

Report Period: November 2016

Insurer: CALIBRE Product : Business Pack

Bound Premium Summary for all Insurers

New Business and Renewal bound responses via Virtual Underwriter Bound premium means base premium excluding all fees, levies and charges





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New Business

Total Bound Premium for New Business for all Insurers: \$3,324,766

Total Bound Premium for New Business for CALIBRE: \$981,009

Average Bound Premium for New Business for all Insurers: \$1,444

Renewal

Total bound premium for Renewals for all insurers: \$1,622,765

Total bound premium for Renewals for CALIBRE: \$388,750

Average Bound Premium for Renewals for all Insurers: \$1,482

Bound Opportunities

Number of opportunities bound in November by all insurers: 5340

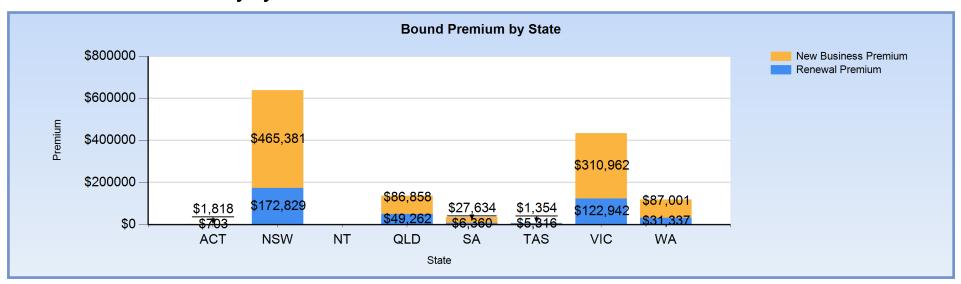
Number of opportunities bound in November by CALIBRE: 1535



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Bound Premium Summary by State



| State | Total New Business bound Premium for CALIBRE | Total Renewal bound Premium for CALIBRE |
|-------|--|---|
| ACT | \$1,818 | \$703 |
| NSW | \$465,381 | \$172,829 |
| NT | \$0 | \$0 |
| QLD | \$86,858 | \$49,262 |
| SA | \$27,634 | \$6,360 |
| TAS | \$1,354 | \$5,316 |
| VIC | \$310,962 | \$122,942 |
| WA | \$87,001 | \$31,337 |



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Opportunities Summary

The average quoted premium value is calculated using only responses with a status of 'Quoted' and includes base premium, excluding all fees, levies and charges.

Number of opportunities presented to all insurers: 11131

Number of opportunities presented to CALIBRE: 8149

Value of opportunities presented to all insurers as determined by quotes from all insurers: \$13,920,517

Value of opportunities presented to CALIBRE as determined by quotes from all insurers: \$12,545,644

Value of opportunities presented to CALIBRE as determined by quotes from CALIBRE: \$5,706,823

Average quoted premium for all insurers as determined by quotes from all insurers: \$1,251

Average quoted premium for CALIBRE as determined by quotes from all insurers: \$1,540

Average quoted premium for CALIBRE as determined by quotes from CALIBRE: \$700

Number of opportunities bound in November by all insurers: 5340

Number of opportunities presented in November and bound in November by all insurers : 3755

Number of opportunities presented in Previous Months and bound in November by all insurers: 1585

Number of opportunities bound in November by CALIBRE: 1535

Number of opportunities presented in November and bound in November by CALIBRE: 1140

Number of opportunities presented in Previous Months and bound in November by CALIBRE: 395

Average number of insurers an opportunity is presented to: 3



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Outstanding Requests Summary

The following 3 items identify requests submitted in the reporting period but not responded to by the end of the reporting period. This is not indicating that there is a problem unless the numbers seem high in relation to the number of requests. I.E. For manual products and referral processing it is assumed that a small number of requests could be reported here and not represent an issue.

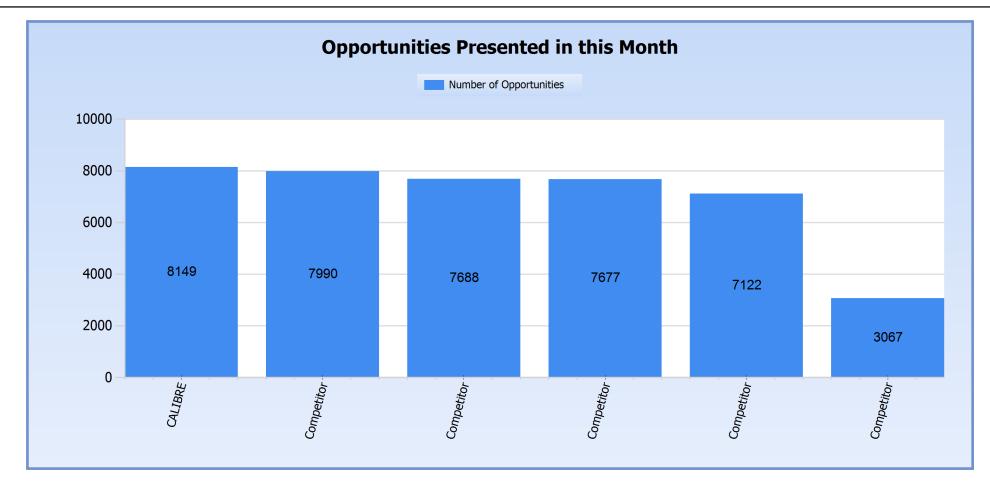
Quote requests submitted in the reporting period but not responded to by the end of the reporting period : 90

