



Steadfast Client
Trading Platform

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Business Pack

January 2022

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

\$3,666,306

Fiscal Year to Date Base Premium

\$32,823,982

Rolling 12 Base Premium

\$56,589,759

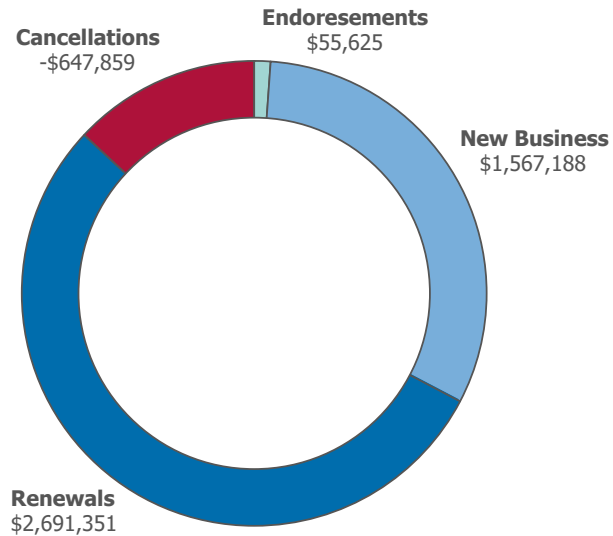
Hollard Commercial Insurance - Average Base Premium

