

Commercial Motor

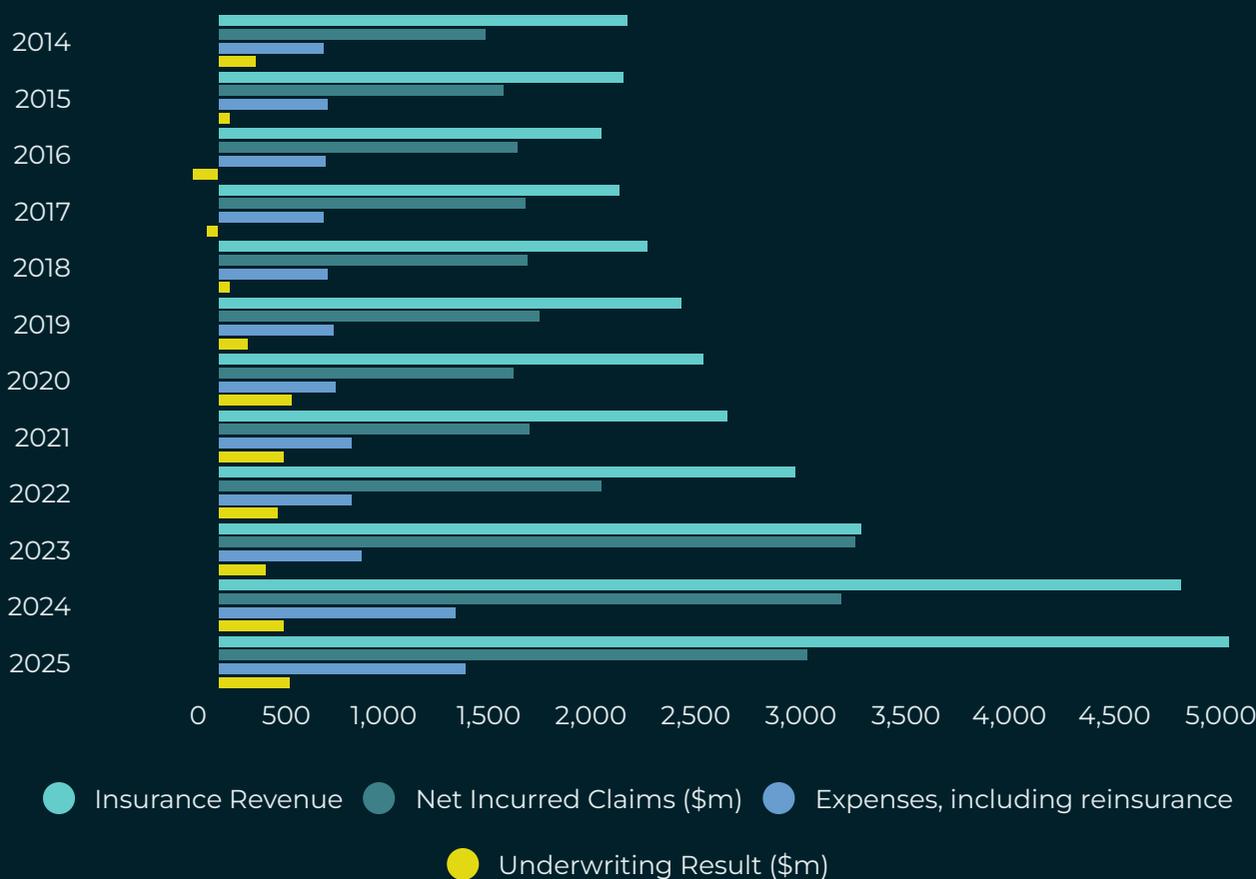
Market data and insights

What is Commercial Motor Insurance?

A commercial motor insurance policy safeguards vehicles utilized in your company's operations. Additionally, the policy provides coverage for third parties who incur losses due to unintentional incidents caused by you or your employees while operating a company vehicle. A robust commercial motor policy ensures your vehicle is promptly returned to service and compensates third-party losses efficiently.

