

SCTP Commercial Insurer Performance Report

Hollard Commercial Insurance - SCTP
Commercial Motor

September 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

\$599,526

Fiscal Year to Date Base Premium

\$1,450,776

Rolling 12 Base Premium

\$4,019,697

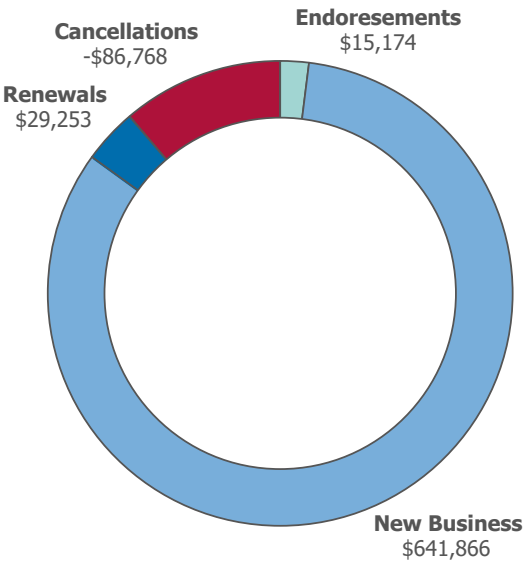
Hollard Commercial Insurance - Average Base Premium