Bind requests submitted in the reporting period but not responded to by the end of the reporting period: 0

Close requests submitted in the reporting period but not responded to by the end of the reporting period: 0

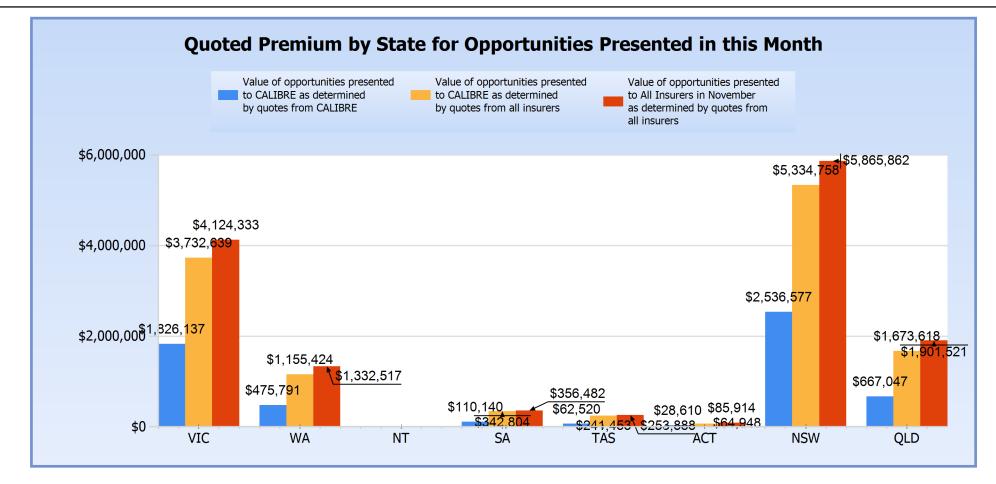


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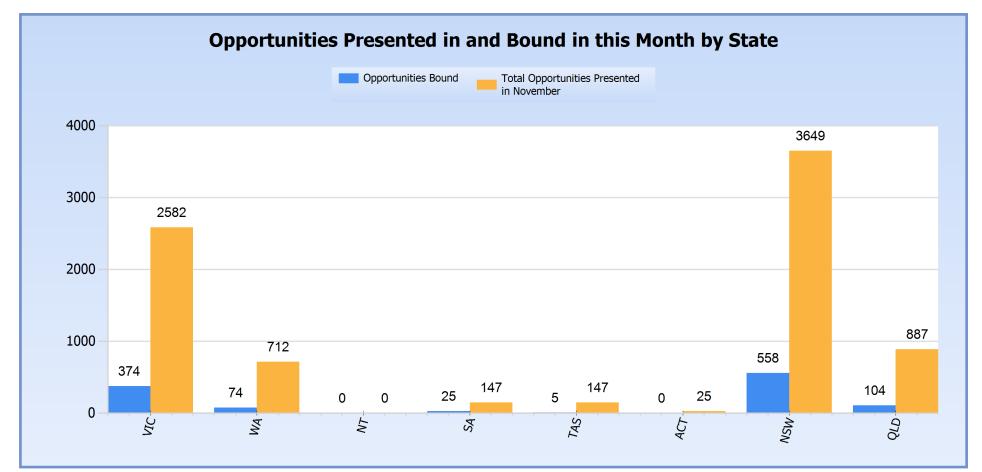


