

AIG Program Annual Planning Document and Action Plan									
Program Administrator Name		Willis of New Hampshire							
Program Name		RecycleGuard							
PA Key Contact		Dan Curran Susan Diecidue							
AIG Relationship Manager		Margaret Curcio							
Q2 2015 ScoreCard									
Financial Objectives - 2015 RAP Neutral Projections									
Program RAP Neutral Target Loss Ratio		62.2%							
Program Target Combined Ratio - Pre Rate Change		101.2%							
RAP Neutral Rate Need		5.4%							
Annual Plan Calculation	2016 Forecasted GWP Goal	2015 Actual GWP	Renewal Retention	Planned Rate Change	Renewal Premium	New Business Objective	2016 GWP Goal		
from Budget 2016	38,857,000	37,580,000	77.6%	105.0%	\$ 31,660,684	\$ 4,784,000	36,444,684		
Includes 2% Exposure change									
Relationship & Program Factors									
Profit issues		2016 will be a balance between NB growth - Maintain Retention with increased competition and Achieve RAP Neutral rate need.							
Loss control/Added Value		Work with LC/Willis/ISRI to provided Added loss control value for Clients.							
Action Items in Support of 2016 GWP Production Goal									
	Supporting Activity	Objective	PA Owner	AIG Owner	Target Completion Date	Status			
Profitability	Achieve 2016 RAP rate goal of 5% with focus on auto rate need as most vital. Agreed to monitor closely to avoid losing good accounts.	Achieve RAP Neutral	Susan Diecidue	M.Curcio	Year End 2016				
Profitability	Renewals - 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. Include LC as needed for high profile/larger accounts.	Achieve RAP Rate/\$ Goals	D. Curran/S. Diecidue	M.Curcio	Monthly				
Underwriting	Conduct monthly Audits (Use as training material for U/Ws)	Improve U/W Quality	D. Curran/S. Diecidue	M.Curcio	monthly				
Profitability/Loss control	Loss control - Continue discussions on profit concerns. Reinforce use of "LC recs" to improve insured operations. Utilize bulletins/videos on Best Practices: EE awards & safety recognition programs. Focus on strengthening current procedures on backing up or driver training. Create distributable content (safety posters, etc...); Property - consider loss consulting services for higher hazards such as paper recycling operations	Improve & monitor U/W quality of risk and provide Added Value Services.	D. Curran/S. Diecidue	M.Curcio	ongoing				
NB Growth	Target ISRI Circle of Excellence accounts	Write quality new business	D. Curran/S. Diecidue	M.Curcio/R.Simmons	ongoing				
Program Development/Growth	Develop additional coverages/forms/enhancements to Recycleguard provide competitive edge and additional premium opportunities.	Keep competitive edge and additional premium opportunities	D.Curran/S.Diecidue	M.Curcio/R.Simmons	Quarterly				
Retention	Dividend for ISRI members	Motivate quality accounts longevity	D.Curran/S.Diecidue	M.Curcio/R.Simmons	1st Quarter 2016				
Improve communication	Quarterly meetings	Track open initiatives to completions	D. Curran	M. Curcio/R.Simmons	Quarterly				
Program Administrator Name:									
Signature:		_____							
Print Name:		_____							
Date:		_____							
AIG Program: Signature									
Signature:		_____							
Print Name:		_____							
Date:		_____							

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	Q2 2015 Scorecard

Financial Objectives - 2016 RAP Neutral Projections

Program RAP Neutral Target Loss Ratio	74.9%						
Program Target Combined Ratio - Pre Rate Change	79.5%						
RAP Neutral Rate Need	0%						
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	179,000	179,000	98.0%	0.0%	\$ 179,000	\$ 21,000	200,000

*Includes 0.0% Exposure Change

Relationship & Program Factors

Distribution limitations	Kraus & Edwards as sole distributor of Recycle in Canada?
Service - AIG Canada	Need to improve timeliness of quote turn around and policy issuance for CAN accounts.

Action Items in Support of 2016 GWP Production Goal

Supporting Activity	Objective	PA Owner	AIG Owner	Target Completion Date	Status	
NB Growth	Discuss opportunities to grow book - distribution sources	Grow book	D. Curran/S. Diecidue	M.Curcio/R.Simmons	1st Quarter 2016	
Improve communication	Quarterly meetings	Track open initiatives to completion	D. Curran/S. Diecidue	M.Curcio/R.Simmons	Quarterly	
NB Growth	New business target set for 2016: \$21,000.	Grow book	D. Curran/S. Diecidue	M.Curcio/R.Simmons	1st Quarter 2016	
Service	Improve responsiveness - quote turnaround and policy issuance for AIG Canada	Grow book, retain business	D. Curran/S. Diecidue	M.Curcio/R.Simmons	1st Quarter 2016	

Program Administrator Name:

Signature: _____

Print Name: _____

Date: _____

AIG Program: Signature

Signature: _____

Print Name: _____

Date: _____