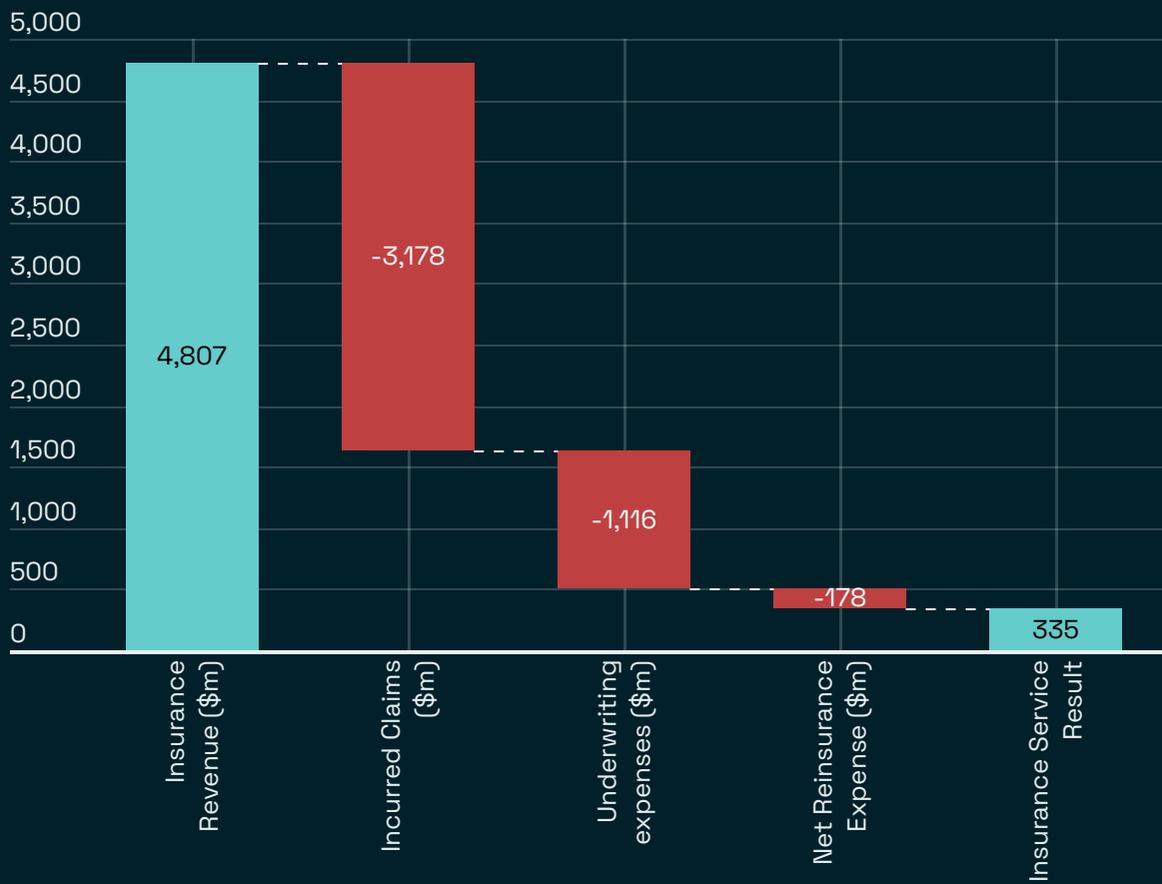
How does the market perform in Australia?