\$2,110

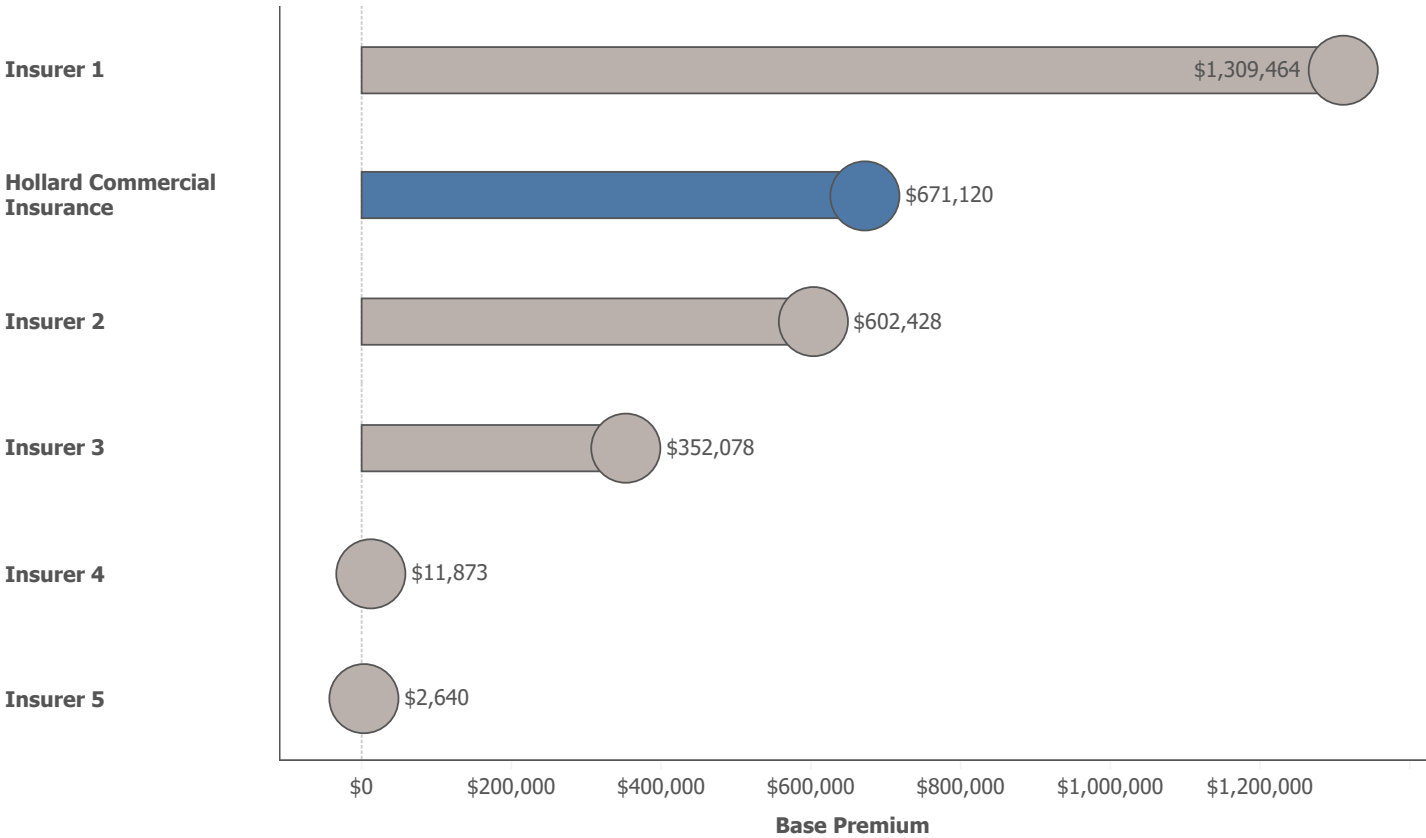
All Insurers - Average Base Premium

\$2,410

Transaction Type Breakdown

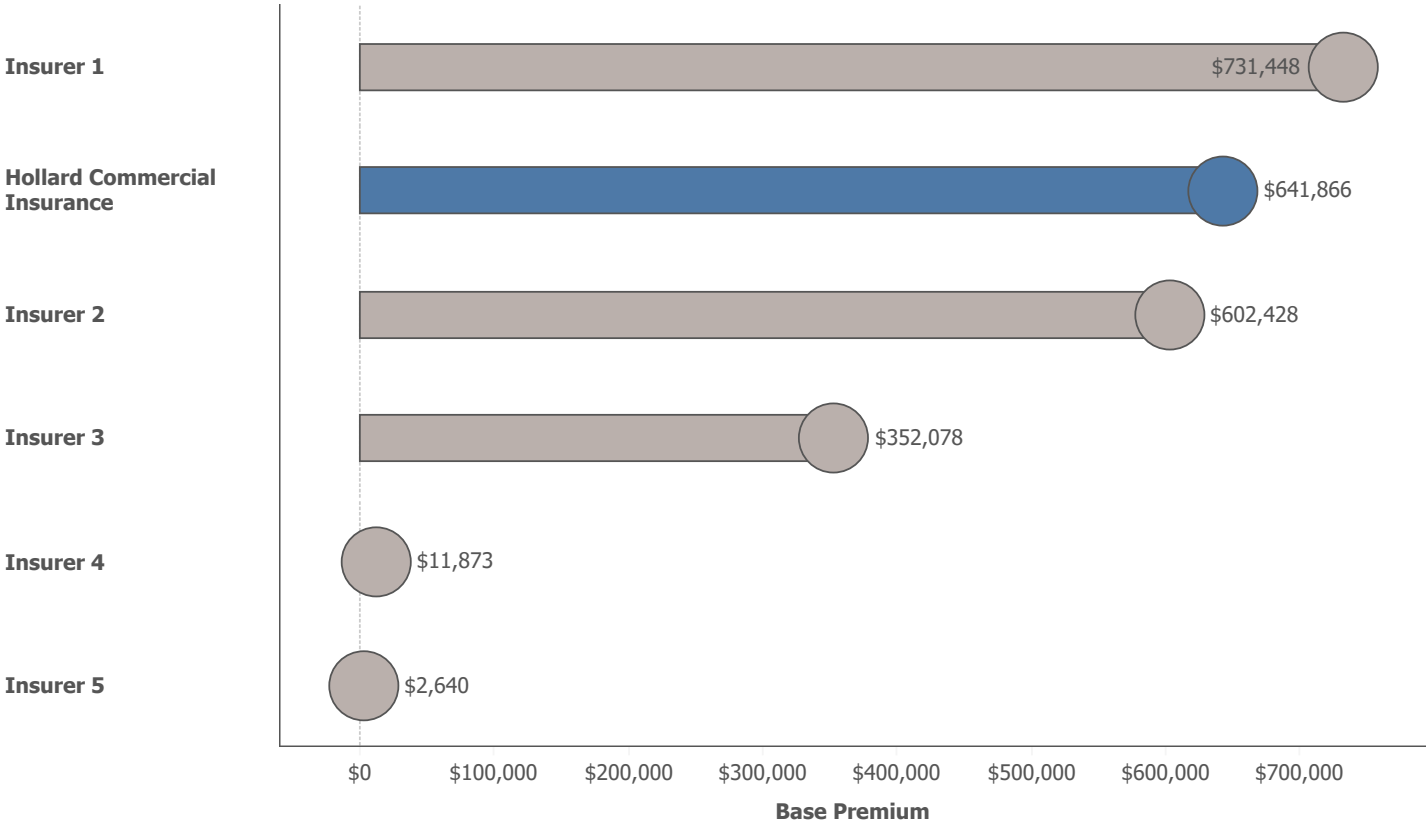


Overall Insurer Comparison

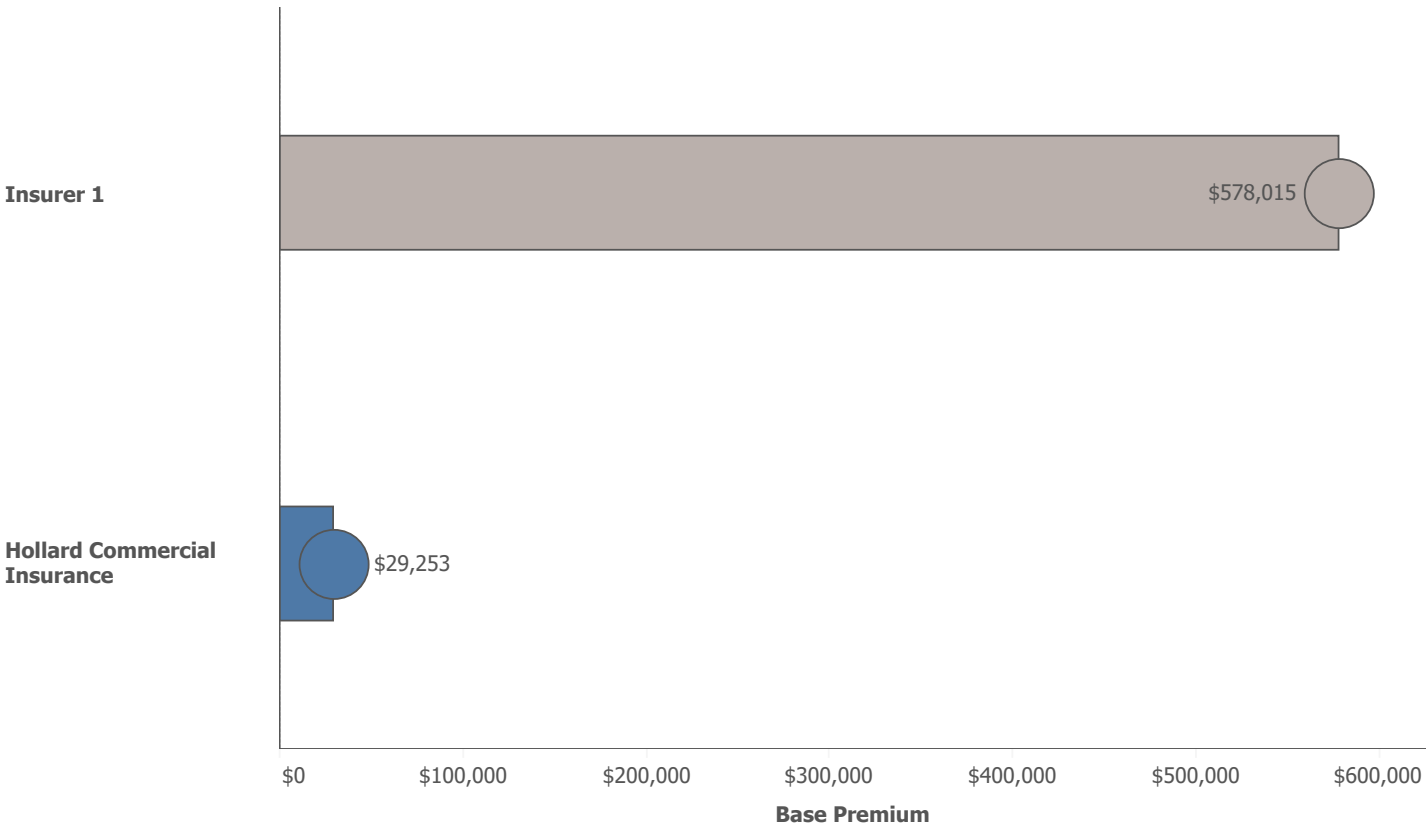


Base Premium

New Business Insurer Comparison



