

SCTP Insurer Performance Report

Hollard - Business Pack

May 2020

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

\$3,313,478

Fiscal Year to Date Base Premium

\$42,812,597

Rolling 12 Base Premium

\$46,875,879

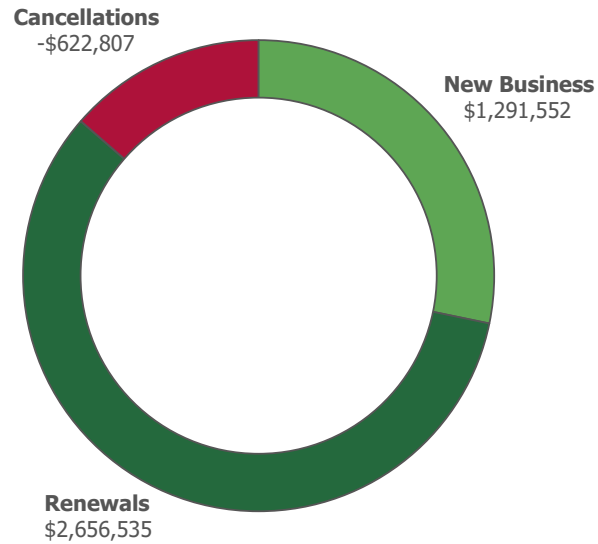
Hollard - Average Base Premium

\$1,409

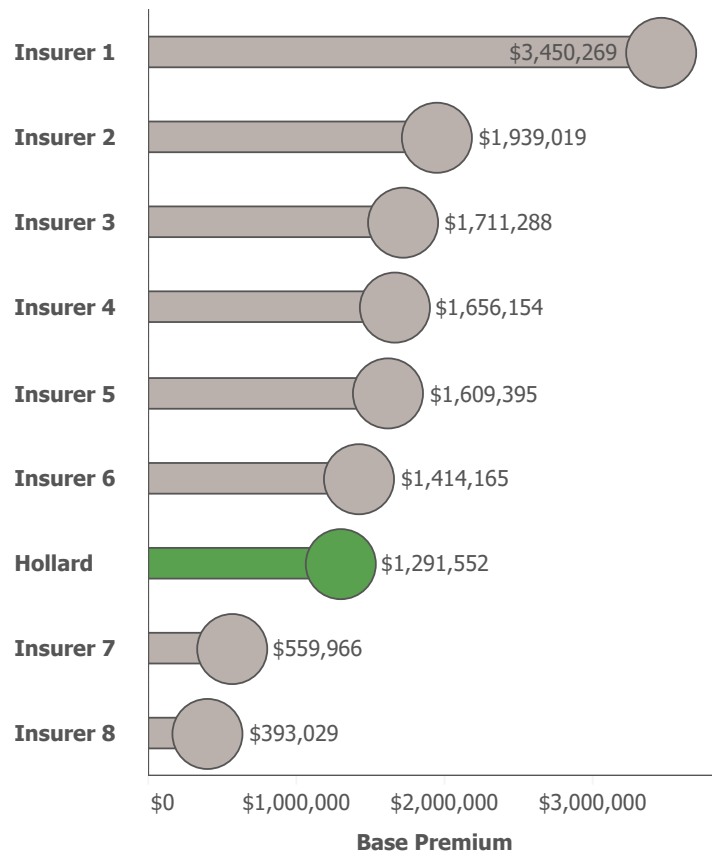
All Insurers - Average Base Premium

\$1,825

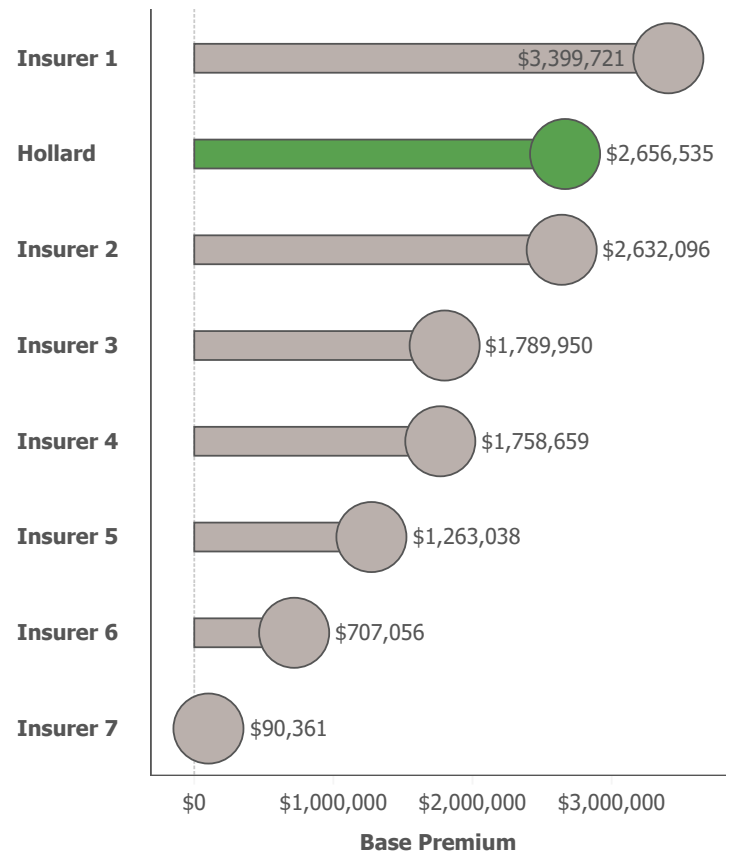
Transaction Type Breakdown



New Business Insurer Comparison



Renewal Insurer Comparison

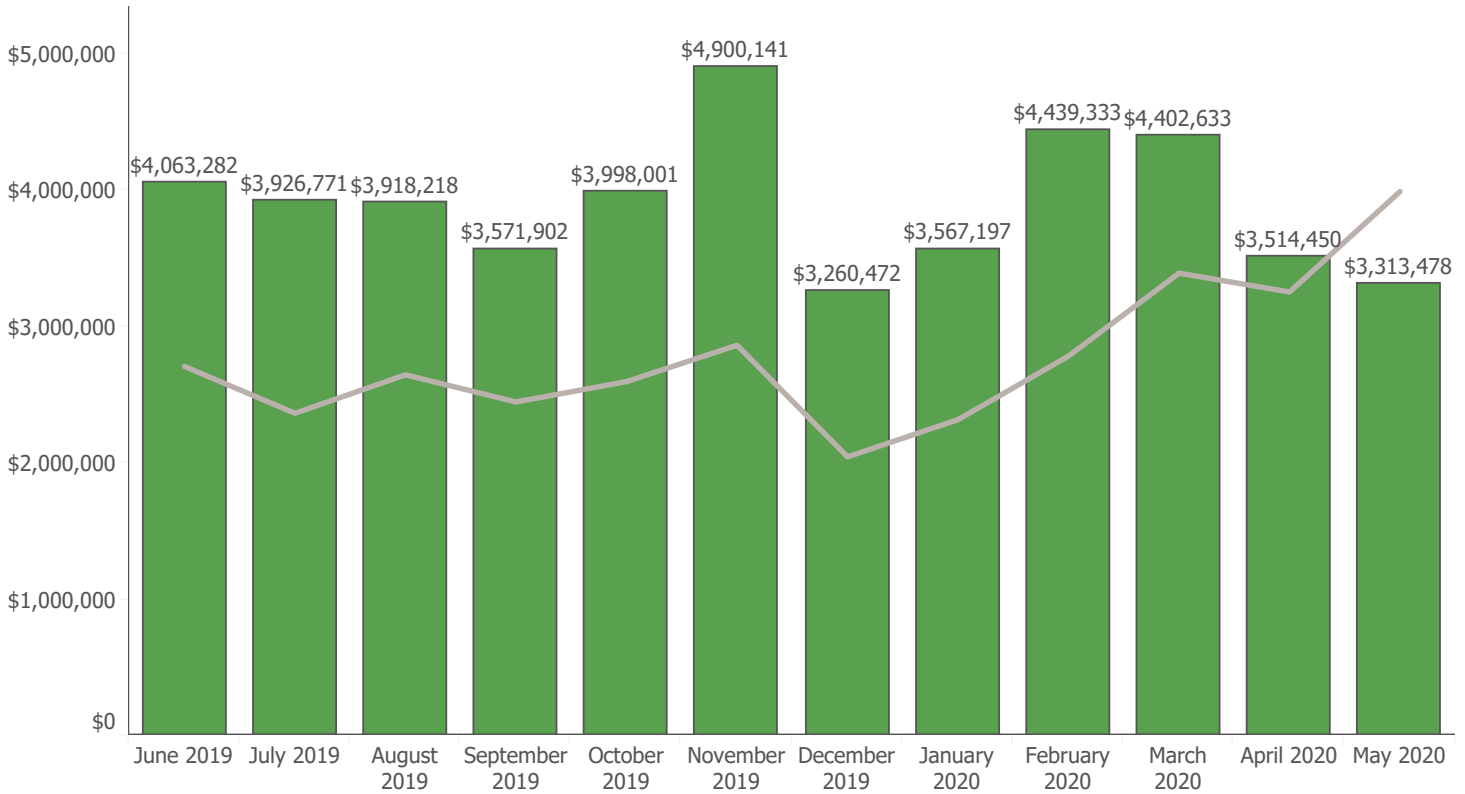


Base Premium

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



