



Steadfast Client
Trading Platform

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Business Pack

October 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

\$5,028,903

Fiscal Year to Date Base Premium

\$20,158,287

Rolling 12 Base Premium

\$55,220,426

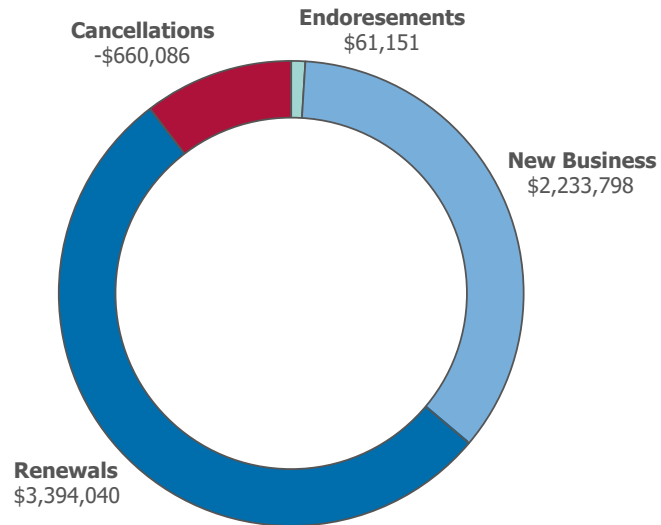
Hollard Commercial Insurance - Average Base Premium

