

Strategy and Account Reviews for Sales

Focus, Commitment, and Execution

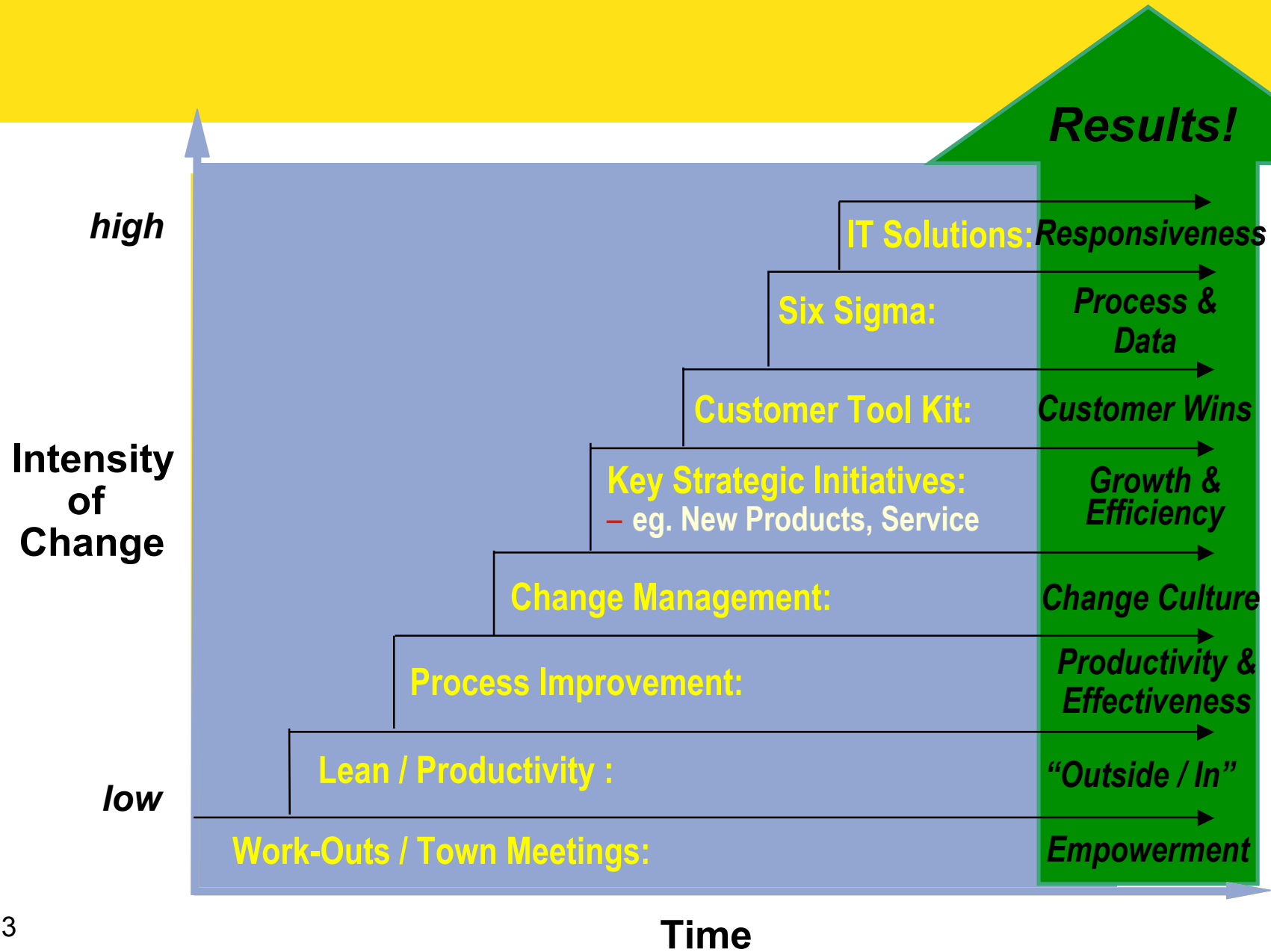
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January 28, 2010