Renewal Insurer Comparison

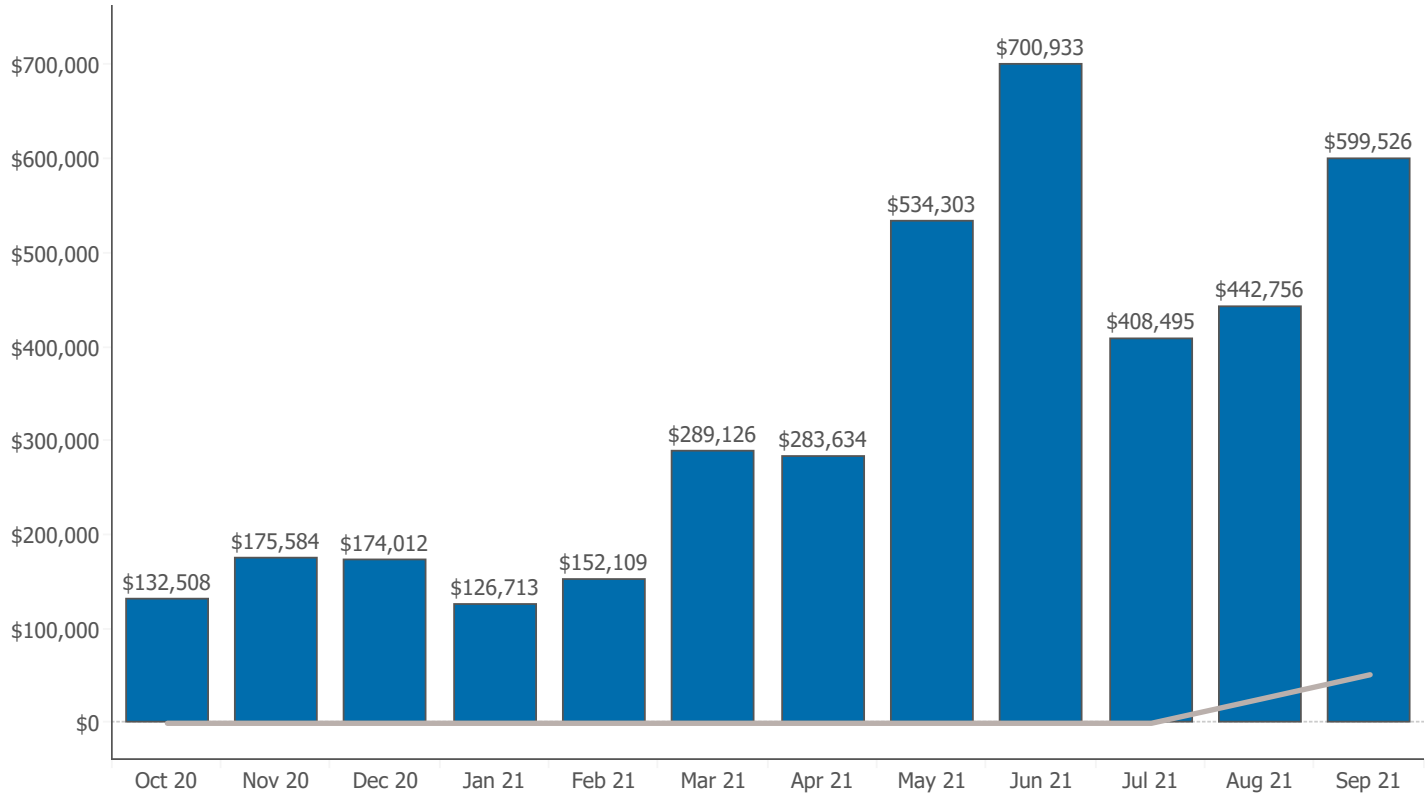


Base Premium

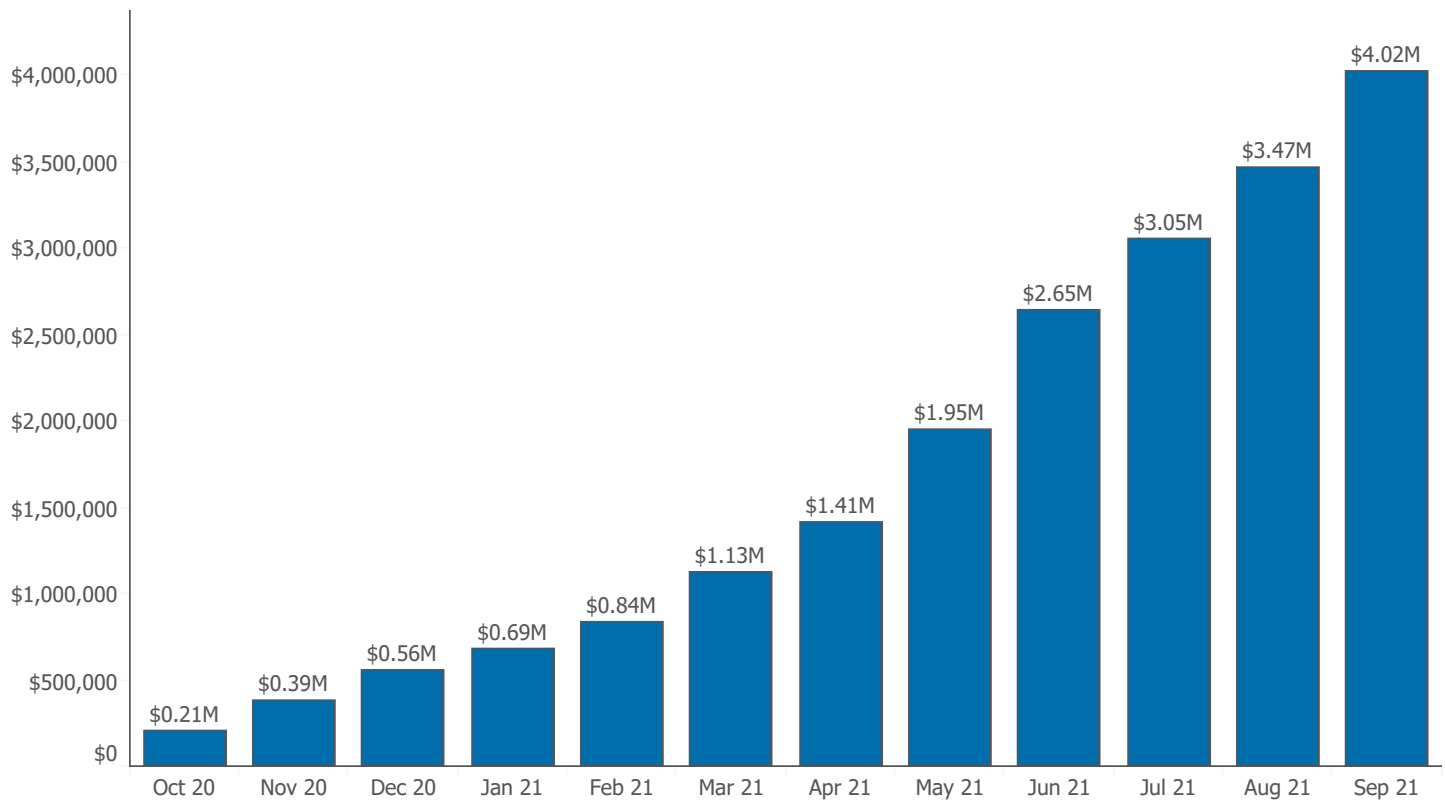
Base premium of policies bound during the reporting period includes cancellations and endorsements and is measured on the bound date of policies.

