

SCTP Commercial Insurer Performance Report

Hollard - SCTP Commercial Motor

May 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

\$534,303

Fiscal Year to Date Base Premium

\$1,945,353

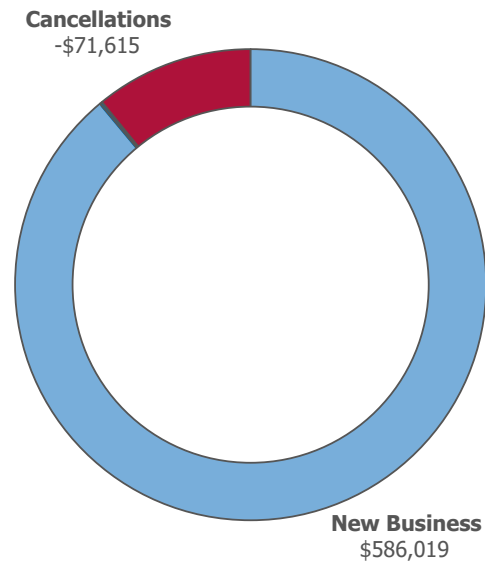
Rolling 12 Base Premium

\$1,945,353

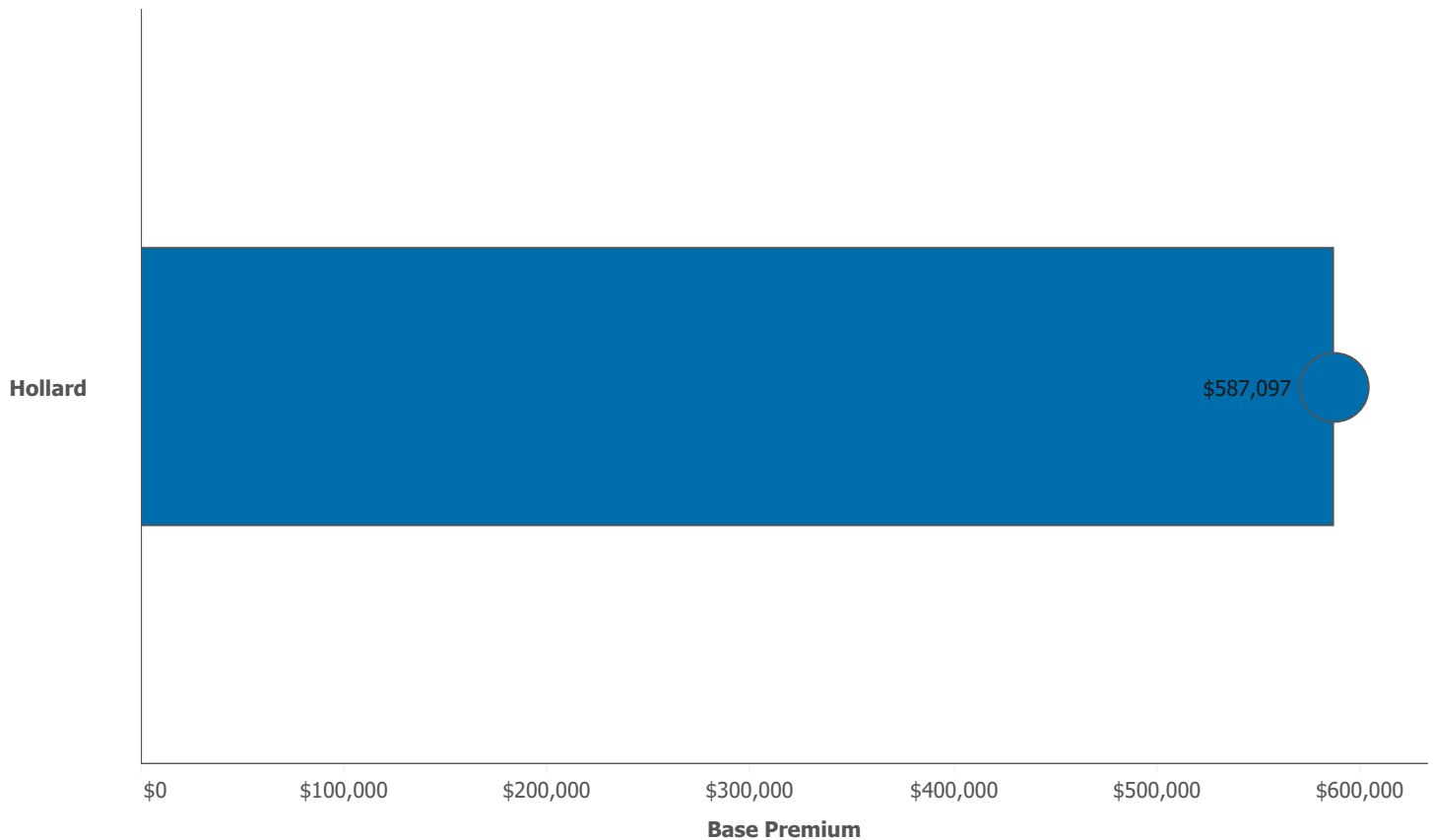
Hollard - Average Base Premium

\$2,258

Transaction Type Breakdown

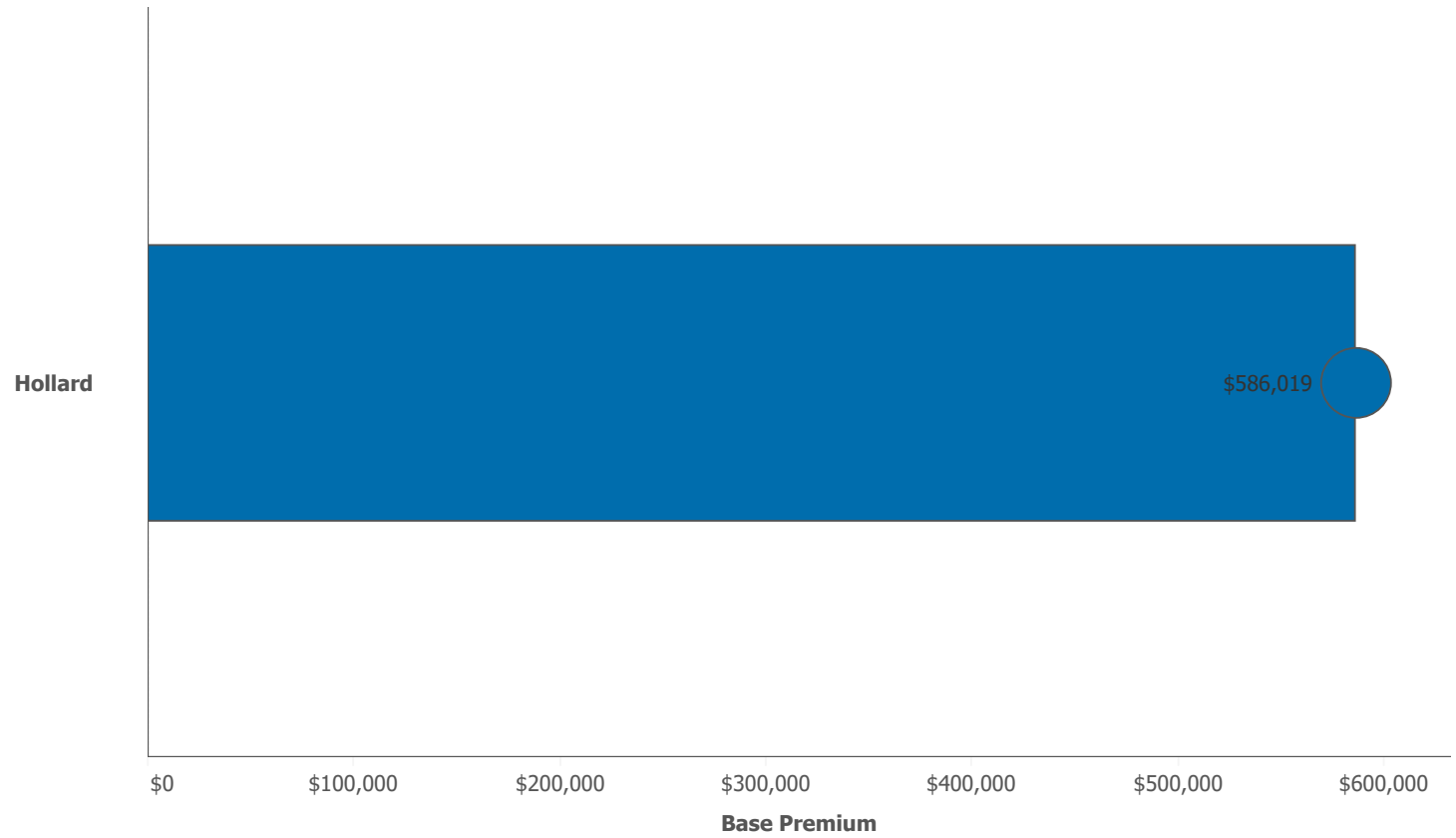


Overall Insurer Comparison

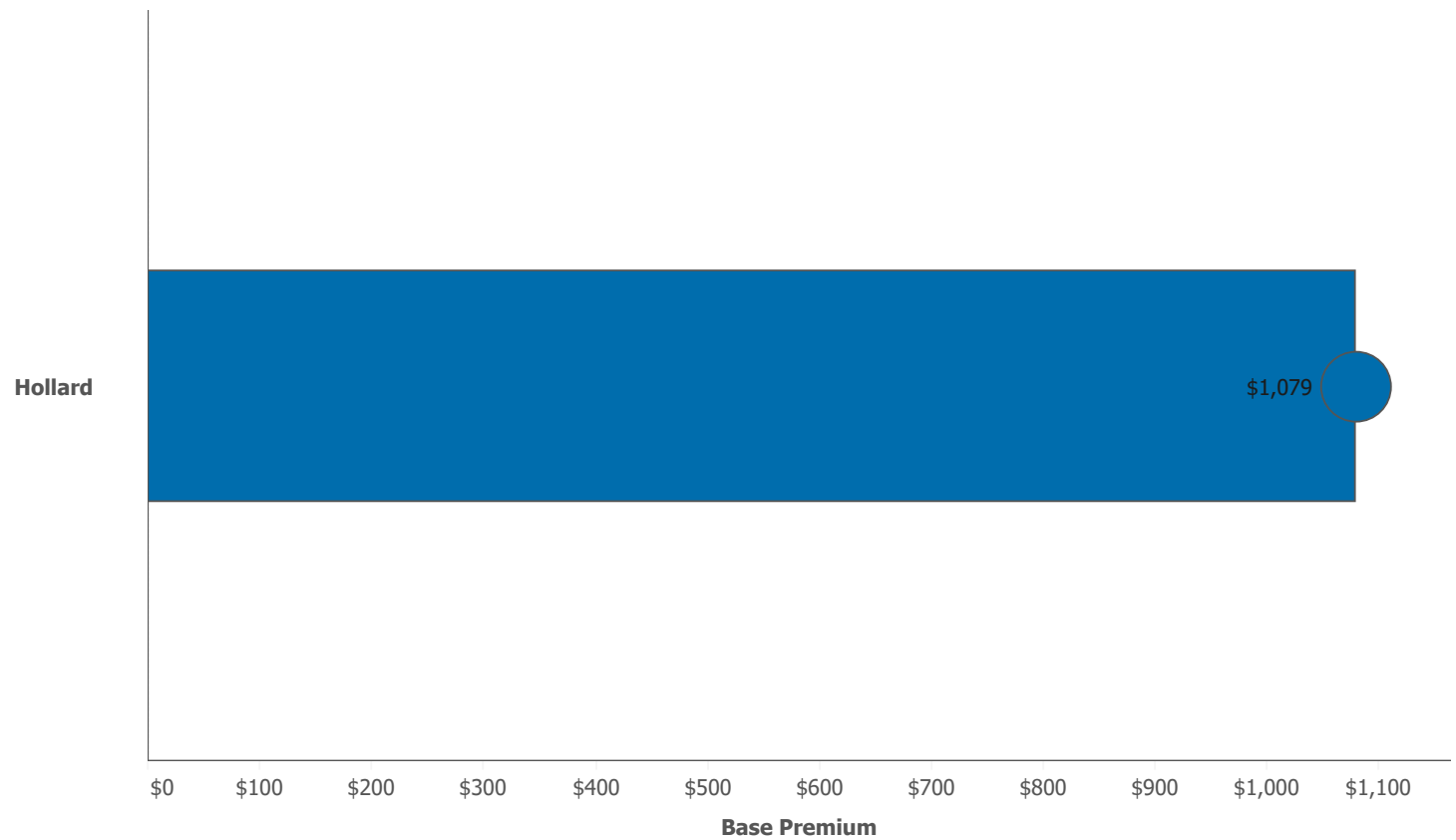


Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison



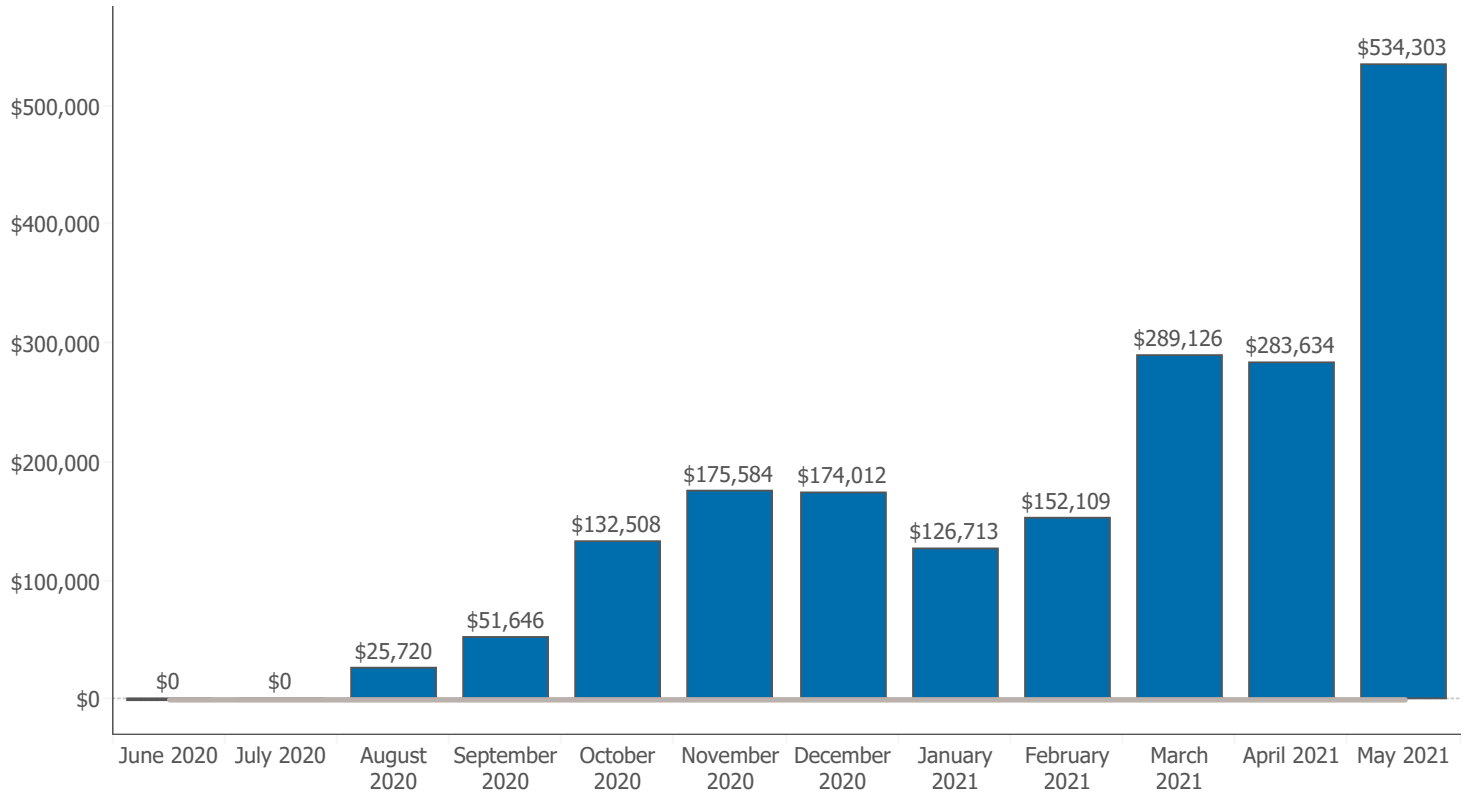
Strictly Commercial-in-Confidence

Base Premium

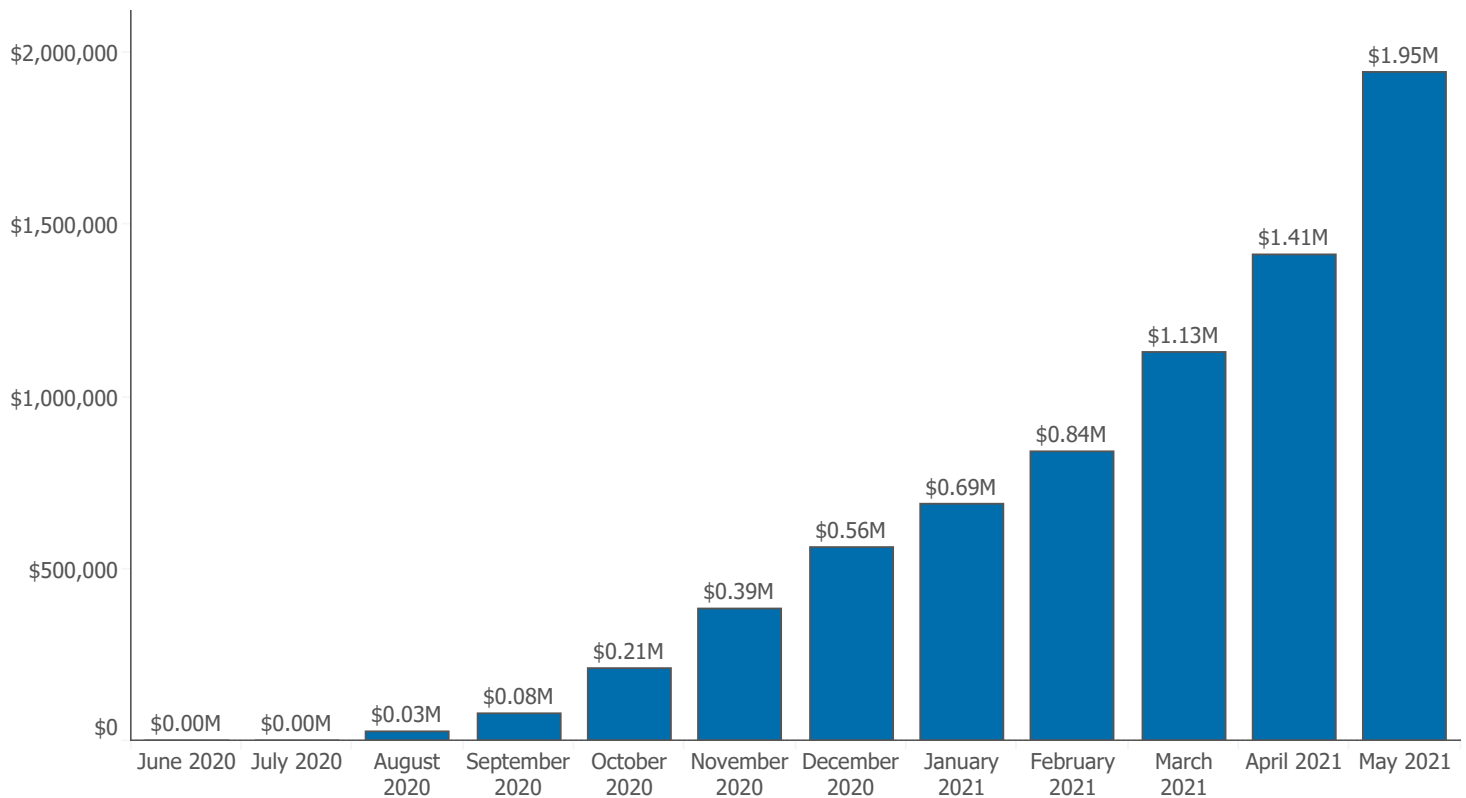
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | PRIOR YEAR



