

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Commercial Motor

February 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

\$1,009,320

Fiscal Year to Date Base Premium

\$5,536,802

Rolling 12 Base Premium

\$7,344,797

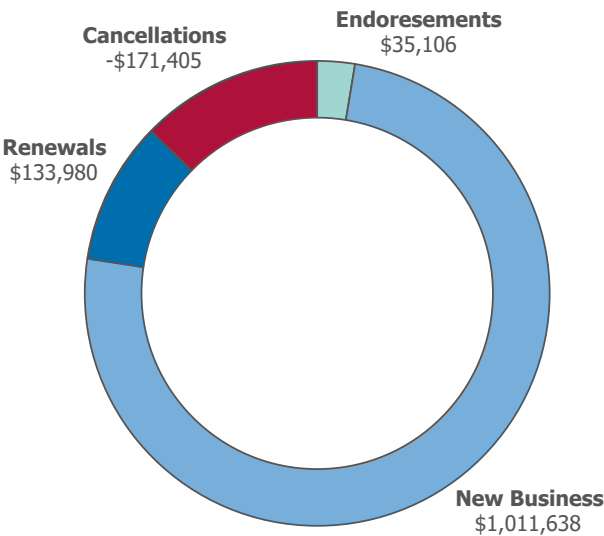
Hollard Commercial Insurance - Average Base Premium