\$1,269

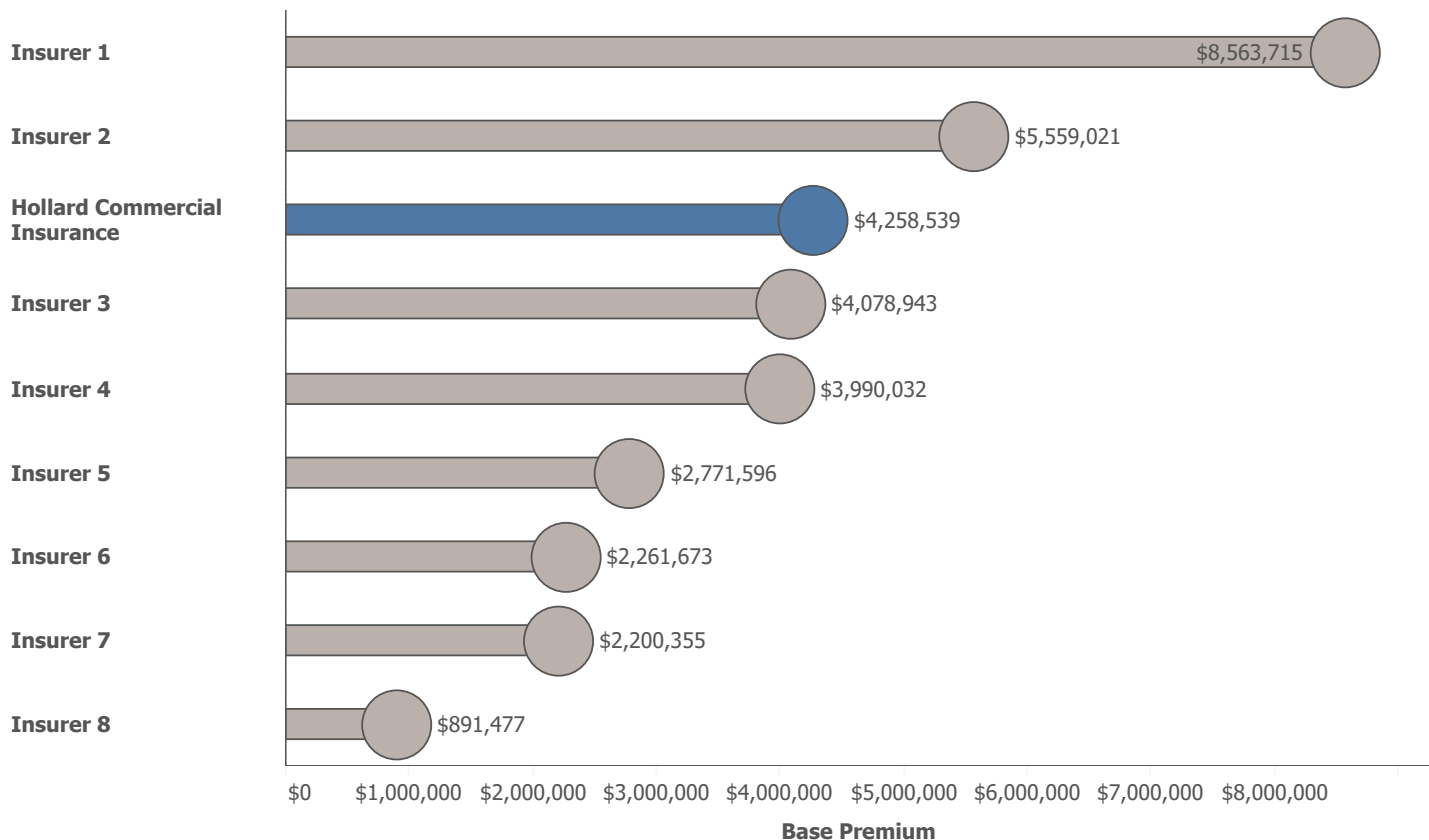
All Insurers - Average Base Premium

\$1,888

Transaction Type Breakdown



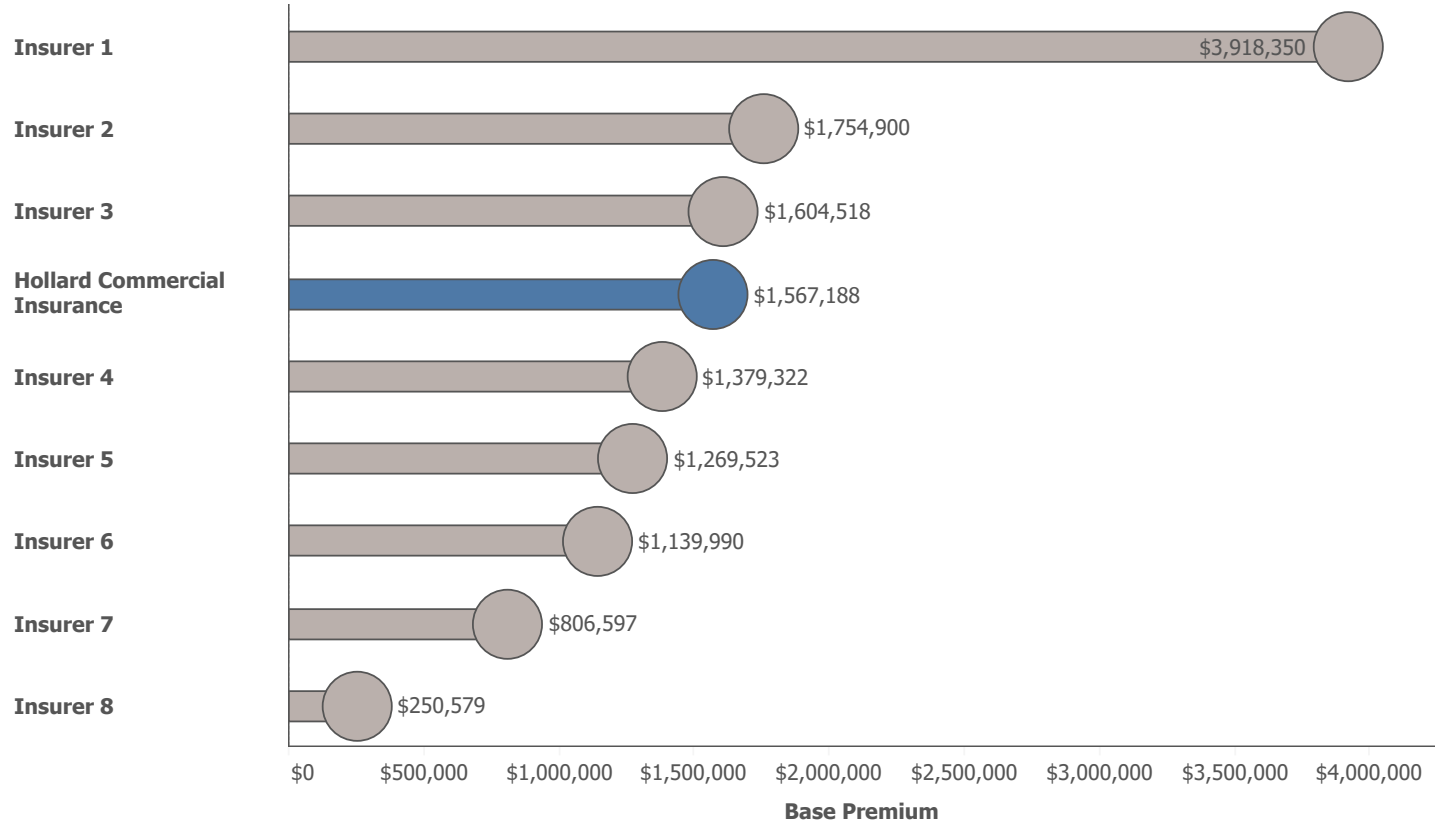
Overall Insurer Comparison



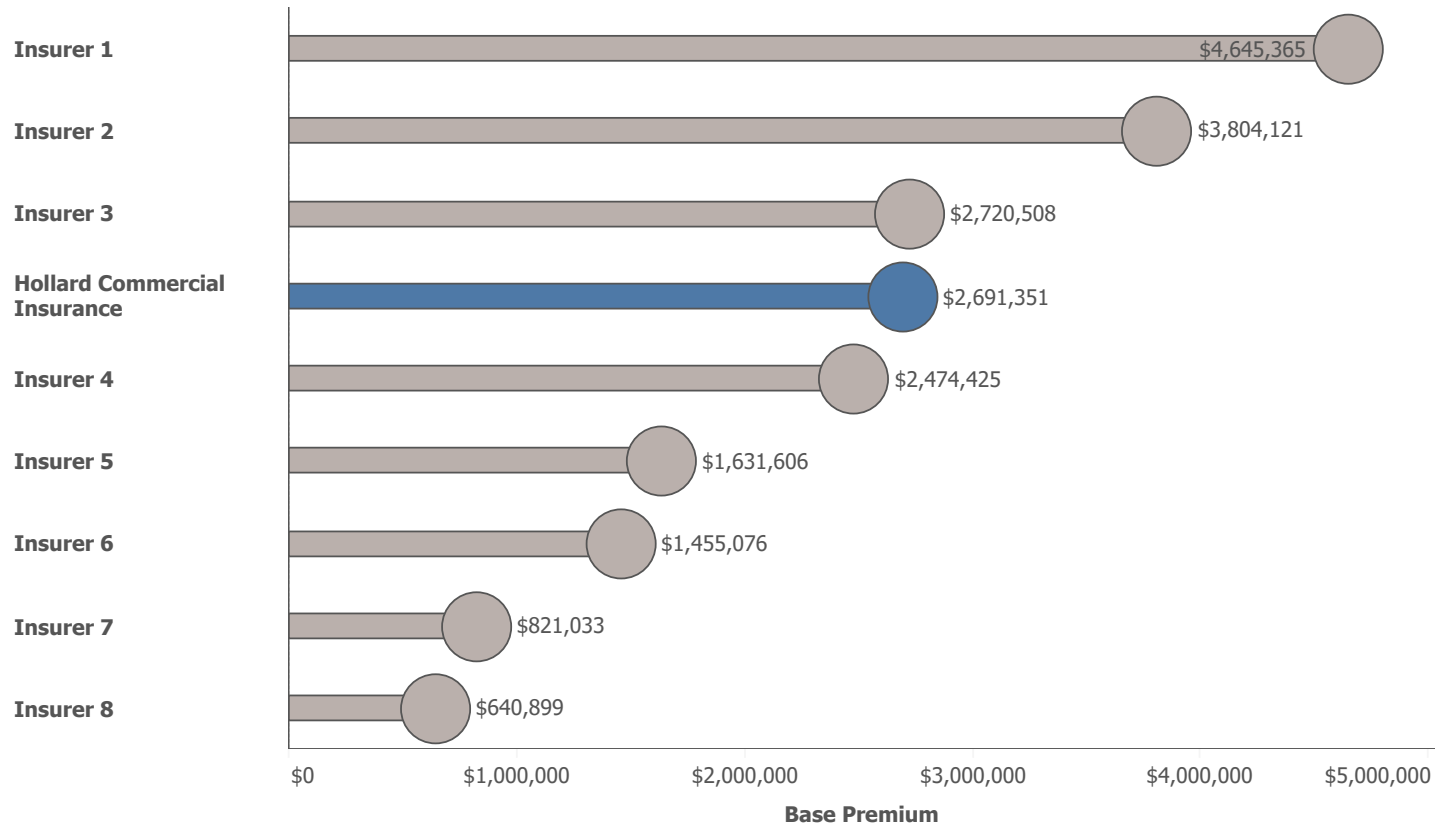
Strictly Commercial-in-Confidence

Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison



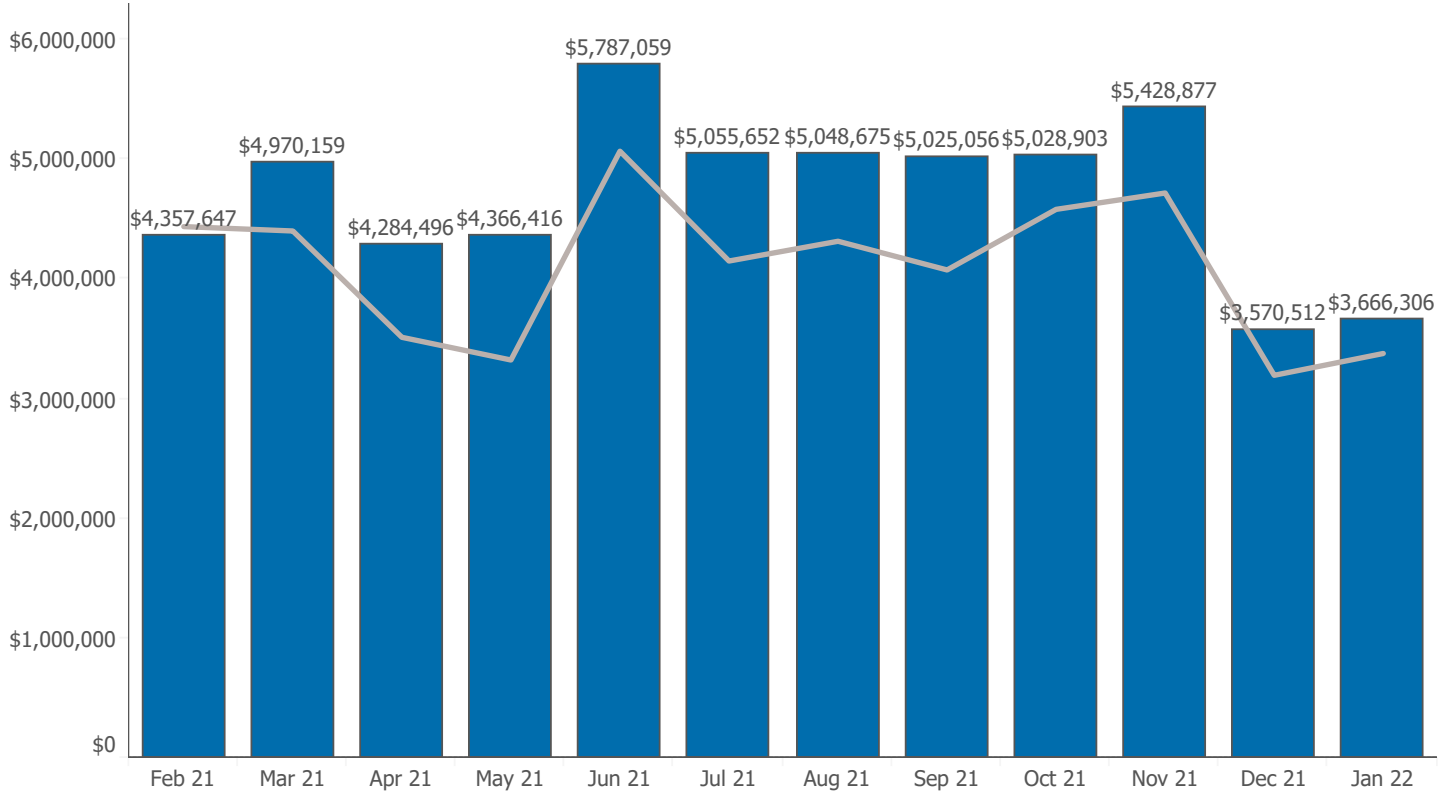
Strictly Commercial-in-Confidence

Base Premium

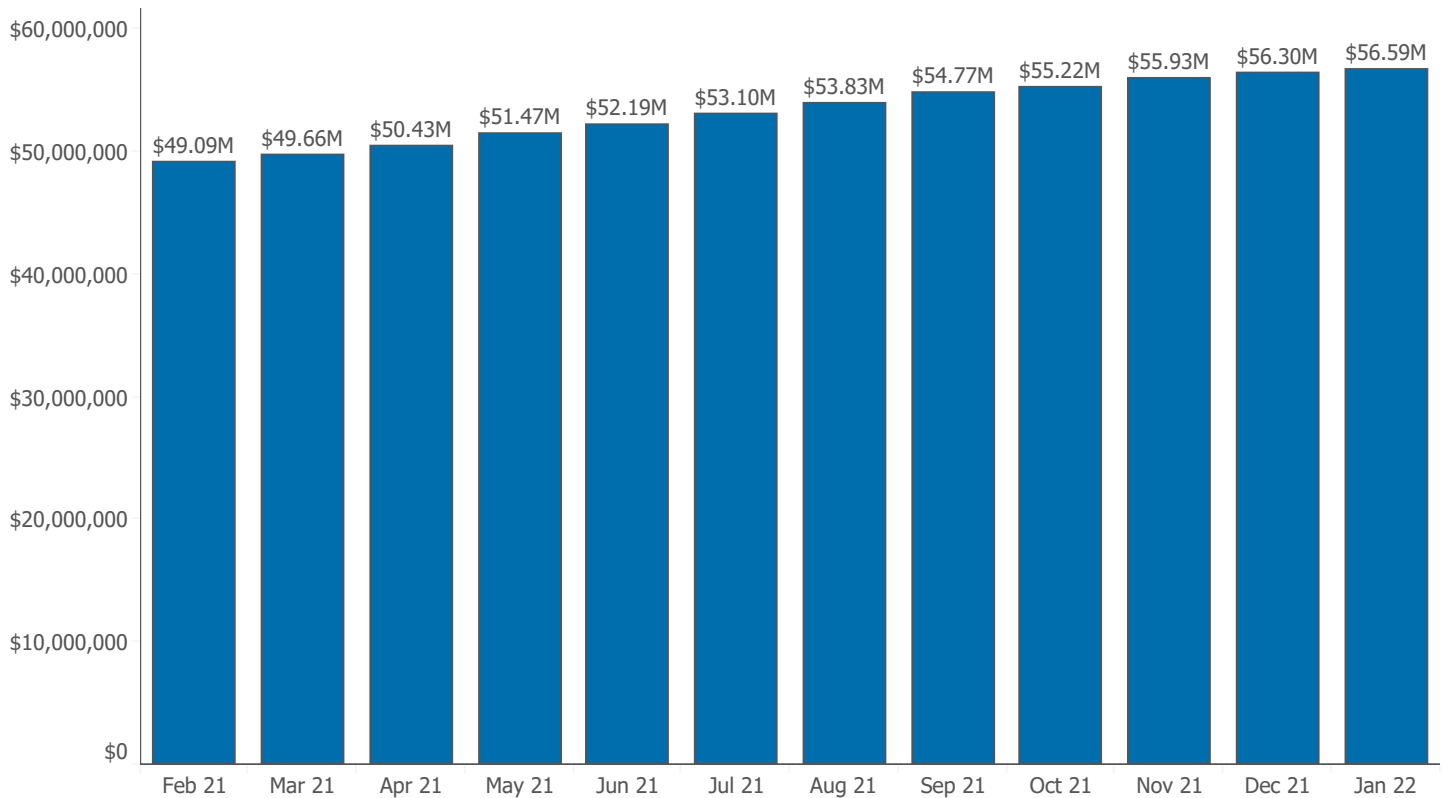
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | **PRIOR YEAR**