Agenda

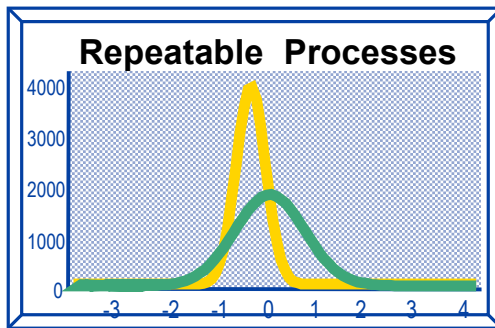
- Transformation versus Evolution
- Customer Focused “Outside-in” Strategy
- A Roadmap
- An Example
- Key Take-Aways

Typical Change : Evolution vs. Brilliant Strategy



Customer Focused Improvement: An Approach

1 Repeatable Processes



- ◆ Customer Dashboards
- ◆ Variation Measures
- ◆ Operating Disciplines

2 Ease of Doing Business



- ◆ Specific Agendas
- ◆ Simple Processes
- ◆ Easy Interaction

3 Sales Force Effectiveness

- ◆ Shift Time – Help Clients Grow

4

Partnering “ACFC” *

Taking Resources And Tools To Our Customers, Working On What Matters Most To Them, To Improve:

- *Processes*
- *Growth*
- *Profitability*

- ◆ Framework for Process Improvement
- ◆ Customer Projects
- ◆ Committed Resources
- ◆ Advisory Councils

* “At the Customer, For the Customer”

Why We Devote The Energy

◆ **Build Relationships**

- Solve Client Issues, Build Trust

◆ **Become Better Aligned With Customer Needs**

- More Insight on What They Care About

◆ **Have Real Impact For the Customer**

- Get Measurable Results

◆ ***Differentiate as a Business Partner vs. a Commodity Product Pusher***

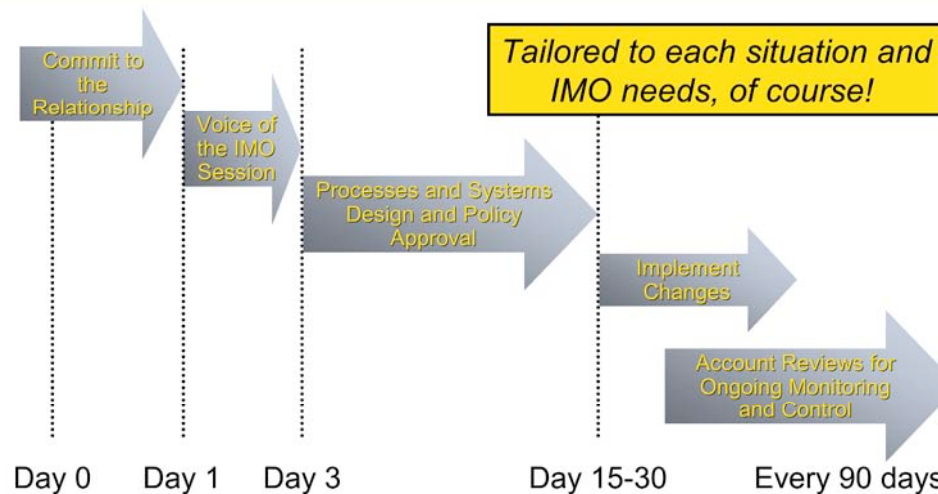


A Key Element of Our Value Proposition

Simple Roadmap



Partnership Launch Timeline for Each New Relationship



Simple Tools, Proven Process to Customize and Deliver

Best Practices Example

Practical Problem/Opportunity

- Grow Independent Sales Channel
- Focus on developing deep, sustainable relationships with key IMO's

Customer Priorities

- Growth-enabling policy and procedure changes
- Platinum-level underwriting and service timing
- Technology integration opportunities and plans
- Co-marketing efforts to invest in growth

What We Did

- Conducted VOC Sessions with key IMO's
- Joint Project Teams with IMO's
- Aviva deployed dedicated teams and tailored processes to service Platinum IMO's
- Account Reviews to gauge Strategy and Impact

Results

- **Received Client Commitments for \$10MM each**
- Opportunity to become Core Carrier



