

SCTP Commercial Insurer Performance Report

Hollard - SCTP Commercial Motor

January 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

\$126,713

Fiscal Year to Date Base Premium

\$686,182

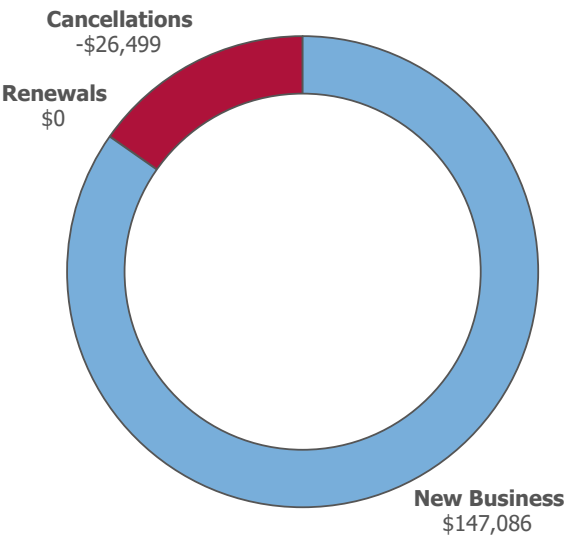
Rolling 12 Base Premium

\$686,182

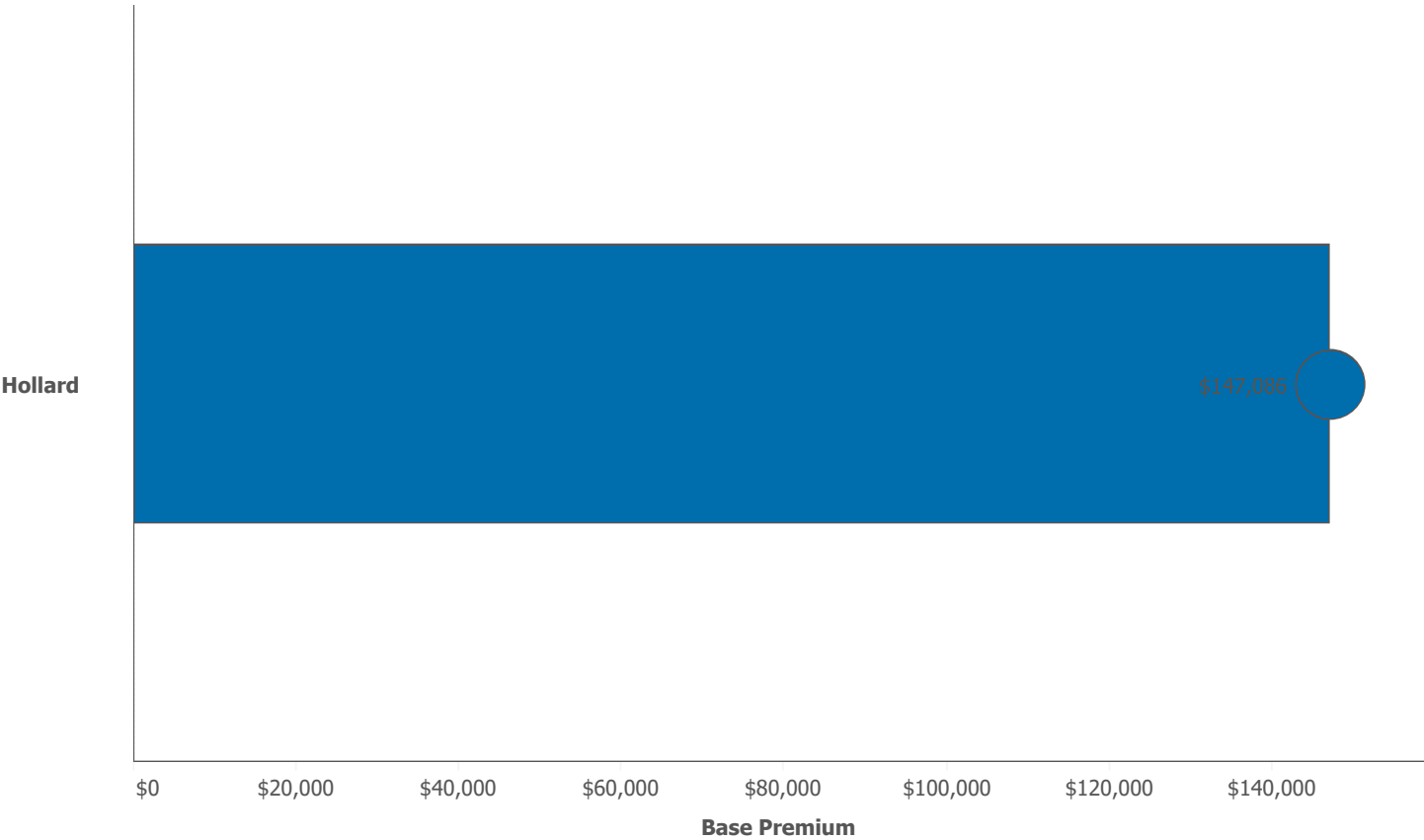
Hollard - Average Base Premium

\$1,910

Transaction Type Breakdown

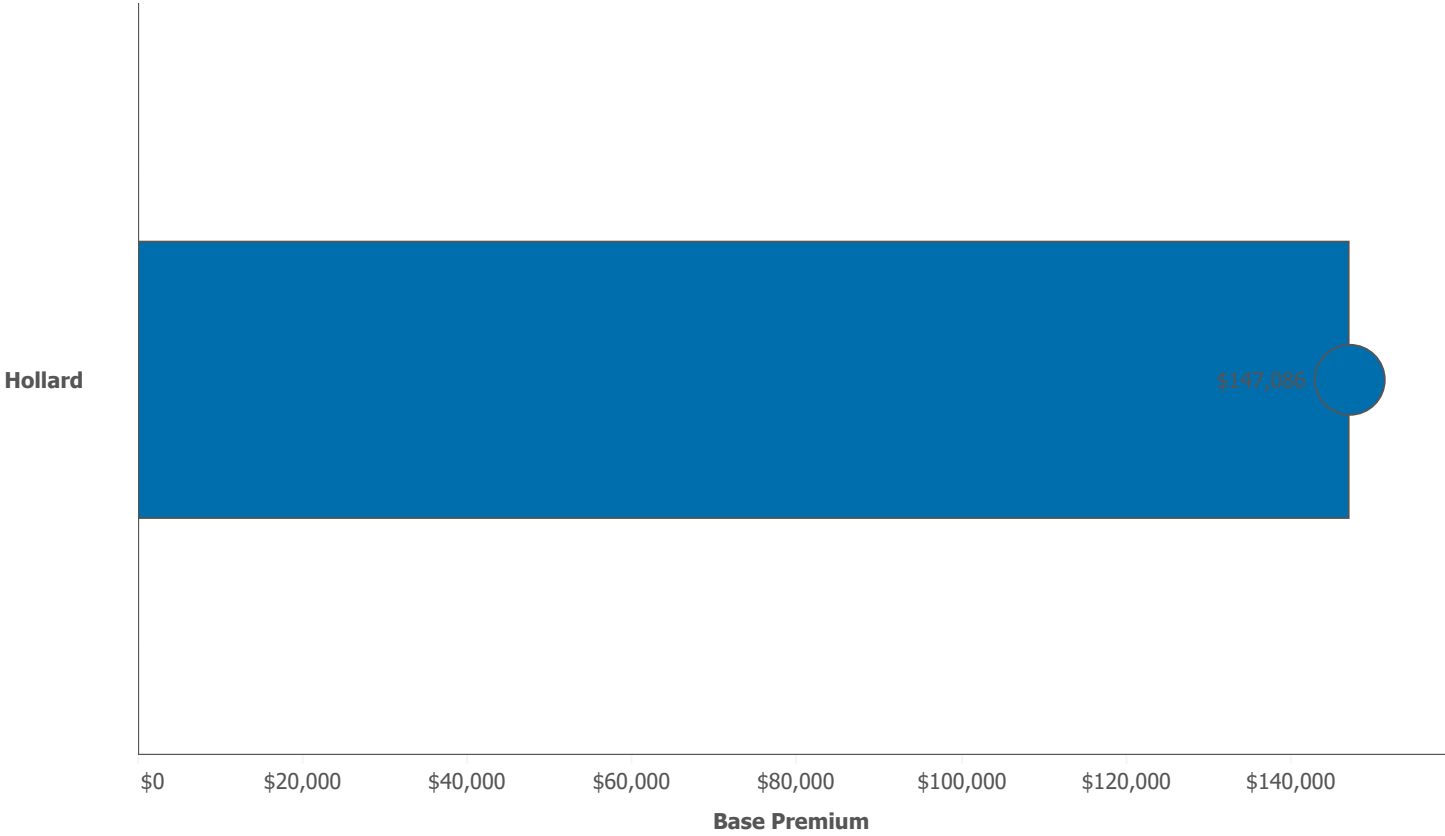


Overall Insurer Comparison



Base Premium