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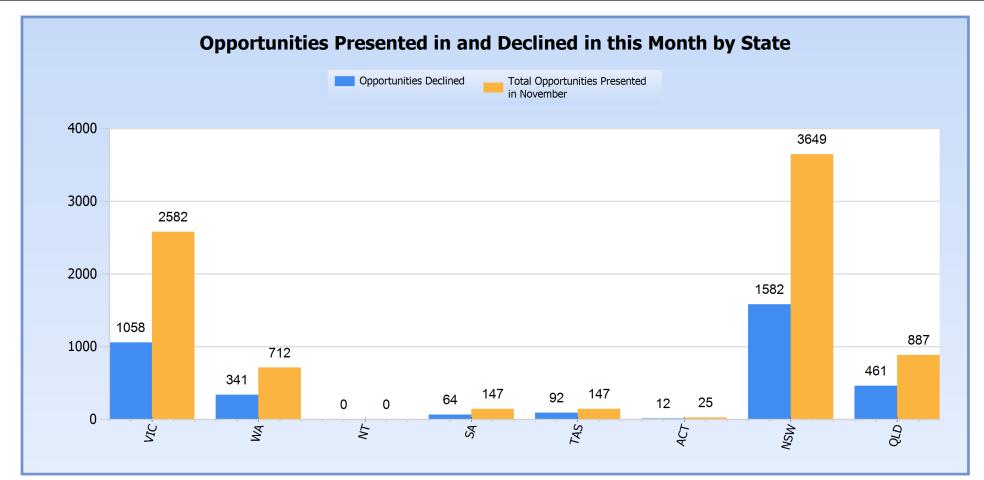
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[&]quot;Opportunities Bound" means those opportunities, presented in November, where a bind response with a status of "Bound" was returned.



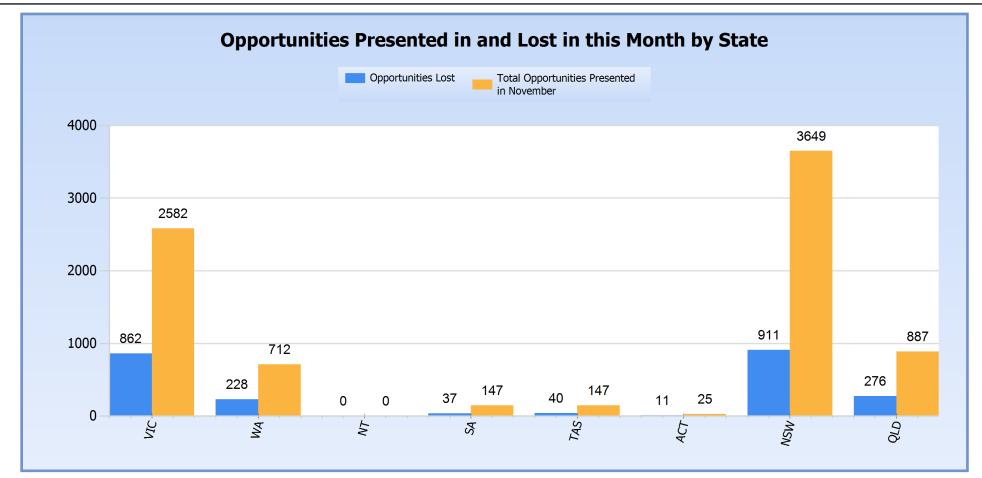
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[&]quot;Opportunities Declined" means those opportunities, presented in November, where one or more quote responses with a status of "Declined" was returned.



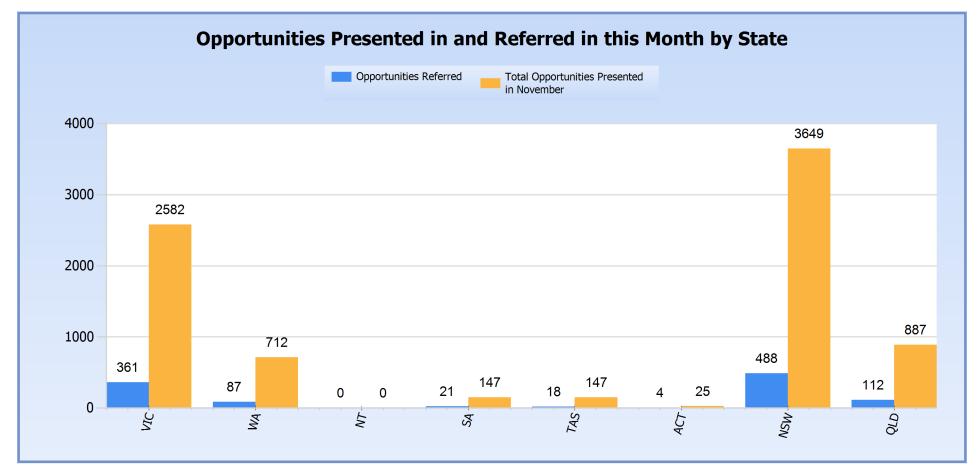
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[&]quot;Opportunities Lost" means those opportunities, presented in November, that have not been declined and a quote loss notification has been received by the underwriter.



