

AIG Program Annual Planning Document and Action Plan							
<b>Program Administrator Name</b>		Willis of New Hampshire					
<b>Program Name</b>		WasteGuard					
<b>PA Key Contact</b>		Dan Curran		S. Diecidue			
<b>AIG Relationship Manager</b>		Margaret Curcio					
		Q2 2015 Scorecard					
Financial Objectives - 2015 RAP Neutral Projections							
<b>Program RAP Neutral Target Loss Ratio</b>		66.2%					
<b>Program Target Combined Ratio - Pre Rate Change</b>		118.8%					
<b>RAP Neutral Rate Need</b>		32.3%					
Annual Plan Calculation	2015 Forecasted GWP Goal	2015 Actual GWP	Renewal Retention*	Planned Rate Change	Renewal Premium	New Business Objective	2016 GWP Goal
from Budget 2016	9,264,000	8,427,000	60.0%	125.0%	\$ 5,558,400	\$ 550,000	6,108,400
*Includes 0.6% Exposure Change							
Relationship & Program Factors							
Profit issues	Rate Need and losses continue to be of significant need for 2016 as our efforts to achieve RAP rate goal in 2015 were not successful. YTD 2015 rate change is 6.4%. However, NJ book has been reduced significantly.						
2016 Strategy	Discussed need to discontinue program in 2016 after 2 year profit strategy. Willis to work on moving program as soon as possible.						
Action Items in Support of 2015 GWP Production Goal							
Supporting Activity	Objective	PA Owner	AIG Owner	Target Completion Date	Status		
Profitability	Discussed with Willis the need to discontinue program in 2016 due to poor results after 2 year profit strategy. Willis to work on moving program as soon as possible.					Provided updated profit study excluding NJ on 1/8/16. Results still show significant rate need 22%. Reinforcing need to discontinue program.	
Profitability	<b>Achieve 2016 RAP rate goal 25% (1st Qtr goal 15%)</b> - Agreed to monitor closely to avoid losing good accounts.						
Profitability	<b>Renewals</b> - Review in advance so needed rate and underwriting action is taken (including possible non-renewal). AIG PM to continue to be involved in monthly discussions.						
Profitability	<b>Set AQI</b> by Rate goals: A +8-10%, B +15-20% , C +25% , D - target for non-renewal. Exception referral to AIG Program Manager.						
Profitability	<b>Renewal rate obtainment</b> - renewals with overall rate decreases will be referrals to AIG Program Manager regardless of AQI grade.						
NB controlled growth	<b>New Business</b> -Continue with controlled/minimize growth through diversification/mix of business. Reduce footprint in NY and focus on NB growth in Midwest, western states, & areas of low - population density. Targeted 12 states from Conning Auto Study (loss ratios 60% or less)						
Underwriting	Conduct monthly Audits (Use as training material for U/Ws)						
Profitability	Utilize Inland Marine Auto Physical Damage rater and coverage form where possible to achieve rate						
<b>Program Administrator Name:</b>							
Signature: _____							
Print Name: _____							
Date: _____							
<b>AIG Program: Signature</b>							
Signature: _____							
Print Name: _____							
Date: _____							