10 Year Profit and Loss (\$m)

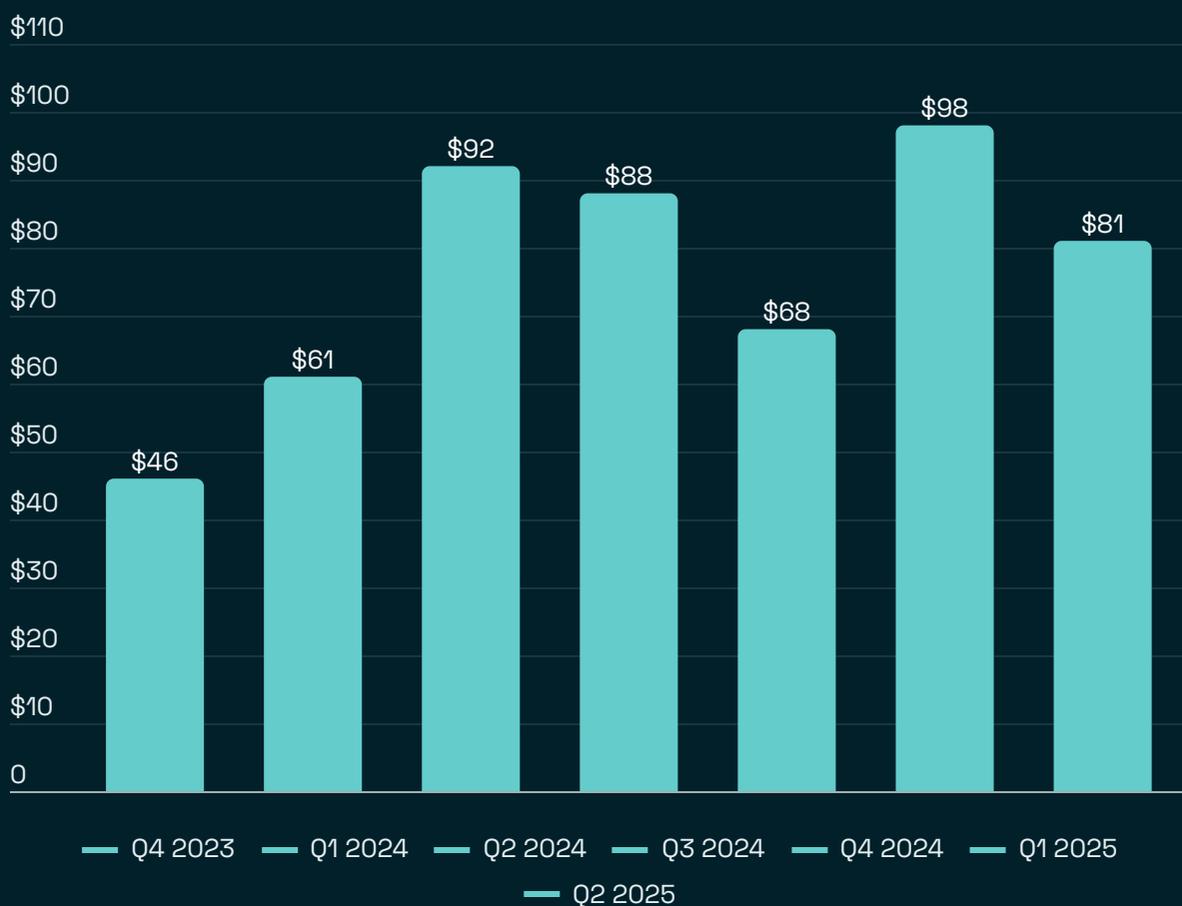


2025 Results