Account Review: Monitoring Relationships and Performance

The Account Review concept proactively monitors our performance for key BGA accounts, creates plans to reposition account strategies, and conducts meetings with each BGA to develop relationships and gain commitments.*

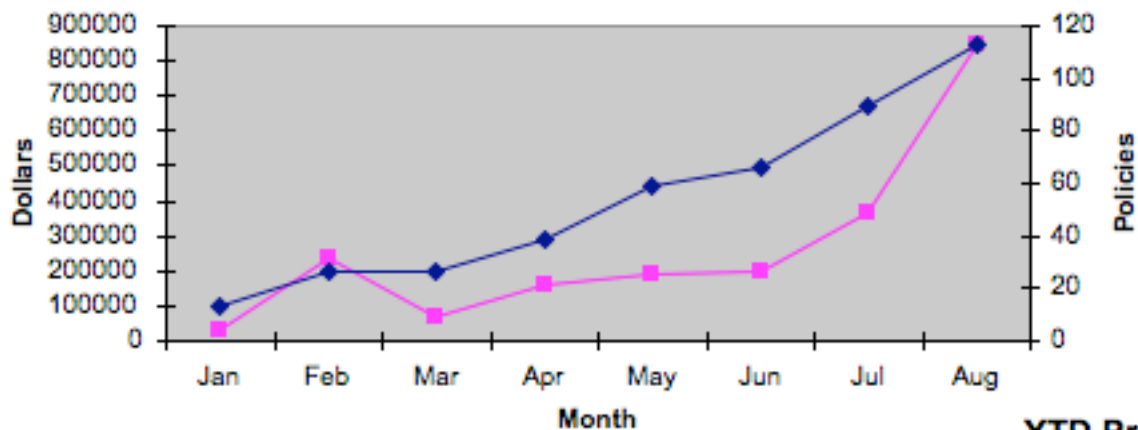
Specific objectives for each Account Review:

- Present data as graphs to allow visualization of trends
- Conduct internal meetings to review the performance of each BGA and reposition strategies
- Then conduct external meetings with each BGA
- Make plans to repeat the Account Reviews semi-annually

* *Brokerage General Agencies, a type of large independent marketing organization (IMO)*