Base Premium by Month

CURRENT YEAR | PRIOR YEAR



Rolling 12 Months Base Premium



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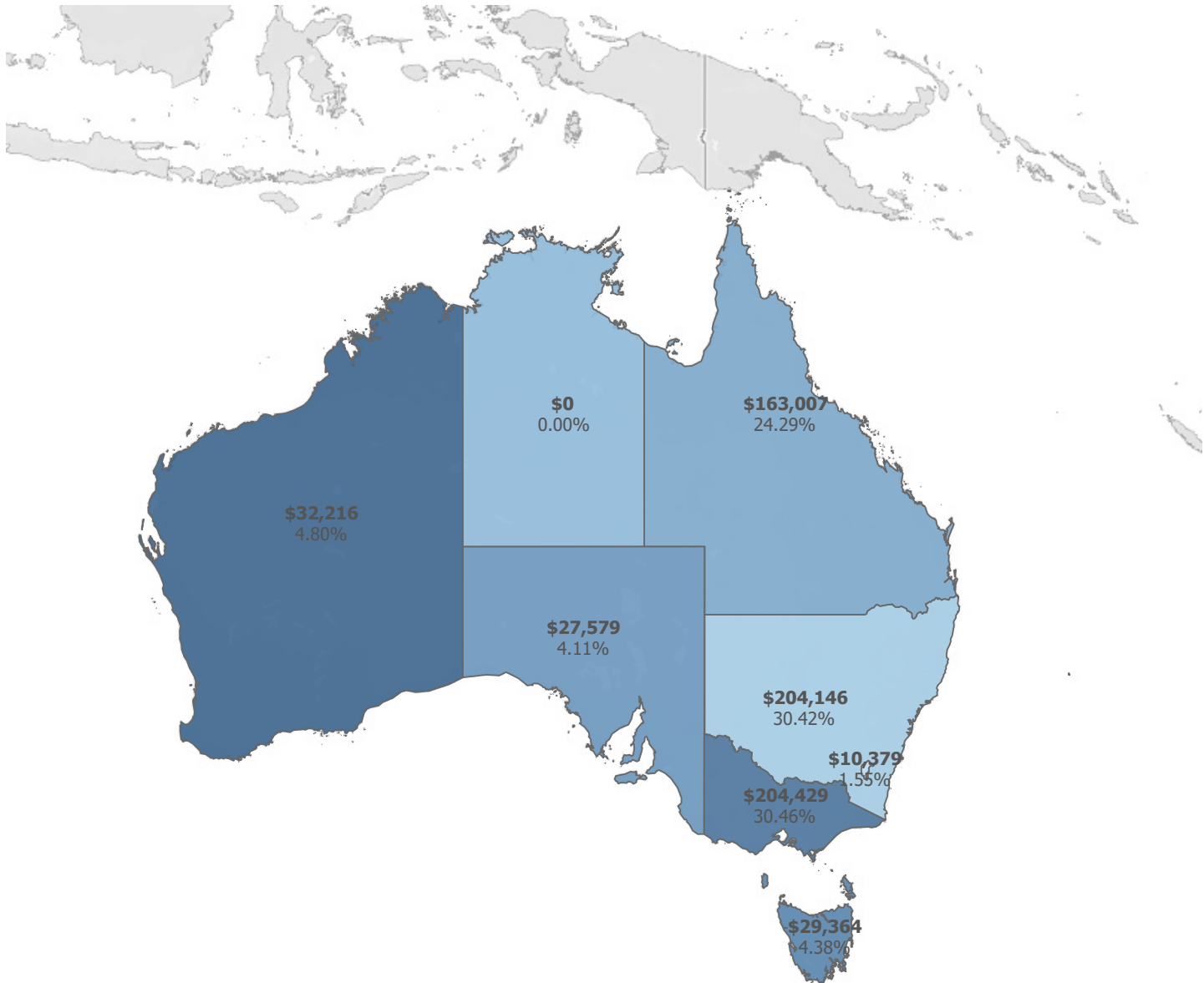
State Activity

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 01/09/2021

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA	Grand Total
New Business	\$10,379	\$194,576	\$0	\$156,352	\$27,579	\$29,364	\$191,814	\$31,803	\$641,866
Renewals	\$0	\$9,570	\$0	\$6,655	\$0	\$0	\$12,615	\$413	\$29,253
Grand Total	\$10,379	\$204,146	\$0	\$163,007	\$27,579	\$29,364	\$204,429	\$32,216	\$671,120

Base Premium Breakdown by State for 01/09/2021



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

4,979

Declined Opportunities

1,777

Quoted Opportunities

3,034

Bound Opportunities

281

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
42	1,307	31	1,009	268	198	1,473	651

Declined Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Declined Opportunities	10	539	4	369	90	68	471	226

Decline Rate	23.81%	41.24%	12.90%	36.57%	33.58%	34.34%	31.98%	34.72%
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Quoted Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Quoted Opportunities	32	735	25	592	167	123	965	395

Quote Rate	100.00%	95.70%	92.59%	92.50%	93.82%	94.62%	96.31%	92.94%
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Bound Opportunities

	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	2	69	0	73	18	14	85	20

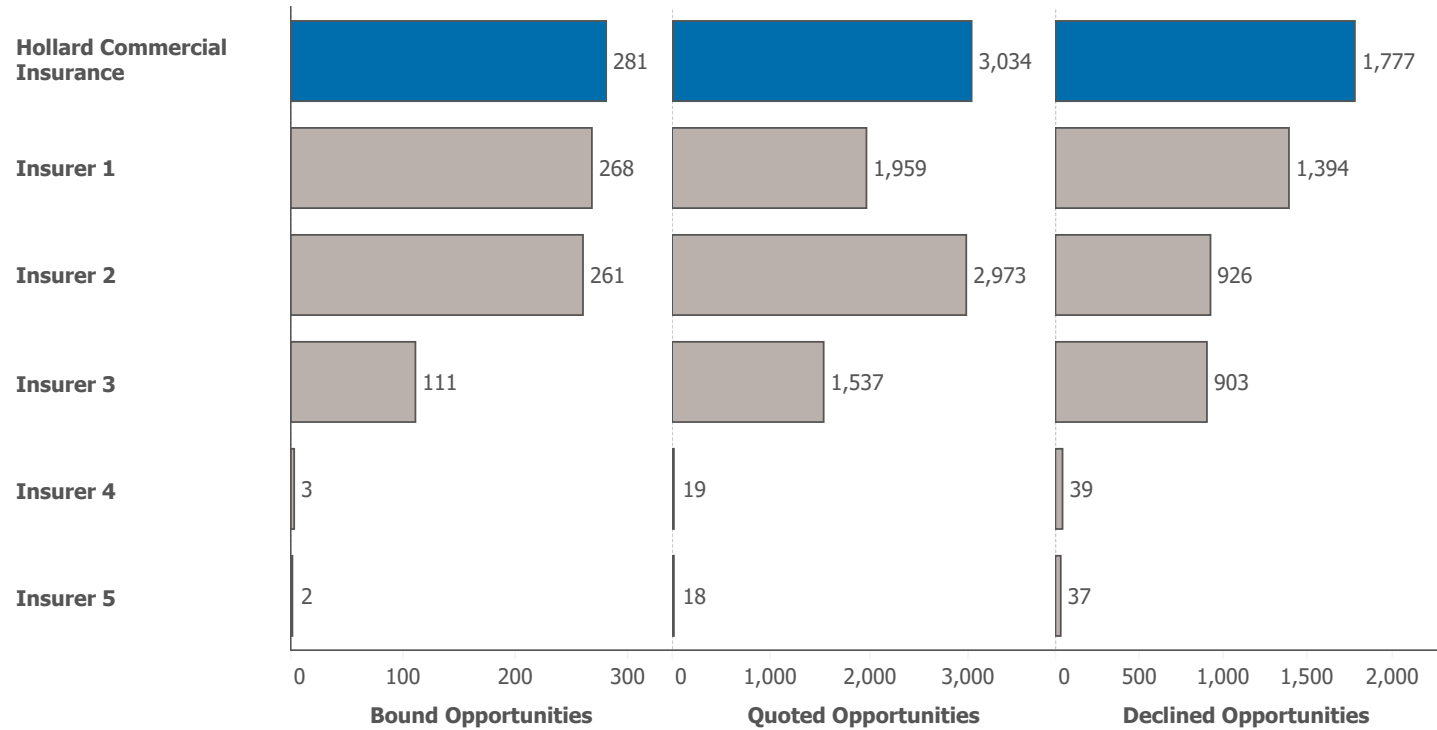
Strike Rate	6.25%	9.39%	0.00%	12.33%	10.78%	11.38%	8.81%	5.06%
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New Business Opportunities - Insurer Comparison