\$1,332

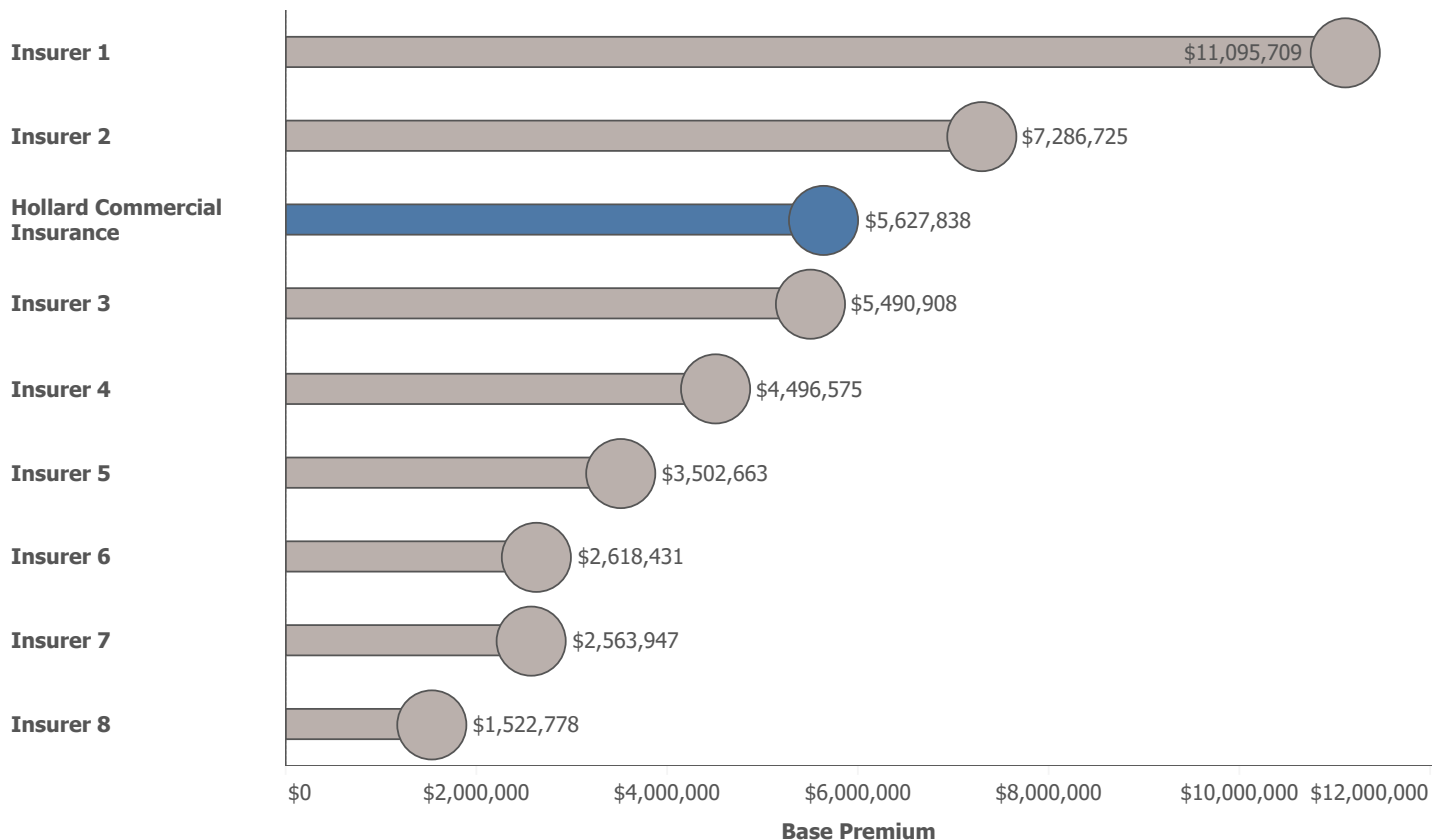
All Insurers - Average Base Premium

\$1,983

Transaction Type Breakdown



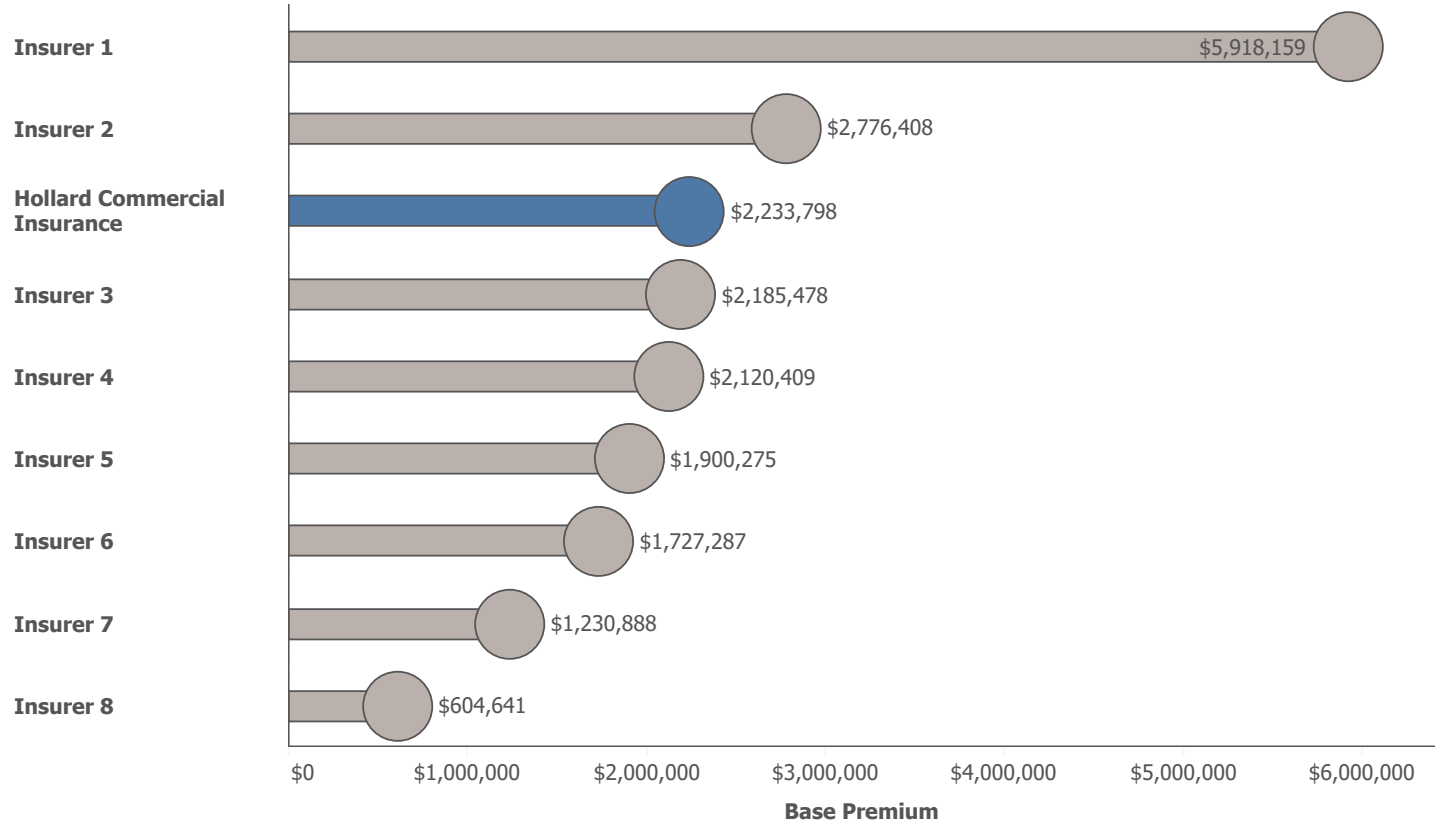
Overall Insurer Comparison



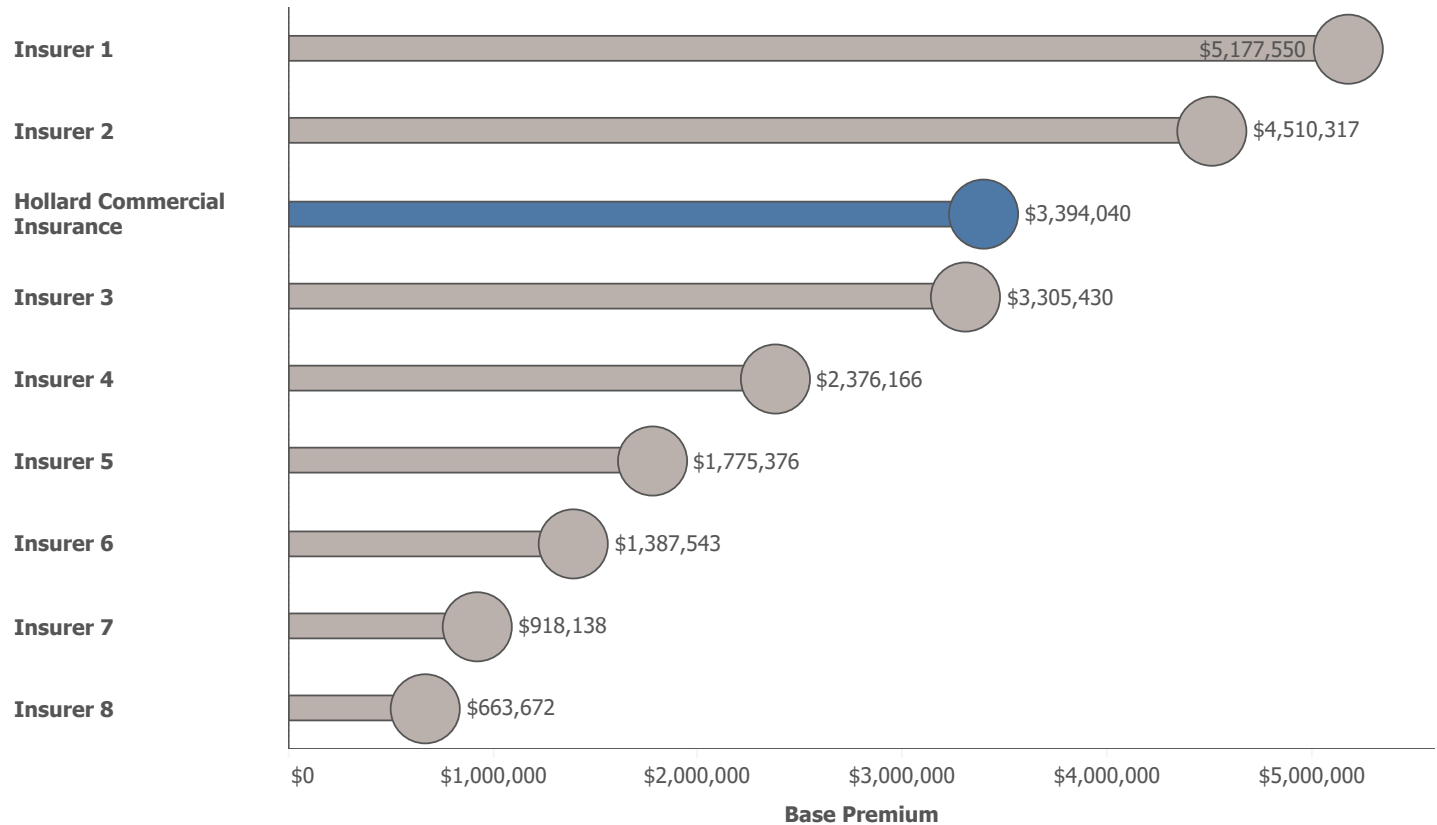
Strictly Commercial-in-Confidence

Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison



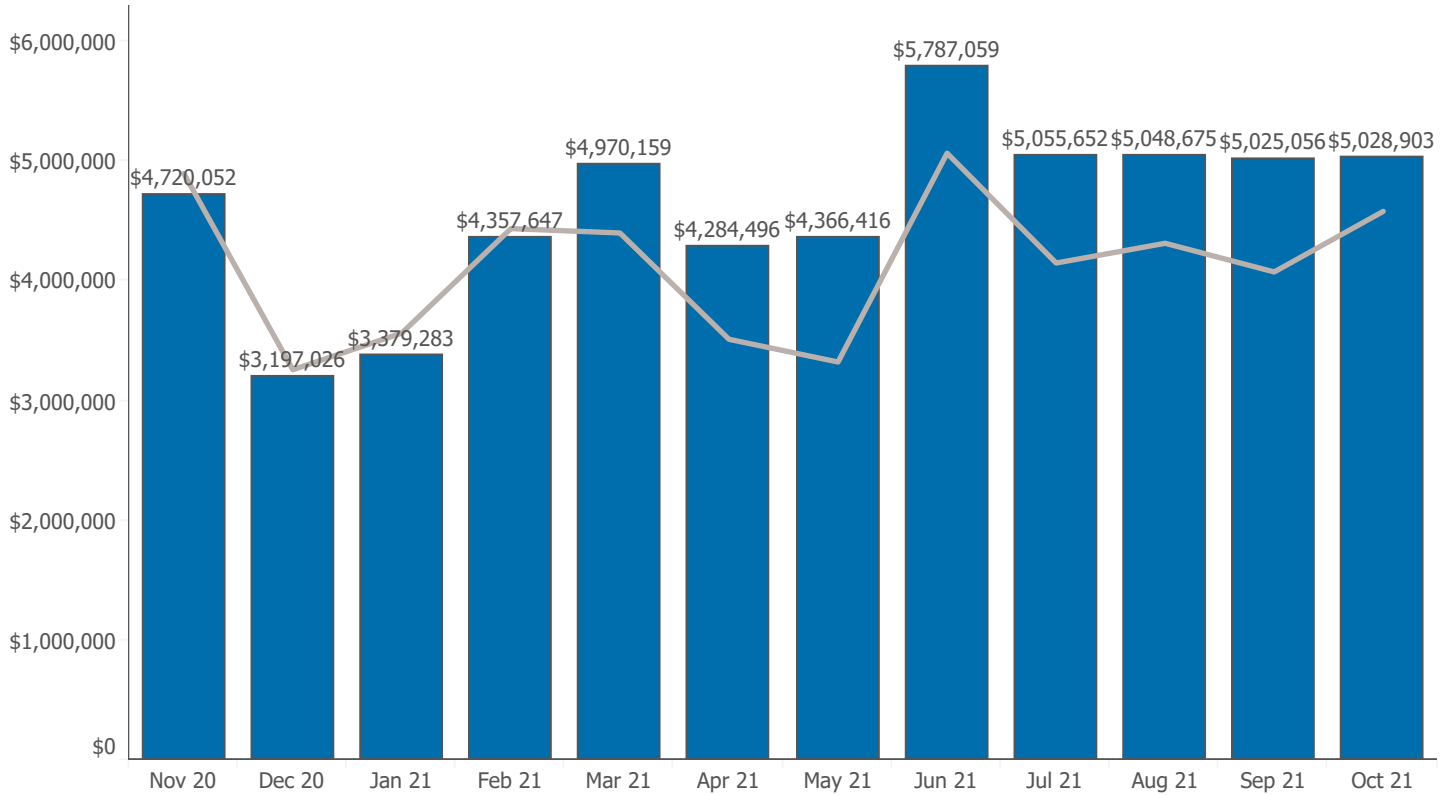
Strictly Commercial-in-Confidence

Base Premium

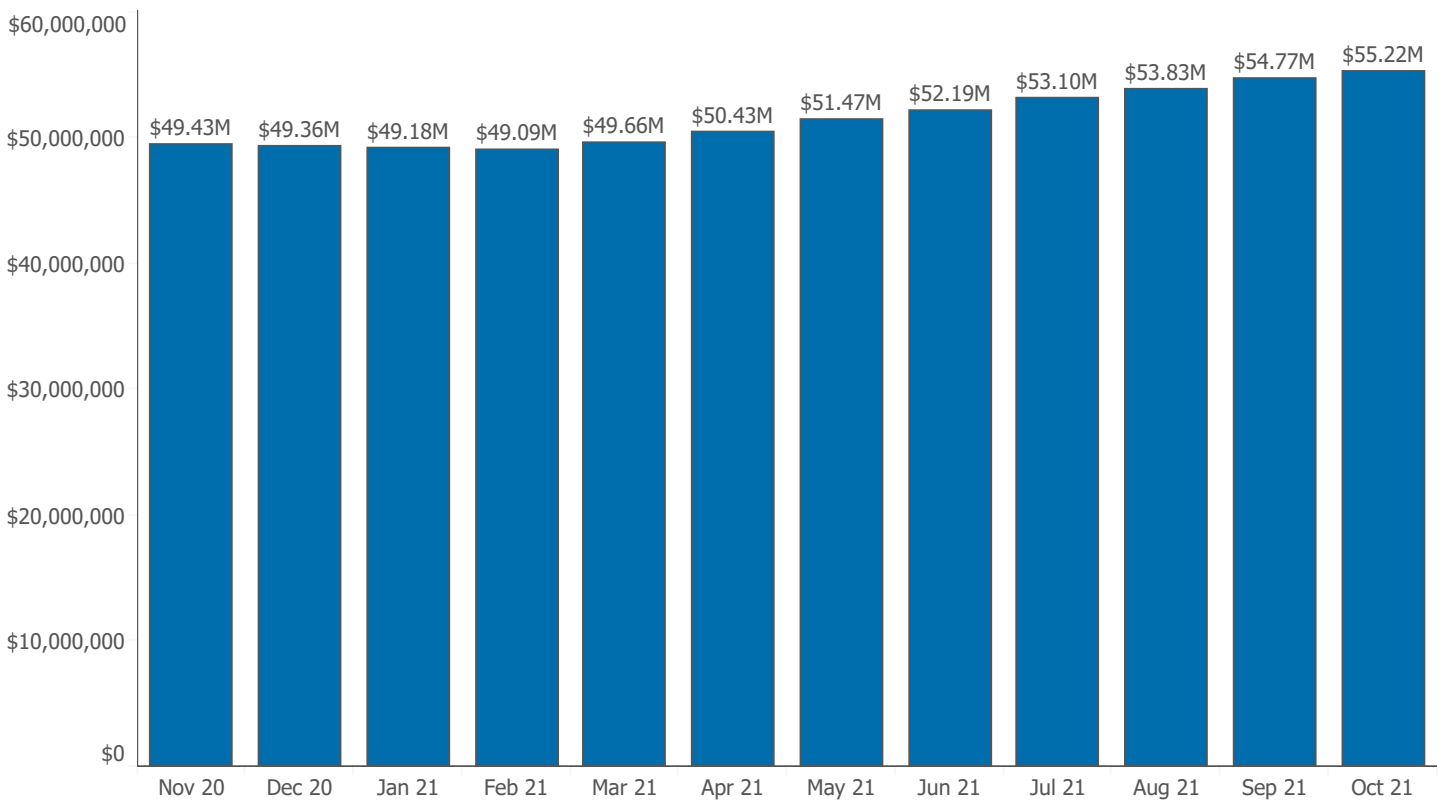
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | PRIOR YEAR