Strictly Commercial-in-Confidence

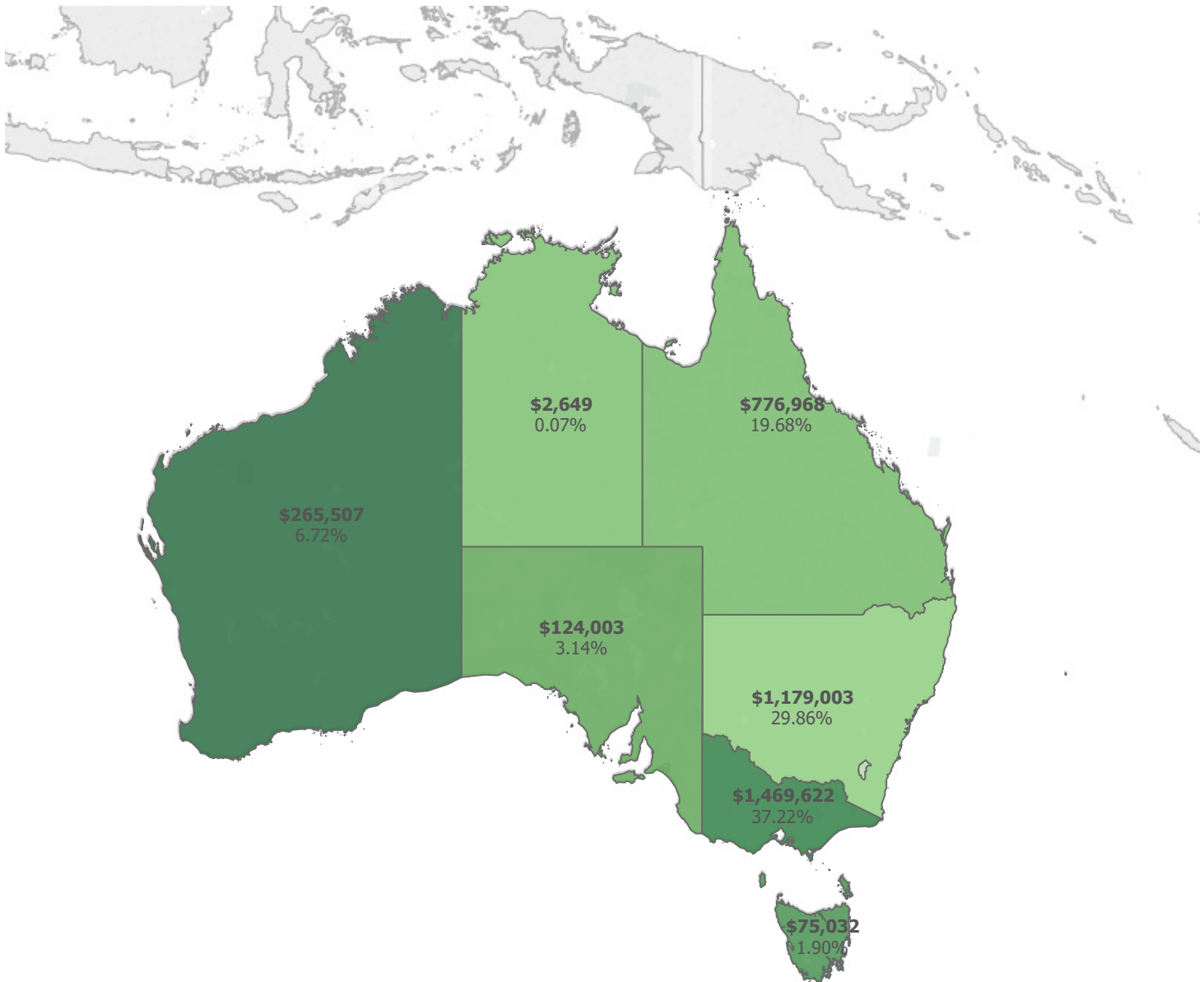
State Activity

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 01/05/2020

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
New Business	\$17,243	\$420,249	\$1,645	\$258,877	\$65,819	\$19,997	\$380,460	\$118,881
Renewals	\$22,791	\$758,754	\$1,004	\$518,091	\$58,184	\$55,036	\$1,089,162	\$146,627
Grand Total	\$40,034	\$1,179,003	\$2,649	\$776,968	\$124,003	\$75,032	\$1,469,622	\$265,507

Base Premium Breakdown by State for 01/05/2020



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

25,208

Declined Opportunities

12,824

Quoted Opportunities

11,381