New Business Insurer Comparison



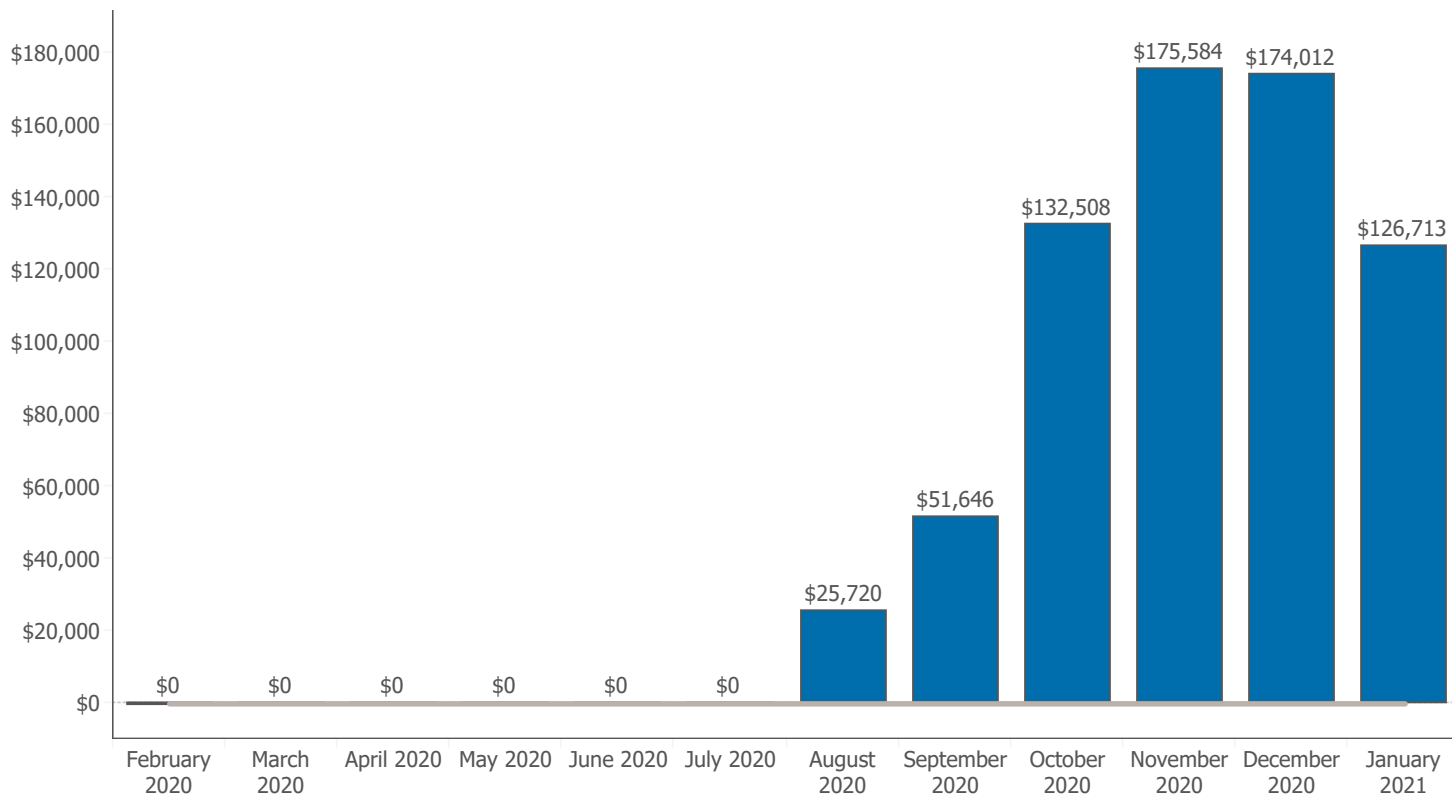
Renewal Insurer Comparison

Base Premium

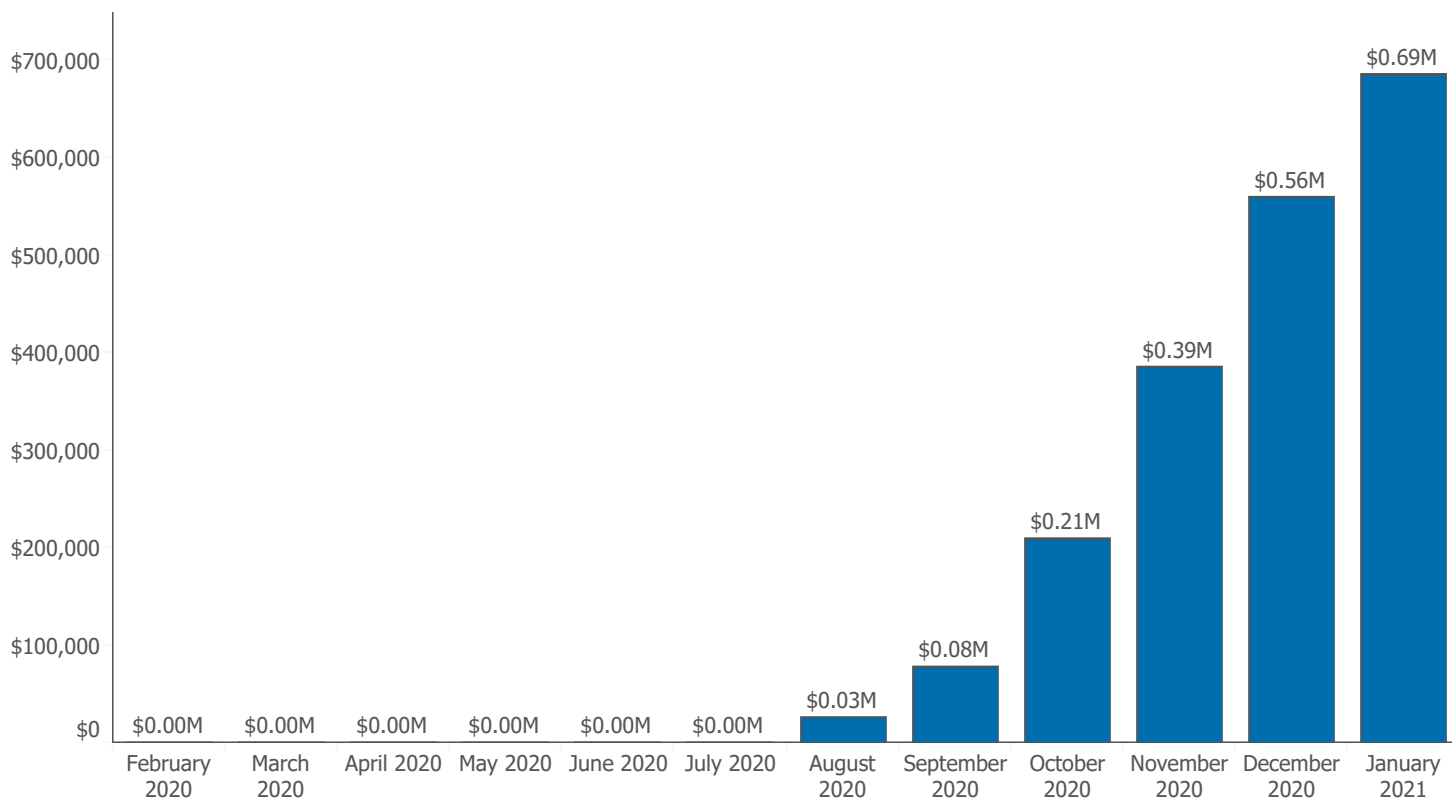
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | PRIOR YEAR