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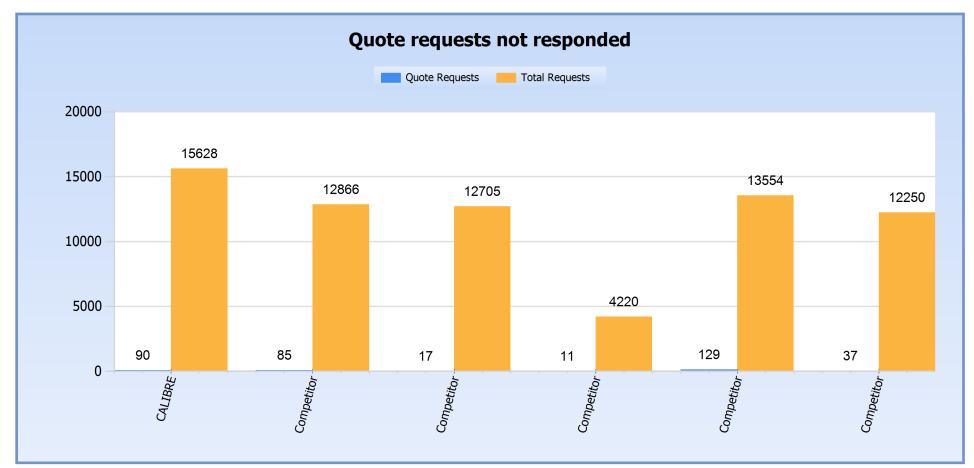


[&]quot;Opportunities Referred" means those opportunities, presented in November, where one or more quote responses with a status of "Information" or "Referral Required" was returned.



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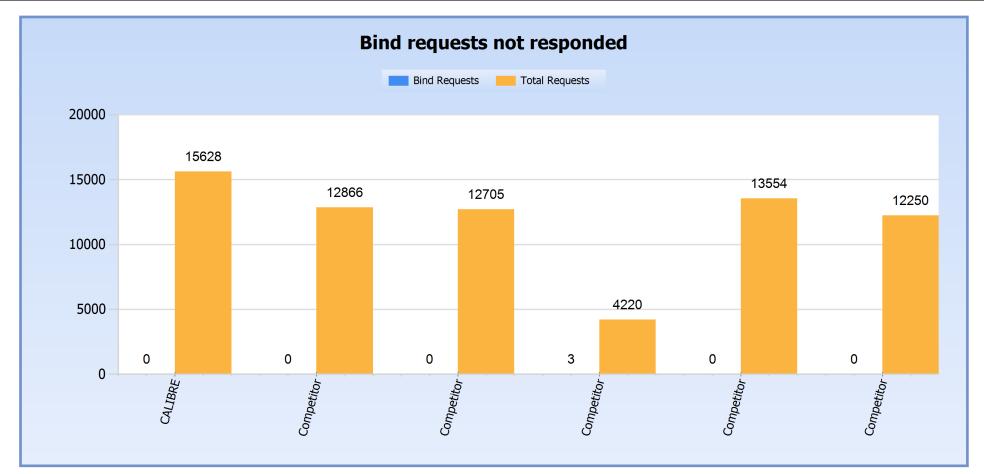


Quote requests submitted in the reporting period but not responded to by the end of the reporting period.



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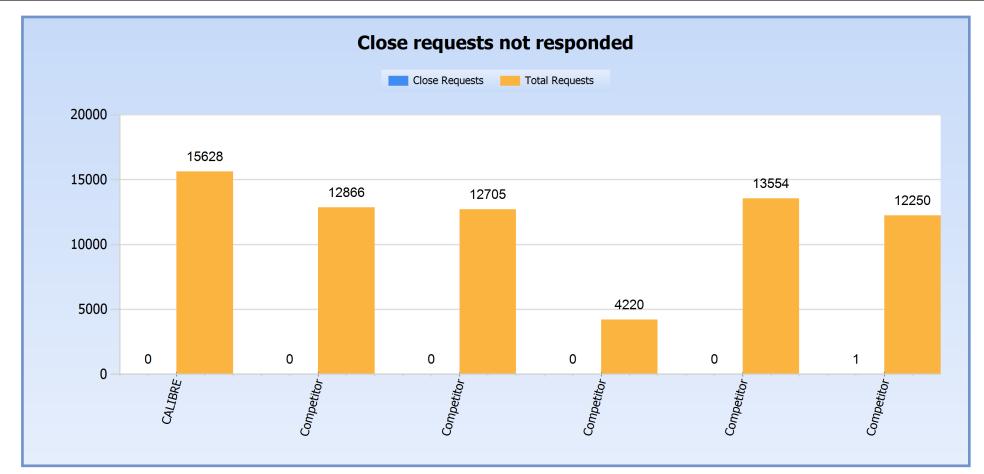


Bind requests submitted in the reporting period but not responded to by the end of the reporting period.



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Close requests submitted in the reporting period but not responded to by the end of the reporting period.