Bound Opportunities

1,207

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
298	7,573	74	5,272	1,014	843	7,428	2,706

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	125	3,602	52	2,815	502	490	3,935	1,303

Decline Rate	41.95%	47.56%	70.27%	53.40%	49.51%	58.13%	52.98%	48.15%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	161	3,672	17	2,273	469	321	3,169	1,299

Quote Rate	93.06%	92.47%	77.27%	92.51%	91.60%	90.93%	90.72%	92.59%
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Bound Opportunities

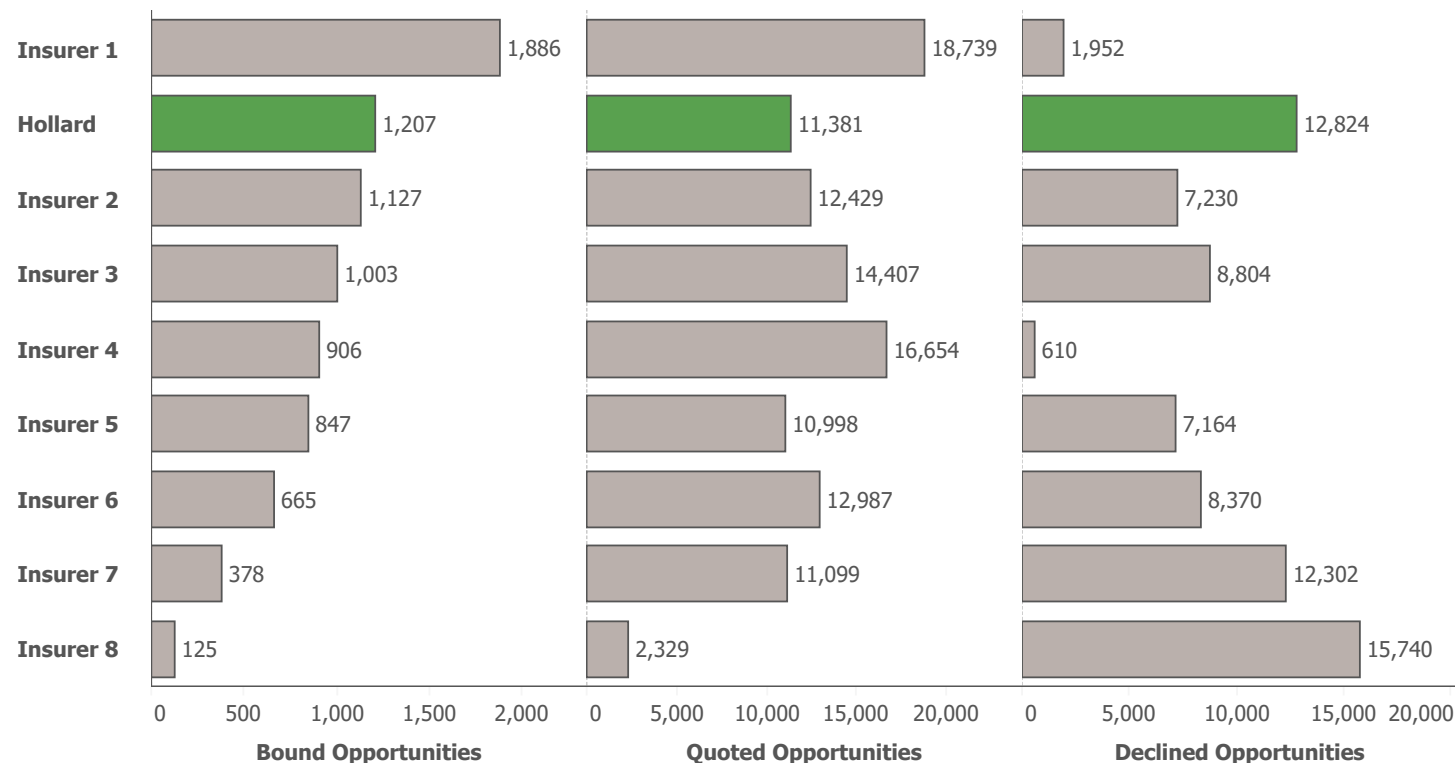
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	16	415	1	214	49	26	380	106