Rolling 12 Months Base Premium



Strictly Commercial-in-Confidence

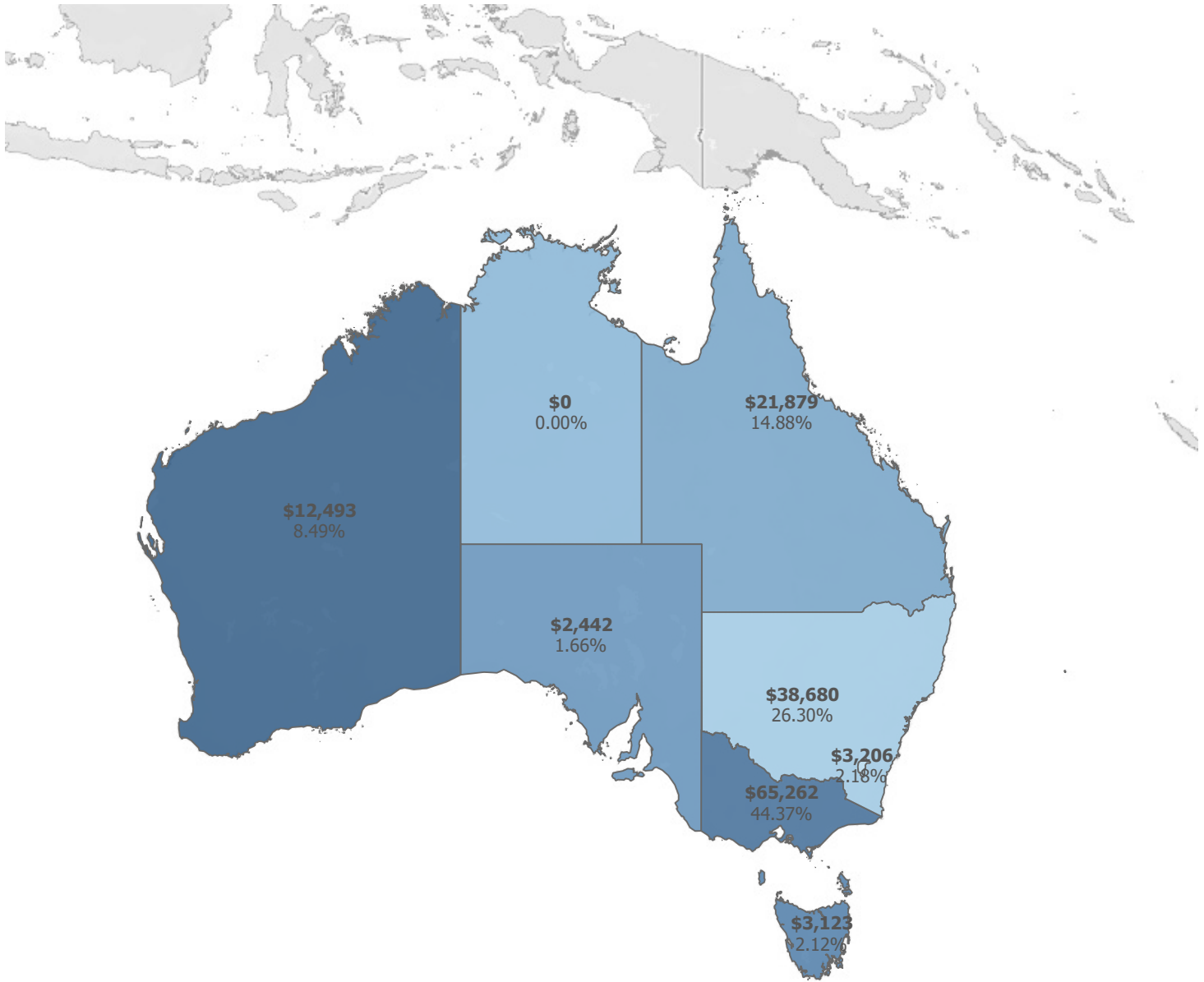
State Activity

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 01/01/2021

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$3,206	\$38,680	\$0	\$21,879	\$2,442	\$3,123	\$65,262	\$12,493	\$147,086
Renewals	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Grand Total	\$3,206	\$38,680	\$0	\$21,879	\$2,442	\$3,123	\$65,262	\$12,493	\$147,086

Base Premium Breakdown by State for 01/01/2021



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

1,862

Declined Opportunities

611

Quoted Opportunities

1,165

Bound Opportunities

75

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
17	499	10	352	93	63	579	249

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	5	173	5	132	33	17	169	77

Decline Rate	29.41%	34.67%	50.00%	37.50%	35.48%	26.98%	29.19%	30.92%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	12	295	5	204	56	43	391	159

Quote Rate	100.00%	90.49%	100.00%	92.73%	93.33%	93.48%	95.37%	92.44%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	2	18	0	17	1	4	26	7

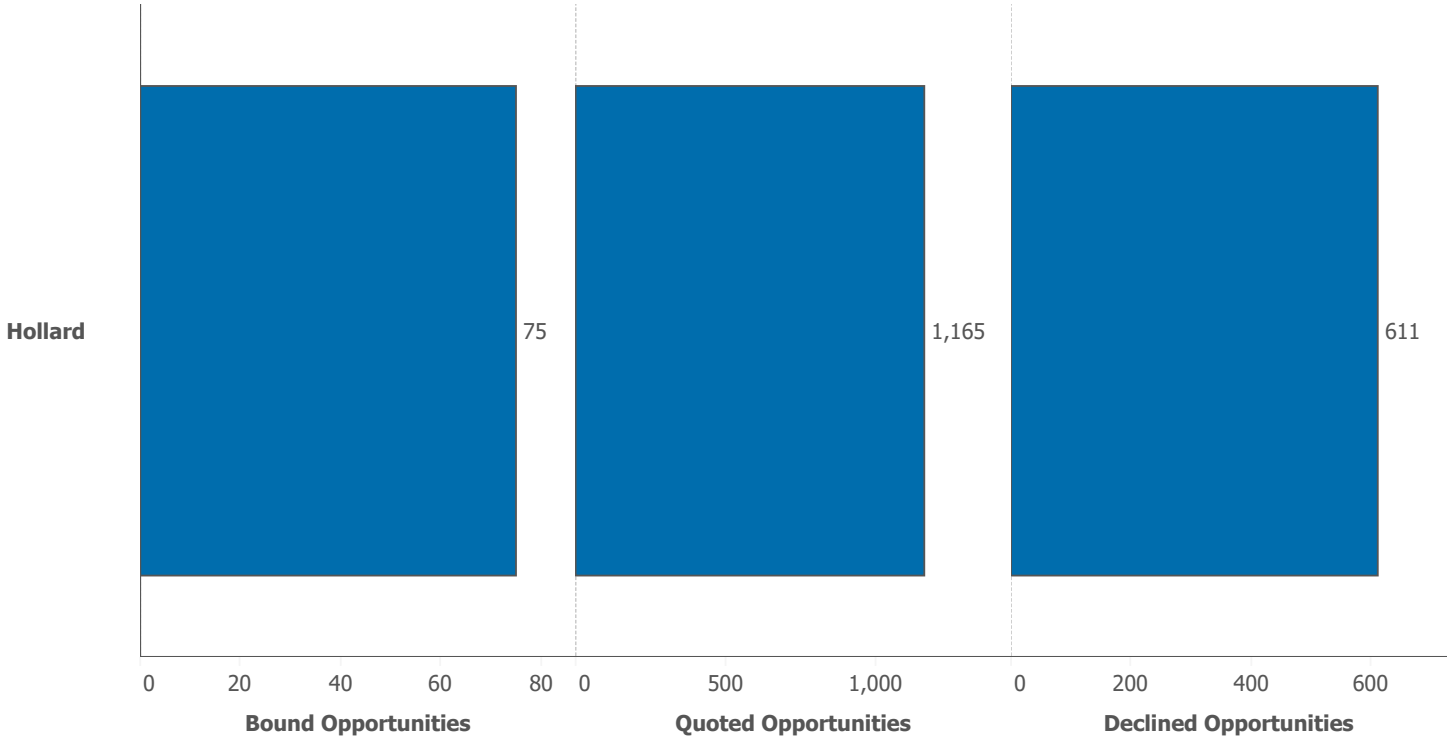
Strike Rate	16.67%	6.10%	0.00%	8.33%	1.79%	9.30%	6.65%	4.40%
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Strictly Commercial-in-Confidence