\$1,979

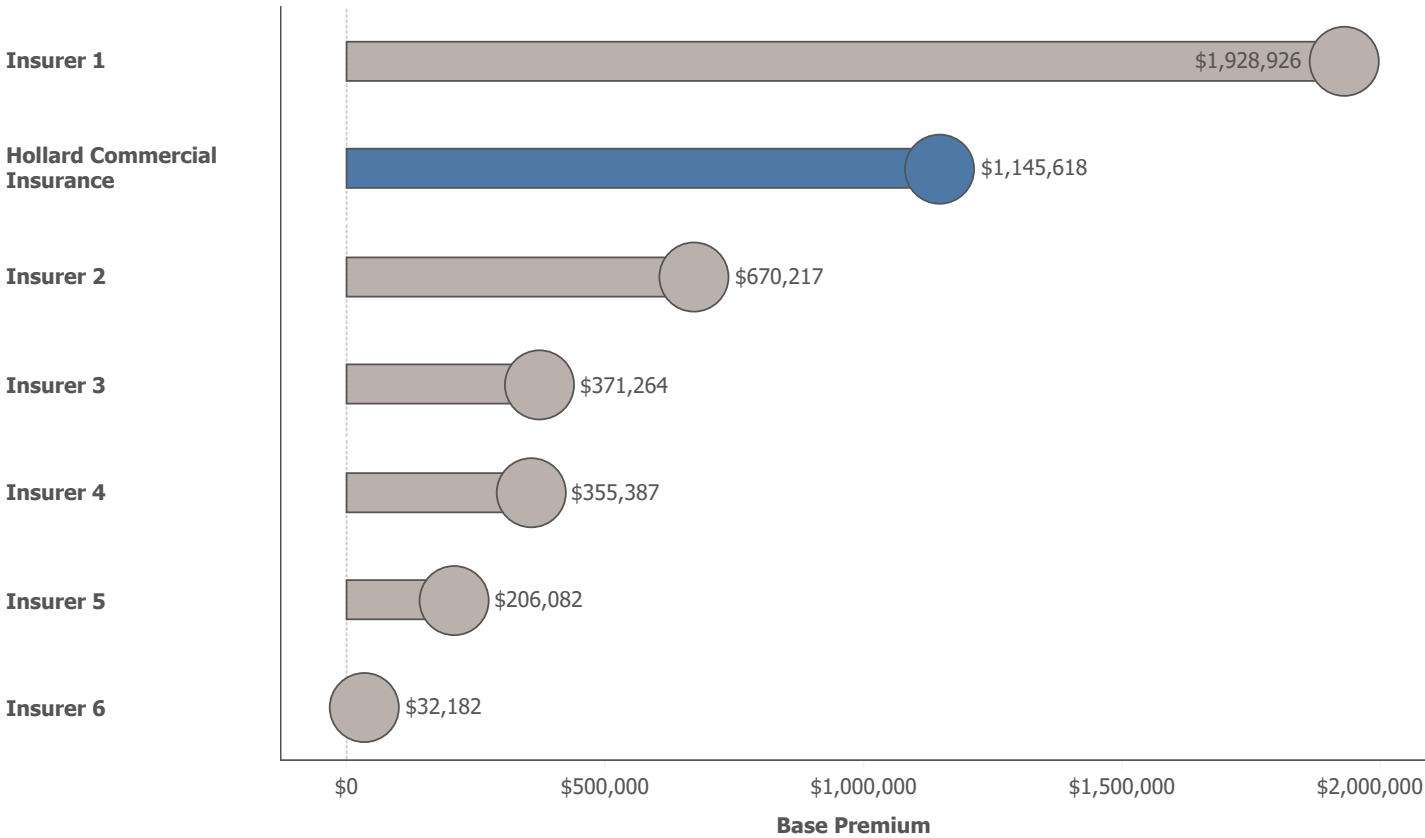
All Insurers - Average Base Premium

\$2,361

Transaction Type Breakdown

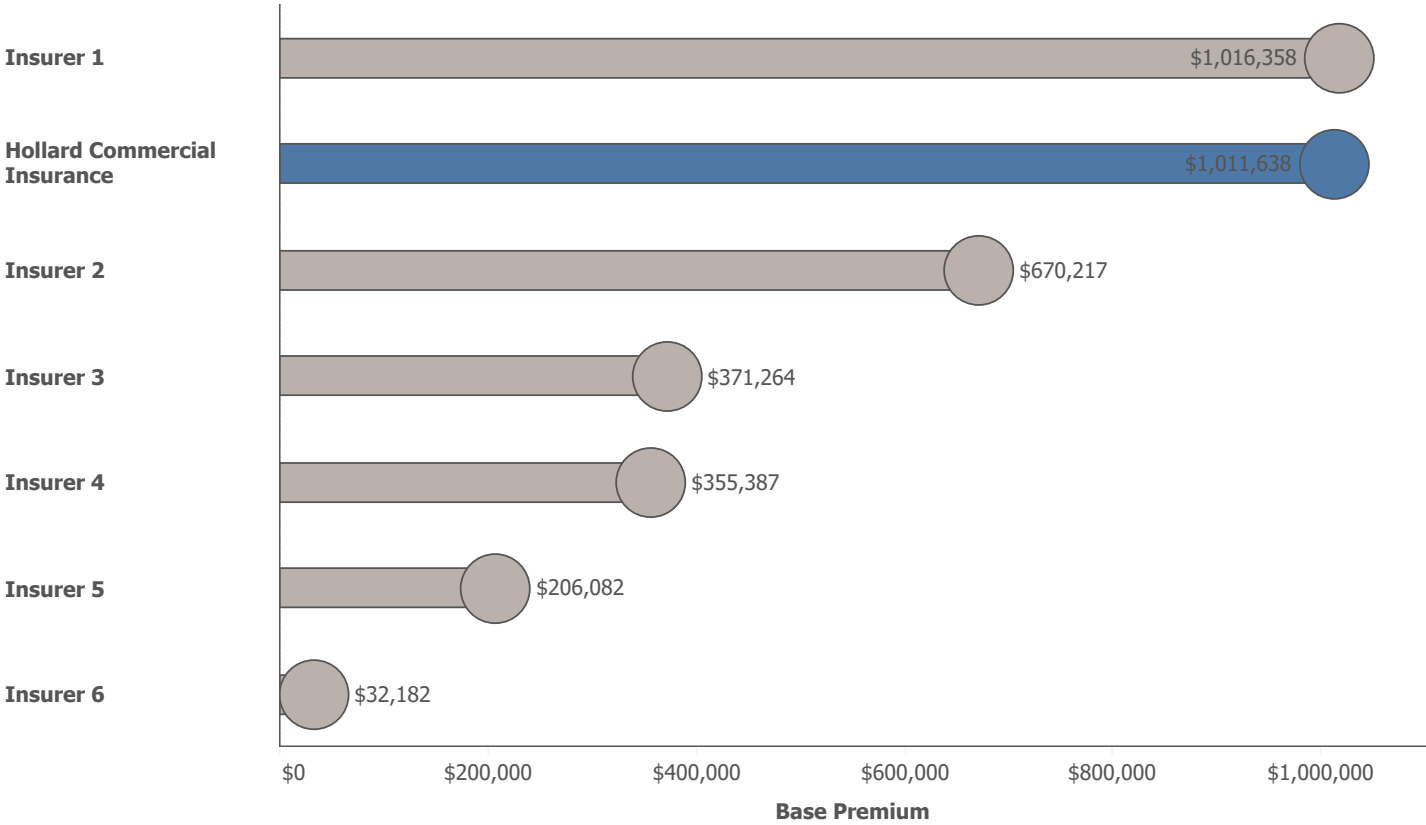


Overall Insurer Comparison

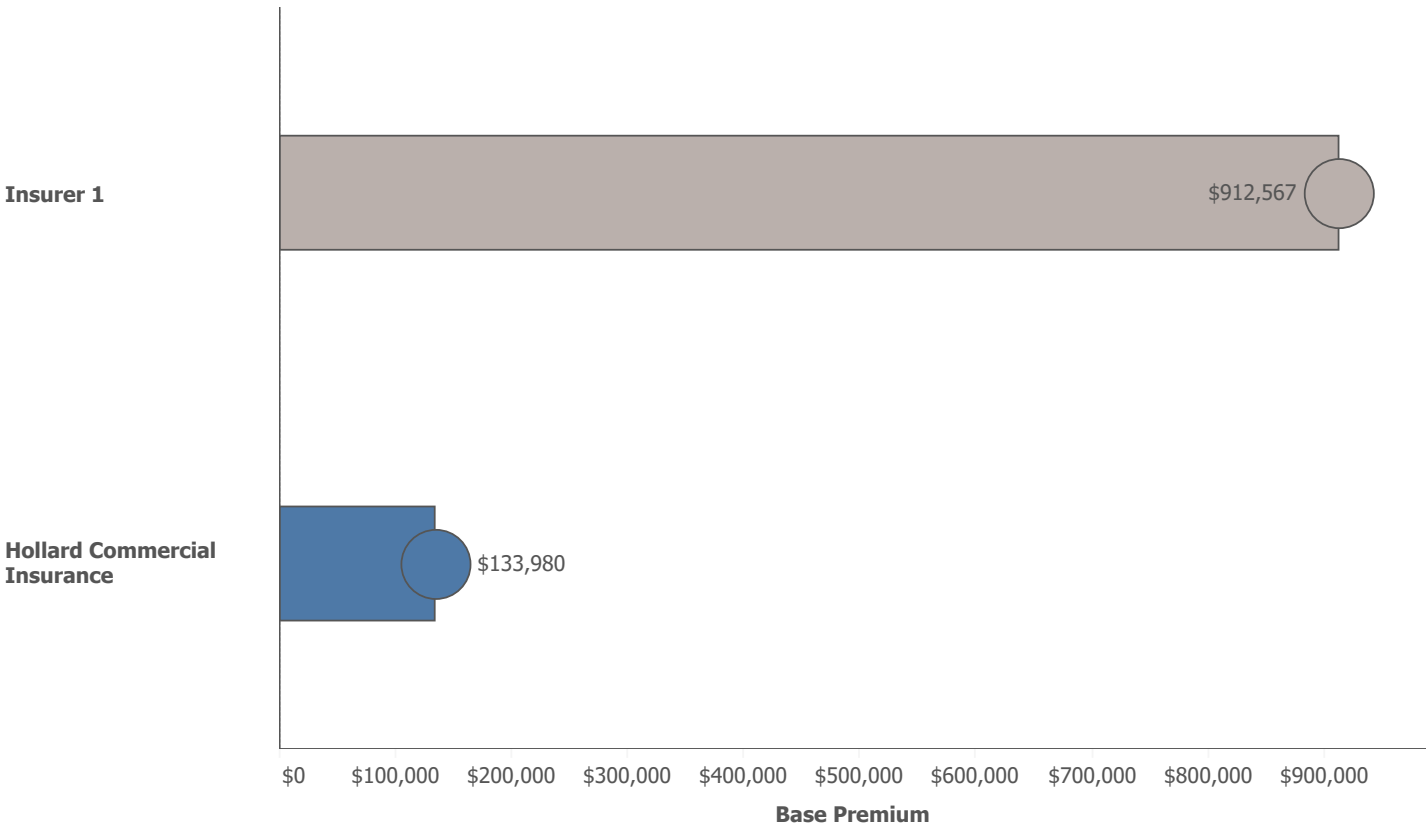


Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison

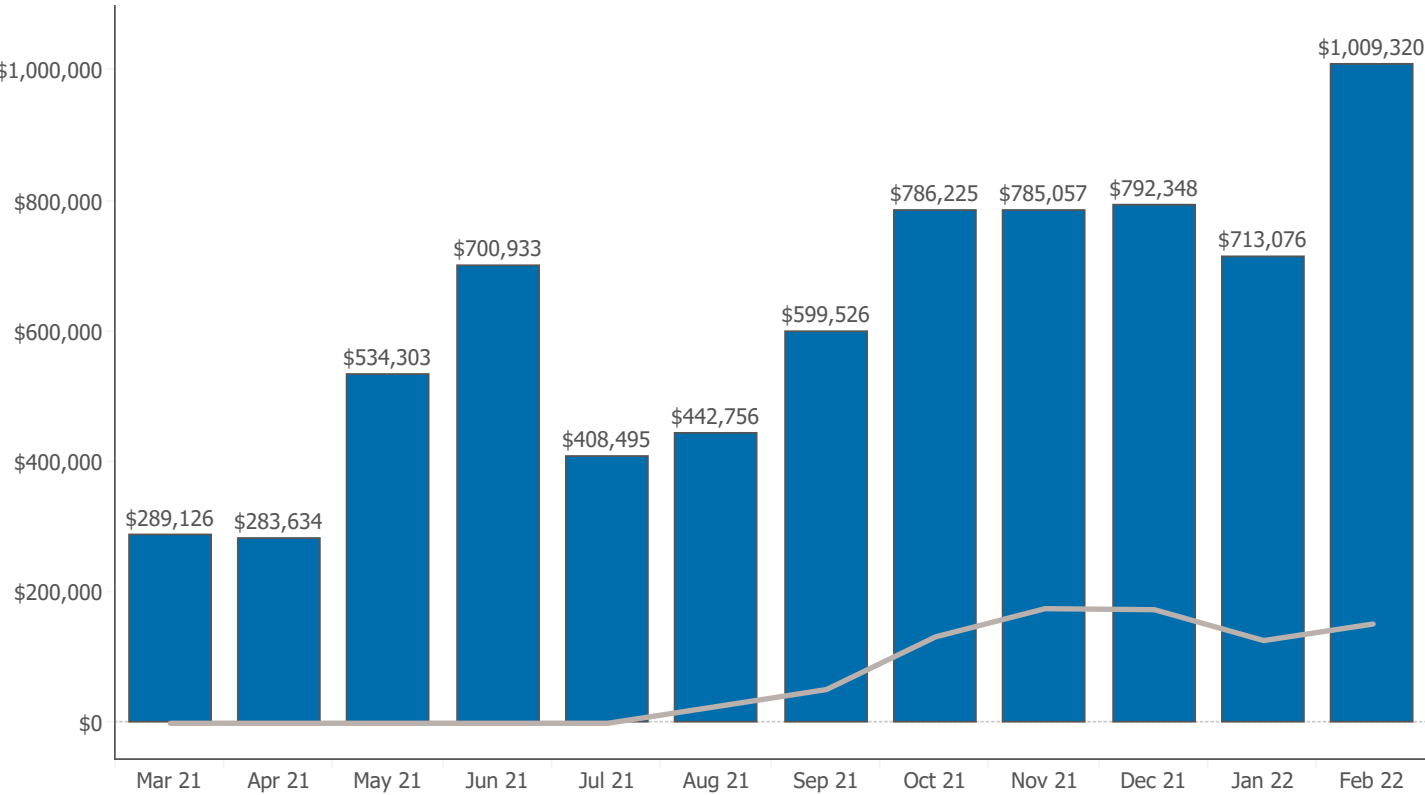


Base Premium

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



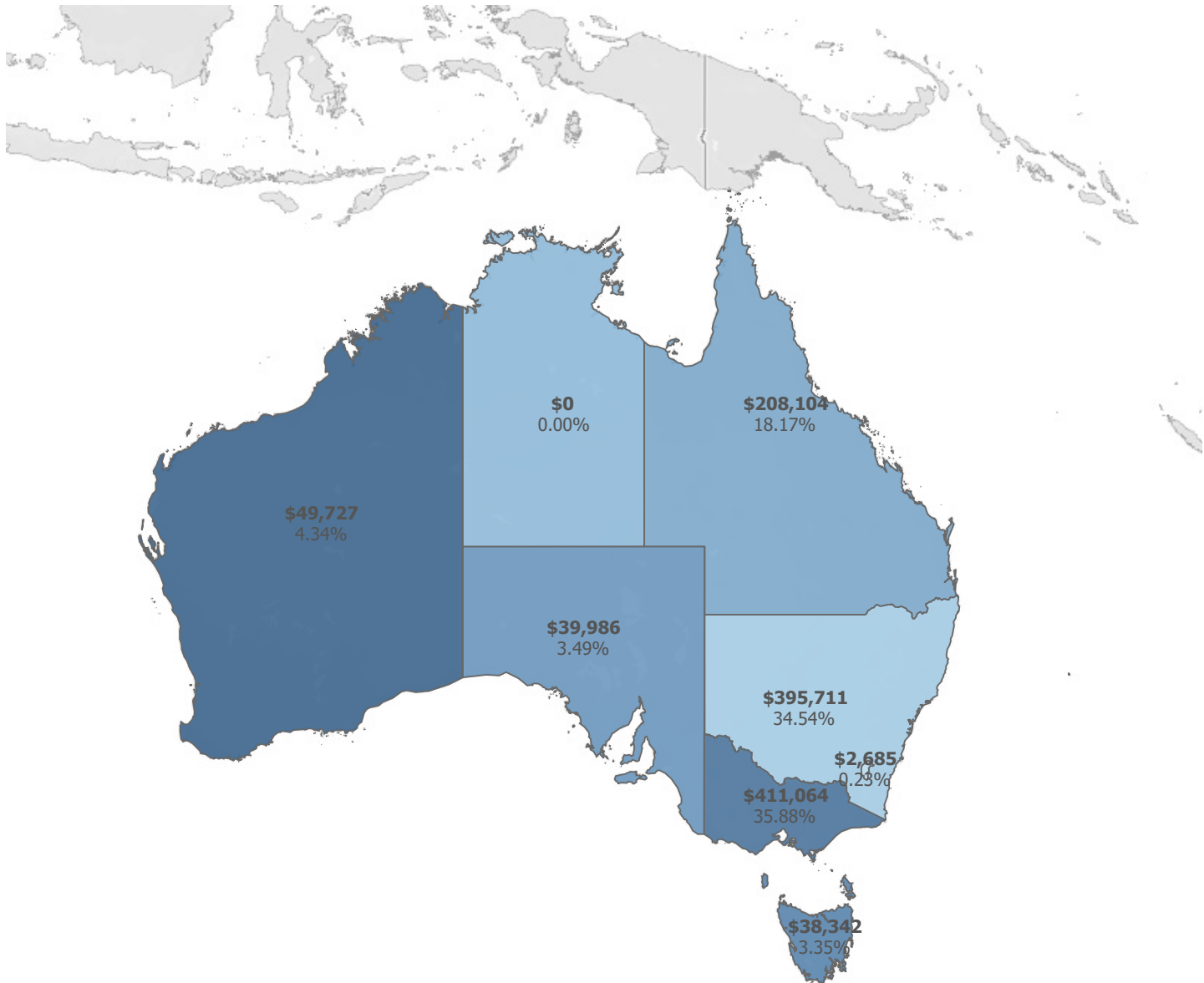
State Activity

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 01/02/2022