Rolling 12 Months Base Premium



Strictly Commercial-in-Confidence

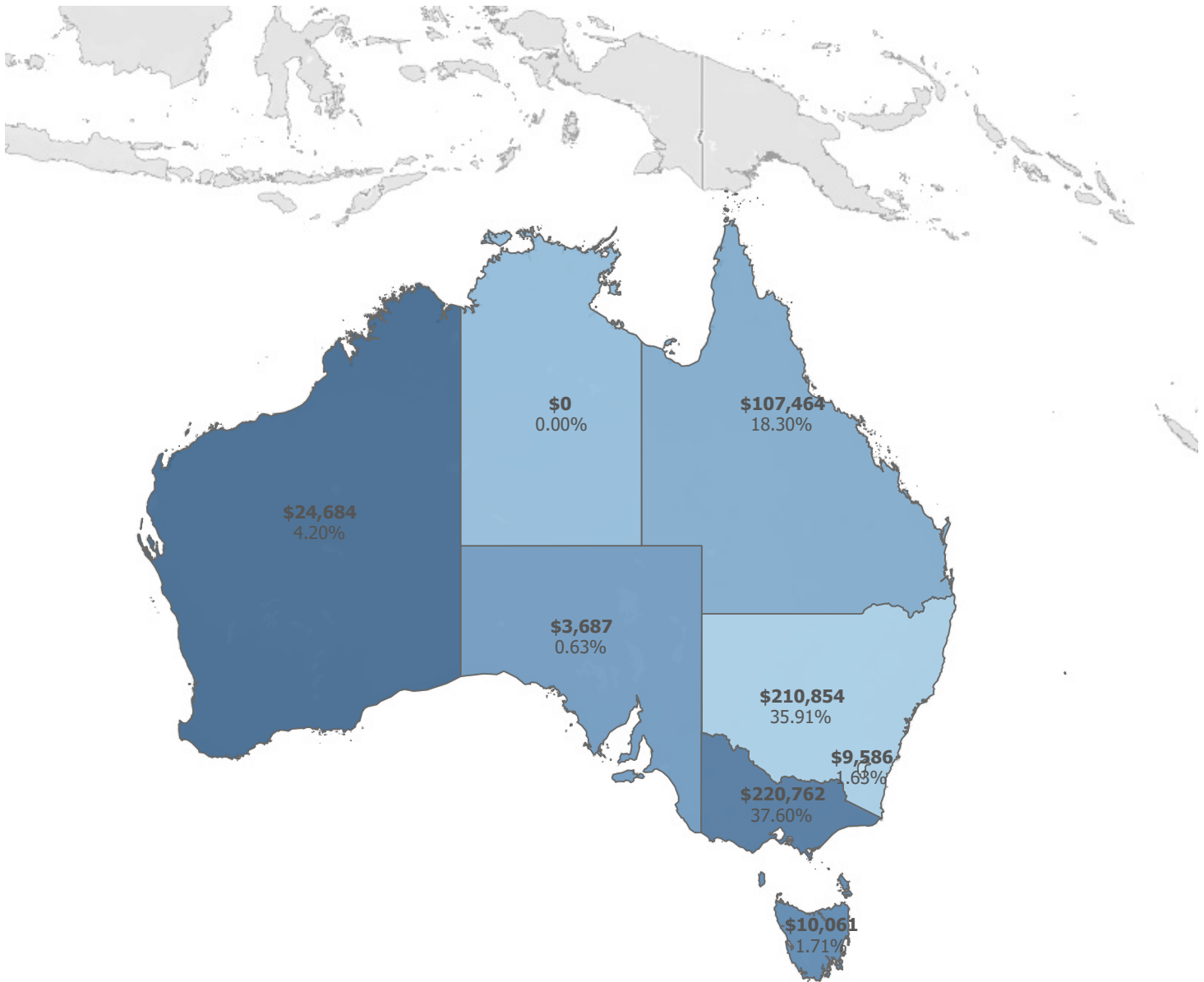
State Activity

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 01/05/2021

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$9,586	\$210,854	\$0	\$107,464	\$3,687	\$10,061	\$220,762	\$23,606	\$586,019
Renewals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,079	\$1,079
Grand Total	\$9,586	\$210,854	\$0	\$107,464	\$3,687	\$10,061	\$220,762	\$24,684	\$587,097

Base Premium Breakdown by State for 01/05/2021



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

3,070

Declined Opportunities

982

Quoted Opportunities

1,965

Bound Opportunities

239

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
28	857	4	652	153	75	971	330

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	7	315	0	206	42	27	271	114

Decline Rate	25.00%	36.76%	0.00%	31.60%	27.45%	36.00%	27.91%	34.55%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	19	515	4	415	94	43	675	200

Quote Rate	90.48%	95.02%	100.00%	93.05%	84.68%	89.58%	96.43%	92.59%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	2	82	0	48	1	3	90	13