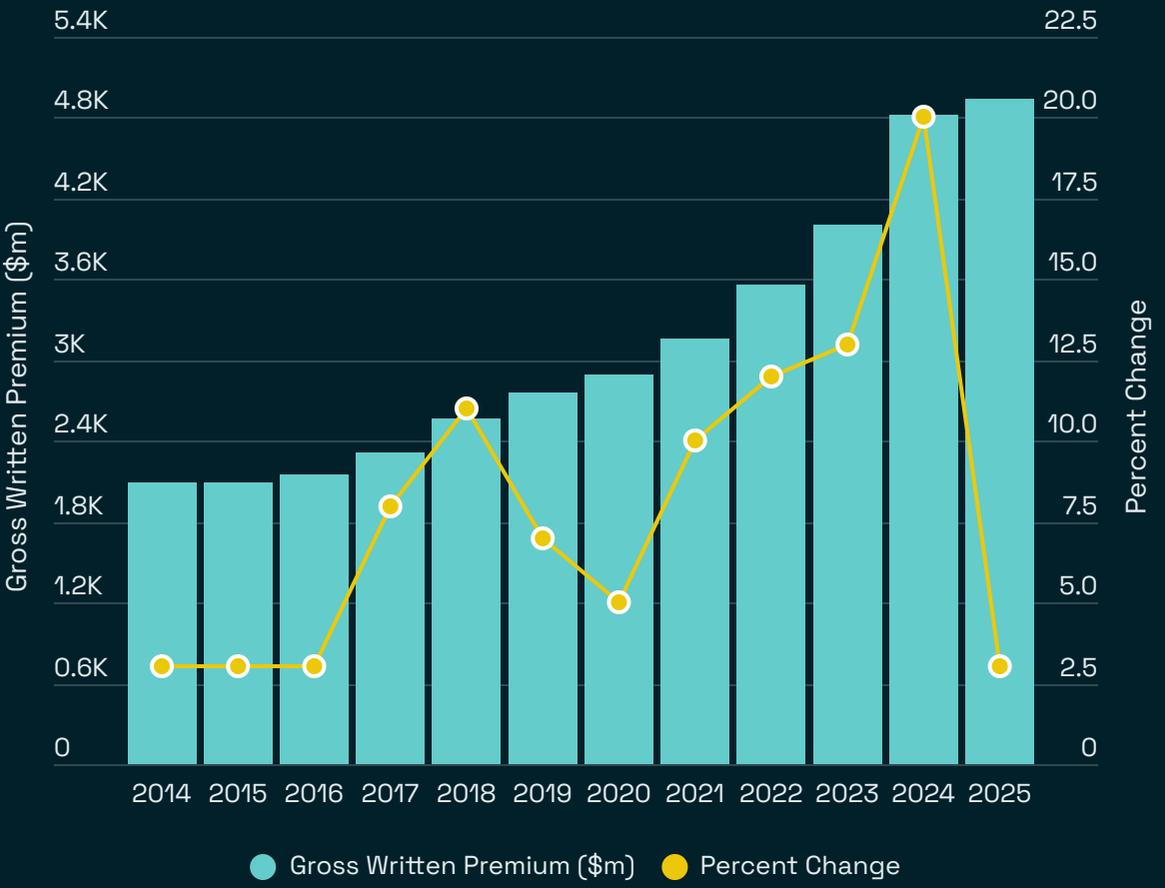
2025 P&L (Jun 2024 - Jun 2025)