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



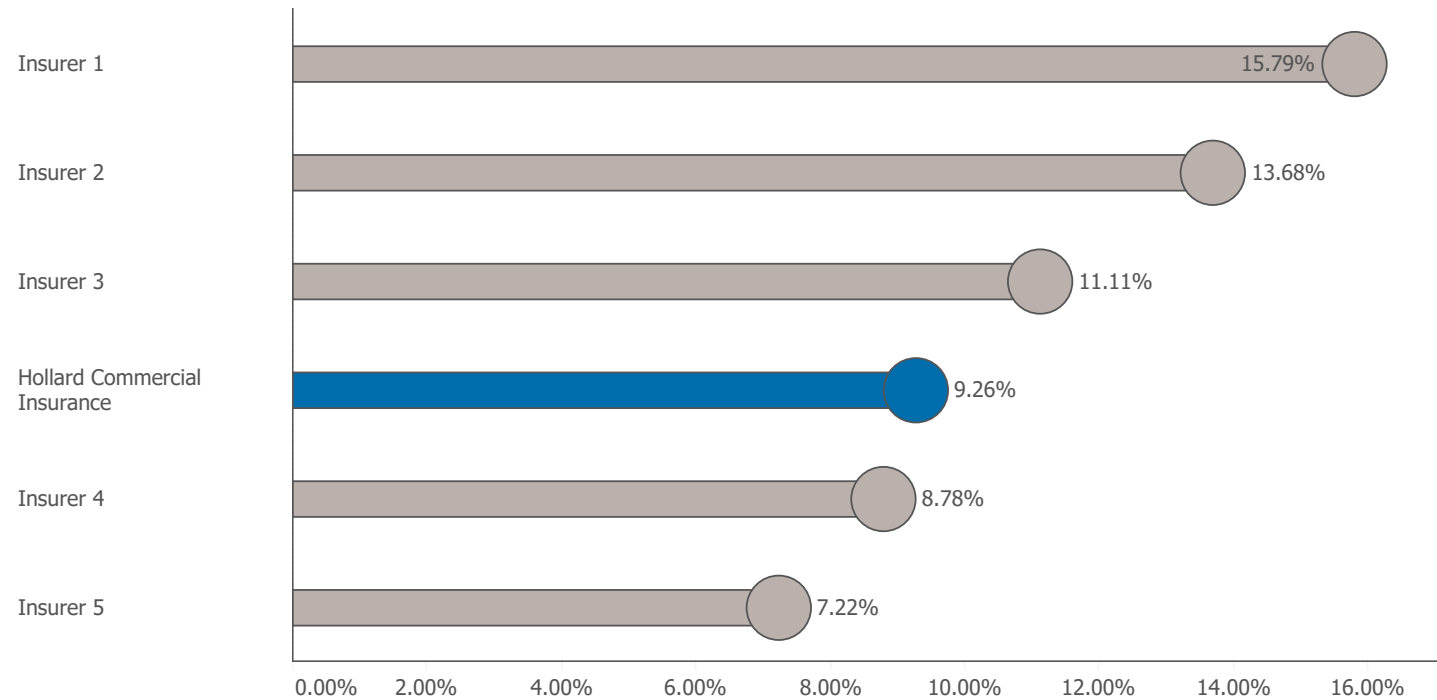
Opportunity Comparison by Insurer

	Hollard Commercial In..	Insurer 1	Insurer 2	Insurer 3	Insurer 4	Insurer 5
Total Opportunities	4,979	4,313	4,611	2,750	69	66
Declined Opportunities	1,777	1,394	926	903	39	37
Decline Rate	35.69%	32.32%	20.08%	32.84%	56.52%	56.06%
Quoted Opportunities	3,034	1,959	2,973	1,537	19	18
Bound Opportunities	281	268	261	111	3	2
Strike Rate	9.26%	13.68%	8.78%	7.22%	15.79%	11.11%