Rolling 12 Months Base Premium



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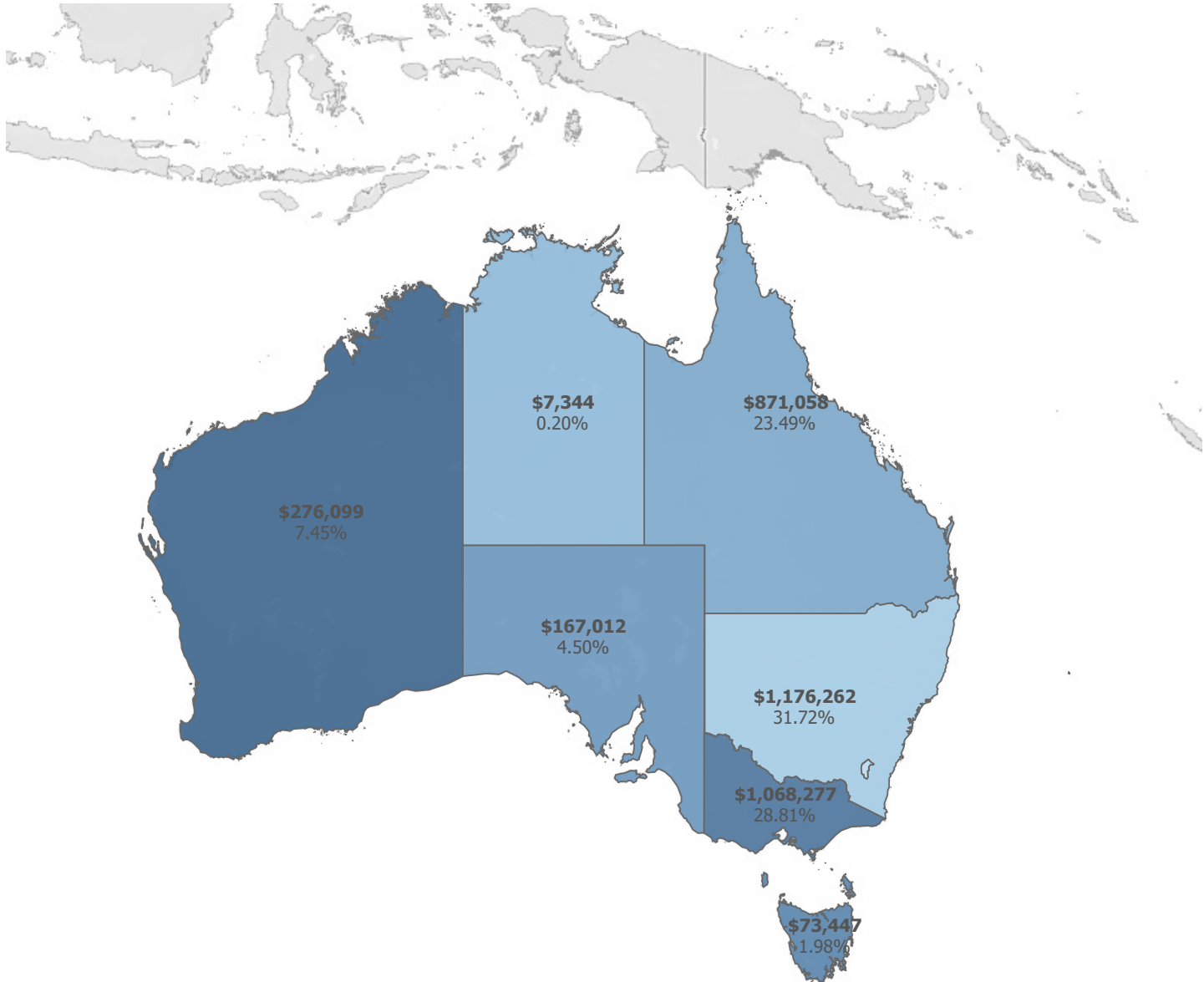
State Activity

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 01/01/2022

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$40,484	\$394,548	\$6,618	\$292,189	\$61,307	\$43,897	\$397,062	\$116,227	\$1,352,332
Renewals	\$27,744	\$781,714	\$727	\$578,869	\$105,705	\$29,549	\$671,215	\$159,871	\$2,355,394
Grand Total	\$68,228	\$1,176,262	\$7,344	\$871,058	\$167,012	\$73,447	\$1,068,277	\$276,099	\$3,707,727

Base Premium Breakdown by State for 01/01/2022



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

18,097

Declined Opportunities

7,315

Quoted Opportunities

9,910

Bound Opportunities

1,228

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
186	4,993	81	3,980	738	658	5,162	2,299

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	48	1,916	41	1,910	286	306	1,935	873

Decline Rate	25.81%	38.37%	50.62%	47.99%	38.75%	46.50%	37.49%	37.97%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	122	2,825	33	1,921	411	321	2,967	1,310

Quote Rate	88.41%	91.81%	82.50%	92.80%	90.93%	91.19%	91.94%	91.87%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	32	396	6	247	47	41	336	123

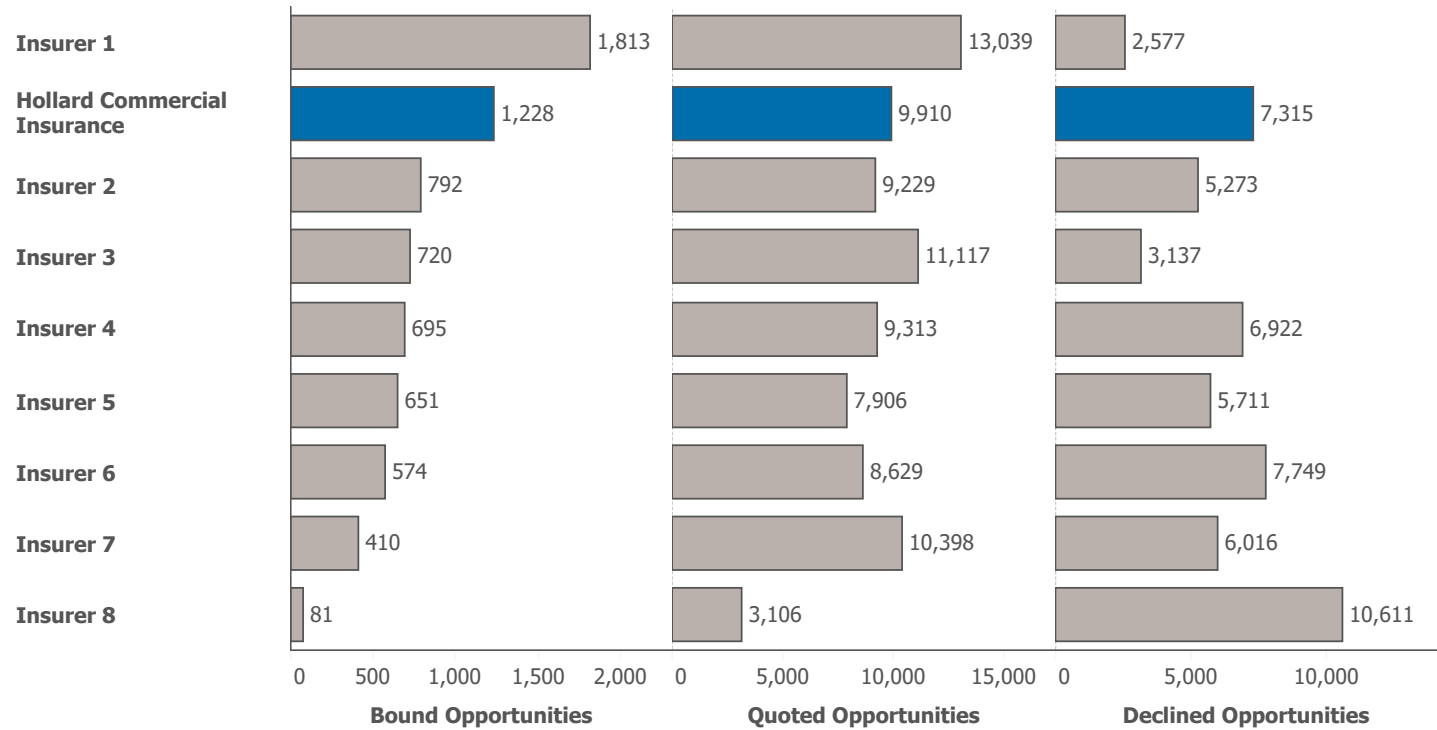
Strike Rate	26.23%	14.02%	18.18%	12.86%	11.44%	12.77%	11.32%	9.39%
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New Business Opportunities - Insurer Comparison