Strike Rate	10.53%	15.92%	0.00%	11.57%	1.06%	6.98%	13.33%	6.50%
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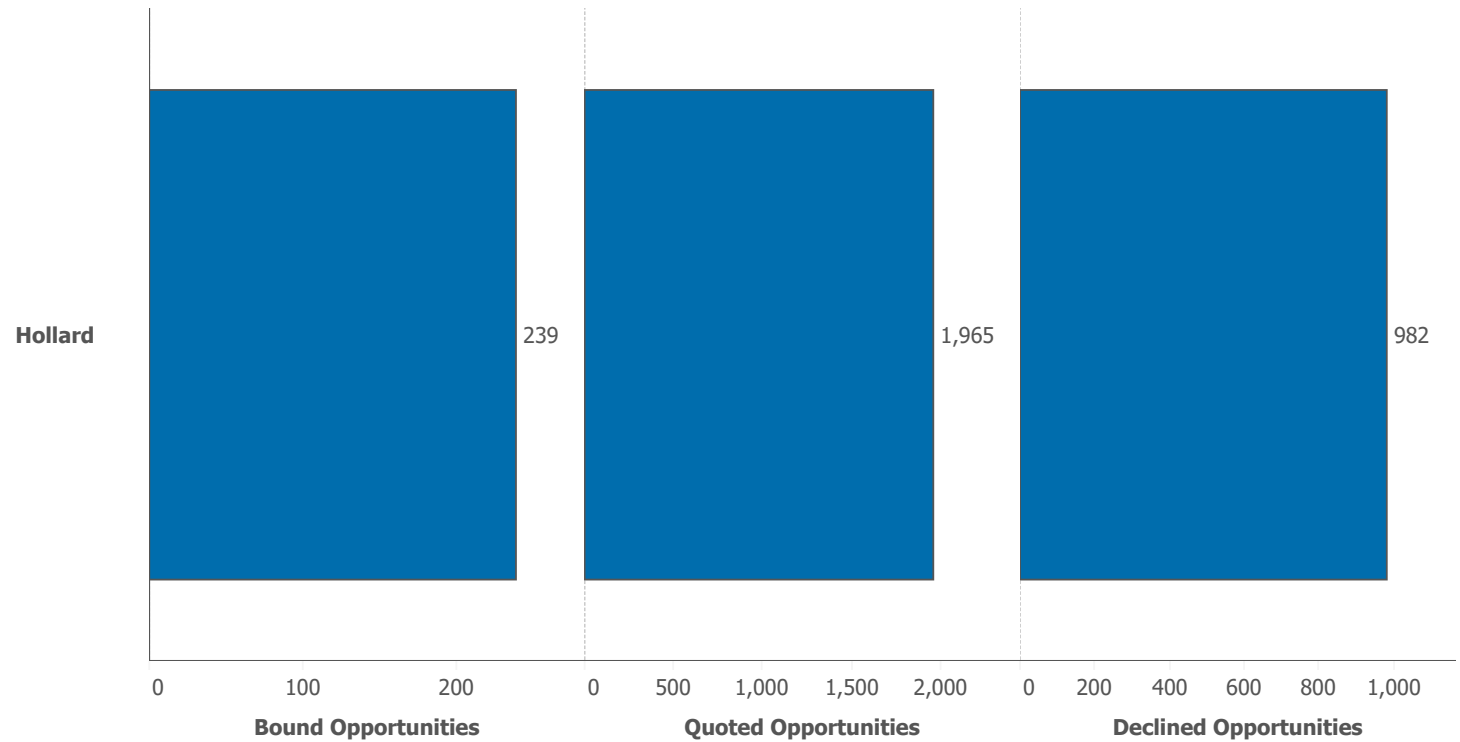
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New Business Opportunities - Insurer Comparison