Strike Rate	9.94%	11.30%	5.88%	9.41%	10.45%	8.10%	11.99%	8.16%
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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.

Opportunity Comparison by Insurer



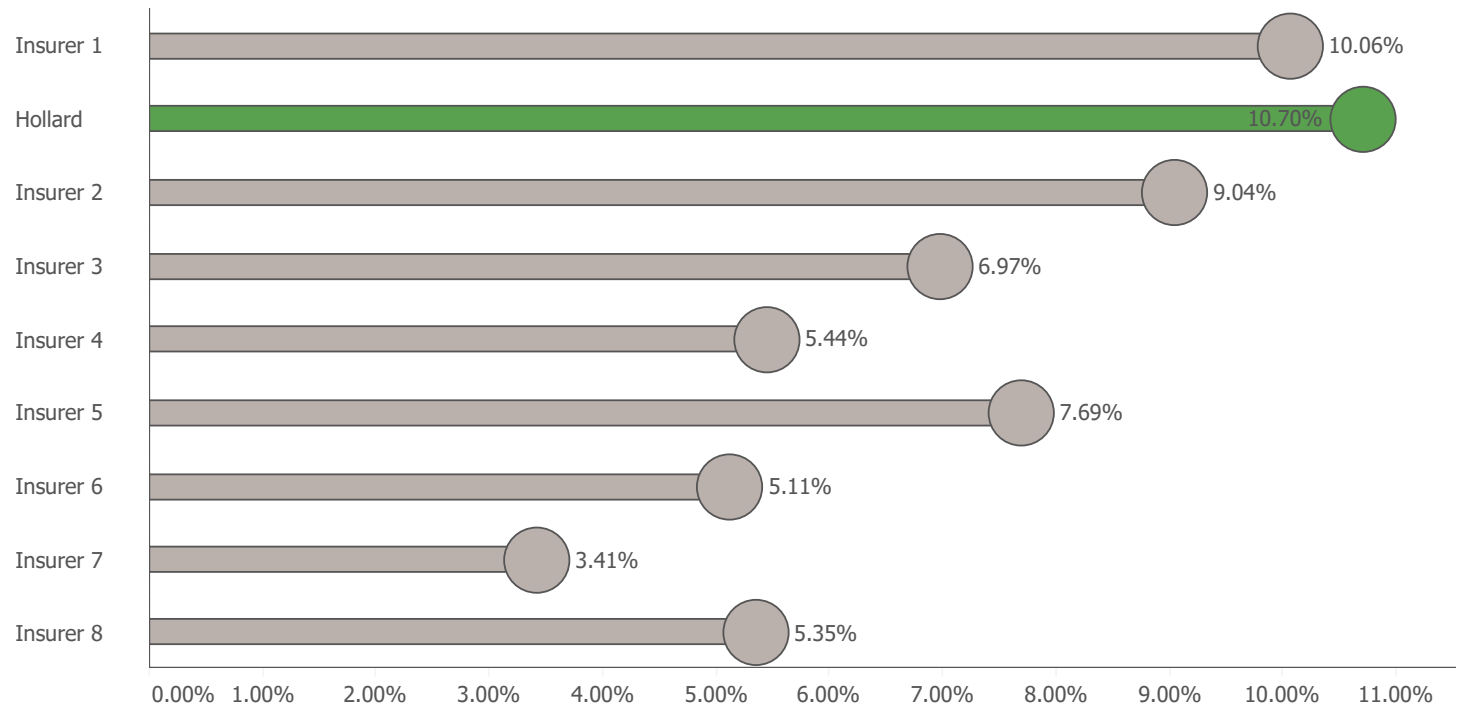
Opportunity Comparison by Insurer

	Insurer 1	Hollard	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6	Insurer 7	Insurer 8
Total Opportunities	26,681	25,208	26,542	26,282	26,535	25,419	26,080	25,896	26,053
Declined Opportunities	1,952	12,824	7,230	8,804	610	7,164	8,370	12,302	15,740
Decline Rate	7.32%	50.87%	27.24%	33.50%	2.30%	28.18%	32.09%	47.51%	60.42%
Quoted Opportunities	18,739	11,381	12,429	14,407	16,654	10,998	12,987	11,099	2,329
Bound Opportunities	1,886	1,207	1,127	1,003	906	847	665	378	125
Strike Rate	10.06%	10.61%	9.07%	6.96%	5.44%	7.70%	5.12%	3.41%	5.37%