Rolling 12 Months Base Premium



Strictly Commercial-in-Confidence

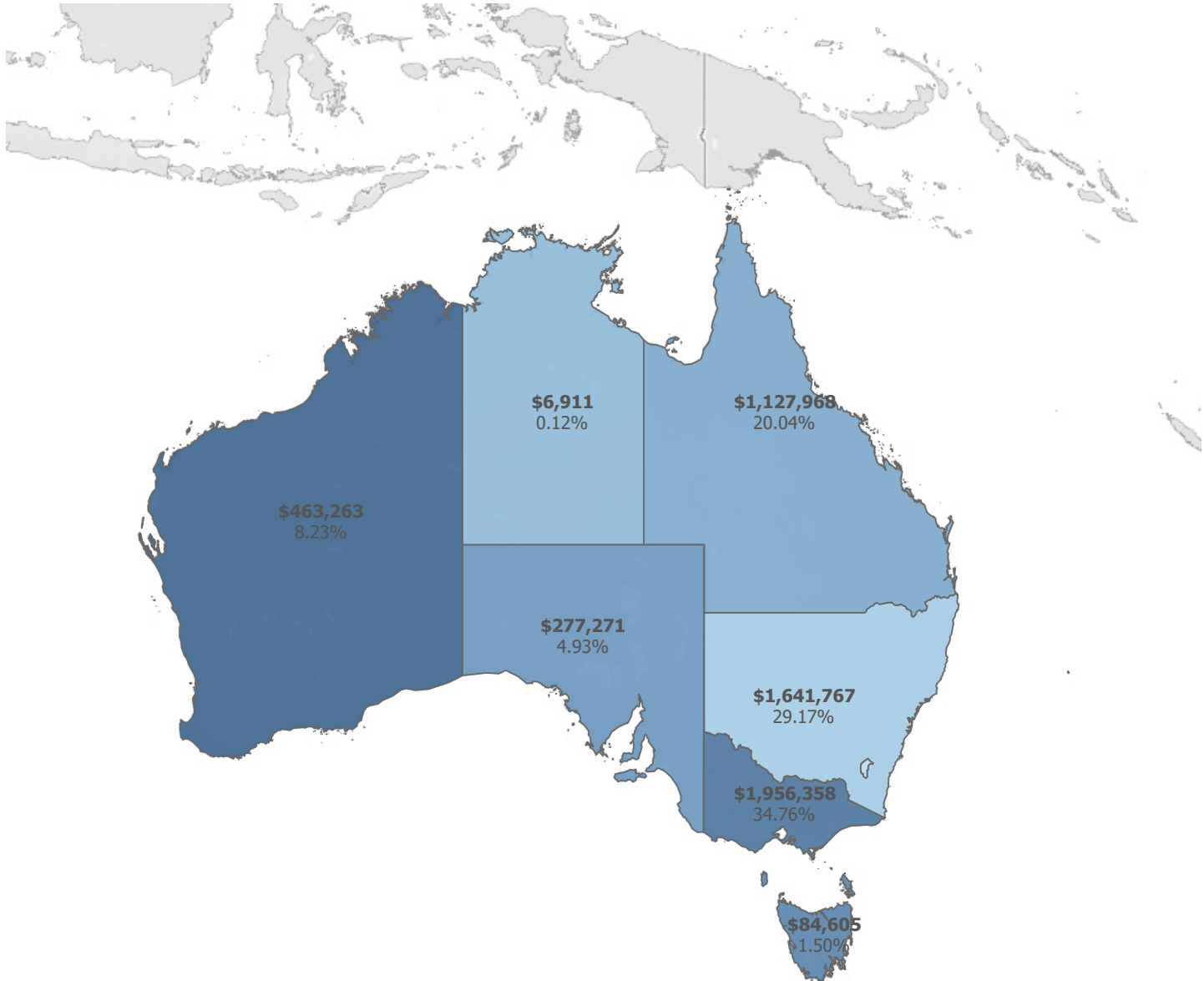
State Activity

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 01/10/2021

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$29,741	\$660,280	\$6,021	\$403,432	\$123,133	\$37,987	\$756,221	\$216,983	\$2,233,798
Renewals	\$39,954	\$981,488	\$890	\$724,536	\$154,138	\$46,619	\$1,200,136	\$246,281	\$3,394,040
Grand Total	\$69,695	\$1,641,767	\$6,911	\$1,127,968	\$277,271	\$84,605	\$1,956,358	\$463,263	\$5,627,838

Base Premium Breakdown by State for 01/10/2021



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

31,138

Declined Opportunities

12,197

Quoted Opportunities

17,251

Bound Opportunities

2,057

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
262	8,767	132	6,573	1,355	1,128	9,447	3,474

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	73	3,173	81	3,072	567	585	3,319	1,327

Decline Rate	27.86%	36.19%	61.36%	46.74%	41.85%	51.86%	35.13%	38.20%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	177	5,092	37	3,213	731	482	5,562	1,957

Quote Rate	93.65%	91.03%	72.55%	91.77%	92.77%	88.77%	90.76%	91.15%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	32	642	6	456	81	48	567	225

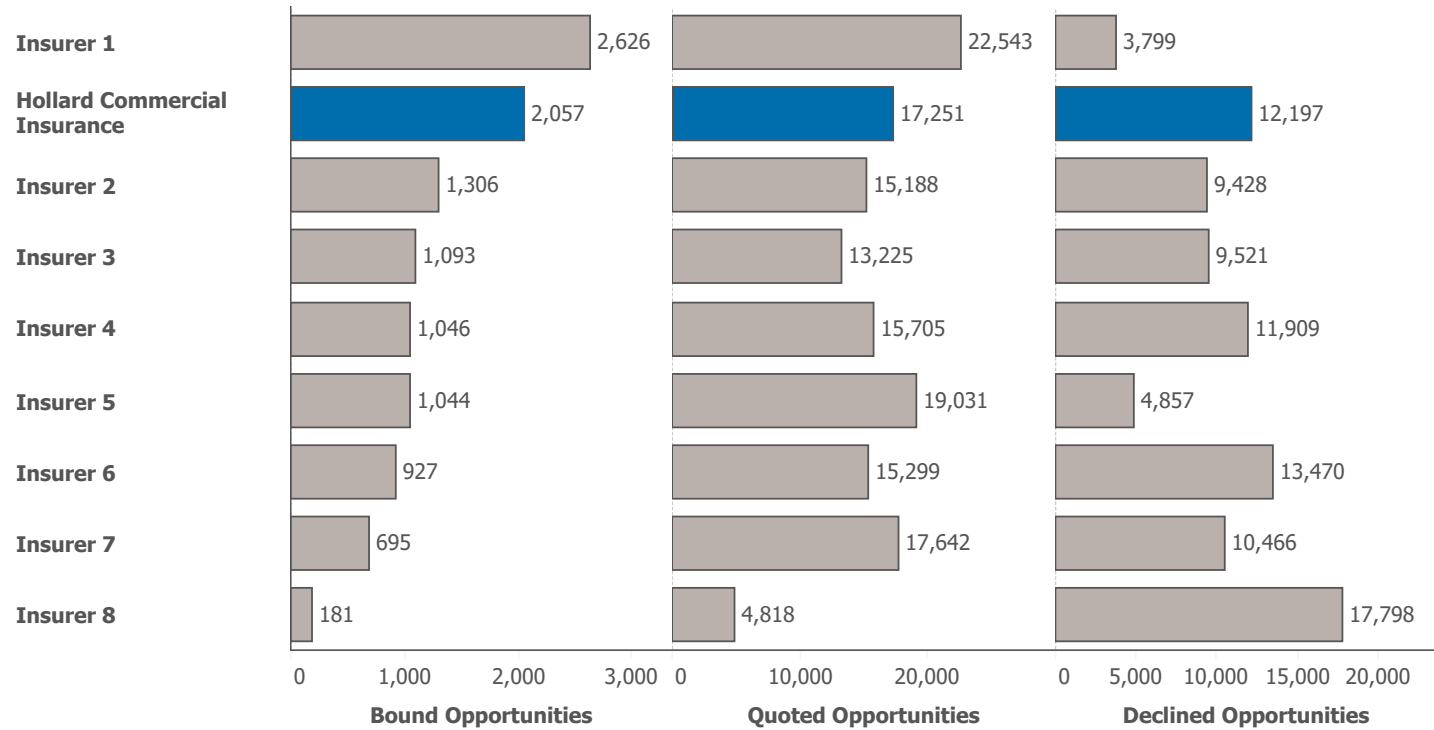
Strike Rate	18.08%	12.61%	16.22%	14.19%	11.08%	9.96%	10.19%	11.50%
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New Business Opportunities - Insurer Comparison