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$0	\$342,043	\$0	\$170,846	\$35,600	\$36,270	\$381,438	\$45,443	\$1,011,638
Renewals	\$2,685	\$53,668	\$0	\$37,259	\$4,386	\$2,072	\$29,626	\$4,284	\$133,980
Grand Total	\$2,685	\$395,711	\$0	\$208,104	\$39,986	\$38,342	\$411,064	\$49,727	\$1,145,618

Base Premium Breakdown by State for 01/02/2022



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

6,297

Declined Opportunities

2,259

Quoted Opportunities

3,885

Bound Opportunities

518

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
46	1,600	56	1,386	333	295	1,831	750

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	16	617	12	522	121	95	594	282

Decline Rate	34.78%	38.56%	21.43%	37.66%	36.34%	32.20%	32.44%	37.60%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	29	951	44	836	203	191	1,186	445

Quote Rate	96.67%	96.74%	100.00%	96.76%	95.75%	95.50%	95.88%	95.09%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	0	150	0	128	20	26	161	33

Strike Rate	0.00%	15.77%	0.00%	15.31%	9.85%	13.61%	13.58%	7.42%
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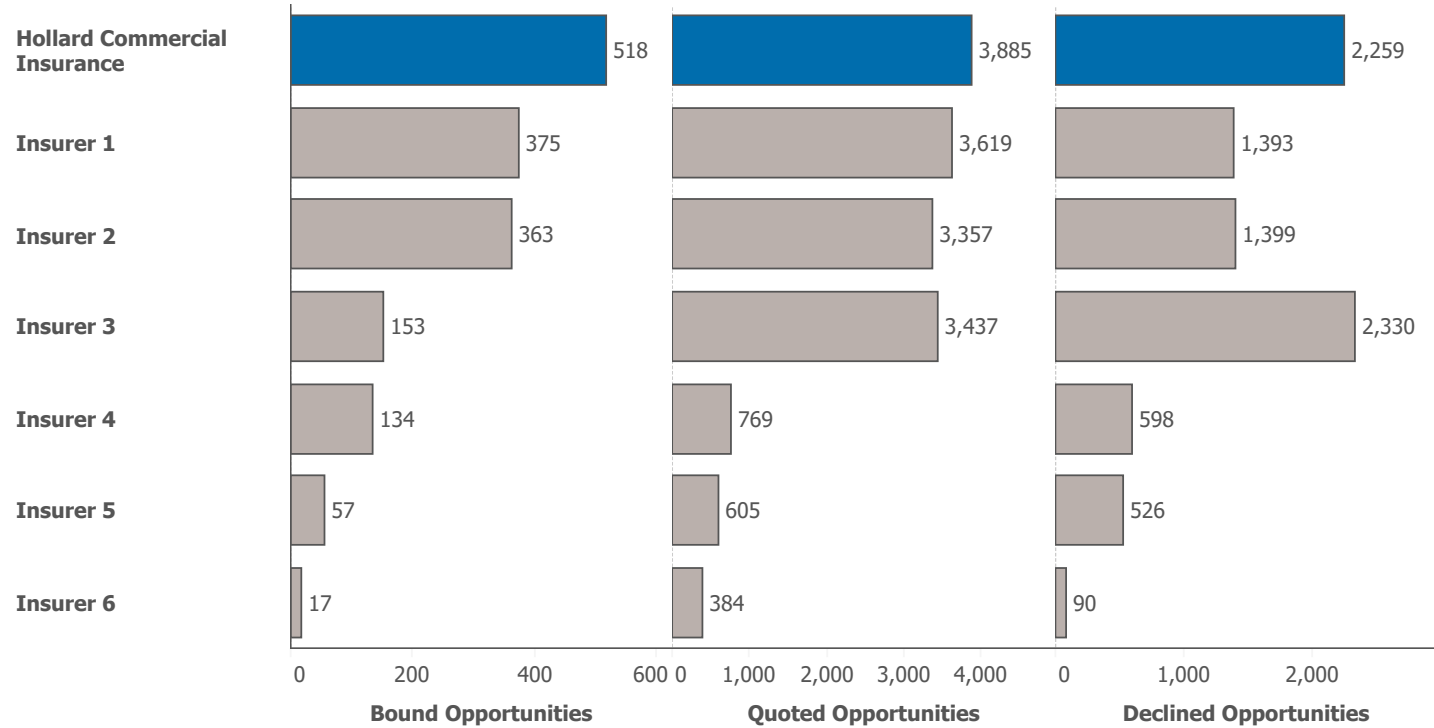
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New Business Opportunities - Insurer Comparison