Strike Rate

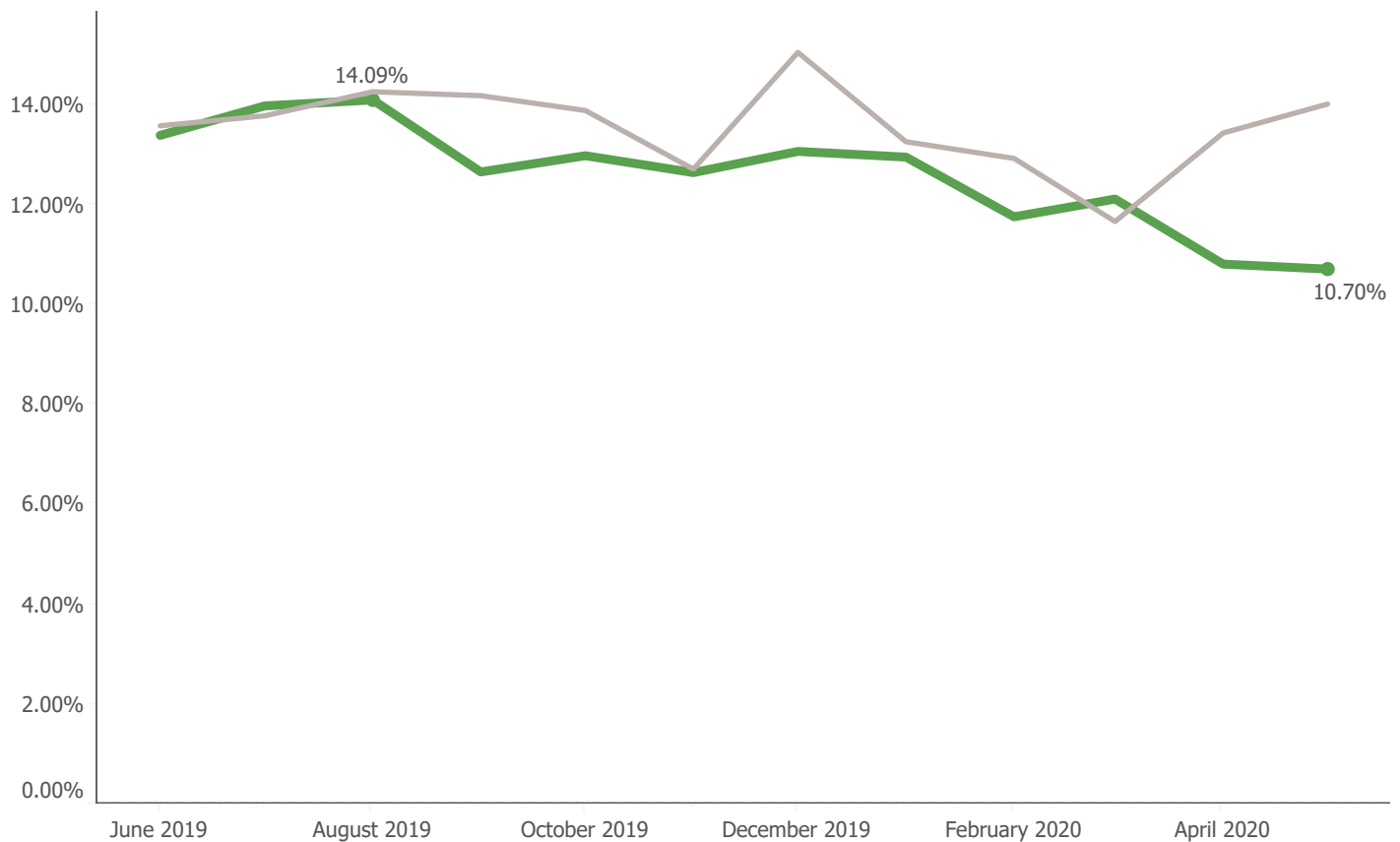
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/05/2020



Strike Rate by Month

CURRENT YEAR | PRIOR YEAR



Strictly Commercial-in-Confidence

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	Declined Opportunities	Quoted Opportunities	Bound Opportunities
2,252	13	2,188	1,717

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
24	645	1	463	72	40	818	189

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	0	5	0	1	0	0	7	0

Decline Rate	0.00%	0.78%	0.00%	0.22%	0.00%	0.00%	0.86%	0.00%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	24	627	0	448	71	40	791	187

Quote Rate	100.00%	97.97%	0.00%	96.97%	98.61%	100.00%	97.53%	98.94%
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Bound Opportunities