Strike Rate

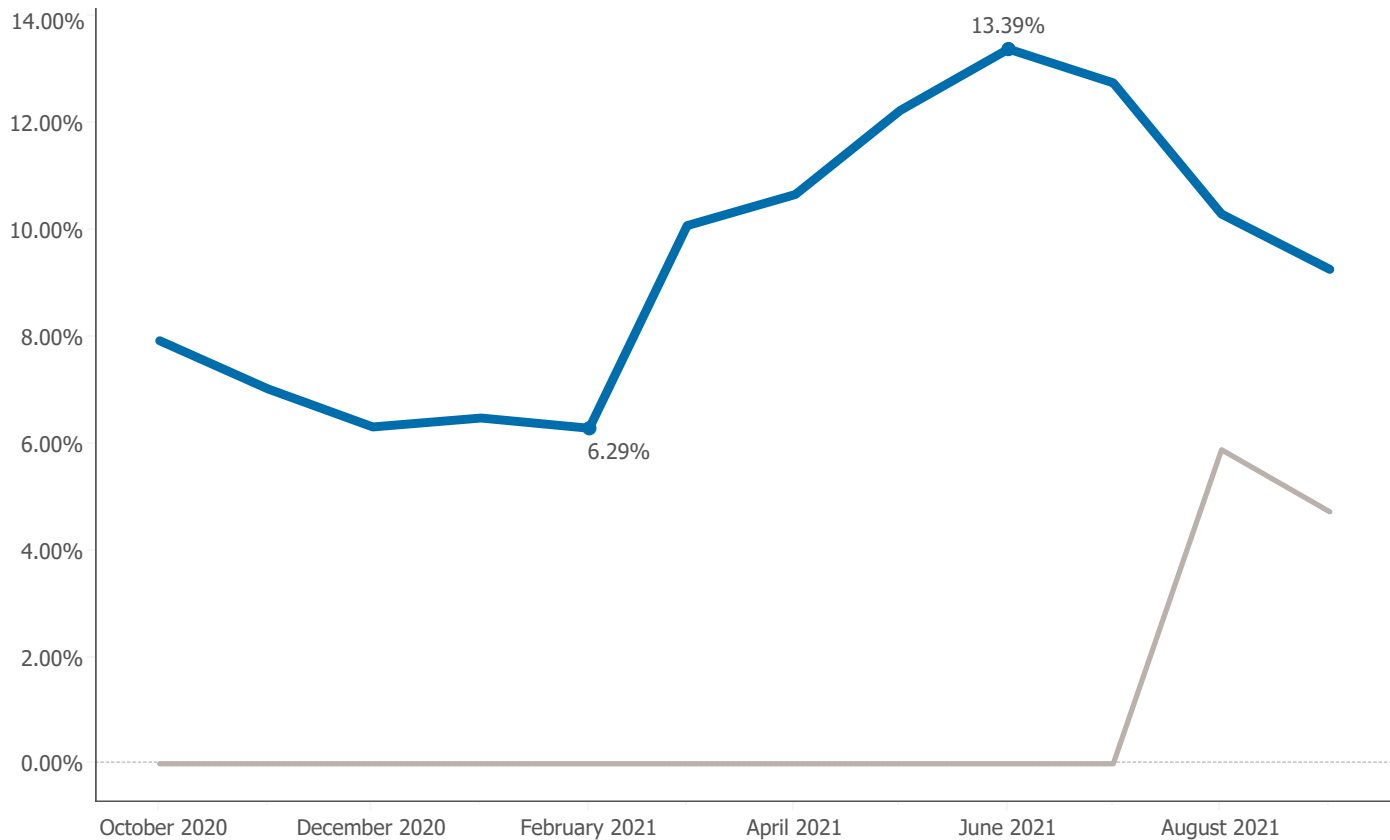
The strike rate is the total bound opportunities divided by the number of quoted opportunities and is measured at the inception date of the opportunity across all new business transactions.

Strike Rate Insurer Comparison for 01/09/2021



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
15	0	15	9

Total Opportunities

ACT	NSW	NT	QLD	SA	TAS	VIC	WA
0	3	0	1	0	0	10	1

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	3	0	1	0	0	10	1

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

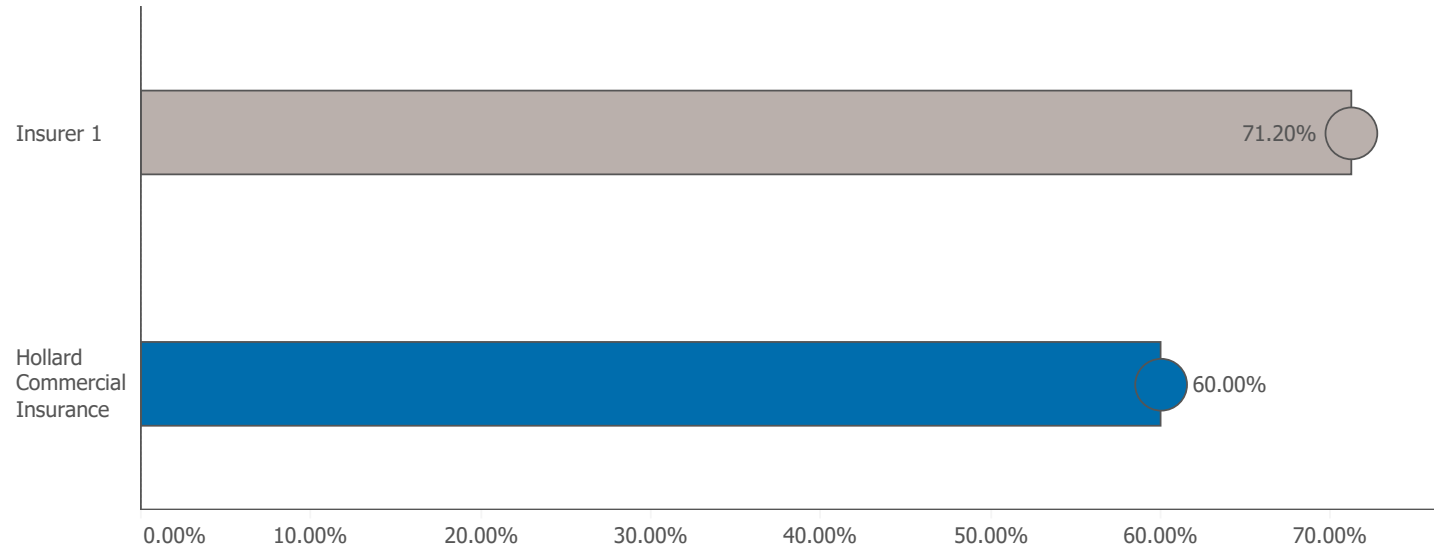
	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Bound Opportunities	0	2	0	1	0	0	6	0

Retention Rate	0.00%	66.67%	0.00%	100.00%	0.00%	0.00%	60.00%	0.00%
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Renewal Retention

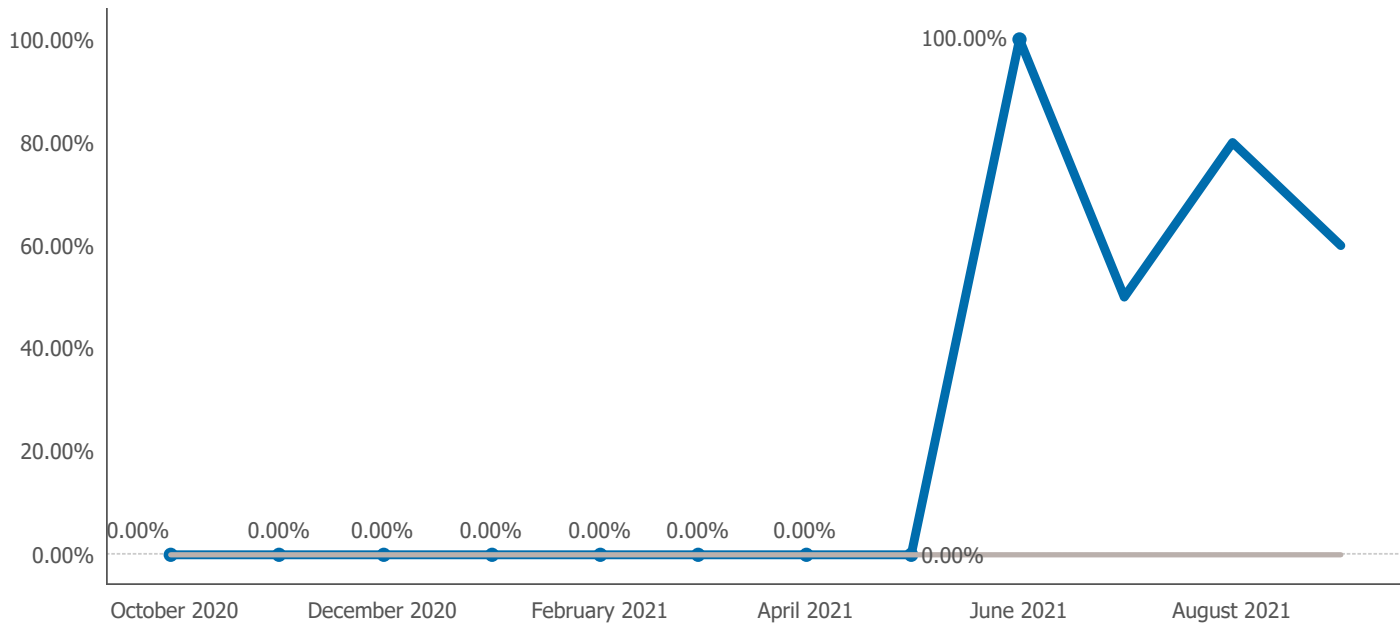
Renewal retention is based on the inception date of all renewal quotes, and is calculated as the total bound renewal opportunities divided by the number of quoted renewal opportunities.

