



THE RISKS SCHEMES FACE IN 2024

Community Scheme Insurance

Mike Addison
Addsure FSP 15269





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HIGHER CLAIMS EQUALS HIGHER PREMIUMS

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CLAIMS RATIO

Premium



CLAIMS RATIO

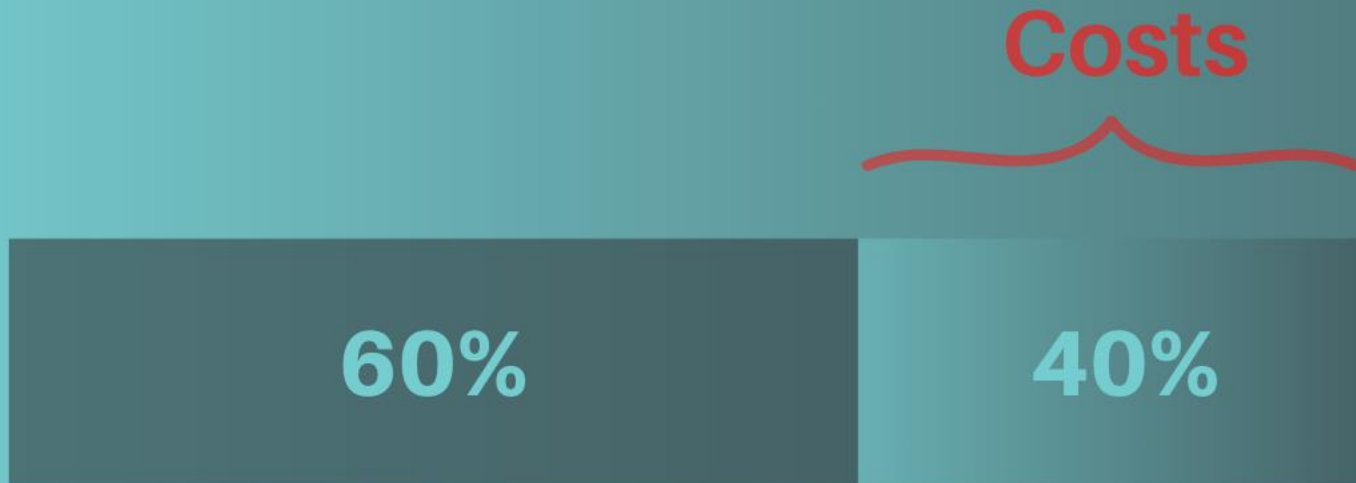
Pay claims





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CLAIMS RATIO





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CLAIMS RATIO



Gross Earned Loss Ratios per Policy as at 30/08/2021

Extract from Data at 30/08/2021 at 3:21PM - Printed on 30/08/2021 at 3:21PM. Filter: PolicyNo = 62741

Policy No, Insured	Total since Inception			Last Policy Year			Current Policy Year					
	Premiums	Claims Total	Loss Ratio	Premiums	Claims Total	Loss Ratio	Premiums	Claims Total	Loss Ratio			
0000- BODY CORPORATE	315,878.72	122,796.47	38.87	69,328.13	31,689.46	45.71	32,874.18	8,954.64	27.24			
Claim No	Insured	Unit Number	DOL	Notified	UW Yr	Section - Peril	Status	NET Est	Total Paid	XS Paid	Total Recov	Total Claim
0003-00-828	BODY CORPOR.3		11/06/2016	29/06/2016	2016	Community - Geyser Repair	Finalised	0	1,000.00	0.00	0.00	1,000.00
0003-17-195	BODY CORPOR.12		26/10/2016	2/11/2016	2017	Community - Geyser Burst	Finalised	0	8,600.00	0.00	0.00	8,600.00
0003-38-887	BODY CORPOR.7		10/04/2017	18/04/2017	2017	Community - Geyser Burst	Finalised	0	6,700.00	0.00	0.00	6,700.00
0003-74-059	BODY CORPOR.STORM		1/12/2017	19/12/2017	2018	Community - Storm	Rejected	0	0.00	0.00	0.00	0.00
0003-94-091	BODY CORPOR.CAMER		1/05/2018	21/05/2018	2018	Community - Lightning	Finalised	0	3,340.37	2,000.00	0.00	3,340.37
0003-96-991	BODY CORPOR.16		22/05/2018	11/06/2018	2018	Community - Geyser Repair	Claim Withdrawn	0	0.00	0.00	0.00	0.00
0004-02-804	BODY CORPOR.6		14/07/2018	10/07/2018	2018	Community - Geyser Burst	Finalised	0	6,700.00	0.00	0.00	6,700.00
0004-02-808	BODY CORPOR.14		11/07/2018	09/07/2018	2018	Community - Geyser Burst	Finalised	0	1,000.00	0.00	0.00	1,000.00
0004-09-629	BODY CORPOR.11		11/07/2018	09/07/2018	2018	Community - Geyser Burst	Finalised	0	0.00	0.00	0.00	0.00
0004-18-381	BODY CORPOR.10		11/07/2018	09/07/2018	2018	Community - Geyser Burst	Finalised	0	850.00	0.00	0.00	850.00
0004-28-413	BODY CORPOR.13		11/07/2018	09/07/2018	2018	Community - Geyser Burst	Finalised	0	10,000.00	500.00	0.00	10,000.00
0004-33-498	BODY CORPOR.15		11/07/2018	09/07/2018	2018	Community - Geyser Burst	Finalised	0	6,700.00	0.00	0.00	6,700.00
0004-32-102	BODY CORPOR.05		14/02/2019	21/02/2019	2019	Community - Geyser Burst	Finalised	0	10,666.50	500.00	0.00	10,666.50
0004-44-963	BODY CORPOR.26		19/05/2019	21/05/2019	2019	Community - Geyser Burst	Finalised	0	6,700.00	0.00	0.00	6,700.00
0004-50-444	BODY CORPOR.25		25/05/2019	28/06/2019	2019	Community - Storm	Rejected	0	0.00	0.00	0.00	0.00
0004-94-108	BODY CORPOR.1		14/12/2019	27/05/2020	2020	Community - Water	Finalised	0	19,895.50	3,500.00	0.00	19,895.50
0005-14-551	BODY CORPOR.24		22/09/2020	8/10/2020	2020	Community - Geyser Burst	Finalised	0	7,700.00	0.00	0.00	7,700.00
0005-15-980	BODY CORPOR.18		16/10/2020	19/10/2020	2020	Community - Geyser Burst	Finalised	0	7,700.00	0.00	0.00	7,700.00
0005-28-859	BODY CORPOR.23		12/01/2021	20/01/2021	2021	Community - Geyser Burst	Finalised	0	9,220.00	0.00	0.00	9,220.00
0005-41-534	BODY CORPOR.WATER		3/02/2021	20/04/2021	2021	Community - Water	Rejected	0	5,119.46	0.00	0.00	5,119.46
0005-37-650	BODY CORPOR.STORM		26/02/2021	19/03/2021	2021	Community - Storm	Claim Pending	950	0.00	0.00	0.00	950.00
0005-38-651	BODY CORPOR.7		17/03/2021	29/03/2021	2021	Community - Geyser Repair	Finalised	0	1,000.00	0.00	0.00	1,000.00
0005-48-407	BODY CORPOR.19		28/04/2021	9/06/2021	2021	Community - Geyser Repair	Finalised	0	1,500.00	0.00	0.00	1,500.00
0005-43-538	BODY CORPOR.11		30/04/2021	6/05/2021	2021	Community - Geyser Repair	Finalised	0	1,500.00	0.00	0.00	1,500.00