Example: Pilot BGA's Premium and Policy Counts for mid-2009 by Month and YTD

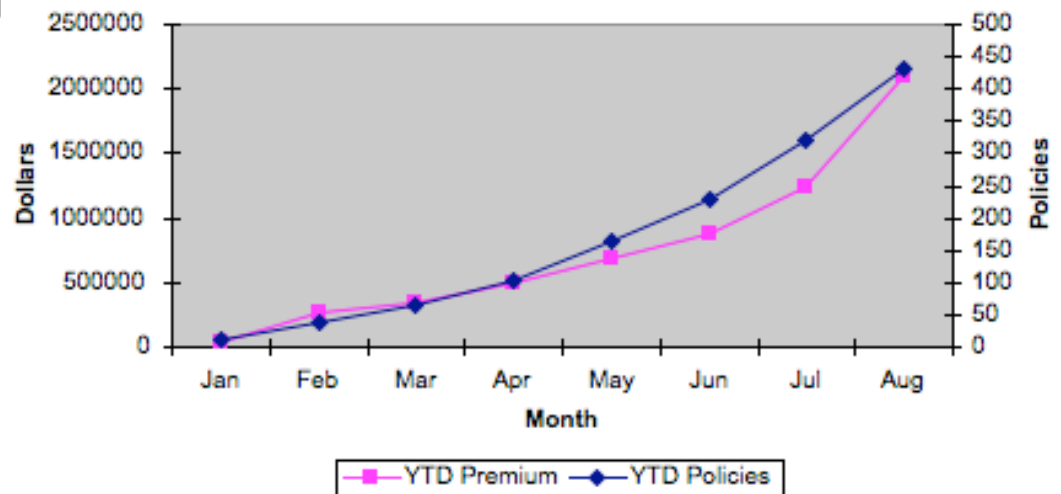
Monthly Premium and Policy Counts



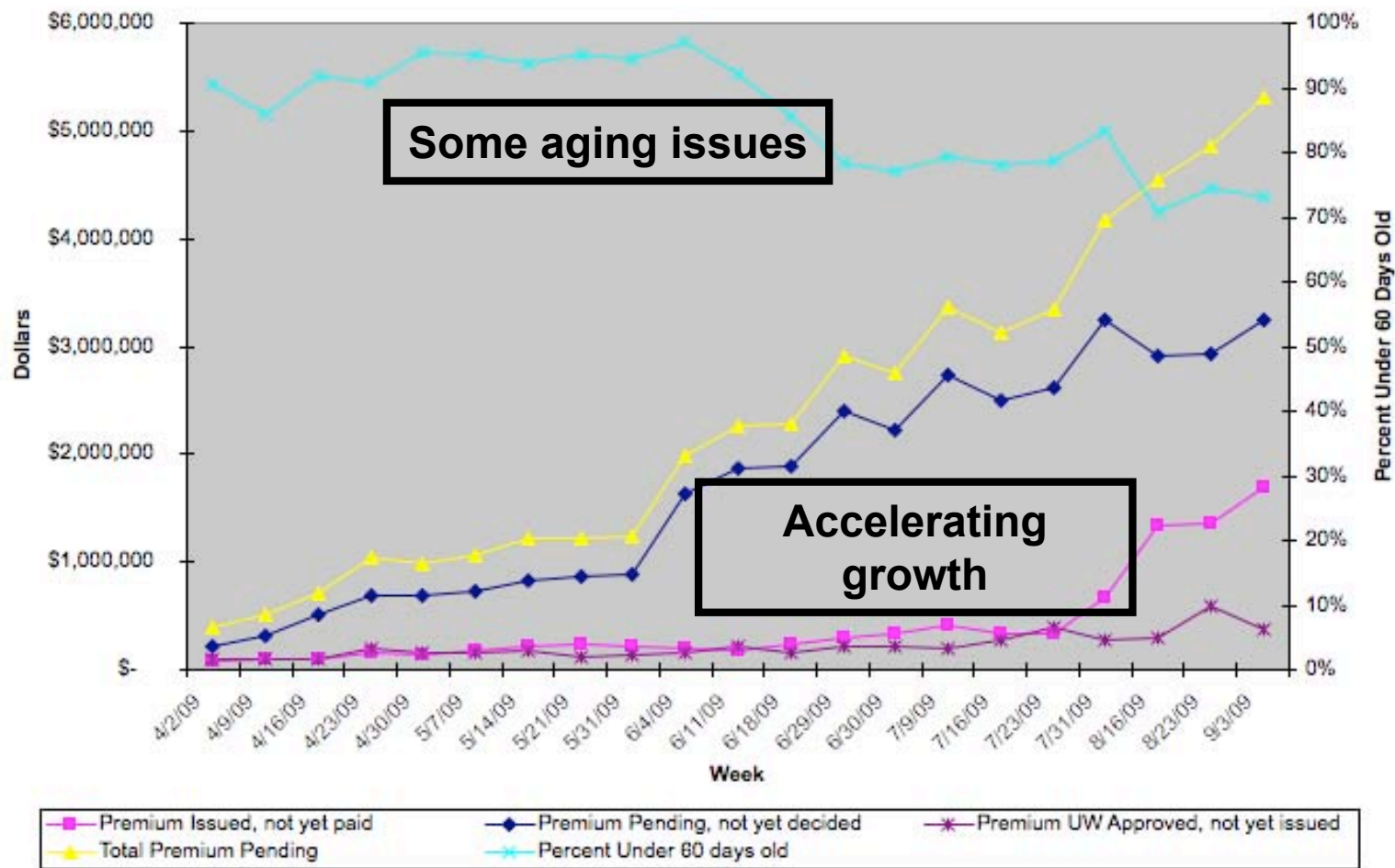
Steady, increasing growth of premium and policy counts

**Average case size:
\$4,690 in premium**

YTD Premium and Policies (cumulative)