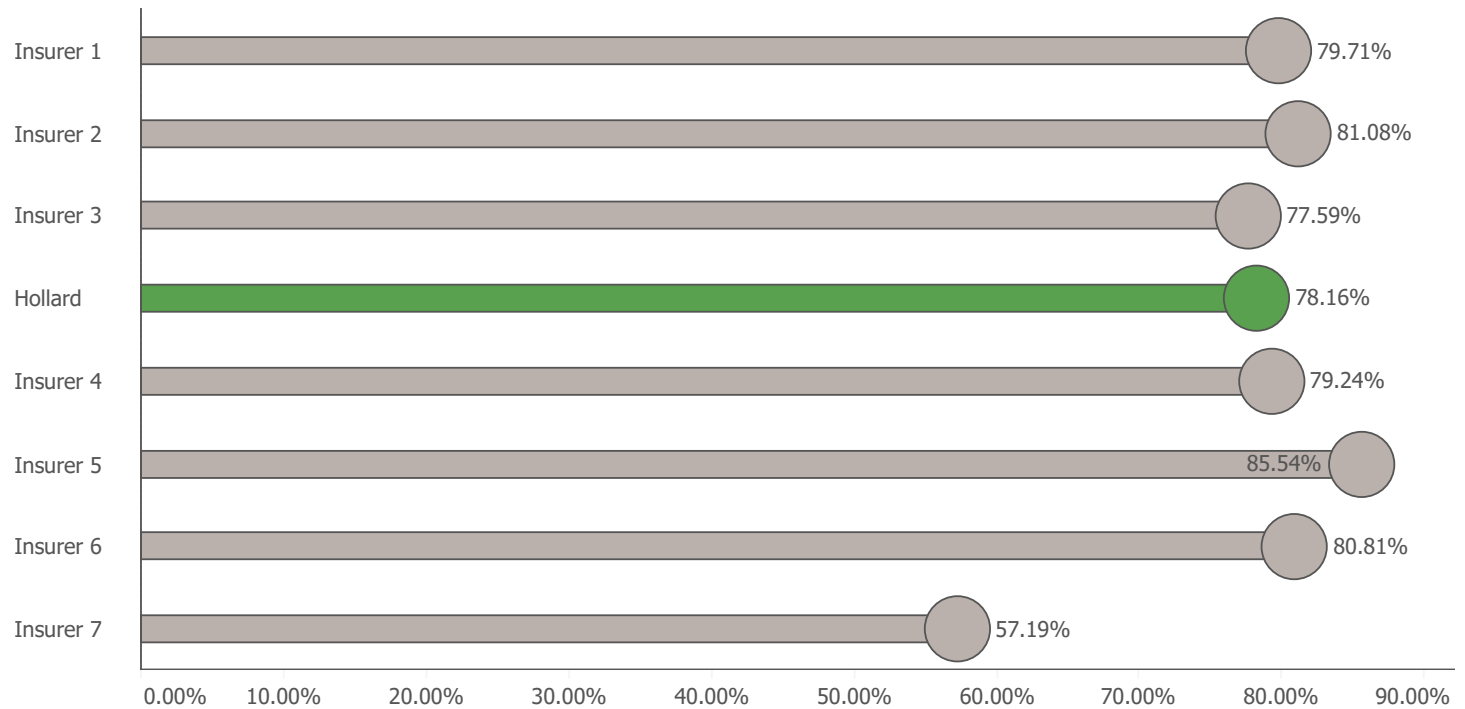
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	23	487	0	362	57	32	620	136

Retention Rate	95.83%	77.67%	0.00%	80.80%	80.28%	80.00%	78.38%	72.73%
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Renewal Retention

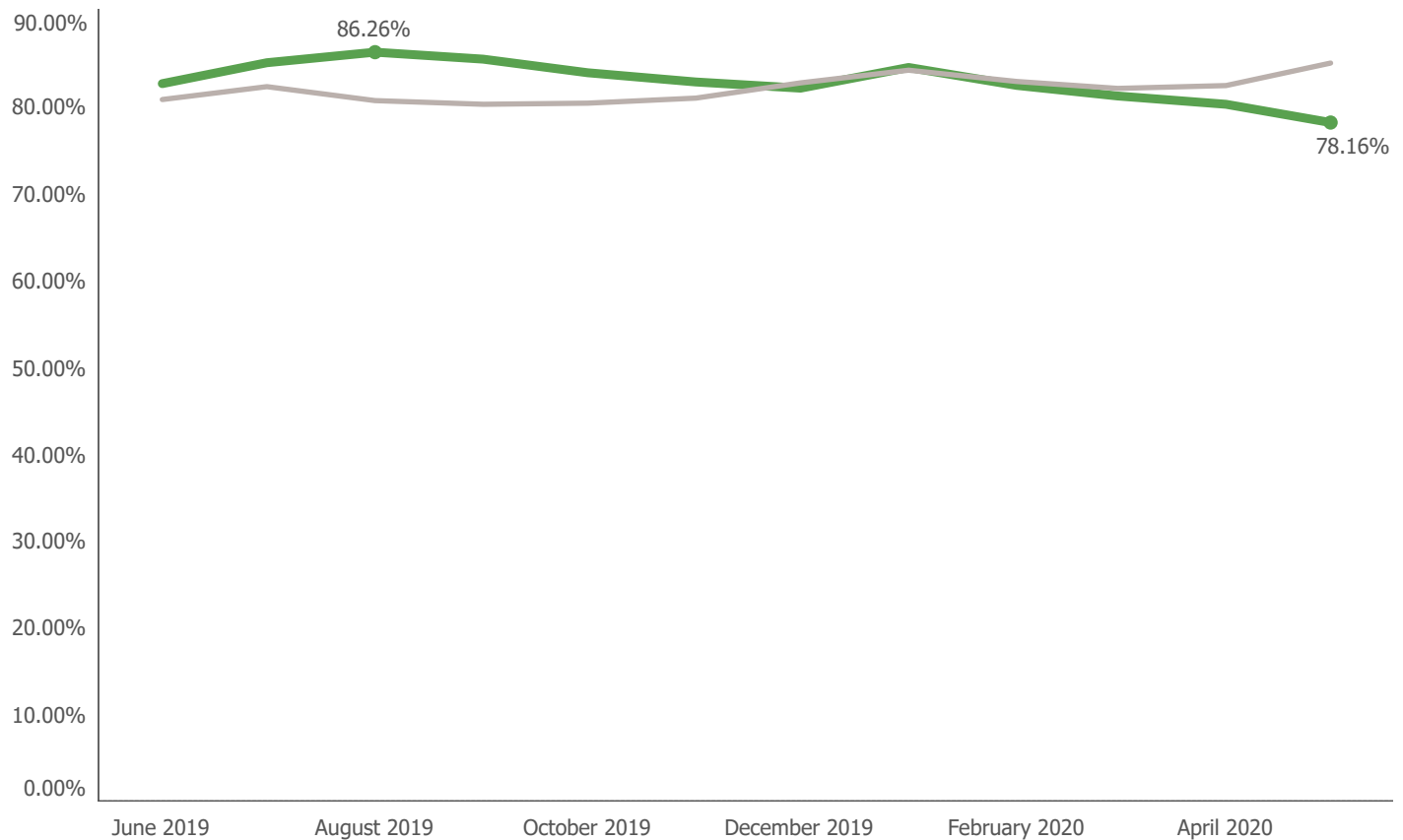
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/05/2020