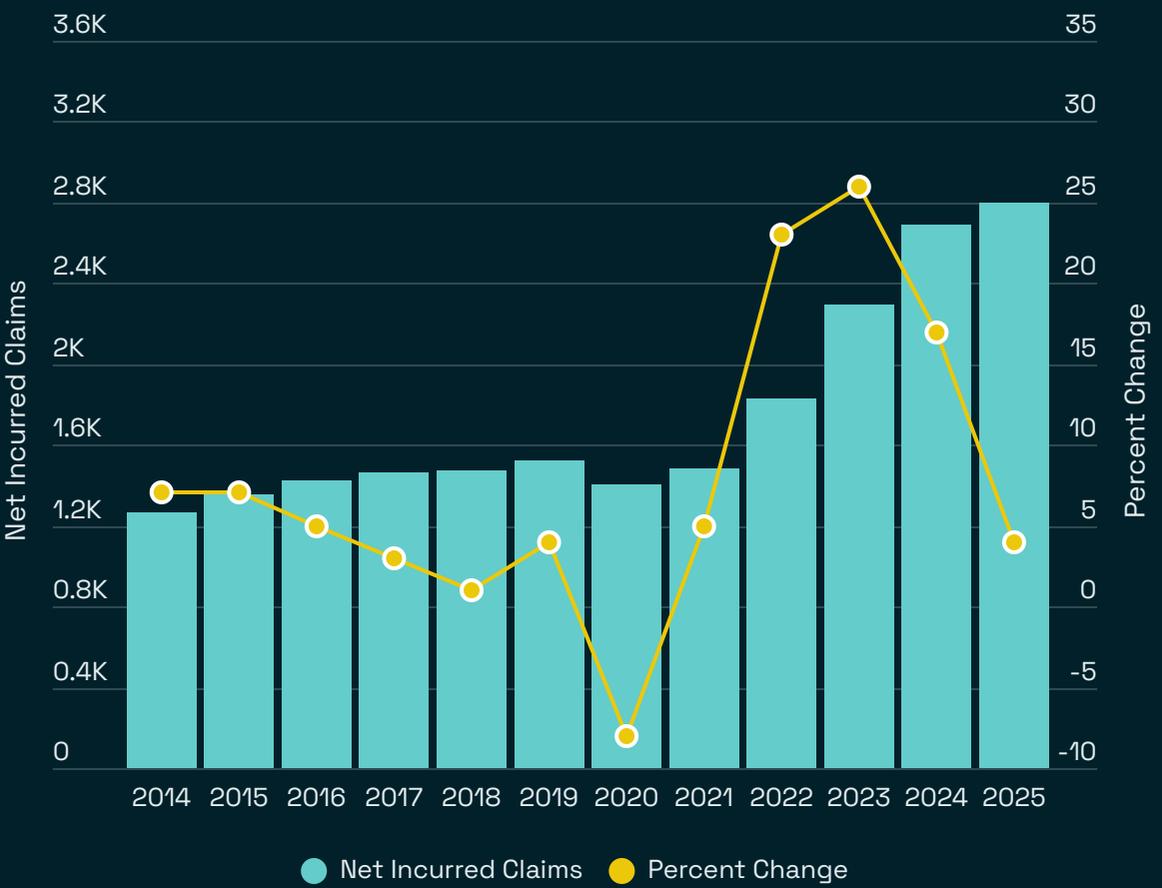
Underwriting Result - last 7 quarters



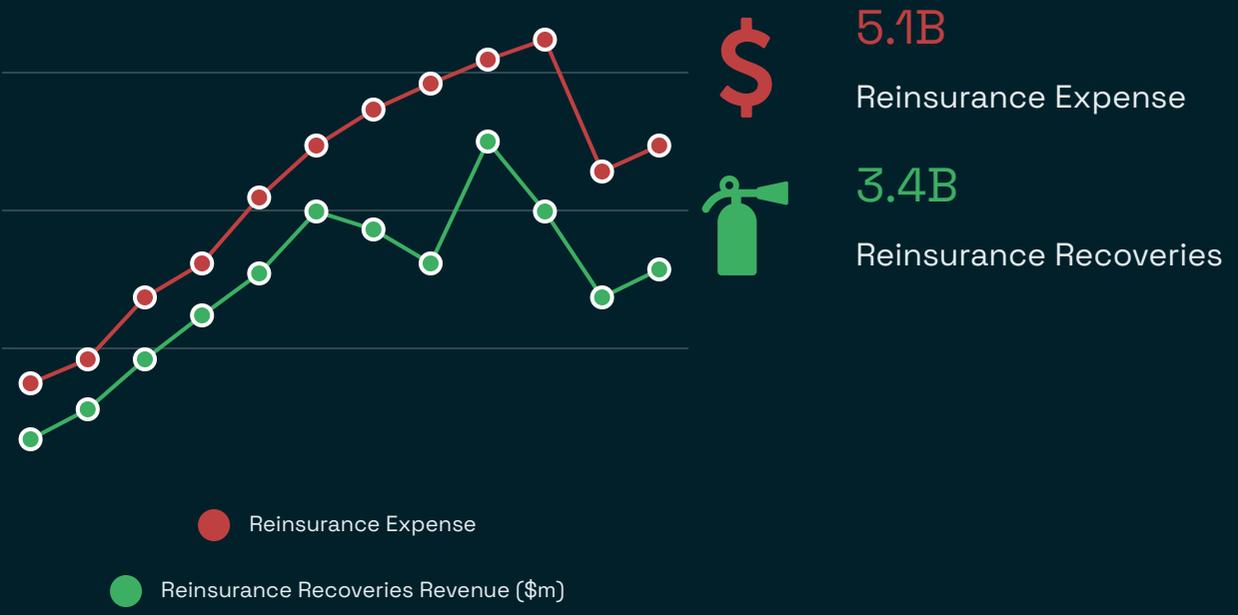
Commercial Motor Premium Growth (\$m)