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



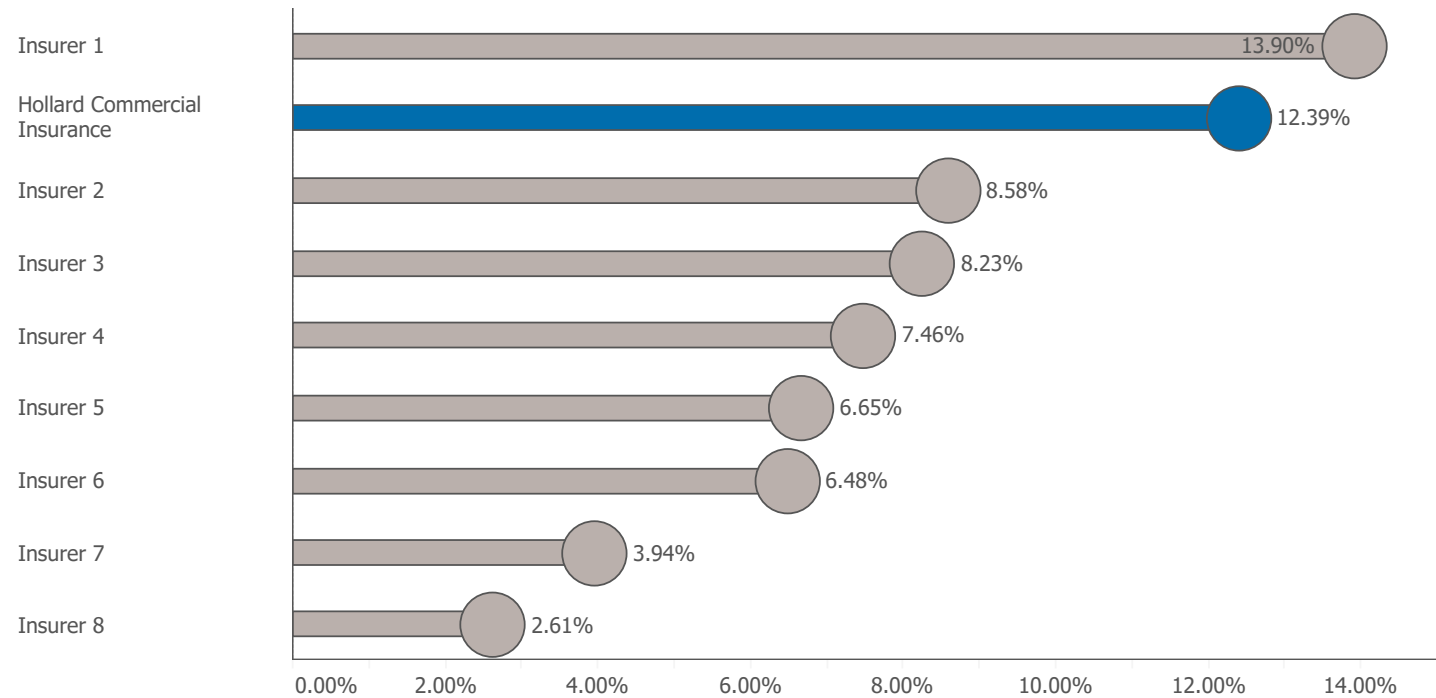
Opportunity Comparison by Insurer

	Insurer 1	Holland Commercial..	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6	Insurer 7	Insurer 8
Total Opportunities	18,716	18,097	18,577	18,905	18,226	18,437	18,661	18,206	18,663
Declined Opportunities	2,577	7,315	5,273	3,137	6,922	5,711	7,749	6,016	10,611
Decline Rate	13.77%	40.42%	28.38%	16.59%	37.98%	30.98%	41.53%	33.04%	56.86%
Quoted Opportunities	13,039	9,910	9,229	11,117	9,313	7,906	8,629	10,398	3,106
Bound Opportunities	1,813	1,228	792	720	695	651	574	410	81
Strike Rate	13.90%	12.39%	8.58%	6.48%	7.46%	8.23%	6.65%	3.94%	2.61%