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



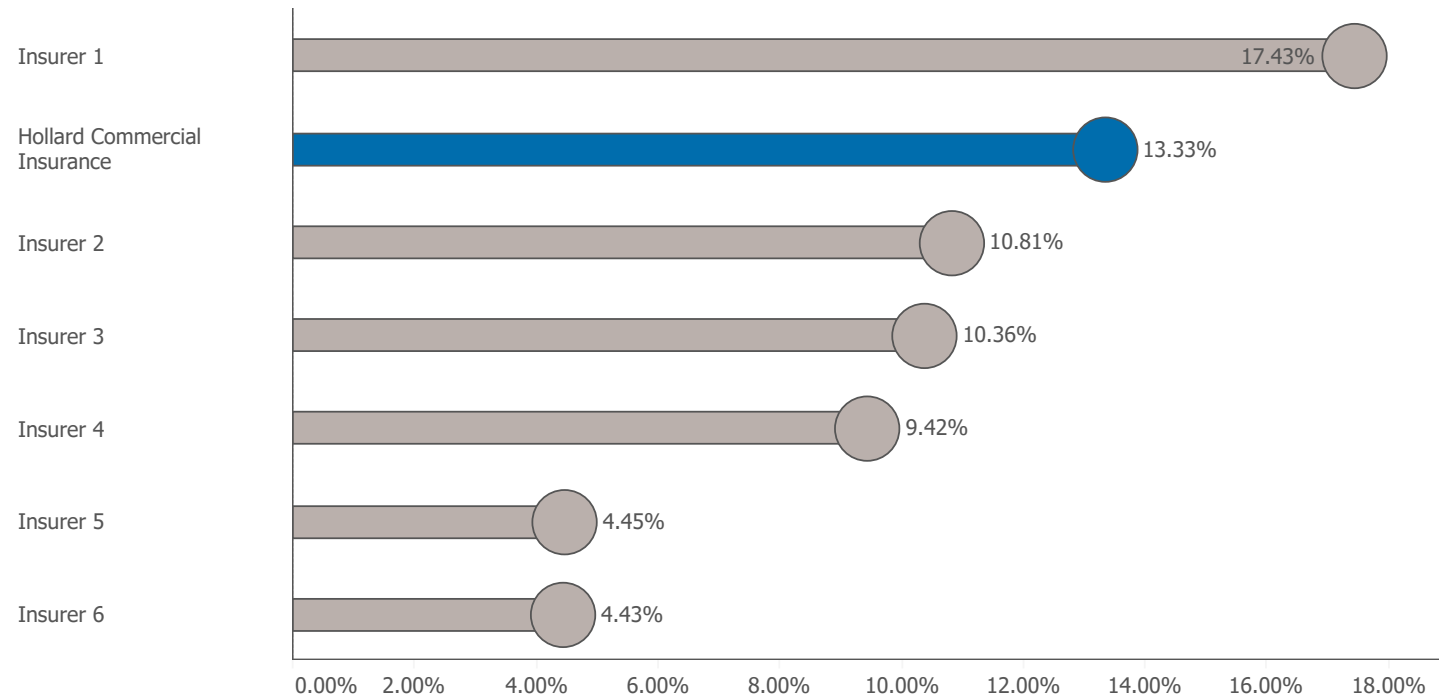
Opportunity Comparison by Insurer

	Hollard Commercial ..	Insurer 1	Insurer 2	Insurer 3	Insurer 4	Insurer 5	Insurer 6
Total Opportunities	6,297	5,883	6,383	6,287	2,011	1,783	682
Declined Opportunities	2,259	1,393	1,399	2,330	598	526	90
Decline Rate	35.87%	23.68%	21.92%	37.06%	29.74%	29.50%	13.20%
Quoted Opportunities	3,885	3,619	3,357	3,437	769	605	384
Bound Opportunities	518	375	363	153	134	57	17
Strike Rate	13.33%	10.36%	10.81%	4.45%	17.43%	9.42%	4.43%