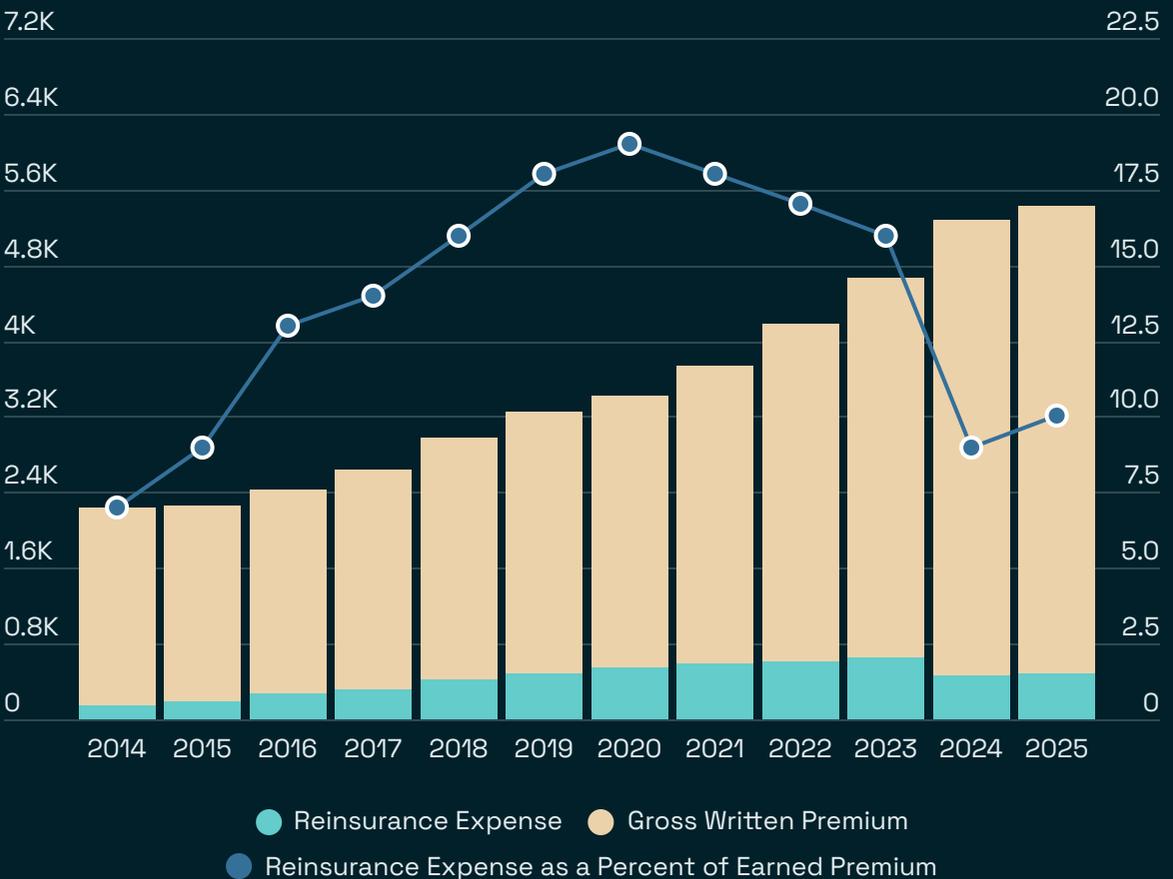
Commercial Motor Claims Trends (\$m)