Strike Rate

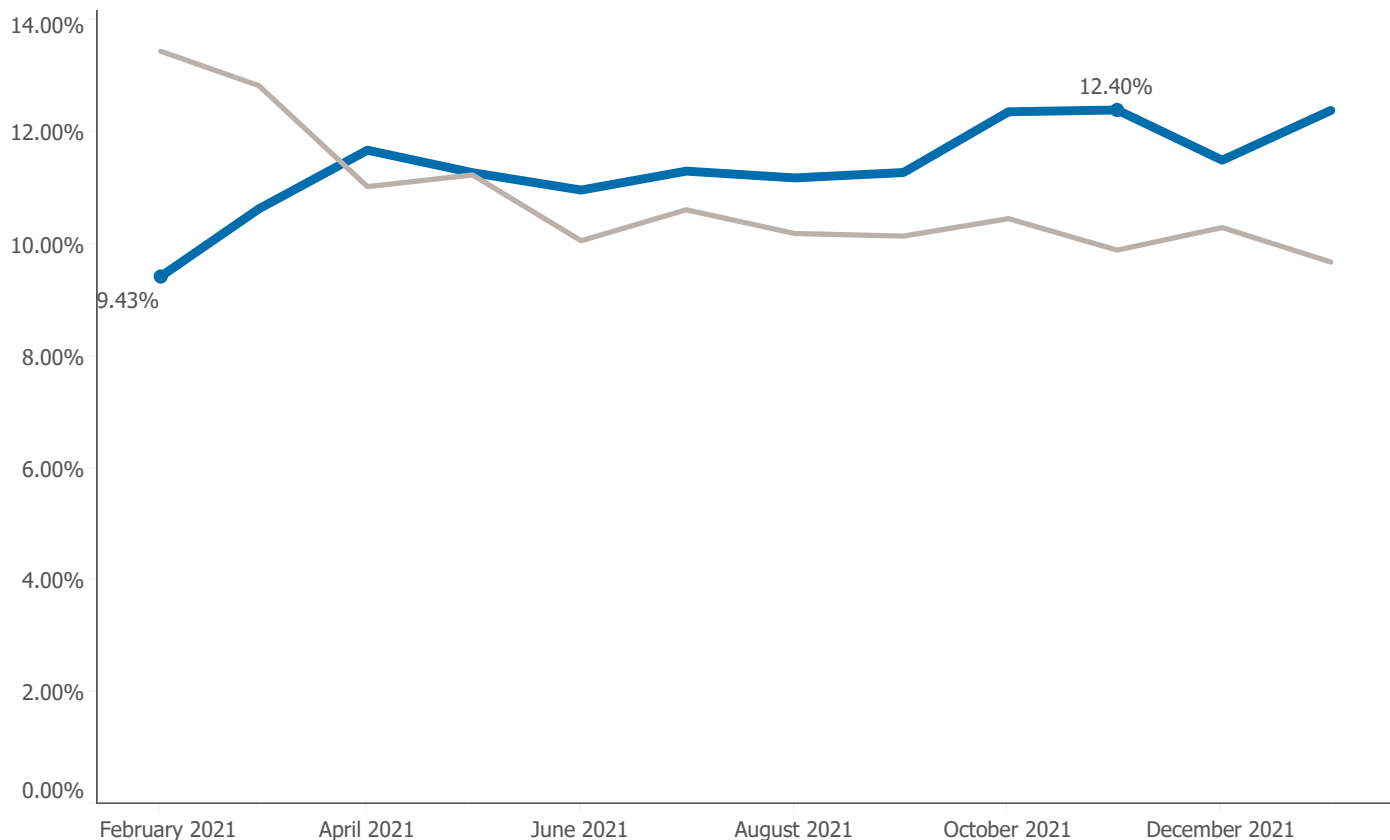
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/01/2022



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

2,140

Declined Opportunities

37

Quoted Opportunities

2,036

Bound Opportunities

1,696

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
24	734	1	412	82	38	645	204

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	0	8	0	6	0	1	17	5

Decline Rate	0.00%	1.09%	0.00%	1.46%	0.00%	2.63%	2.64%	2.45%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	24	698	1	402	79	35	609	188

Quote Rate	100.00%	96.14%	100.00%	99.01%	96.34%	94.59%	96.97%	94.47%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	20	609	1	331	72	28	481	154

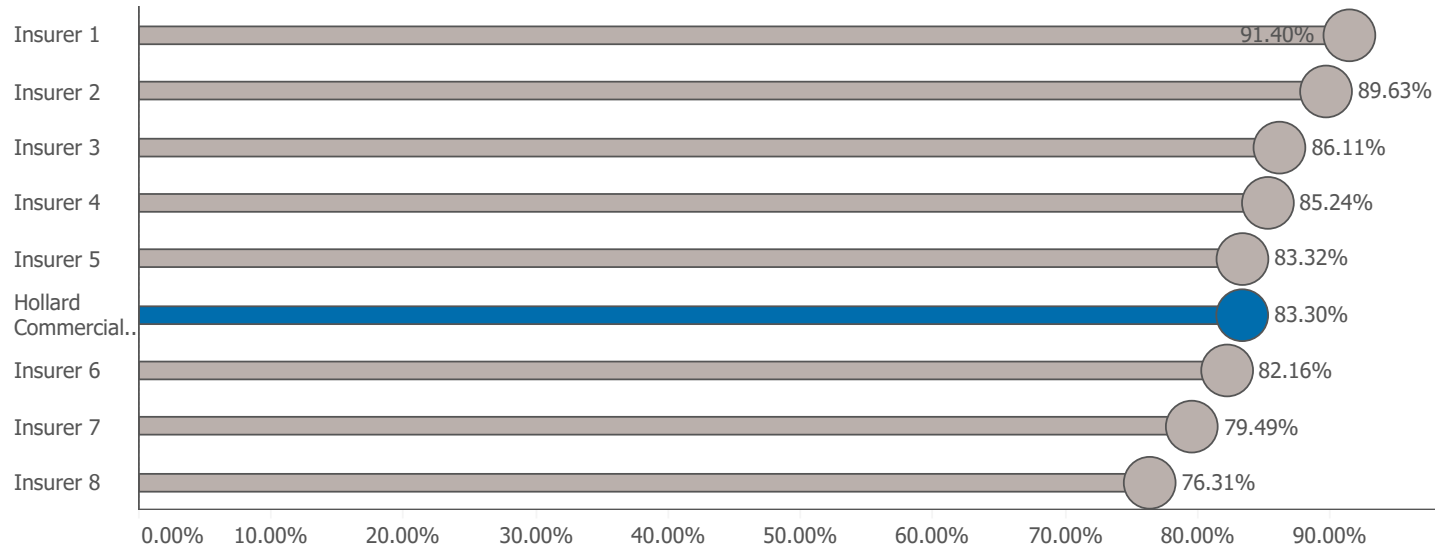
Retention Rate	83.33%	87.25%	100.00%	82.34%	91.14%	80.00%	78.98%	81.91%
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Renewal Retention