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



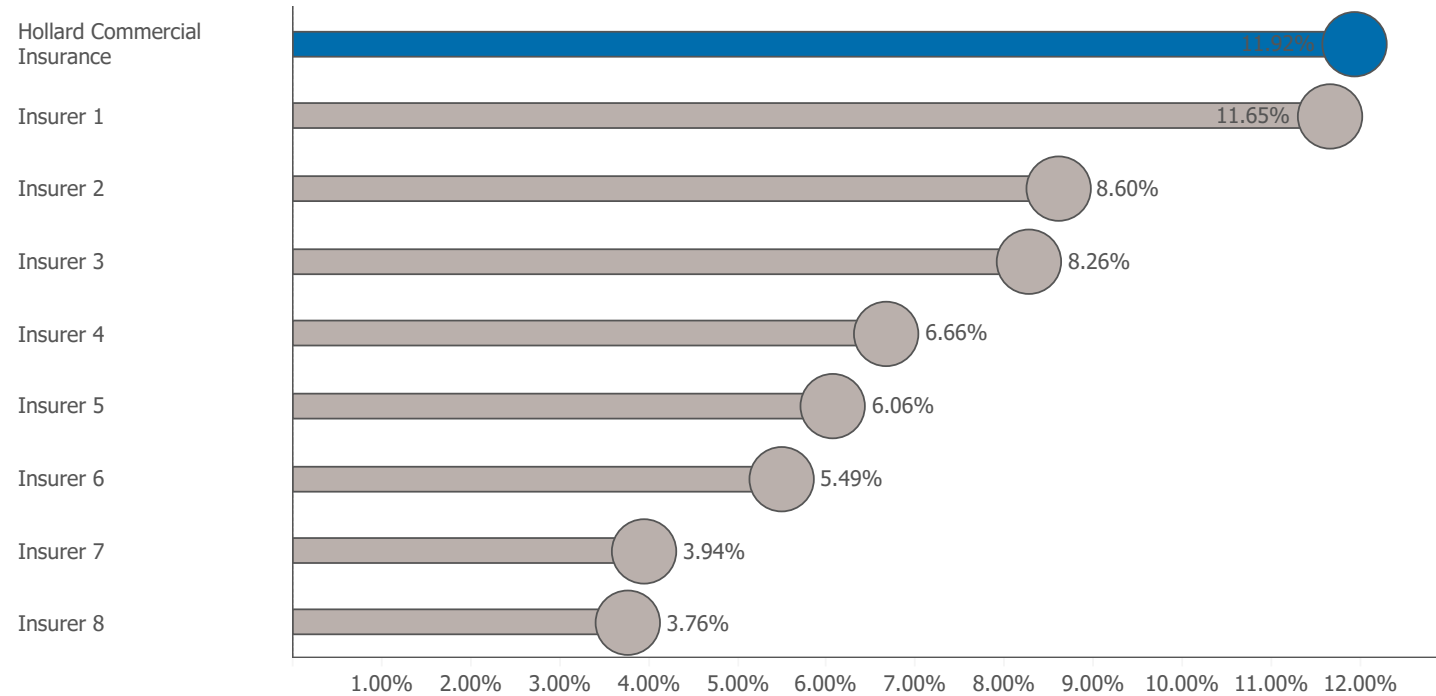
Opportunity Comparison by Insurer

	Insurer 1	Holland Commercial..	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6	Insurer 7	Insurer 8
Total Opportunities	32,068	31,138	32,294	31,564	31,338	32,554	32,257	31,547	32,352
Declined Opportunities	3,799	12,197	9,428	9,521	11,909	4,857	13,470	10,466	17,798
Decline Rate	11.85%	39.17%	29.19%	30.16%	38.00%	14.92%	41.76%	33.18%	55.01%
Quoted Opportunities	22,543	17,251	15,188	13,225	15,705	19,031	15,299	17,642	4,818
Bound Opportunities	2,626	2,057	1,306	1,093	1,046	1,044	927	695	181
Strike Rate	11.65%	11.92%	8.60%	8.26%	6.66%	5.49%	6.06%	3.94%	3.76%