10 Year Reinsurance Expense vs Recovery

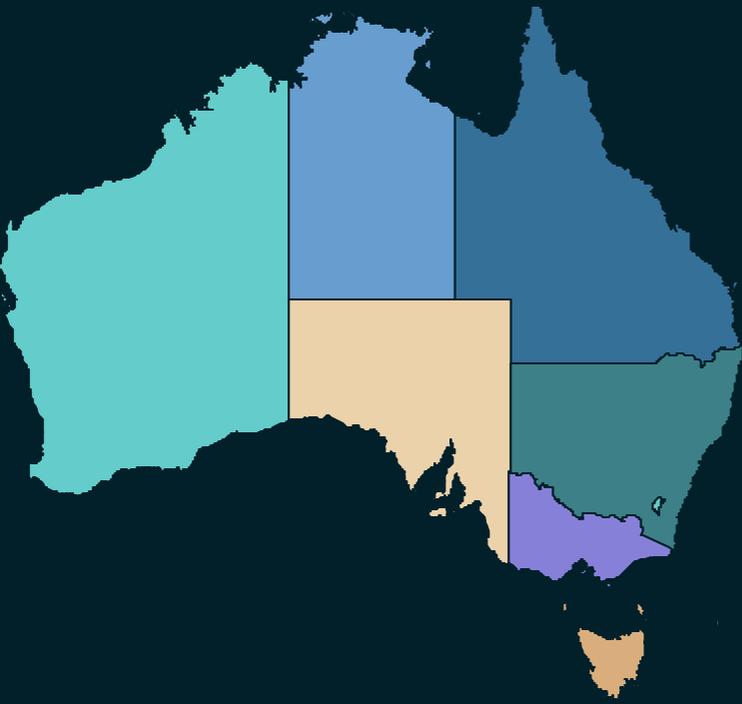


Insurer Reinsurance Expenses as a part of Gross Written Premium



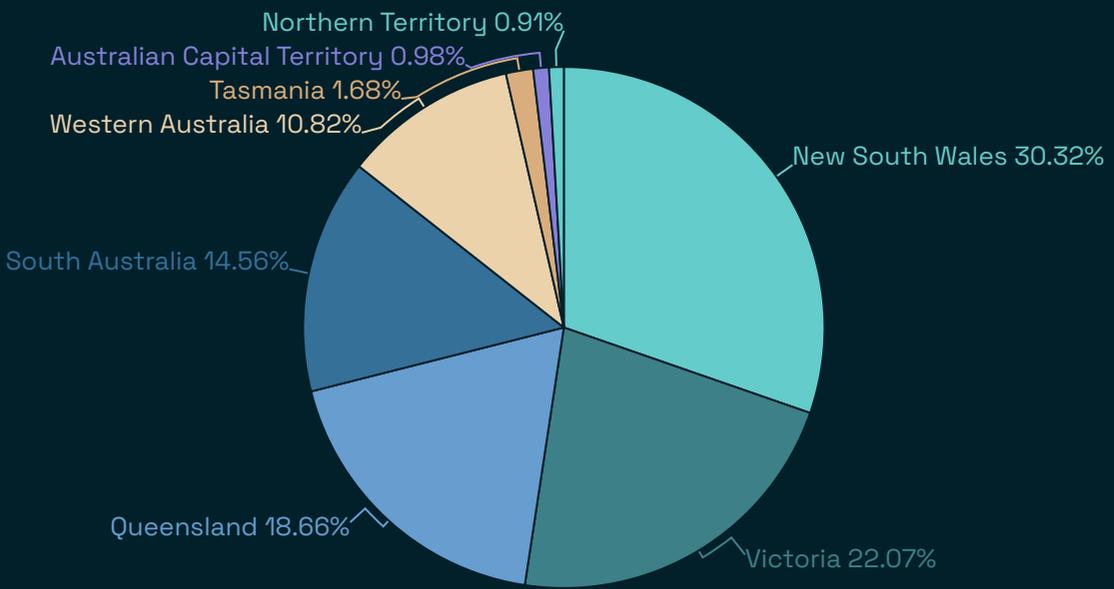
Insights by state