Renewal Retention Rate Insurer Comparison for 01/09/2021

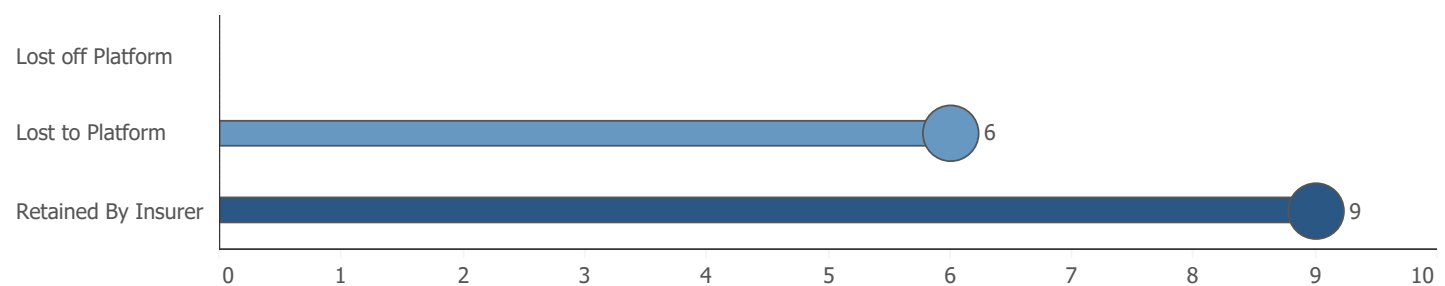


Renewal Retention by Month

CURRENT YEAR | **PRIOR YEAR**



Renewal Retention Breakdown

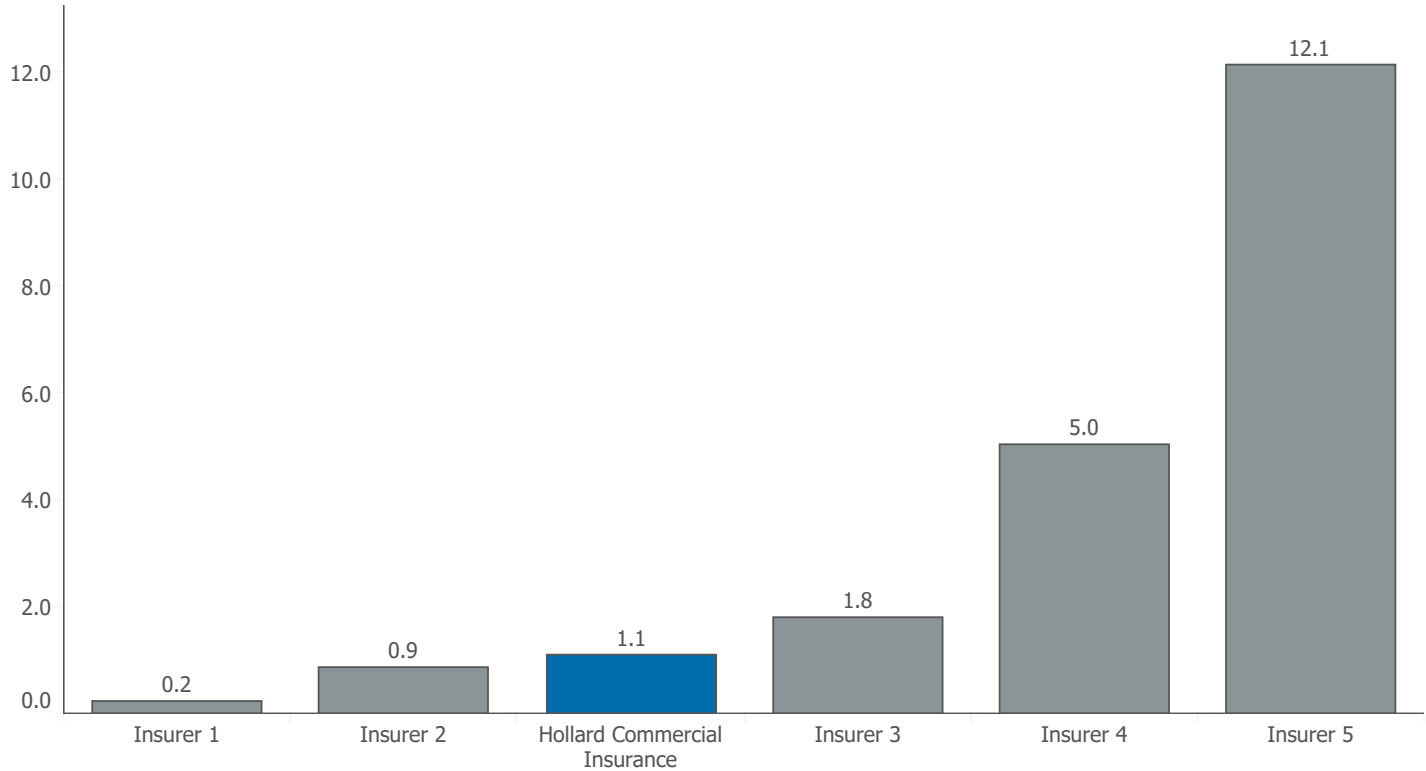


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Response Times

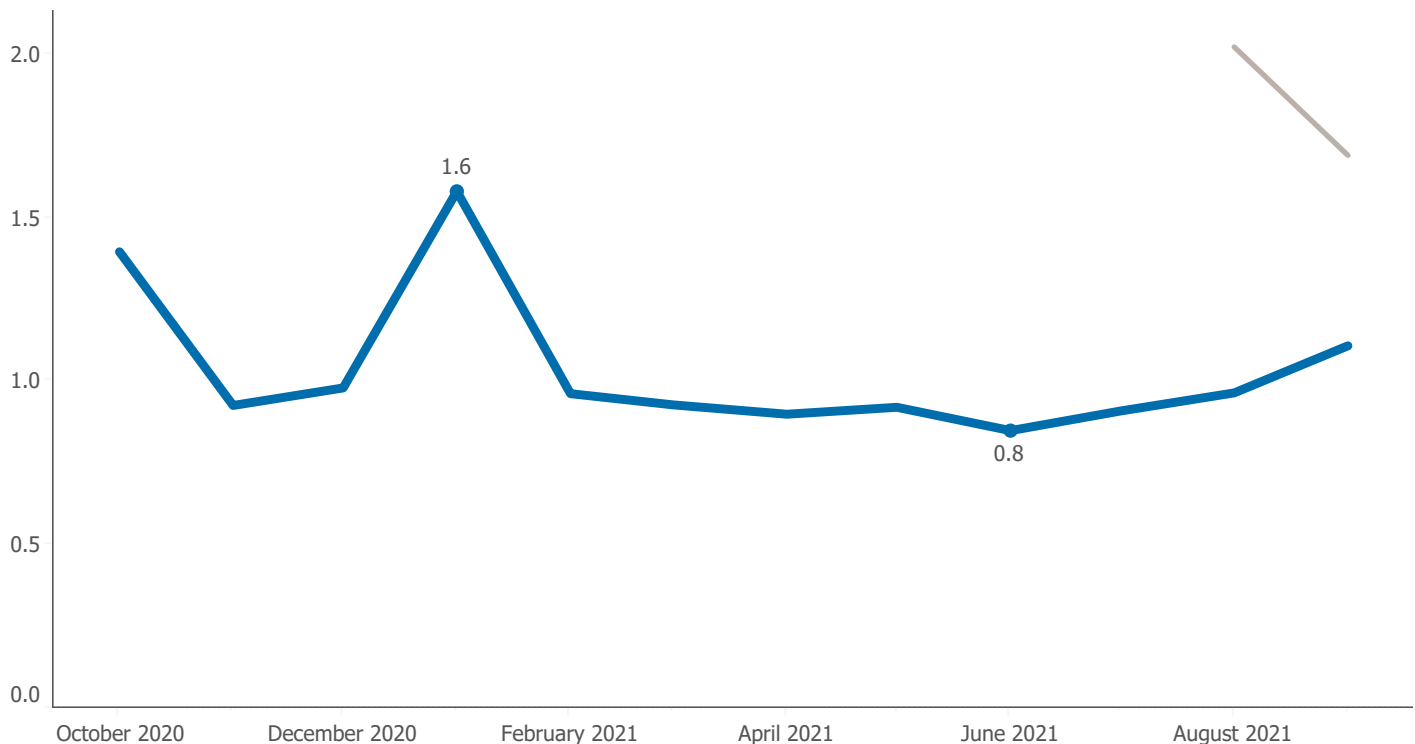
Response time is the average time between a broker sending a quote request message and the insurer responding to the message. It excludes auto rated responses where applicable. The time is calculated between the hours of 9am - 5pm AEST, Monday to Friday, inclusive of public holidays and is reported at 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
Plumber	165	111	12
Electrician	151	117	19
Earthmoving	142	69	7
Road Freight Transport Service - No Storage	125	1	0
Carpenter	104	71	9
House Construction/Alteration Owner Builder	102	68	9
House Construction	82	56	5
Motor Mechanics	67	47	4
Concreter	66	38	4
Real Estate Agency Service	62	50	7
Business Administrative Services (General)	59	46	7
Residential Building Construction Noc	54	42	6
Delivery Service, Road (Ex. Courier)	51	2	0
Insurance Broking Service	50	45	3
Cabinet Manufacturing - Other	46	30	0
Air Conditioning Installation - Commercial	43	32	3
Mobile Motor Mechanics	43	28	4
Handyman / Property Maintenance	42	28	1
Electricians - Commercial	37	27	3
Courier Service	32	0	0

Top 20 Presented Occupations across SCTP Portfolio

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Plumber	180	158	42
Electrician	178	162	54
Earthmoving	164	123	36
Road Freight Transport Service - No Storage	140	38	5
Carpenter	125	113	35
House Construction/Alteration Owner Builder	110	96	24
House Construction	89	79	20
Motor Mechanics	78	73	23
Concreter	70	62	10
Business Administrative Services (General)	66	62	18
Real Estate Agency Service	66	61	19
Residential Building Construction Noc	61	56	15
Insurance Broking Service	57	55	10
Delivery Service, Road (Ex. Courier)	56	17	3