Strike Rate

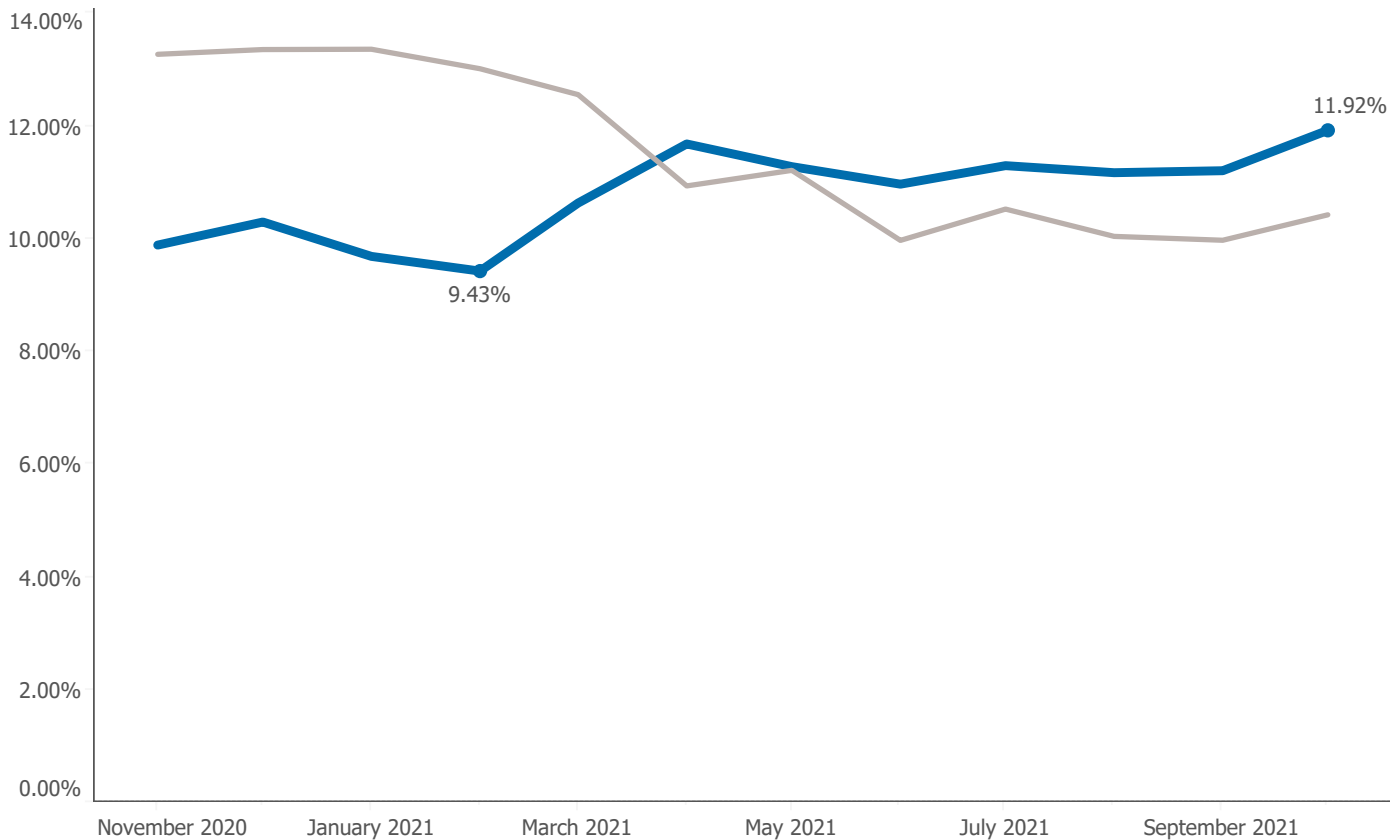
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/10/2021



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

3,040

Declined Opportunities

58

Quoted Opportunities

2,927

Bound Opportunities

2,361

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
30	920	1	640	126	53	992	278

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	0	15	0	12	0	1	22	8

Decline Rate	0.00%	1.63%	0.00%	1.88%	0.00%	1.89%	2.22%	2.88%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	29	890	1	616	122	52	951	266

Quote Rate	96.67%	98.34%	100.00%	98.09%	96.83%	100.00%	98.04%	98.52%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	20	723	0	524	100	45	741	208

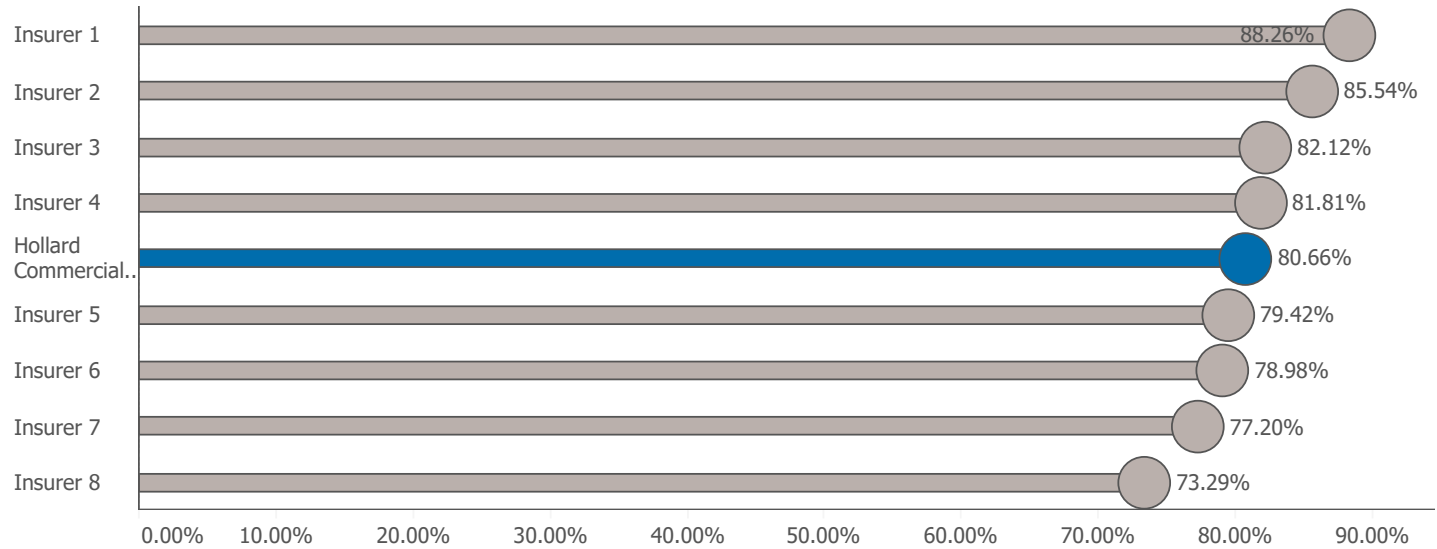
Retention Rate	68.97%	81.24%	0.00%	85.06%	81.97%	86.54%	77.92%	78.20%
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Renewal Retention

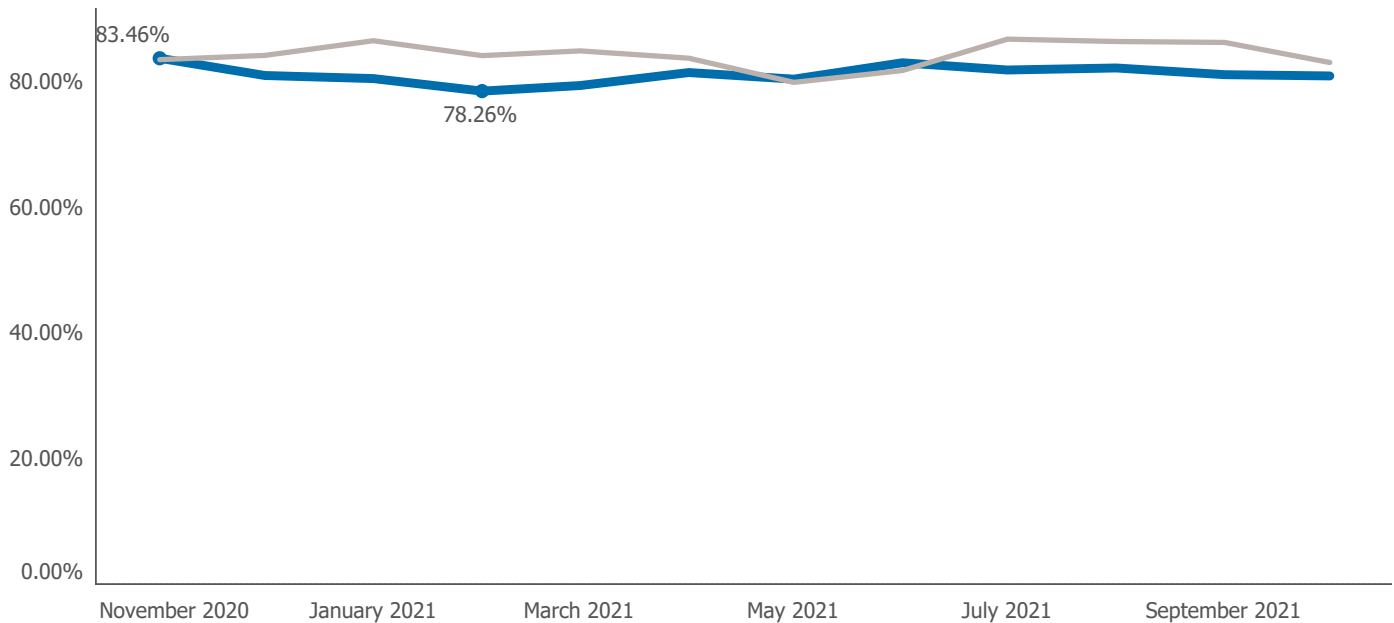
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/10/2021