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GEYSERS STAINLESS STEEL CALL CENTRES

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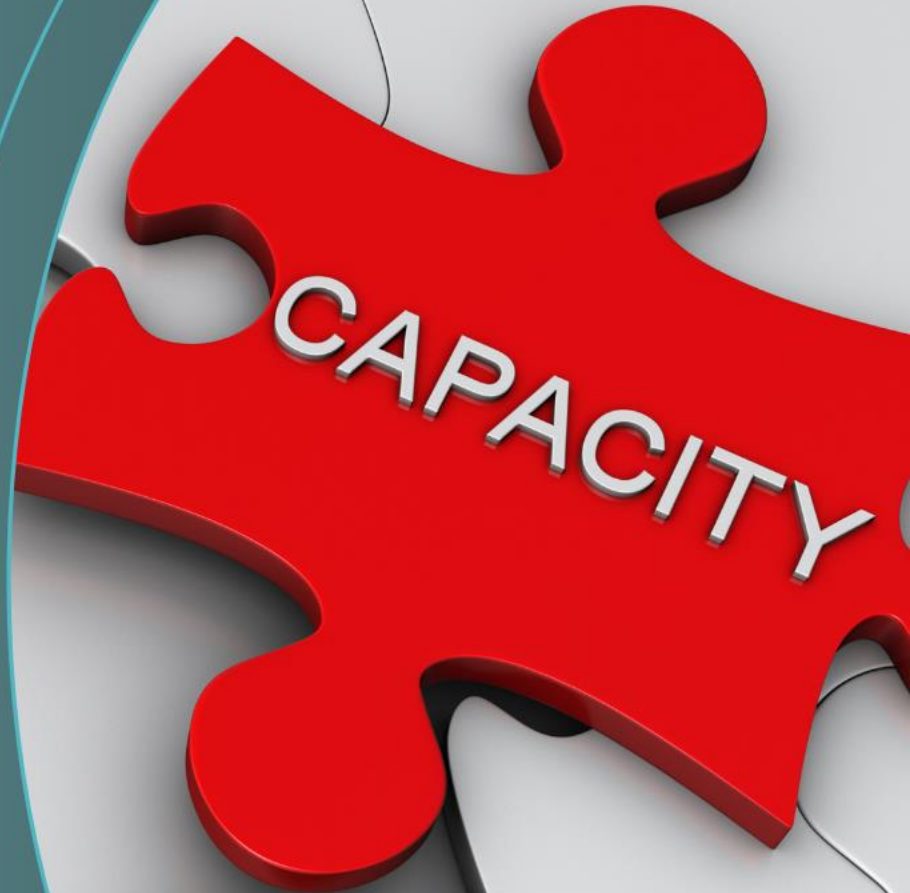




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CAPACITY LARGER SCHEMES

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THATCH

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MAINTENANCE

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FIDELITY

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STORMS HIGHER EXCESS

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