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



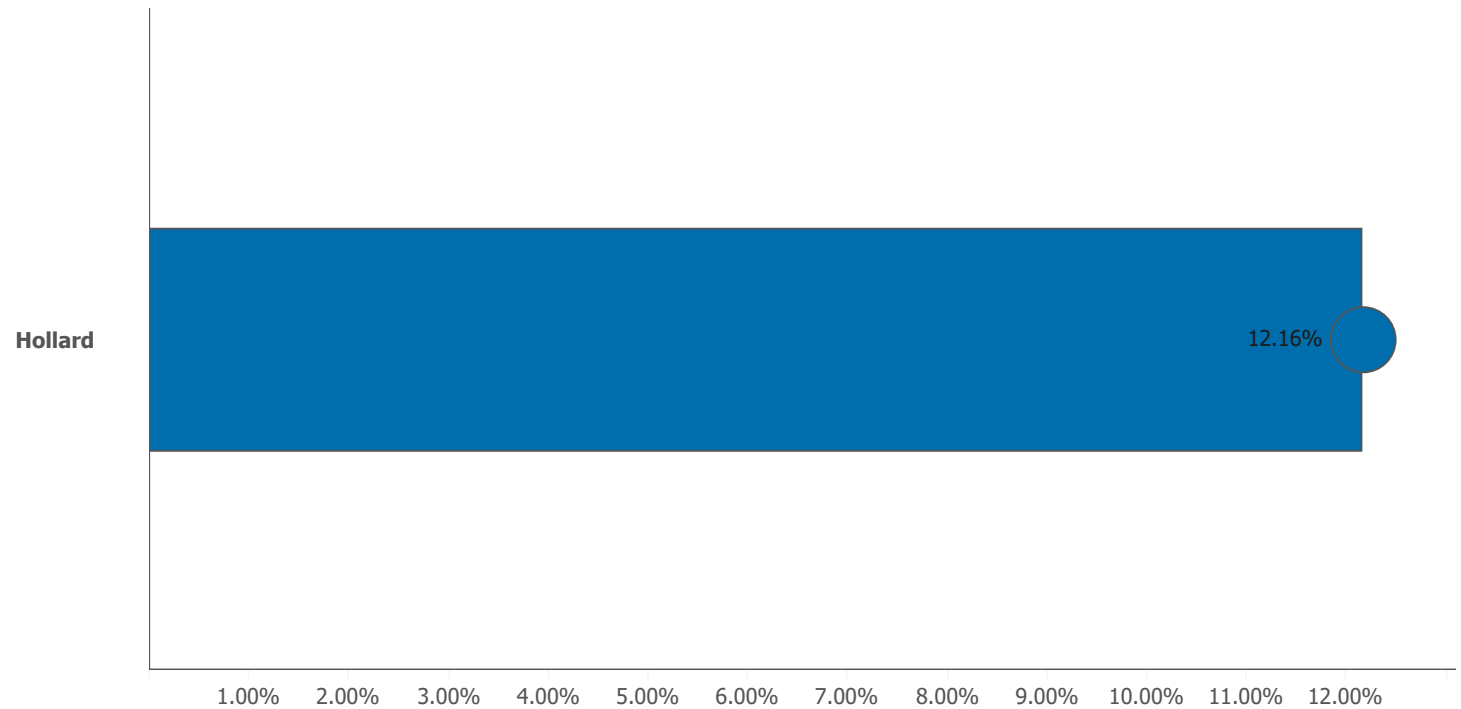
Opportunity Comparison by Insurer

Hollard	
Total Opportunities	3,070
Declined Opportunities	982
Decline Rate	31.99%
Quoted Opportunities	1,965
Bound Opportunities	239
Strike Rate	12.16%

Strike Rate

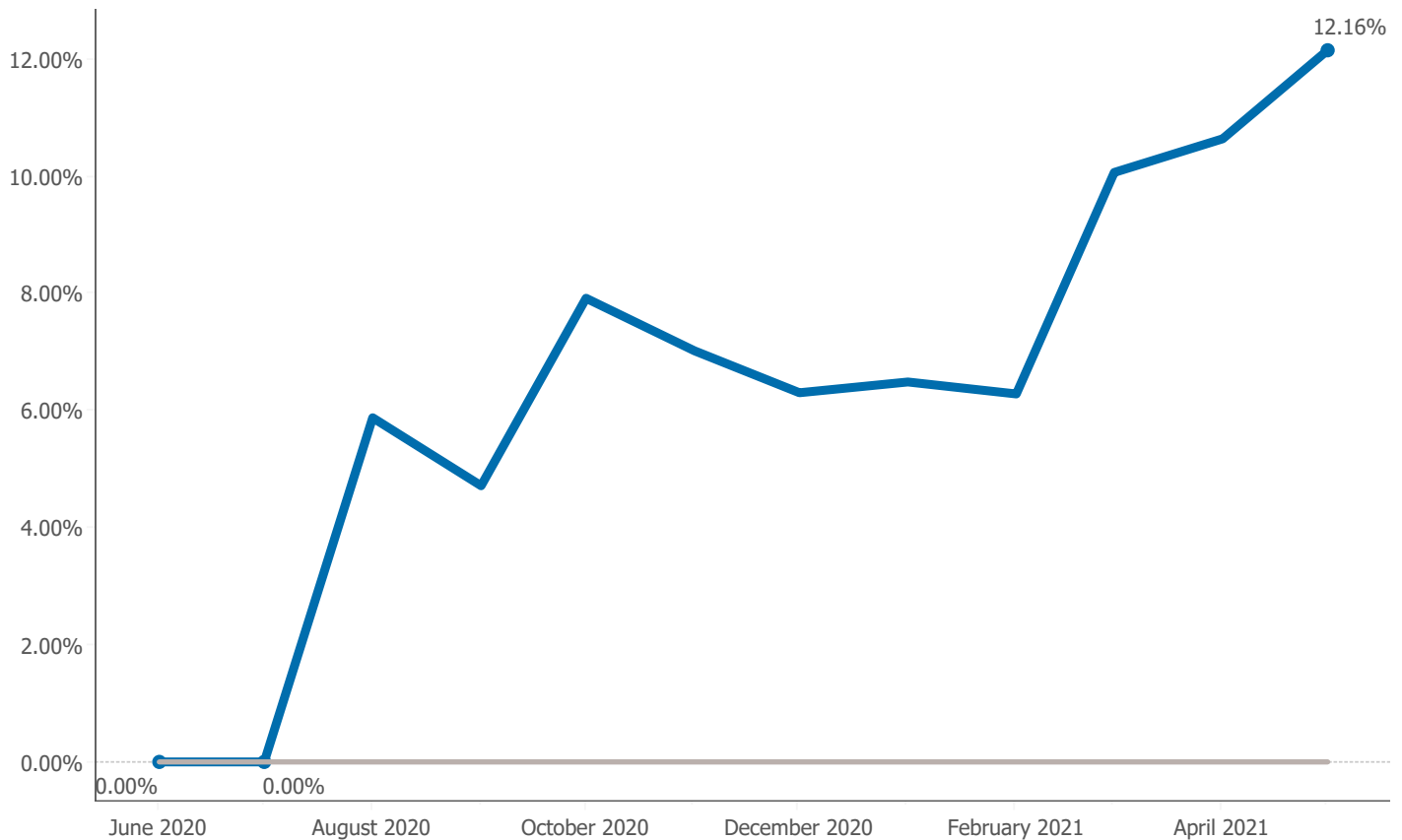
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/05/2021