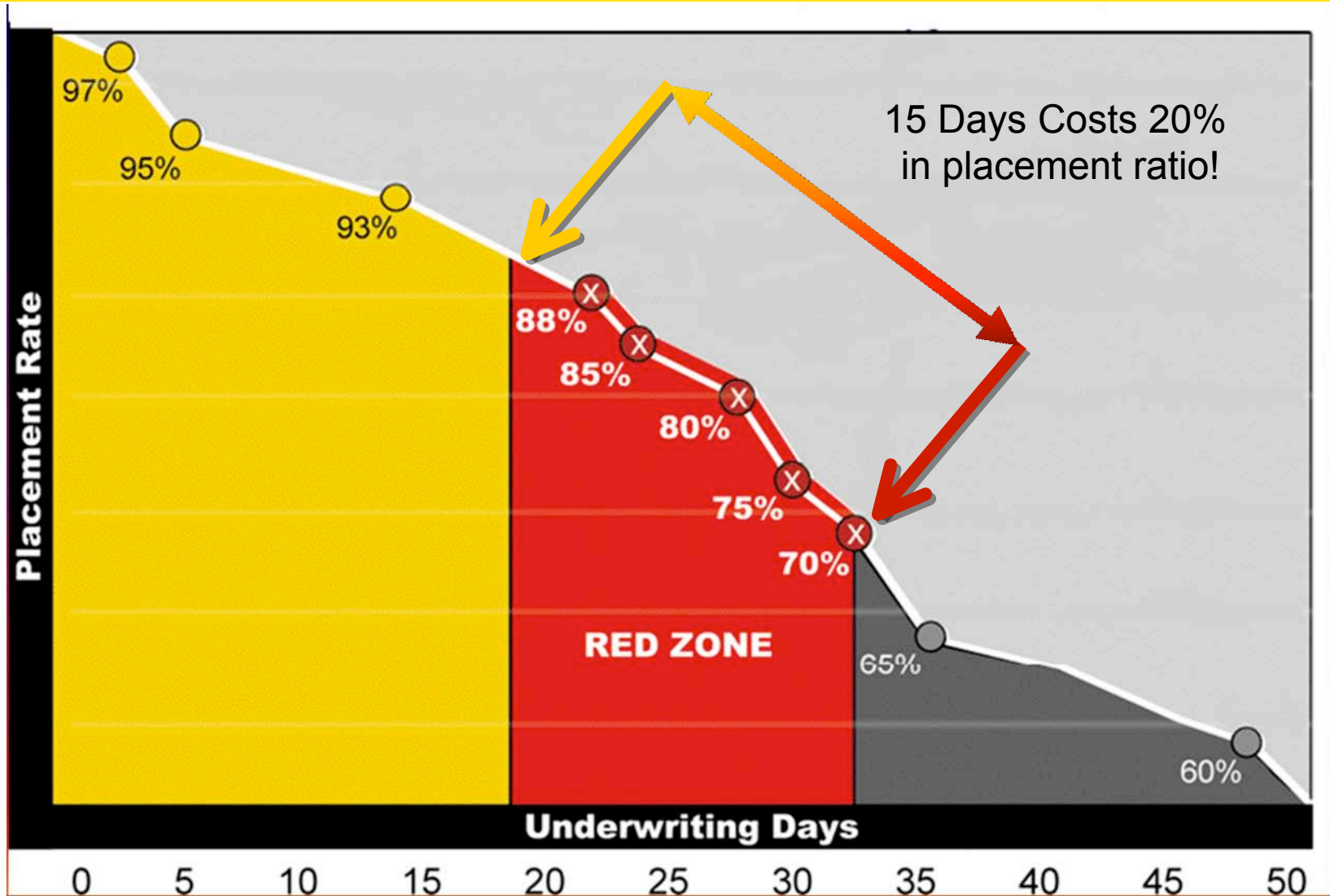


Example: Pilot BGA's Pending Premium

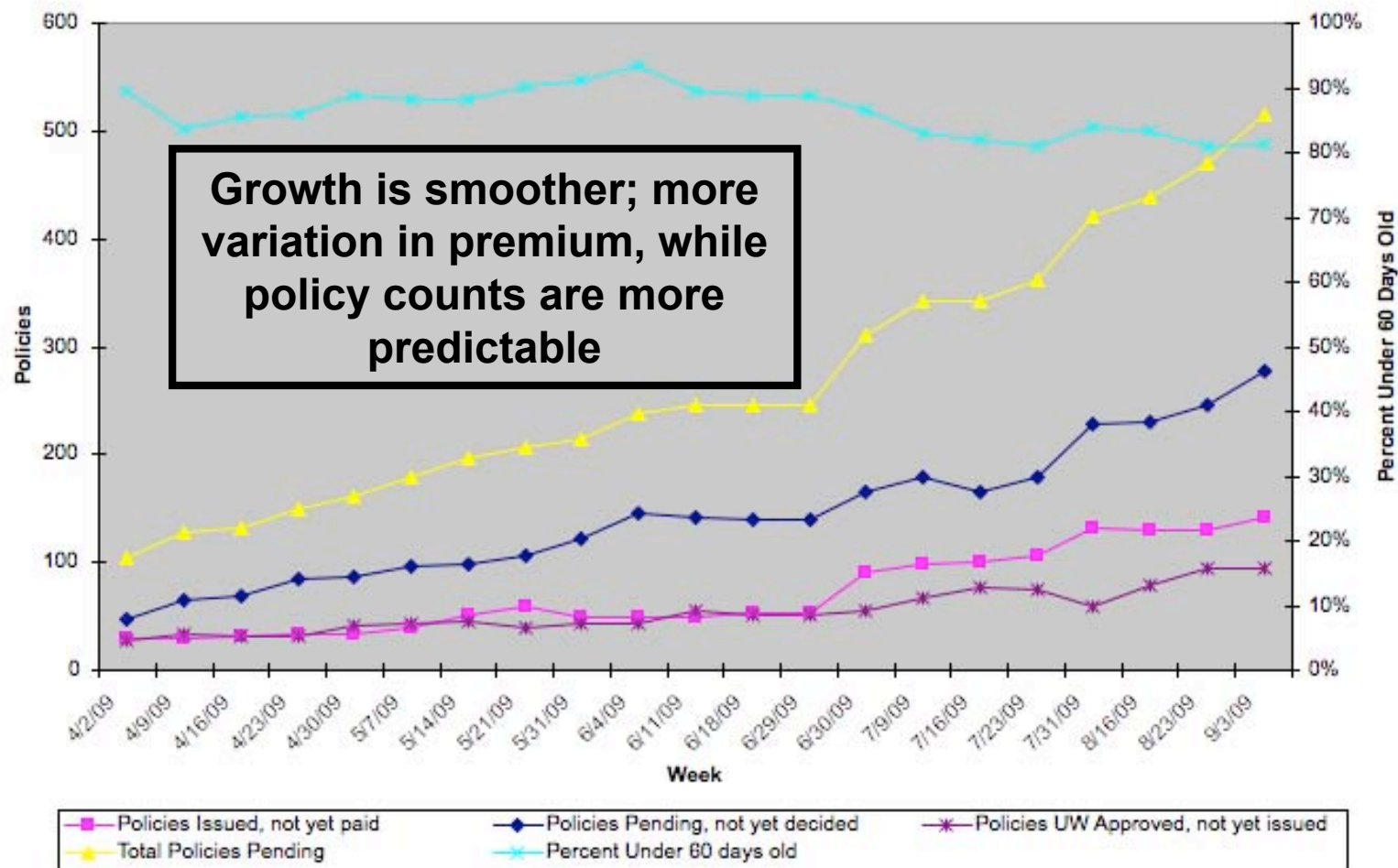


Impact of Cycle Time on Placement Ratio

* From NAILBA Technology Committee courtesy of AgencyWorks

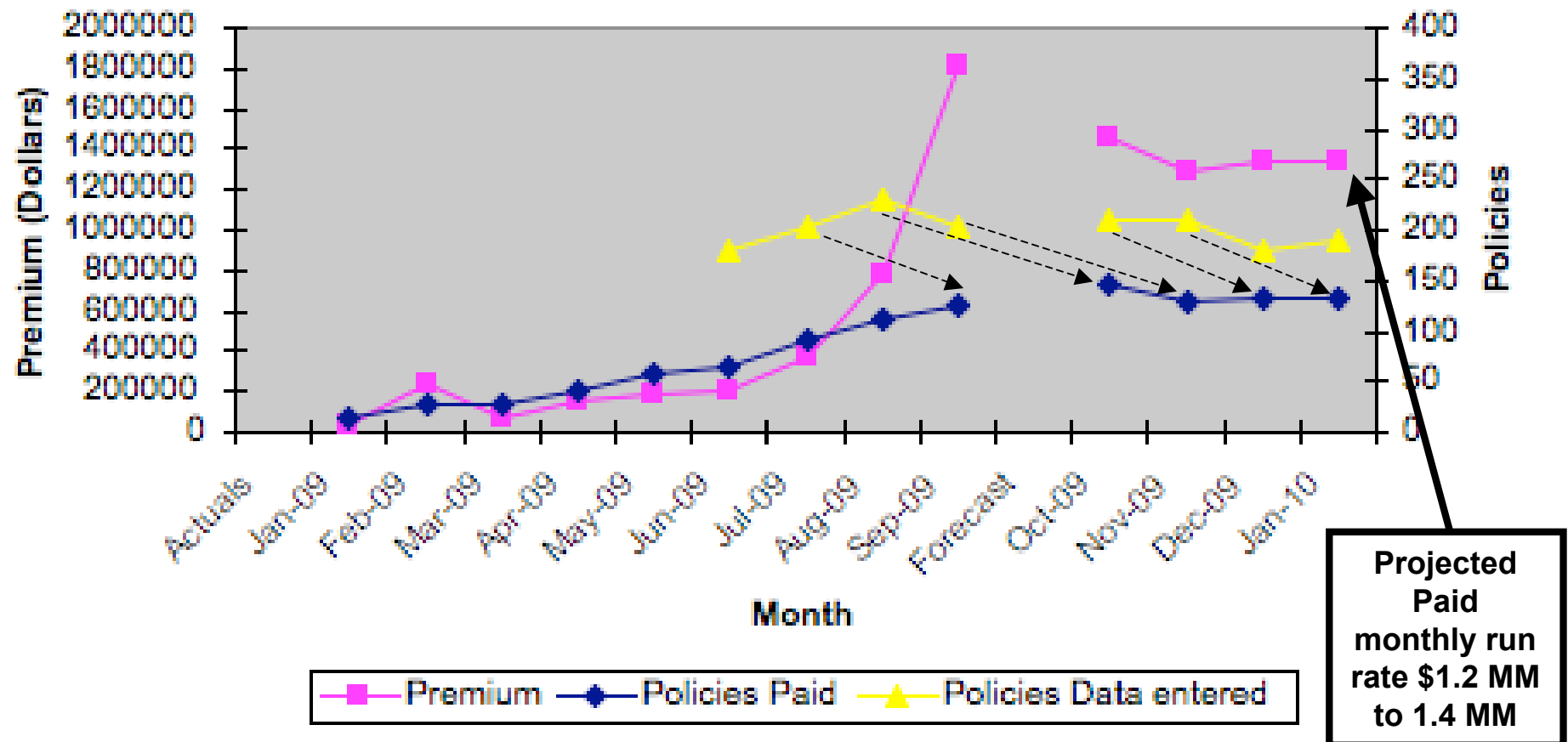


Example: Pilot BGA's Pending Policy Counts



Example: Pilot BGA's Q4 Forecast

Actuals and Forecasts



Strategy and Account Reviews: Key Take-Aways

- “Narrow and Deep BGA Strategy” has achieved significant results one year after launch:
 - The “Pilot BGA” grew premium 700% from 1st half to 2nd half of 2009
 - Other BGAs are growing substantially too
 - Monthly BGA premium run rate has quadrupled since January, 2009
- Account Reviews are providing *actionable intelligence* for BGAs, regions, and affiliates that will drive growth:

Leaders at all levels must be able to articulate how they are using this information to take different actions tomorrow than they took yesterday.