Renewal Retention by Month

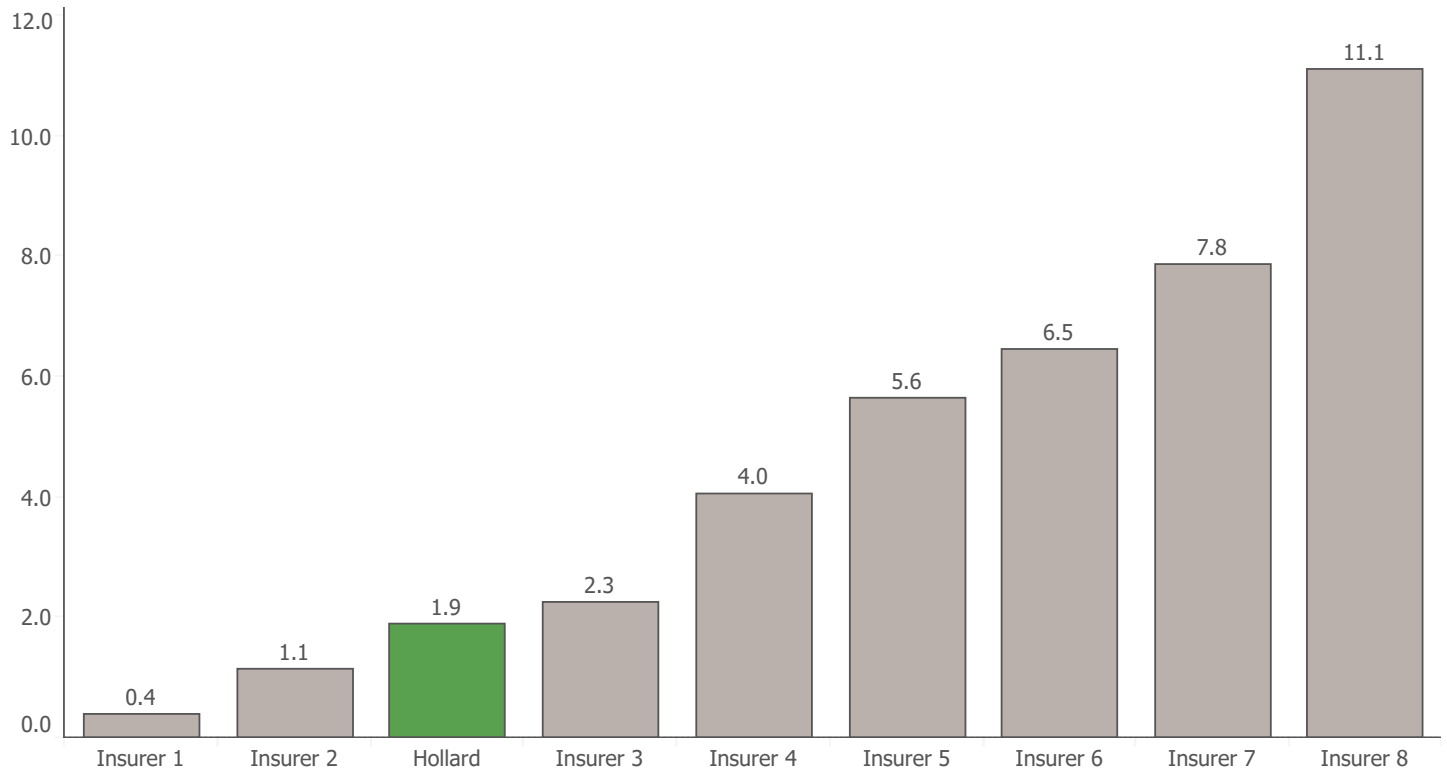
CURRENT YEAR | PRIOR YEAR



Response Times

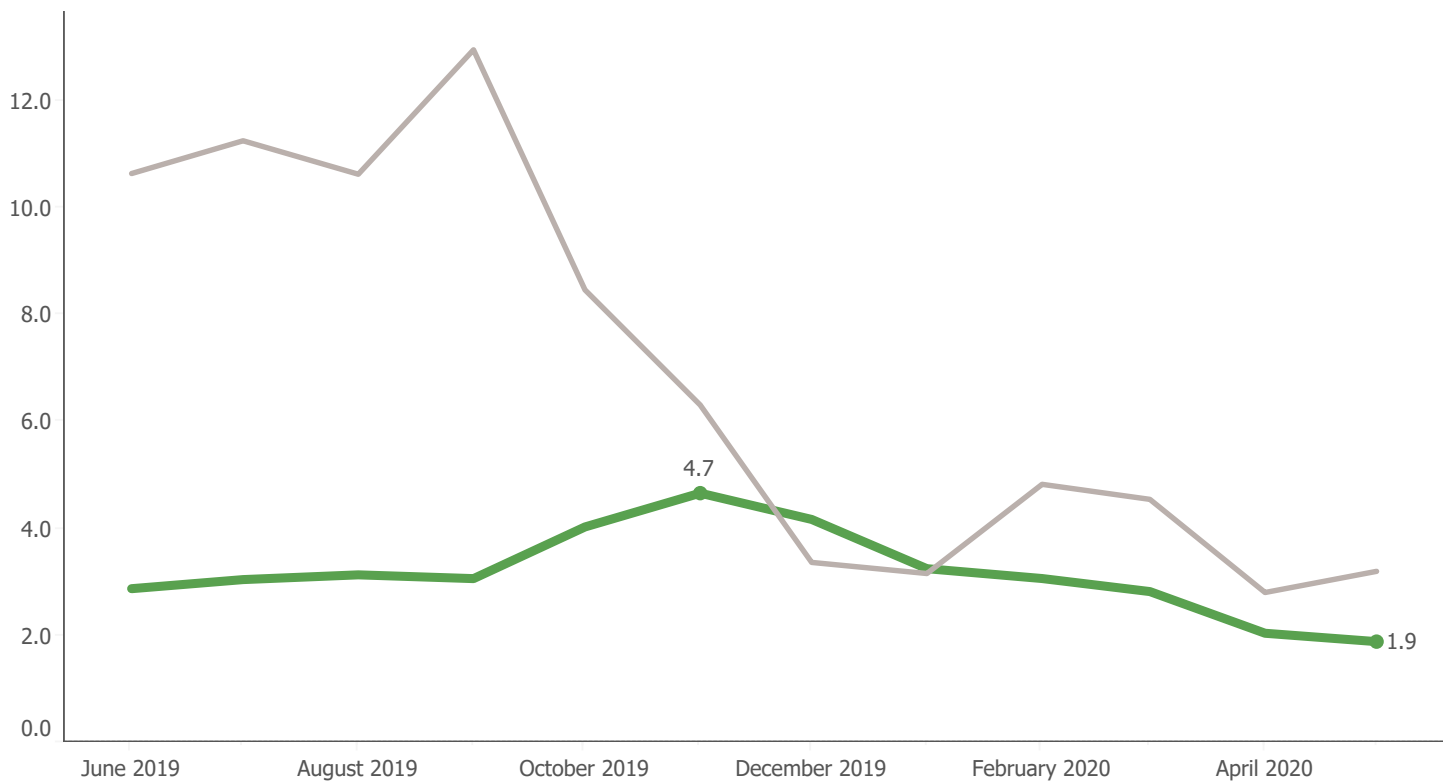
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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 second list is inclusive of new business transactions only.

Hollard's Top 20 Presented Occupations

	Presented Opportunities	Bound Opportunities
Property Owner - Retail (Not arcades/Malls)	2,211	144
Property Owner - Factory/Industrial	1,530	158
Plumber	609	58
Electrician	465	71
Carpenter	450	69
Property Owner - Office (Single Storey)	441	29
Property Owner - Noc	424	17
Property Owner - Warehouse	415	24
Handyman / Property Maintenance	395	42
Restaurant, Licensed, With Deep Frying	342	55
Property Owner - Office (Multi Storey)	340	42
Hairdressing Service	309	68
Road Freight Transport Service - No Storage	297	7
Earthmoving	260	4
Beauty Salon Operation	245	43
Cleaning Service Noc	221	17
Cafe Operation, Not Licensed With Deep Frying	211	56
Real Estate Agency Service	184	38
Concretor	177	46
Motor Mechanics	176	4

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Bound Opportunities
Property Owner - Retail (Not arcades/Malls)	2,818	1,486
Property Owner - Factory/Industrial	1,982	1,095
Plumber	780	385
Electrician	588	310
Property Owner - Office (Single Storey)	578	315
Carpenter	568	298
Property Owner - Warehouse	534	248
Property Owner - Noc	532	213
Handyman / Property Maintenance	502	299
Property Owner - Office (Multi Storey)	432	232
Road Freight Transport Service - No Storage	406	249
Restaurant, Licensed, With Deep Frying	399	176
Hairdressing Service	380	248
Earthmoving	316	156
Beauty Salon Operation	299	155
Cleaning Service Noc	258	104