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

0

Declined Opportunities

0

Quoted Opportunities

0

Bound Opportunities

0

Total Opportunities

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

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	0	0	0	0	0	0	0

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

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

Retention Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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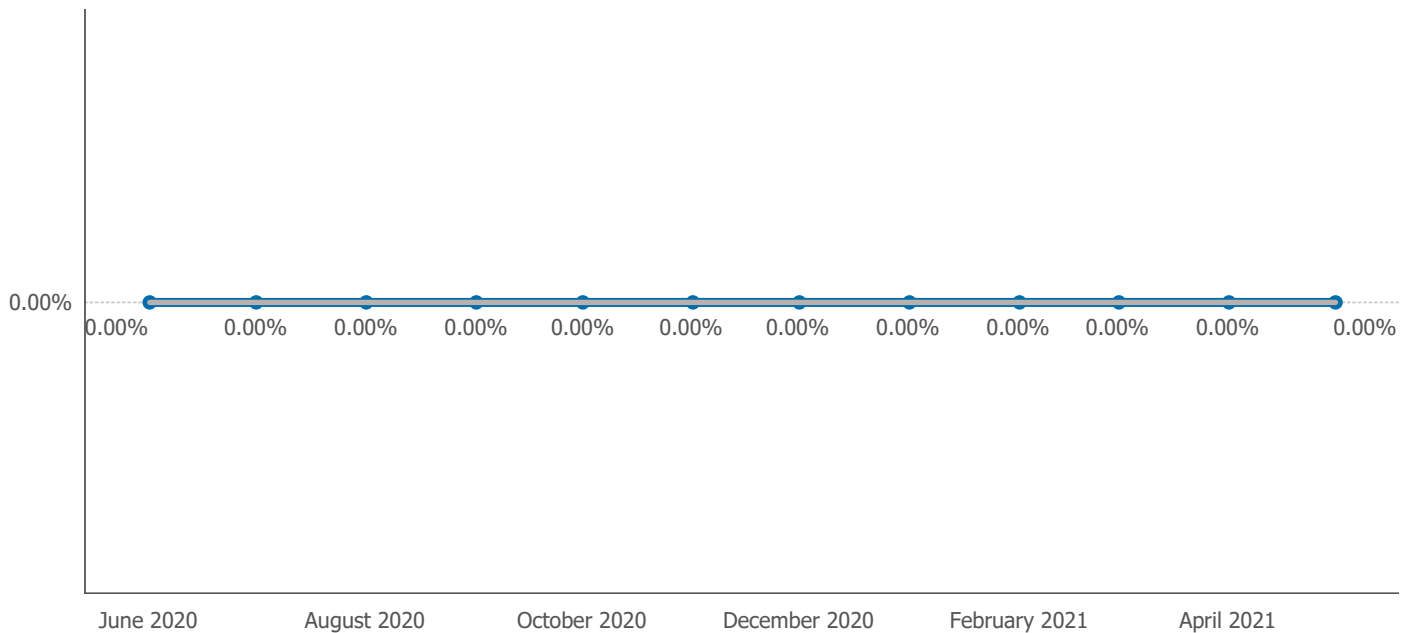
Renewal Retention