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



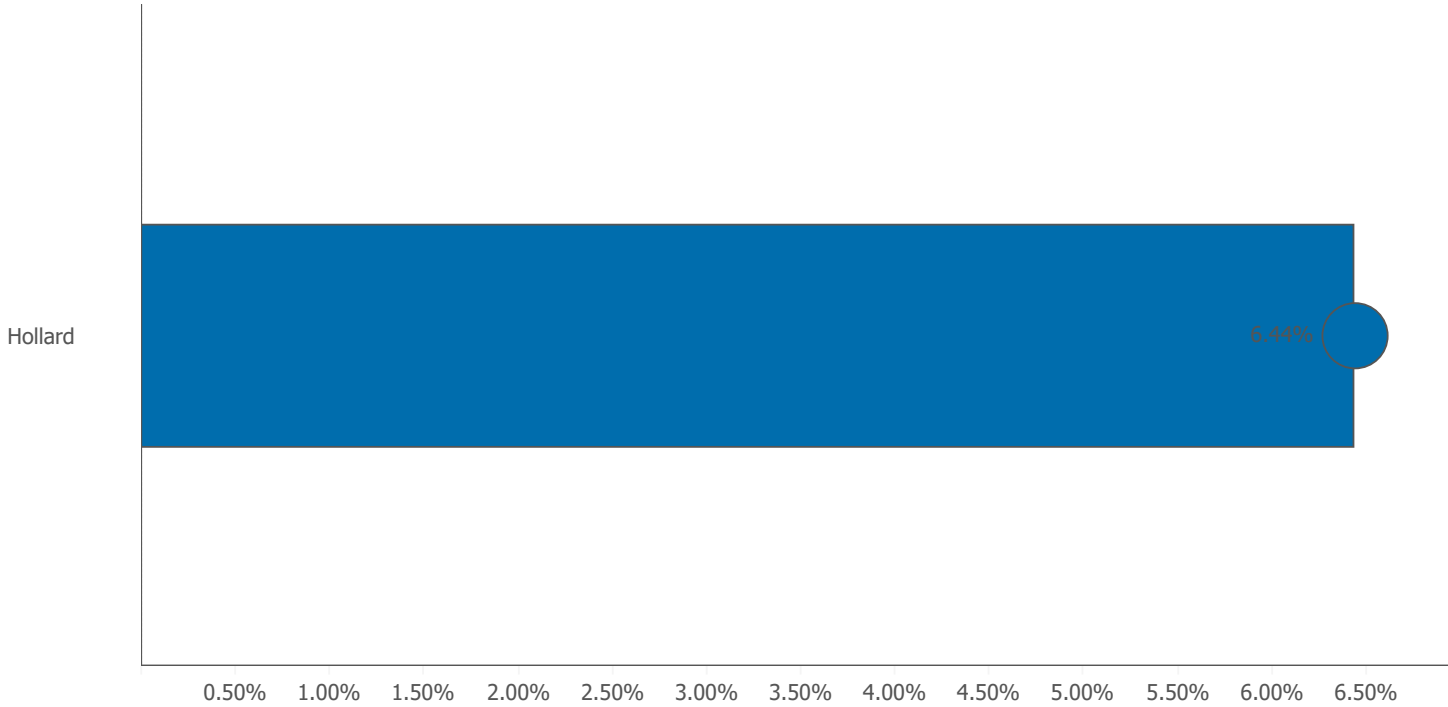
Opportunity Comparison by Insurer

Hollard	
Total Opportunities	1,862
Declined Opportunities	611
Decline Rate	32.81%
Quoted Opportunities	1,165
Bound Opportunities	75
Strike Rate	6.44%

Strike Rate

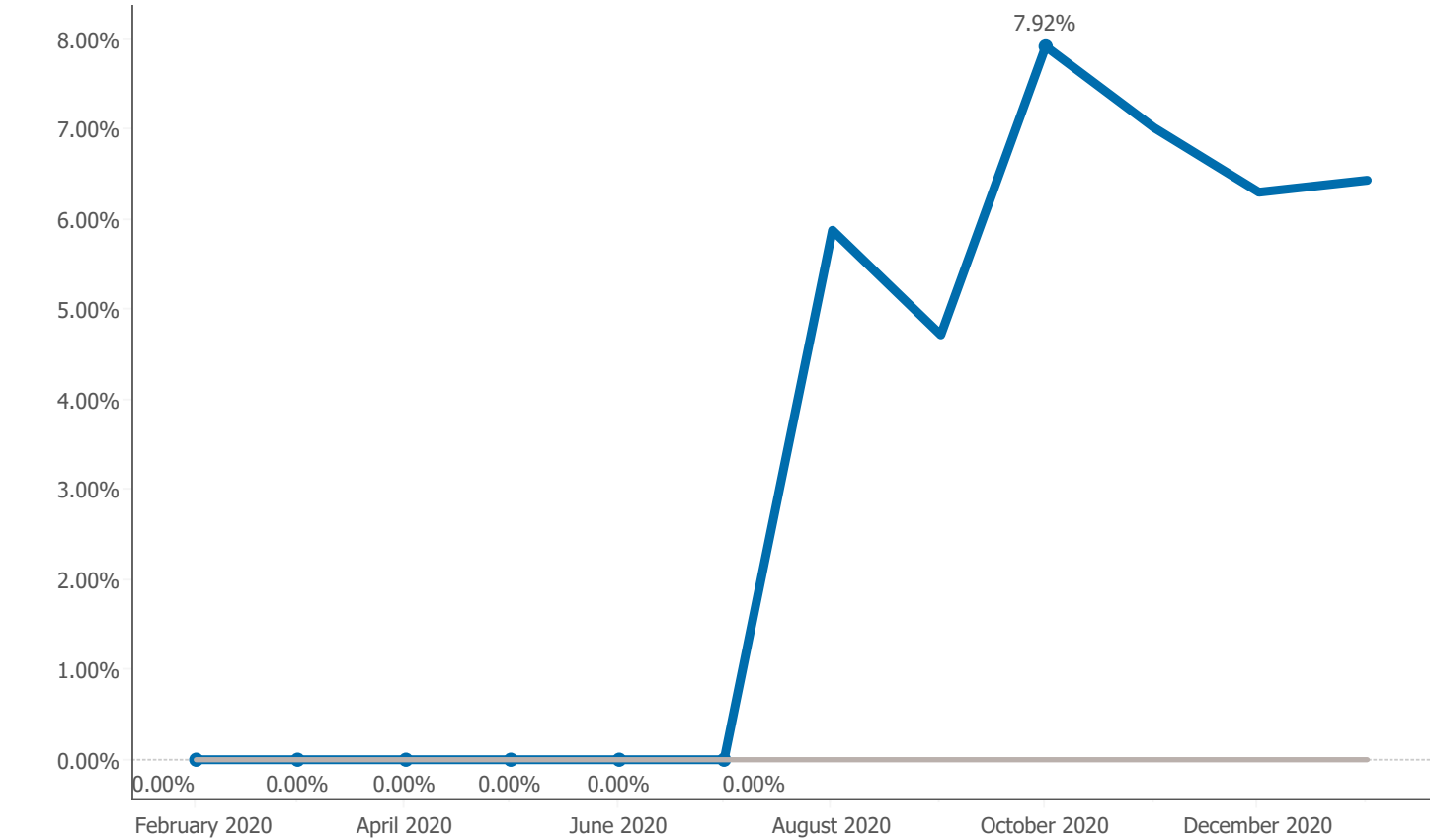
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/01/2021