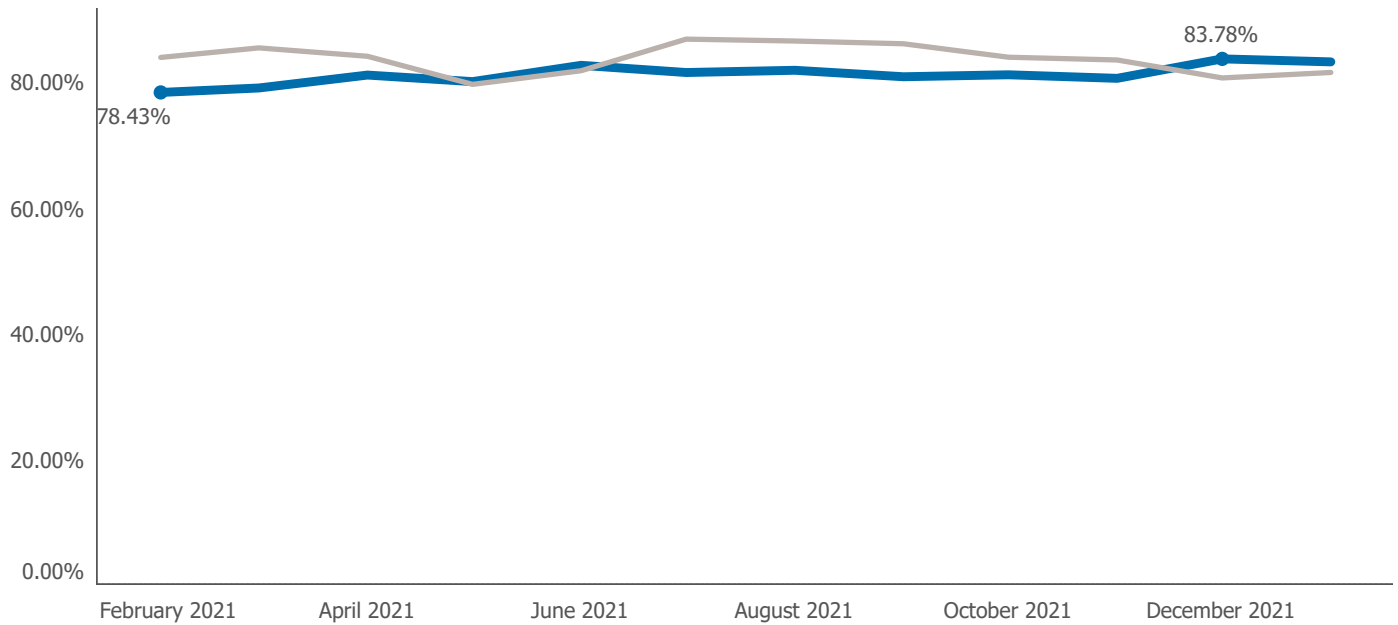
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/01/2022