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 01/05/2021

Renewal Retention by Month

CURRENT YEAR | PRIOR YEAR

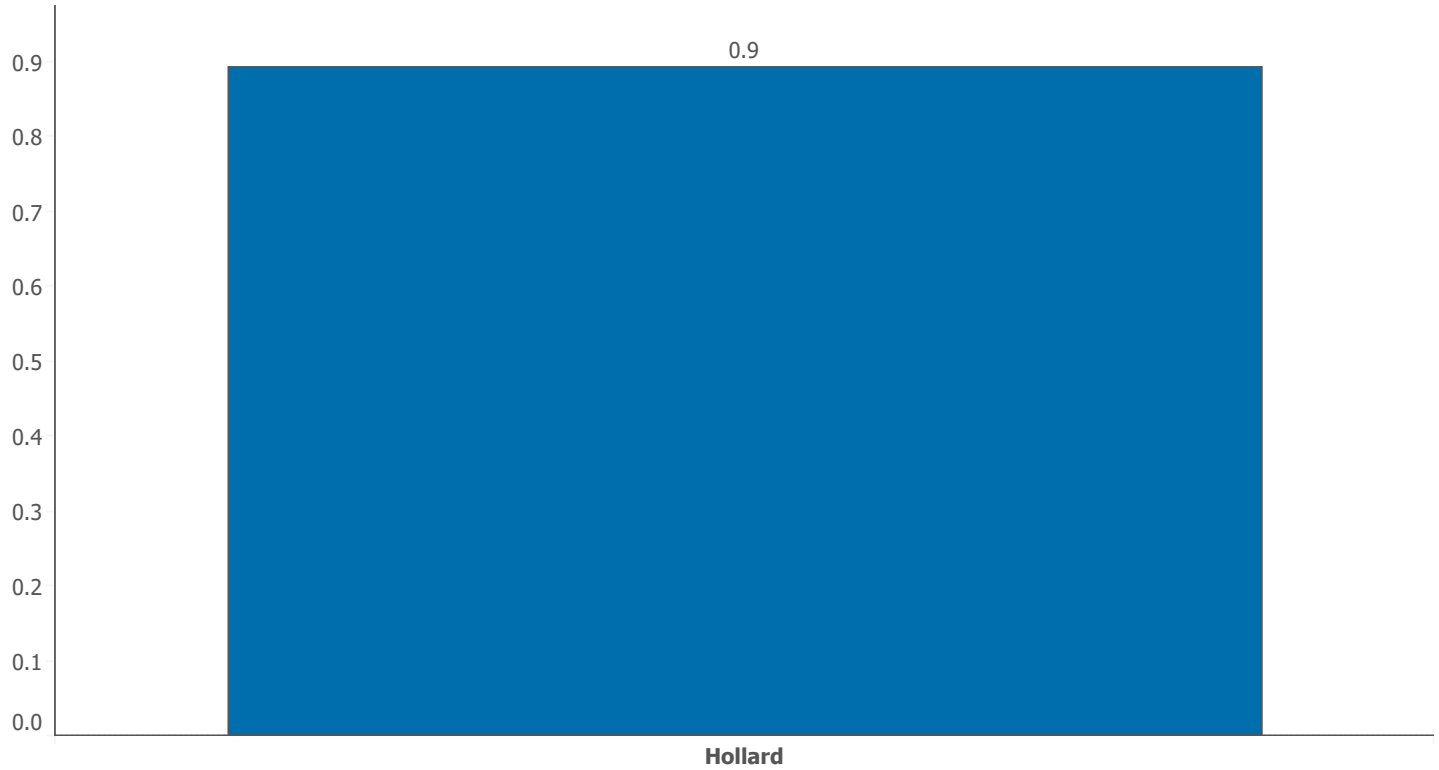


Renewal Retention Breakdown

Response Times

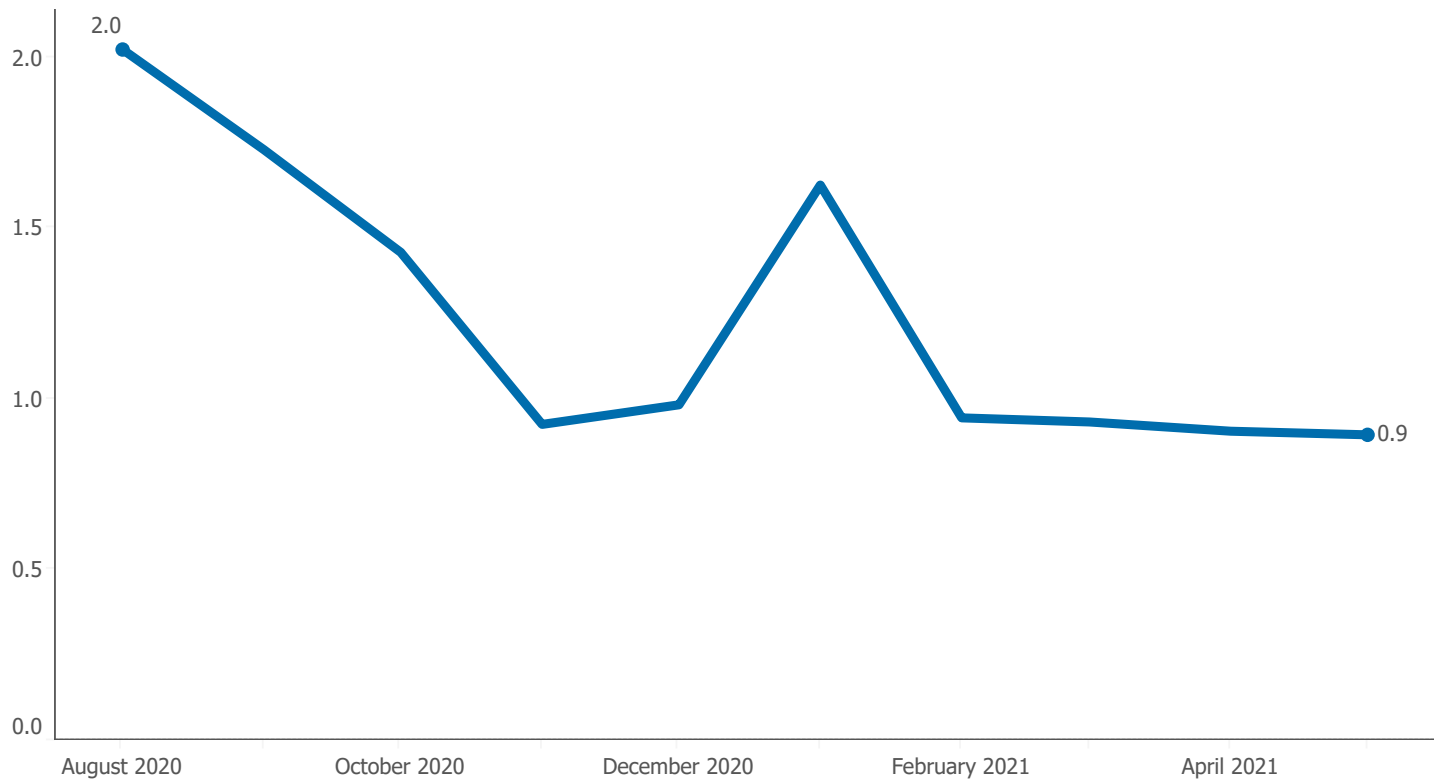
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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's Top 20 Presented Occupations

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Plumber	125	82	11
Electrician	89	67	4
Earthmoving	70	47	6
Road Freight Transport Service - No Storage	53	0	0
Carpenter	50	31	5
Motor Mechanics	38	22	0
Electricians - Commercial	34	24	0
Handyman / Property Maintenance	33	24	3
Cleaning Service Noc	13	9	4
Property Owner - Noc	12	11	0
Restaurant, Licensed, With Deep Frying	7	1	0
Property Owner - Retail (Not arcades/Malls)	7	5	0
Beauty Salon Operation	5	4	3
Property Owner - Factory/Industrial	4	3	2
Cafe Operation, Not Licensed With Deep Frying	3	2	0
Property Owner - Office (Single Storey)	2	2	2
Hairdressing Service	2	2	0

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Plumber	140	121	33
Electrician	101	90	21
House Construction/Alteration Owner Builder	78	64	18
Earthmoving	78	61	18
Carpenter	57	46	6
Road Freight Transport Service - No Storage	54	0	0
House Construction	50	45	12
Business Administrative Services (General)	45	40	18
Real Estate Agency Service	42	37	8
Electricians - Commercial	42	37	13
Motor Mechanics	40	33	5
Handyman / Property Maintenance	38	34	8
Cabinet Manufacturing - Other	38	36	2
Residential Building Construction Noc	36	31	8
Delivery Service, Road (Ex. Courier)	28	2	0
Courier Service	24	0	0
Concretor	24	20	6
Landscape Construction	23	20	7
Insurance Broking Service	23	19	3
Landscaper - Domestic	22	21	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's Top Brokerages by Presented Opportunities

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
CBN	188	122	26
Resilium Insurance Broking Pty Ltd	162	96	16
Community Broker Network	155	82	16
Ausure Insurance Brokers	119	72	13
Insurance House Pty Ltd	105	73	13
Oracle Group (Australia) Pty Ltd	87	52	12
Insurance House Advance	71	48	9
PSC Connect Pty Ltd (VIC)	52	37	5
Consolidated Insurances Pty Ltd	52	36	2
Centrewest Insurance Brokers Pty Ltd	44	29	3
McLardy McShane Partners Pty Ltd	41	27	6
United Insurance Group	38	23	4
Aviso EIA Pty Ltd	37	22	1
The Insurance Centre Pty Ltd	36	21	2
Regional Insurance Brokers Pty Ltd	36	24	2
Apollo Risk Services	35	17	1
PSC Connect Pty Ltd (QLD)	32	23	9
Dunk Insurance	32	21	10
Garden State Insurance Brokers Pty Ltd	31	28	4
Sear and Associates Insurance Brokers Pty Ltd	28	23	2
RSM Insurance Brokers	26	15	3
Surewise	25	20	0
Pollard Insurance Brokers Pty Ltd	25	18	2
Metrix Insurance Pty Ltd	25	18	6
Macey Insurance Brokers Pty Ltd	25	13	2
PSC Connect Pty Ltd (NSW)	23	12	4
Archer Insurance Corp	22	17	6
Your Insurance Broker Pty Ltd	20	13	1
The One Stop Insurance Brokers Pty Ltd	20	14	0
Geelong Insurance Brokers P/L	20	15	1
Edgewise Insurance Brokers Pty Ltd	20	17	3
Edgar Insurance Brokers	20	16	2
Steadfast Eastern Insurance Brokers	19	11	0
McCormick Harris Insurance	19	13	1
Coverforce Insurance Broking Pty Ltd (NSW)	19	15	9
Westlawn Insurance Brokers Pty Ltd	18	8	0
United Insurance - Winbeat site	18	11	3
PSC Connect Pty Ltd (SA)	18	14	0
BJS Insurance Brokers Pty Ltd	18	8	2
ADK Insurance Brokers Pty Ltd	18	15	0