Strike Rate

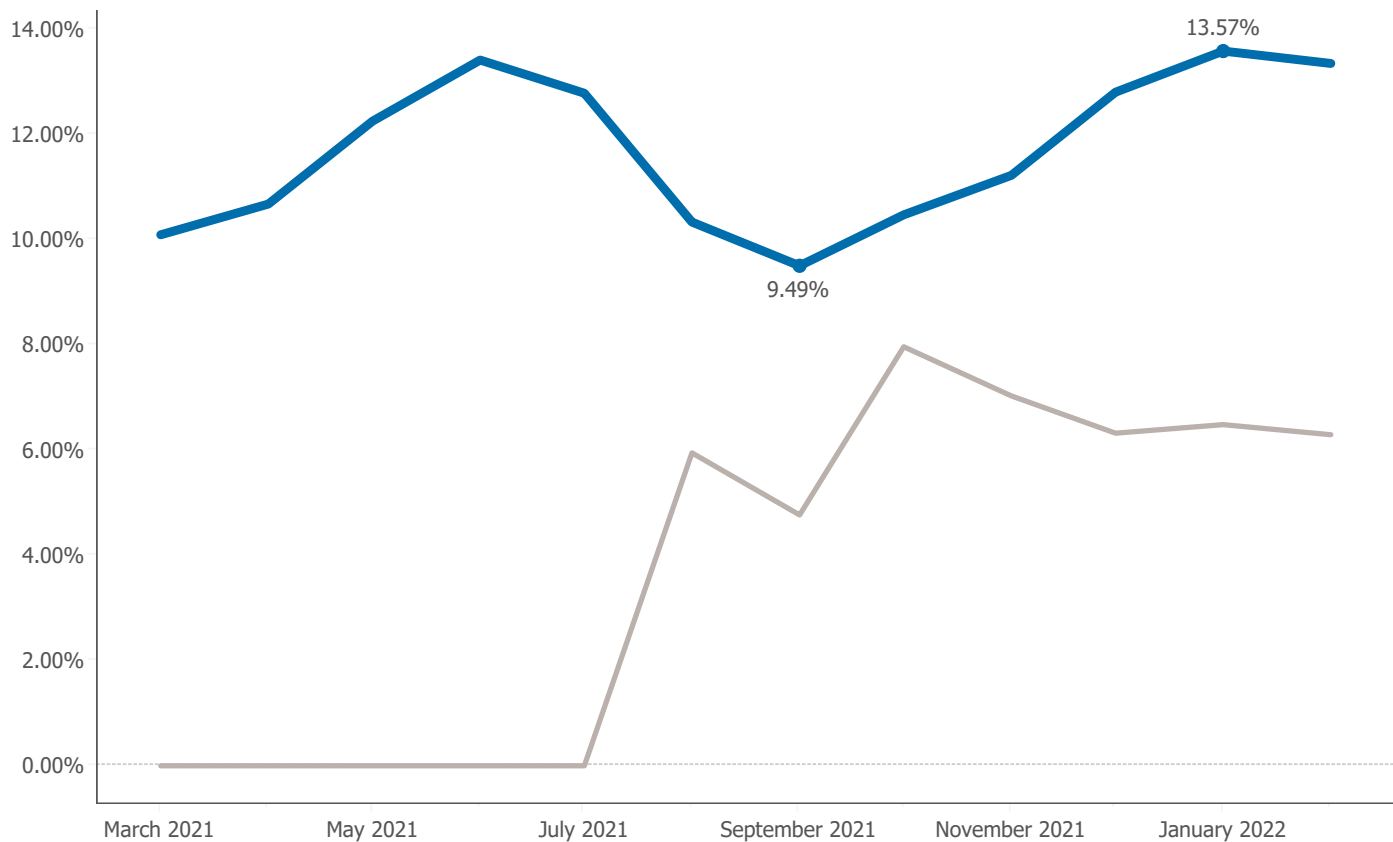
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/02/2022



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
85	1	83	61

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
1	22	0	17	2	3	31	9

Declined Opportunities

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

Decline Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.23%	0.00%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	1	21	0	17	2	3	30	9

Quote Rate	100.00%	95.45%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%
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Bound Opportunities

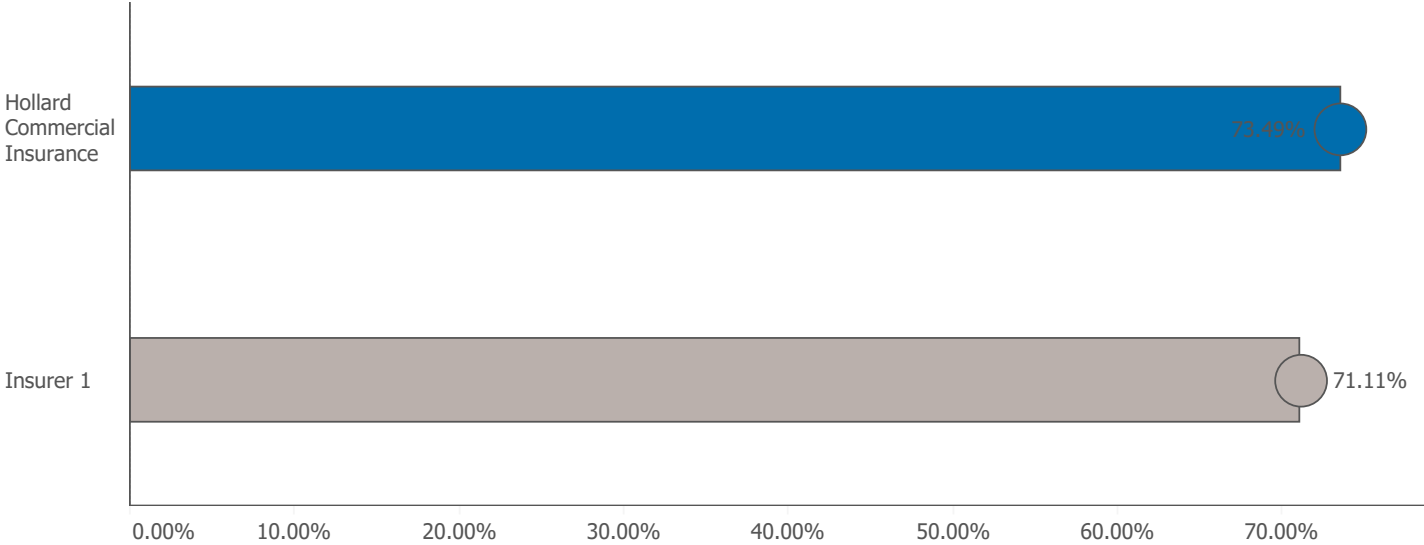
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	1	15	0	11	2	2	26	4

Retention Rate	100.00%	71.43%	0.00%	64.71%	100.00%	66.67%	86.67%	44.44%
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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 01/02/2022