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	Declined Opportunities	Quoted Opportunities	Bound Opportunities
0	0	0	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

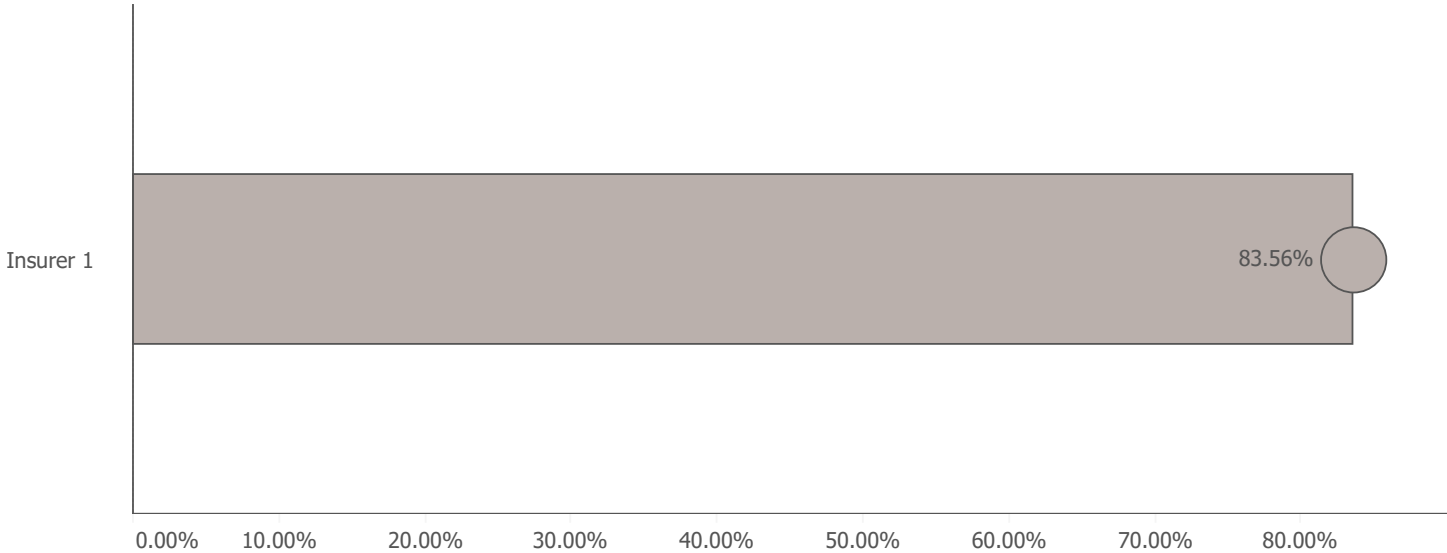
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	0	0	0	0	0	0	0	0

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

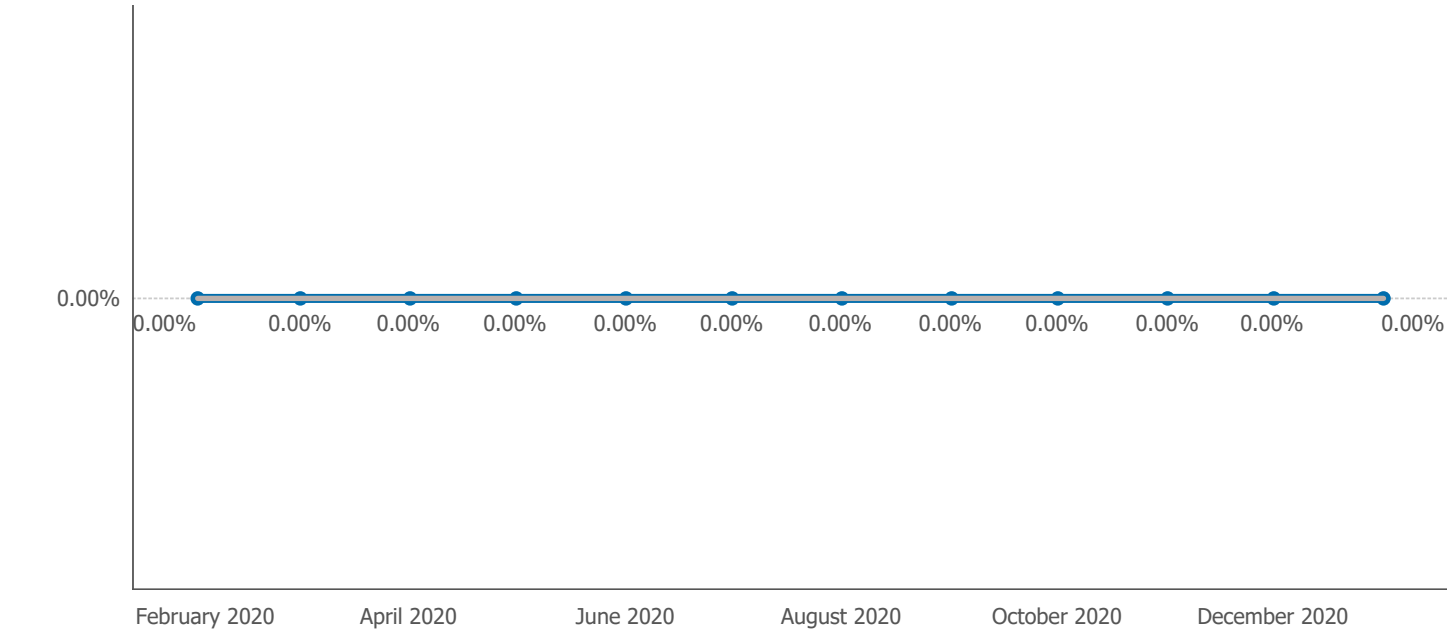
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/01/2021