Cabinet Manufacturing - Other	50	42	7
Mobile Motor Mechanics	49	46	19
Air Conditioning Installation - Commercial	46	44	8
Handyman / Property Maintenance	46	43	11
Electricians - Commercial	42	37	10
Courier Service	33	4	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 Commercial Insurance's Top Brokerages by Presented Opportunities

	Presented Opportunities	Quoted Opportunities	Bound Opportunities
Community Broker Network	353	191	26
Resilium Insurance Broking Pty Ltd	287	150	15
Ausure Insurance Brokers	235	135	19
CBN	162	91	17
McLardy McShane Partners Pty Ltd	103	60	10
Insurance House Pty Ltd	97	68	5
PSC Connect Pty Ltd (VIC)	89	64	4
Insurance House Advance	86	48	1
Oracle Group (Australia) Pty Ltd	80	47	8
Steadfast Taswide Insurance Brokers	77	54	3
Aviso EIA Pty Ltd	73	51	7
PSC Connect Pty Ltd (QLD)	70	36	10
Apollo Risk Services	68	50	7
Centrewest Insurance Brokers Pty Ltd	66	41	1
Phoenix Insurance Brokers Pty Ltd	63	29	1
Regional Insurance Brokers Pty Ltd	63	41	7
Consolidated Insurances Pty Ltd	61	36	9
PSC Connect Pty Ltd (NSW)	61	37	3
United Insurance Group	61	42	8
United Insurance - Winbeat site	56	40	9
Macey Insurance Brokers Pty Ltd	46	35	1
Cambridge Insurance Brokers Pty Ltd	44	34	4
Reliance Franchise Partners	40	21	0
Surewise	39	28	2
Coverforce Insurance Broking Pty Ltd (NSW)	34	23	9
Pollard Insurance Brokers Pty Ltd	33	24	1
Sear and Associates Insurance Brokers Pty Ltd	33	25	4
Australian Broker Network	32	15	3
McKillops Insurance Brokers Pty Ltd	32	18	1
Aviso (Fitzpatrick & Company Insurance Brokers Pty Ltd)	31	24	2
PSC Connect Pty Ltd (SA)	31	22	1
BJS Insurance Brokers Pty Ltd	28	14	1
Edgar Insurance Brokers	27	23	1
RSM Insurance Brokers	27	16	7
BJS Insurance Brokers (Gippsland) Pty Ltd	26	13	0
The Insurance Centre Pty Ltd	26	15	3
Archer Insurance Corp	25	16	5
Brookvale Insurance Brokers	25	16	1
GSK Insurance Brokers	25	17	1
Network Insurance Group	25	15	2

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