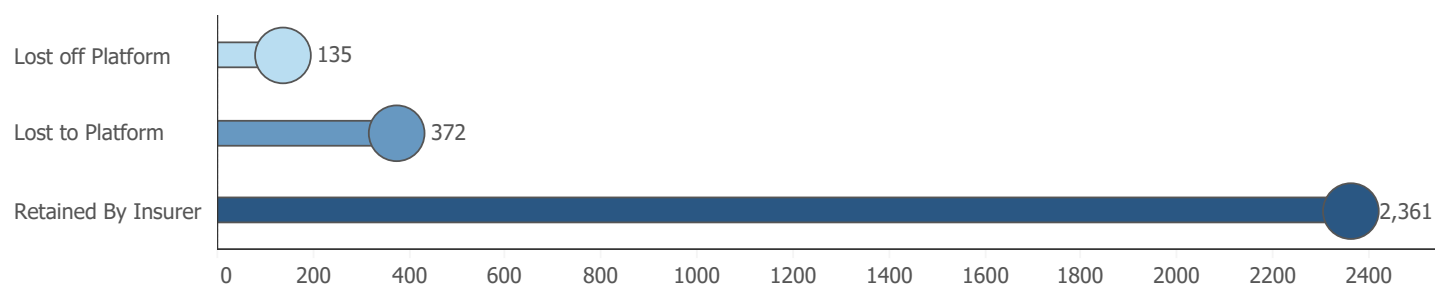


Renewal Retention by Month

CURRENT YEAR | **PRIOR YEAR**



Renewal Retention Breakdown

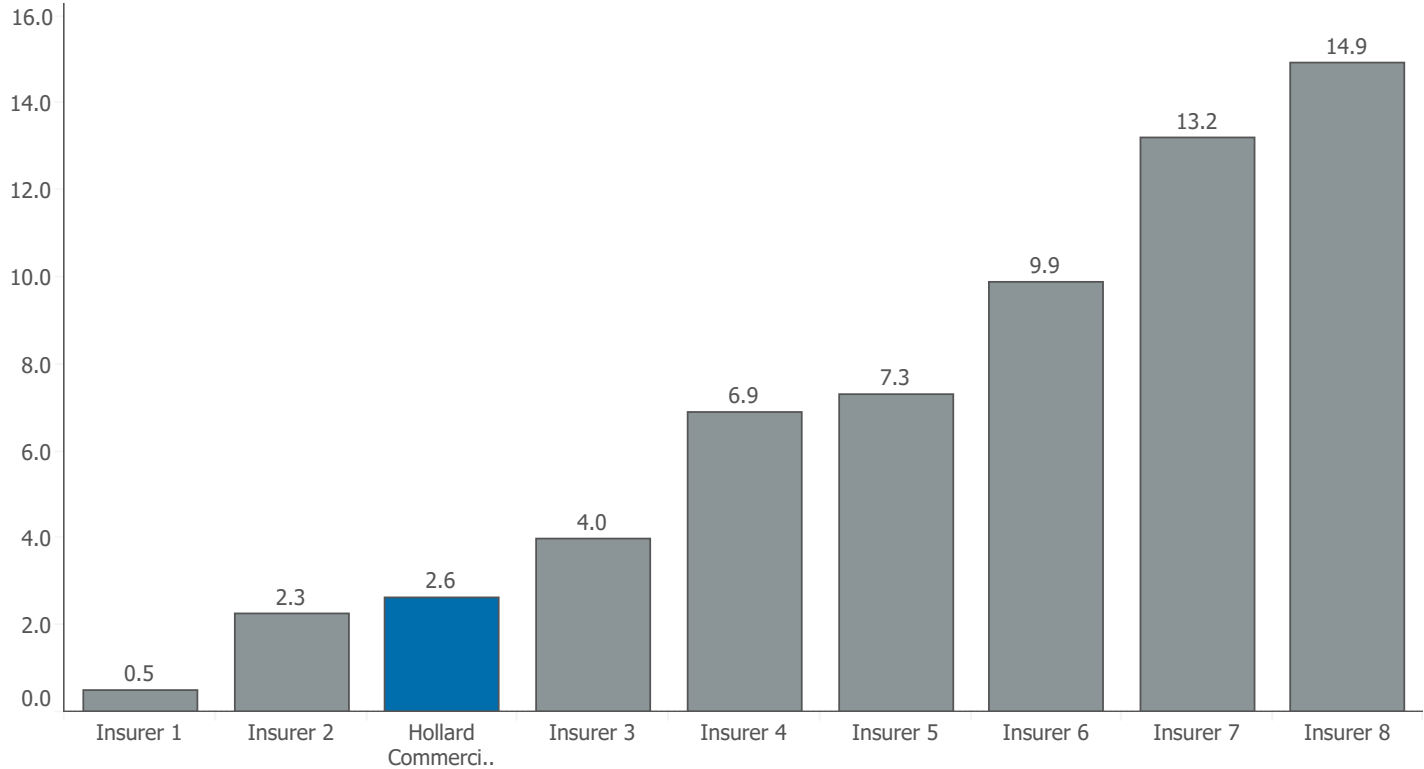


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Response Times

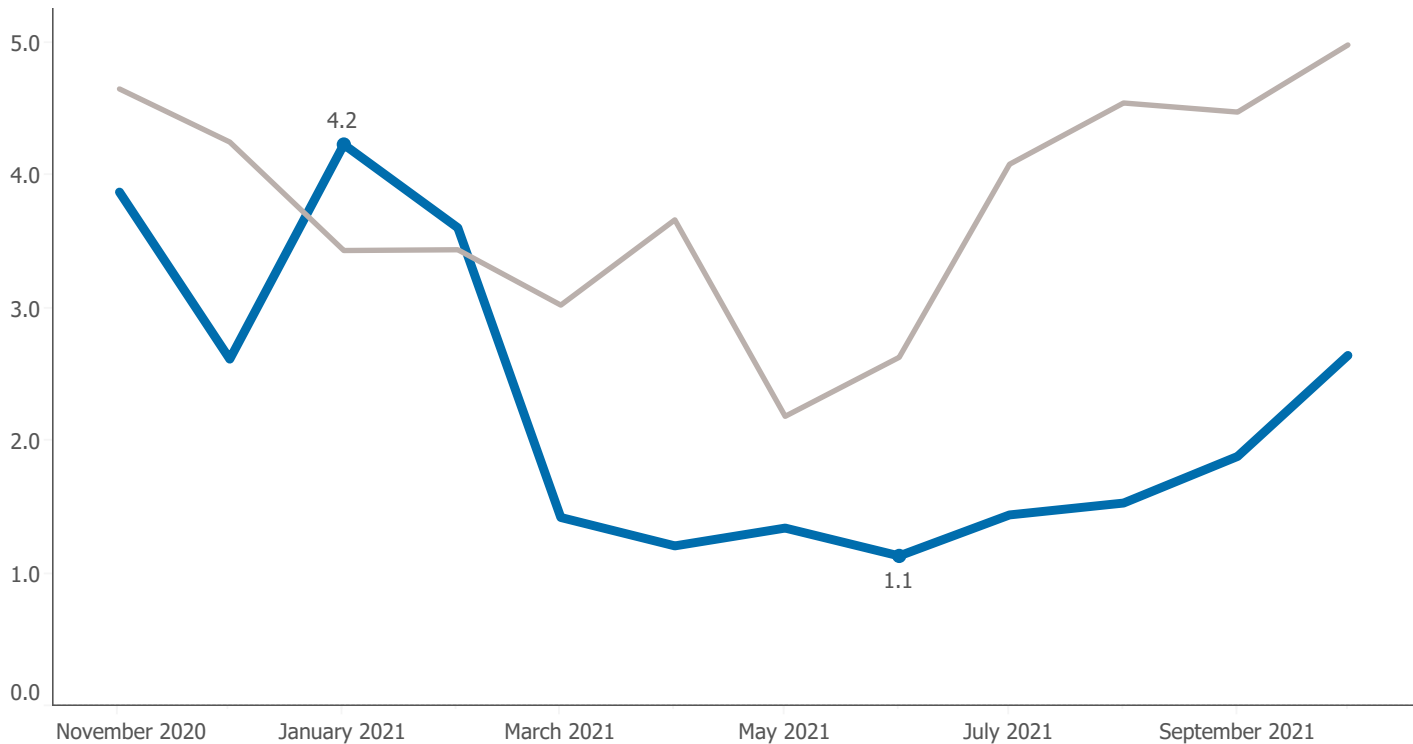
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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)	2,574	1,522	132
Property Owner - Factory/Industrial	1,757	981	98
Carpenter	638	415	151
Electrician	630	389	142
Plumber	575	365	110
Property Owner - Noc	562	266	38
Restaurant, Licensed, With Deep Frying	547	356	84
Property Owner - Warehouse	538	319	46
Property Owner - Office (Single Storey)	530	408	63
Handyman / Property Maintenance	499	240	64
Property Owner - Office (Multi Storey)	495	327	55
Road Freight Transport Service - No Storage	489	130	17
Beauty Salon Operation	380	321	98
Hairdressing Service	373	344	132
Earthmoving	325	64	13
Real Estate Agency Service	311	265	75
Cafe Operation, Not Licensed With Deep Frying	310	225	62
Cafe Operation, Not Licensed, No Deep Frying	265	242	119
Cleaning Service Noc	229	153	39
Motor Mechanics	219	162	17

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Property Owner - Retail (Not arcades/Malls)	3,433	3,251	1,951
Property Owner - Factory/Industrial	2,428	2,278	1,444
Electrician	813	798	515
Carpenter	753	745	435
Property Owner - Office (Single Storey)	750	730	508
Property Owner - Noc	733	653	347
Plumber	731	709	377
Property Owner - Warehouse	726	674	433
Road Freight Transport Service - No Storage	720	716	485
Restaurant, Licensed, With Deep Frying	698	658	360
Property Owner - Office (Multi Storey)	651	615	409
Handyman / Property Maintenance	640	631	388
Beauty Salon Operation	503	498	309
Hairdressing Service	481	473	341
Earthmoving	415	403	253
Real Estate Agency Service	393	387	241
Cafe Operation, Not Licensed With Deep Frying	374	368	196