Renewal Retention by Month

CURRENT YEAR | PRIOR YEAR

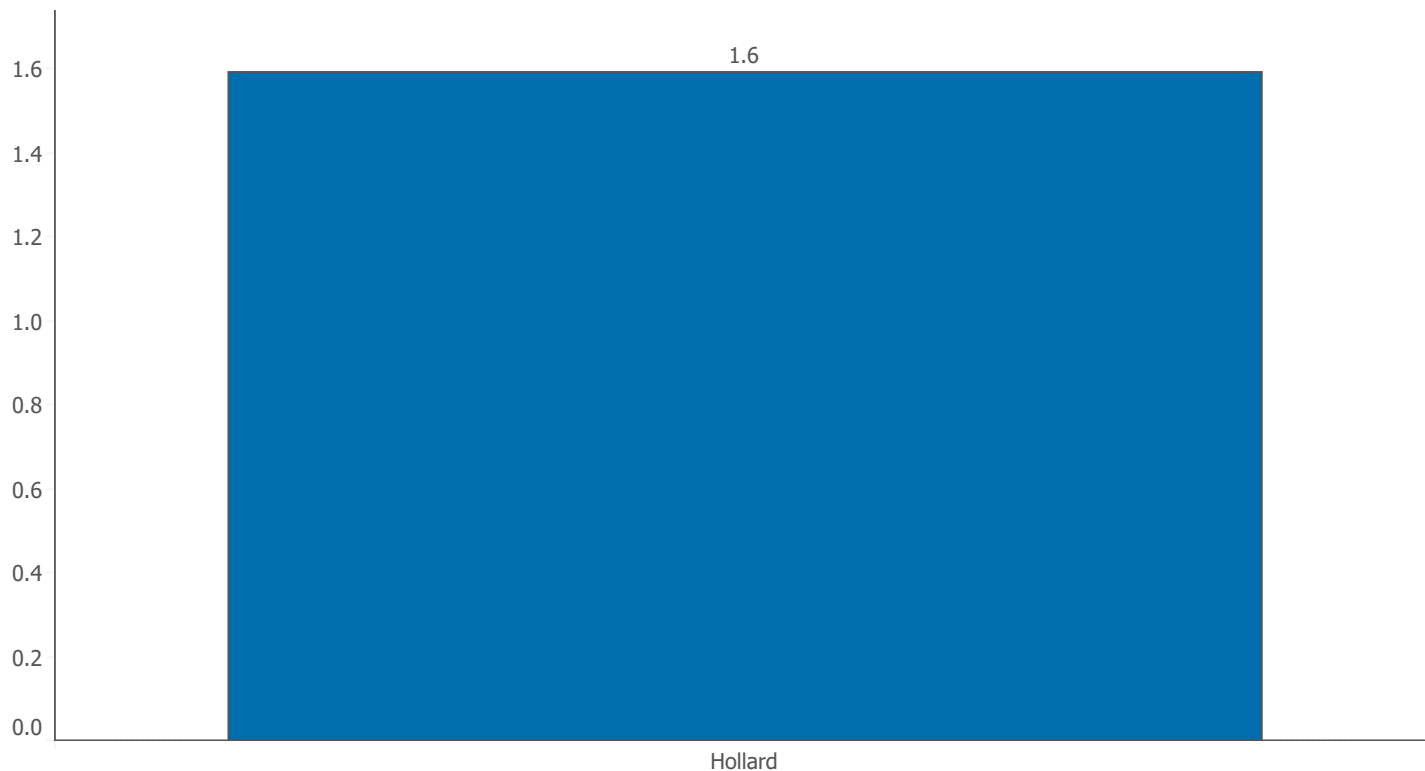


Renewal Retention Breakdown

Response Times

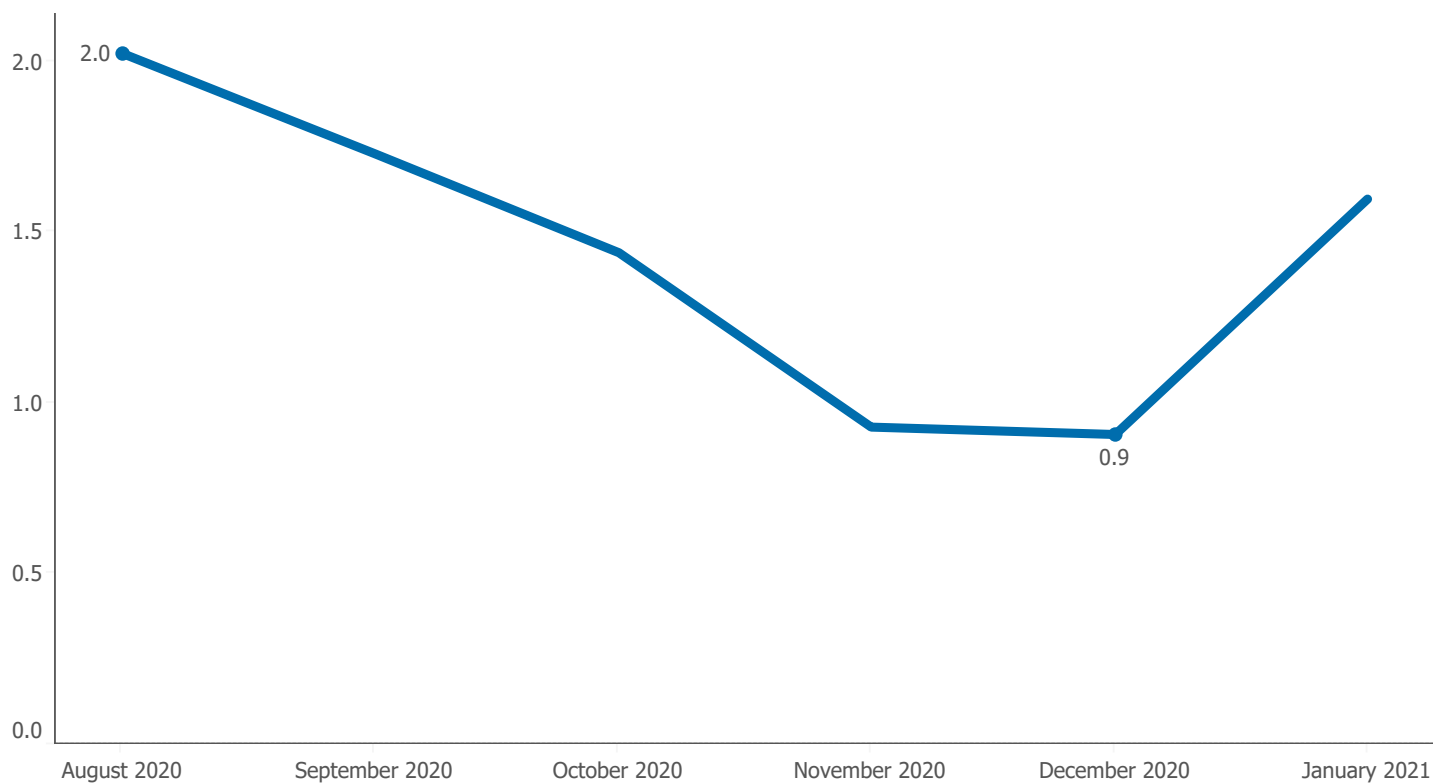
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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	38	26	3
Electrician	24	15	1
Earthmoving	14	7	0
Road Freight Transport Service - No Storage	13	0	0
Motor Mechanics	11	9	0
Handyman / Property Maintenance	8	8	0
Carpenter	8	3	0
Electricians - Commercial	4	3	0
Cleaning Service Noc	4	3	0
Restaurant, Licensed, With Deep Frying	2	1	0
Property Owner - Factory/Industrial	1	0	0
Hairdressing Service	1	1	0
Cafe Operation, Not Licensed With Deep Frying	1	0	0

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Plumber	46	44	15
Electrician	34	25	9
Earthmoving	14	10	1
Motor Mechanics	13	13	2
Carpenter	13	10	4
Road Freight Transport Service - No Storage	12	0	0
House Construction/Alteration Owner Builder	12	11	2
House Construction	11	10	1
Cabinet Manufacturing - Other	10	9	3
Handyman / Property Maintenance	9	9	3
Concretor	9	7	1
Residential Building Construction Noc	7	6	2
Business Administrative Services (General)	7	7	3
Agricultural/ Farm Fencing Contractors	7	5	2
Gardening Service Noc	6	5	2
Engineering (Metal)	6	6	4
Concrete Work On Construction Projects	6	5	0
Landscaper - Commercial	5	4	0
Hobby/Small Vegetable Farm	5	2	0

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
Ausure Insurance Brokers	39	21	0