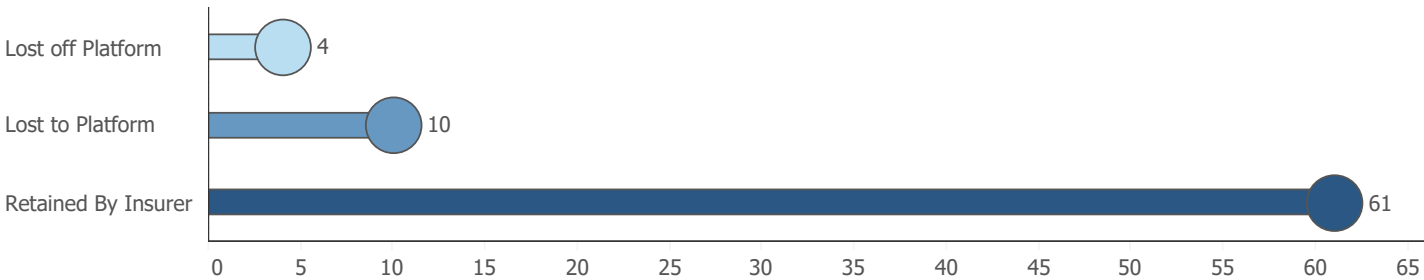


Renewal Retention by Month

CURRENT YEAR | PRIOR YEAR



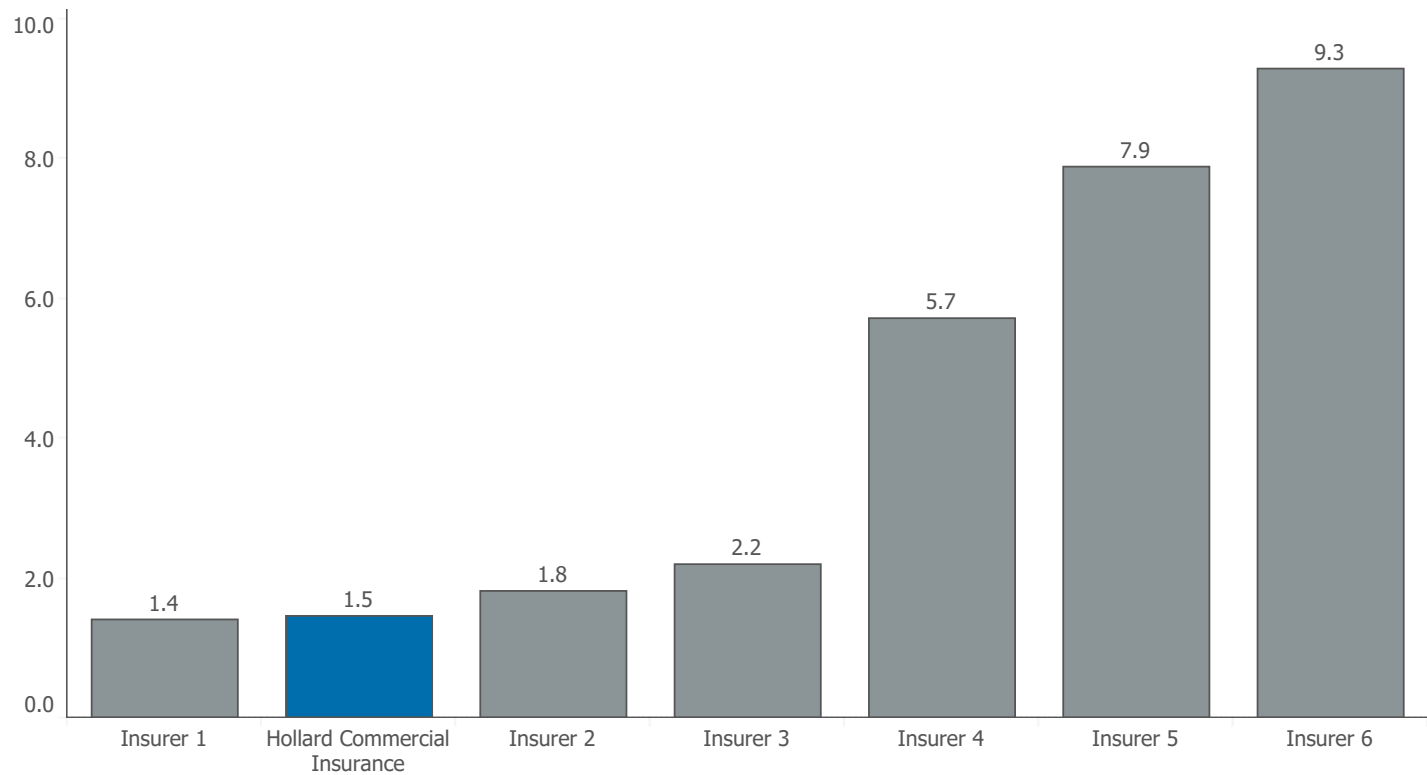
Renewal Retention Breakdown



Response Times

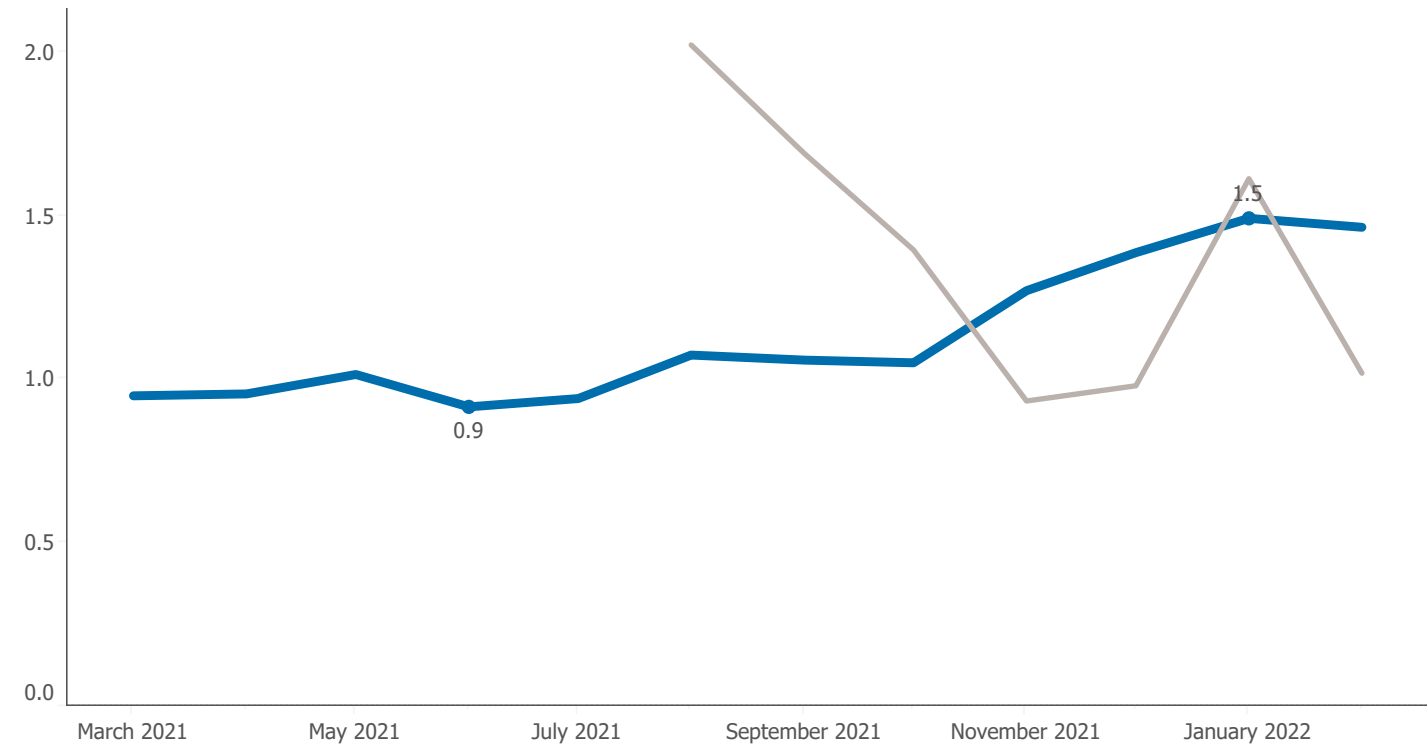
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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 Commercial Insurance's Top 20 Presented Occupations

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Road Freight Transport Service - No Storage	296	2	0
Plumber	268	197	37
Electrician	215	180	29
Earthmoving	183	96	13
Carpenter	154	107	17
House Construction/Alteration Owner Builder	144	96	18
Concreter	99	62	8
House Construction	92	61	10
Motor Mechanics	75	49	6
Business Administrative Services (General)	74	63	26
Handyman / Property Maintenance	69	45	8
Electricians - Commercial	68	48	9
Residential Building Construction Noc	65	41	5
Real Estate Agency Service	63	54	14
Cabinet Manufacturing - Other	60	50	11
Excavation	55	29	4
Furniture Removal Service (Road)	51	0	0
Delivery Service, Road (Ex. Courier)	48	1	0
Landscape Construction	46	28	3
Mobile Motor Mechanics	44	32	1

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Road Freight Transport Service - No Storage	384	269	99
Plumber	306	279	119
Electrician	245	235	89
Earthmoving	215	187	57
Carpenter	176	170	63
House Construction/Alteration Owner Builder	160	149	58
Concreter	115	104	34
House Construction	114	99	36
Motor Mechanics	92	78	24
Residential Building Construction Noc	86	83	31
Electricians - Commercial	81	75	27
Business Administrative Services (General)	79	77	42
Handyman / Property Maintenance	74	71	27
Real Estate Agency Service	69	65	29
Excavation	66	59	26