Cleaning Service Noc	327	320	180
Take Away Foods Retailing (With Deep Fryer)	320	311	211
Motor Mechanics	262	252	120

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	3,169	1,970	526
Resilium Insurance Broking Pty Ltd	2,606	1,569	420
Ausure Insurance Brokers	2,418	1,557	345
United Insurance Group	1,295	857	224
CBN	868	559	177
McLardy McShane Partners Pty Ltd	654	377	87
Insurance House Advance	510	296	57
PSC Connect Pty Ltd (VIC)	499	333	69
Regional Insurance Brokers Pty Ltd	476	229	77
Insurance House Pty Ltd	463	233	59
Aviso EIA Pty Ltd	415	237	48
Oracle Group (Australia) Pty Ltd	413	244	54
Steadfast Taswide Insurance Brokers	382	190	34
PSC Connect Pty Ltd (QLD)	349	183	46
Pollard Insurance Brokers Pty Ltd	318	212	26
PSC Connect Pty Ltd (NSW)	299	164	40
Consolidated Insurances Pty Ltd	294	142	44
Centrewest Insurance Brokers Pty Ltd	291	172	32
United Insurance - Winbeat site	261	167	58
Consolidated Insurance Agencies Pty Ltd	249	179	51
Reliance Franchise Partners	248	151	46
Steadfast Eastern Insurance Brokers	229	154	38
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	224	146	20
Coverforce Insurance Broking Pty Ltd (NSW)	224	139	22
BJS Insurance Brokers Pty Ltd	219	135	25
Tony Bemrose Insurance Brokers Pty Ltd	217	163	57
Apollo Risk Services	216	137	27
Brookvale Insurance Brokers	210	140	44
Bruce Insurance Brokers Pty Ltd	208	155	32
Coverforce Insurance Broking Pty Ltd (ARs)	207	128	24
Midland Insurance Brokers Australia Pty Ltd	207	133	21
Whitbread Insurance Brokers	205	147	89
PSC Alliance Insurance Broking Services Pty Ltd	188	119	32
Steadfast IRS Pty Ltd	188	95	26
Macey Insurance Brokers Pty Ltd	183	100	16
Elliott Insurance Brokers	178	114	33
ADK Insurance Brokers Pty Ltd	174	116	24
Dunk Insurance	173	92	21
Surewise	172	106	23
Steadfast NSG Insurance Brokers	163	85	19

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