Premium and average 5 year Loss Ratio by State

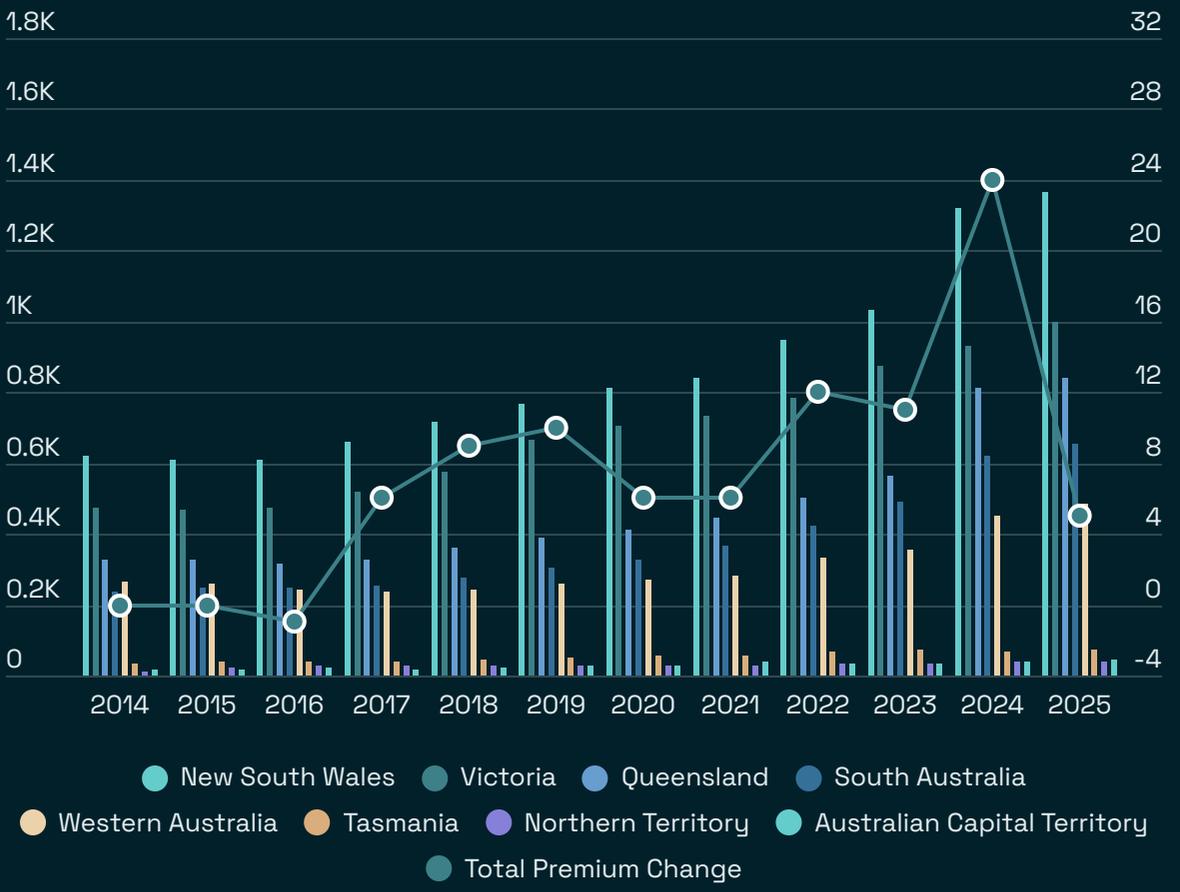


- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

Premium Size by State



National Premium Change (\$m)



Average Premium per Risk (\$m)