Furniture Removal Service (Road)	65	50	15
Cabinet Manufacturing - Other	64	64	26
Delivery Service, Road (Ex. Courier)	55	28	10
Landscape Construction	54	51	17
Courier Service	43	21	2

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	724	358	78
Resilium Insurance Broking Pty Ltd	407	239	55
Ausure Insurance Brokers	320	191	43
McLardy McShane Partners Pty Ltd	147	100	14
Insurance House Pty Ltd	138	95	10
Oracle Group (Australia) Pty Ltd	116	73	12
Aviso EIA Pty Ltd	114	73	7
PSC Connect Pty Ltd (QLD)	113	64	19
PSC Connect Pty Ltd (VIC)	111	77	9
Insurance House Advance	105	69	8
United Insurance Group	98	52	10
Steadfast Taswide Insurance Brokers	90	58	5
CBN	88	63	5
Consolidated Insurances Pty Ltd	86	44	8
QIB Group	85	53	8
Apollo Risk Services	65	45	9
Phoenix Insurance Brokers Pty Ltd	64	35	2
Centrewest Insurance Brokers Pty Ltd	63	36	5
Archer Insurance Corp	56	46	11
United Insurance - Winbeat site	55	34	5
Steadfast IRS Pty Ltd	54	39	8
Pollard Insurance Brokers Pty Ltd	53	34	4
Australian Broker Network	51	27	6
Surewise	51	33	5
McKillops Insurance Brokers Pty Ltd	46	32	4
Sear and Associates Insurance Brokers Pty Ltd	46	33	6
Dunk Insurance	45	27	11
PSC Connect Pty Ltd (NSW)	45	25	1
Edgar Insurance Brokers	44	36	14
Coverforce Insurance Broking Pty Ltd (ARs)	42	28	5
Macey Insurance Brokers Pty Ltd	42	25	5
Reliance Franchise Partners	42	30	7
The Insurance Centre Pty Ltd	42	35	7
Garden State Insurance Brokers Pty Ltd	41	29	7
RSM Insurance Brokers	41	27	8
Roderick Insurance Brokers	39	23	3
Rainbow Coast Insurance Brokers	38	23	0
AFA Insurance Brokers Pty Ltd	37	35	0
Brookvale Insurance Brokers	36	25	5
GSK Insurance Brokers	36	13	1

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