Resilium Insurance Broking Pty Ltd	38	25	1
Insurance House Pty Ltd	30	20	1
Community Broker Network	28	21	4
CBN	25	15	0
Regional Insurance Brokers Pty Ltd	18	15	1
Oracle Group (Australia) Pty Ltd	18	10	0
Centrewest Insurance Brokers Pty Ltd	14	12	0
Sear and Associates Insurance Brokers Pty Ltd	12	9	1
Steadfast Taswide Insurance Brokers	10	5	0
Pollard Insurance Brokers Pty Ltd	10	8	2
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	10	7	1
United Insurance Group	9	6	0
PSC Coast Wide (QLD)	9	5	0
McLardy McShane Partners Pty Ltd	9	5	0
Garden State Insurance Brokers Pty Ltd	9	6	1
The One Stop Insurance Brokers Pty Ltd	8	7	0
Metrix Insurance Pty Ltd	8	2	0
Insurance House Advance	8	3	0
Westlawn Insurance Brokers Pty Ltd	7	2	0
McKillops Insurance Brokers Pty Ltd	7	7	0
Geelong Insurance Brokers P/L	7	3	0
Ballina Insurance Brokers Pty Ltd	7	4	0
Action Insurance Brokers Robina	7	3	0
The Insurance Centre Pty Ltd	6	5	0
Consolidated Insurances Pty Ltd	6	4	0
Compass Insurance Brokers (Tas) Pty Ltd	6	5	1
Alan Wilson Insurance Brokers	6	4	1
AIS Insurance Brokers	6	5	0
United Insurance - Winbeat site	5	5	0
PSC Connect Pty Ltd (VIC)	5	4	3
HWA Insurance Brokers	5	3	0
Capital Innovation Insurance Group Pty Ltd	5	3	0
Aviso EIA Pty Ltd	5	2	0
Archer Insurance Corp	5	5	0
Steadfast NSG Insurance Brokers	4	4	0
Elliott Insurance Brokers	4	4	0
Alliance Insurance Broking Services Pty Ltd	4	2	0
Steadfast IRS Pty Ltd	3	3	1
Coverforce Insurance Broking Pty Ltd (NSW)	3	2	0