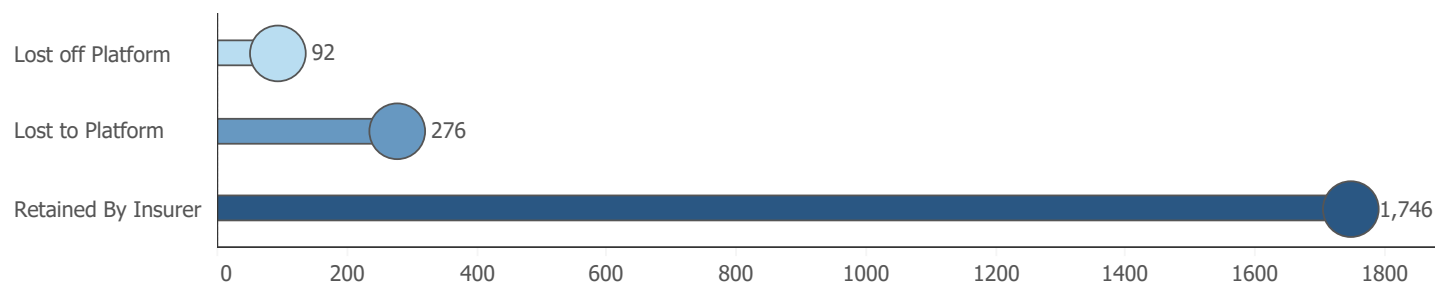


Renewal Retention by Month

CURRENT YEAR | **PRIOR YEAR**



Renewal Retention Breakdown

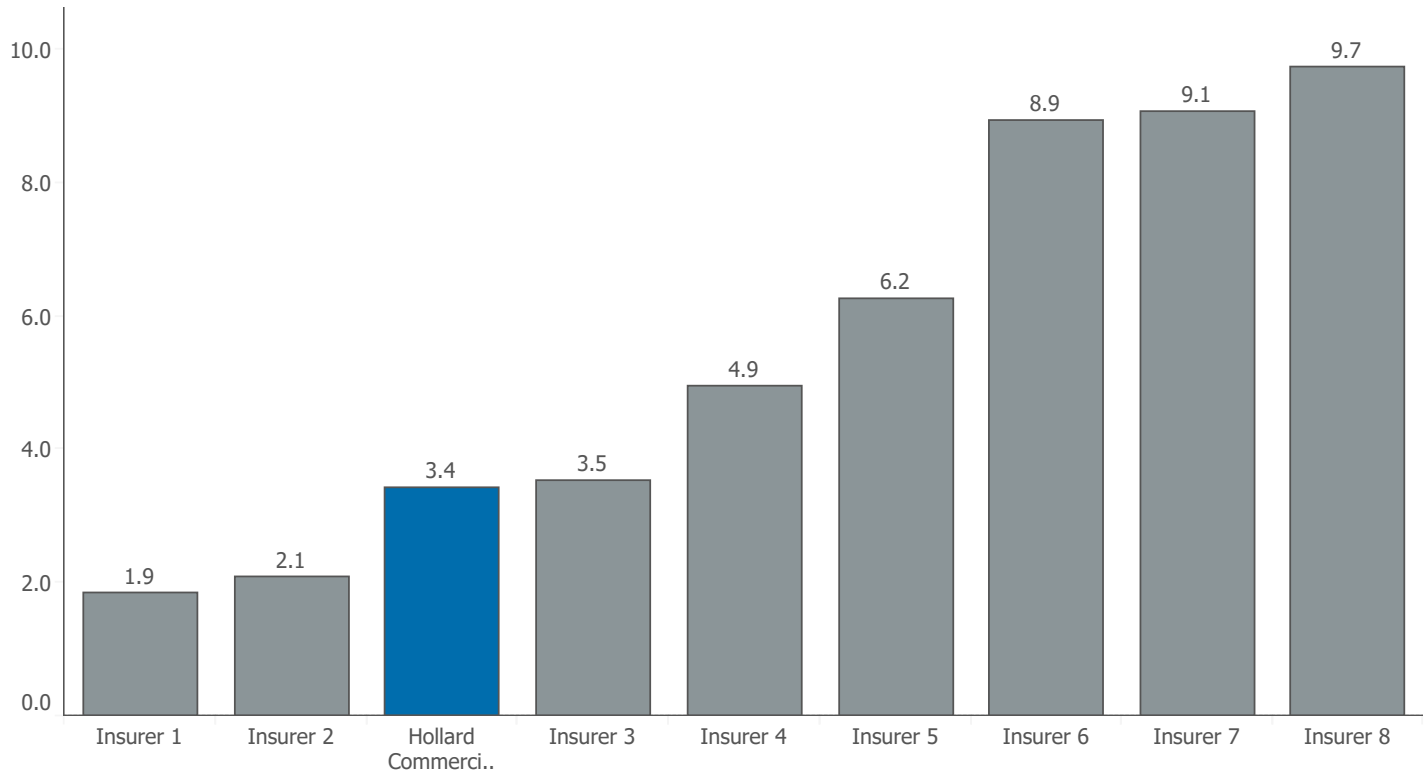


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Response Times

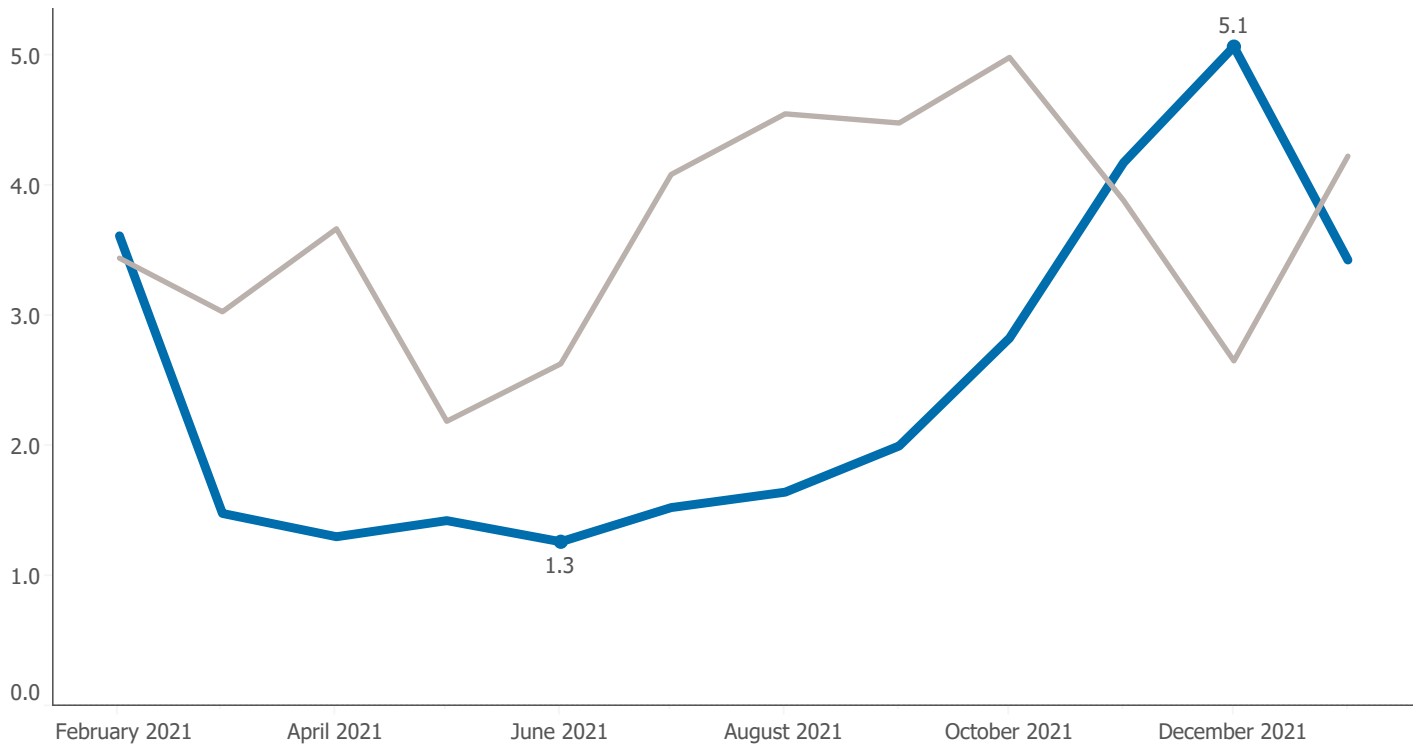
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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)	1,548	905	77
Property Owner - Factory/Industrial	1,015	550	70
Carpenter	527	326	114
Plumber	459	306	110
Electrician	440	275	114
Handyman / Property Maintenance	420	198	39
Property Owner - Noc	382	179	48
Property Owner - Office (Single Storey)	355	268	36
Property Owner - Warehouse	319	181	32
Road Freight Transport Service - No Storage	316	51	10
Restaurant, Licensed, With Deep Frying	270	185	57
Hairdressing Service	266	243	89
Property Owner - Office (Multi Storey)	266	173	36
Beauty Salon Operation	253	218	72
Earthmoving	238	50	8
Real Estate Agency Service	183	159	45
Gardening Service Noc	181	162	41
Cleaning Service Noc	180	122	41
Cafe Operation, Not Licensed With Deep Frying	154	117	44
Electricians - Commercial	145	81	31

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Property Owner - Retail (Not arcades/Malls)	2,128	2,001	1,360
Property Owner - Factory/Industrial	1,473	1,387	995
Carpenter	642	634	388
Plumber	594	584	342
Electrician	589	572	408
Handyman / Property Maintenance	548	540	345
Property Owner - Office (Single Storey)	517	504	379
Property Owner - Noc	487	444	269
Property Owner - Warehouse	473	431	315
Road Freight Transport Service - No Storage	469	464	310
Hairdressing Service	361	354	278
Property Owner - Office (Multi Storey)	358	331	217
Restaurant, Licensed, With Deep Frying	353	334	205
Beauty Salon Operation	326	319	205
Earthmoving	319	313	202
Real Estate Agency Service	255	251	179
Gardening Service Noc	228	226	159
Cleaning Service Noc	227	217	119
Electricians - Commercial	195	191	127

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	2,246	1,347	369
Resilium Insurance Broking Pty Ltd	1,792	1,092	378
Ausure Insurance Brokers	1,769	1,196	253
United Insurance Group	826	551	155
McLardy McShane Partners Pty Ltd	430	238	52
CBN	385	248	73
QIB Group	374	145	45
Insurance House Advance	338	203	48
Insurance House Pty Ltd	337	185	54
Oracle Group (Australia) Pty Ltd	287	181	43
PSC Connect Pty Ltd (VIC)	282	187	46
Aviso EIA Pty Ltd	280	161	43
Steadfast Taswide Insurance Brokers	259	133	25
PSC Connect Pty Ltd (QLD)	254	129	42
PSC Connect Pty Ltd (NSW)	229	134	50
Steadfast IRS Pty Ltd	214	136	39
Pollard Insurance Brokers Pty Ltd	206	139	19
Centrewest Insurance Brokers Pty Ltd	205	129	16
Elliott Insurance Brokers	186	106	33
Bruce Insurance Brokers Pty Ltd	172	118	23
United Insurance - Winbeat site	166	101	36
Coverforce Insurance Broking Pty Ltd (NSW)	151	77	20
Brookvale Insurance Brokers	148	92	22
Reliance Franchise Partners	136	95	27
Apollo Risk Services	135	83	20
Consolidated Insurances Pty Ltd	133	71	21
Steadfast Eastern Insurance Brokers	129	79	19
BJS Insurance Brokers Pty Ltd	127	78	15
Consolidated Insurance Agencies Pty Ltd	126	89	32
Coverforce Insurance Broking Pty Ltd (ARs)	120	71	20
Dunk Insurance	120	70	20
Allsafe Insurance Brokers Pty Ltd	116	69	20
Tony Bemrose Insurance Brokers Pty Ltd	114	88	20
Surewise	111	65	20
Blackburn Insurance Brokers Pty Ltd	110	74	20
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	108	66	10
Midland Insurance Brokers Australia Pty Ltd	106	55	8
Phoenix Insurance Brokers Pty Ltd	104	61	22
Steadfast NSG Insurance Brokers	104	46	7
Garden State Insurance Brokers Pty Ltd	101	56	4

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