Cafe Operation, Not Licensed With Deep Frying	256	142
Real Estate Agency Service	245	150
Motor Mechanics	219	84
Concretor	208	125

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	Bound Opportunities
Resilium Insurance Broking Pty Ltd	2,130	271
CBN	2,029	298
Ausure Insurance Brokers	1,967	267
United Insurance Group	1,059	142
Community Broker Network	694	111
Regional Insurance Brokers Pty Ltd	635	42
Insurance House Pty Ltd	416	25
PSC Connect Pty Ltd (VIC)	356	51
McLardy McShane Partners Pty Ltd	350	41
Insurance House Advance	308	17
Steadfast Taswide Insurance Brokers	289	25
PSC Connect Pty Ltd (QLD)	244	23
Steadfast Eastern Insurance Brokers	236	63
Brookvale Insurance Brokers	235	41
Centrewest Insurance Brokers Pty Ltd	229	22
Oracle Group (Australia) Pty Ltd	224	15
Pollard Insurance Brokers Pty Ltd	219	33
Consolidated Insurance Agencies Pty Ltd	216	31
PSC Connect Pty Ltd (NSW)	210	35
BJS Insurance Brokers Pty Ltd	210	23
Consolidated Insurances Pty Ltd	199	31
Steadfast IRS Pty Ltd	196	18
Fenton Green & Co	194	154
Reliance Franchise Partners	182	32
Alliance Insurance Broking Services Pty Ltd	177	23
Network Insurance Group	176	26
United Insurance - Winbeat site	175	31
Arcuri & Associates Pty Ltd	173	52
Macey Insurance Brokers Pty Ltd	171	8
Insurance Aid General Brokers Partnership Pty Ltd	169	18
Blackburn Insurance Brokers Pty Ltd	169	34
Surewise	164	16
AIS Insurance Brokers	163	10
Steadfast NSG Insurance Brokers	161	19
Midland Insurance Brokers Australia Pty Ltd	161	5
Australian Insurance Solutions - NSW	161	17
ADK Insurance Brokers Pty Ltd	157	21
Phoenix Insurance Brokers Pty Ltd	149	22
Coverforce Insurance Broking Pty Ltd (NSW)	143	12
Elliott Insurance Brokers	140	14