltd	34	23	1
Remingtons Insurance Brokers	33	22	1
Coverforce Insurance Broking Pty Ltd (ARs)	32	22	7
Australian Broker Network	31	12	4
CN Botting & Associates Pty Ltd	31	30	4
Pollard Insurance Brokers Pty Ltd	31	15	2
RSM Insurance Brokers	31	18	6
Surewise	30	20	2
Centrewest Insurance Brokers Pty Ltd	29	20	0
Brookvale Insurance Brokers	28	22	4
GSK Insurance Brokers	28	12	1
BJS Insurance Brokers (Gippsland) Pty Ltd	27	18	0
Garden State Insurance Brokers Pty Ltd	27	17	4
BJS Insurance Brokers Pty Ltd	26	16	5
Edgar Insurance Brokers	26	16	5
Reliance Franchise Partners	21	15	2

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