

Q2 2021 Performance Review

Strategic Portfolio Analysis & Forward Outlook

Date: August 5, 2021

Prepared For: Senior Leadership Team

1. Executive Summary

The first half of 2021 has demonstrated resilience in our portfolio despite market volatility. We closed July with a strong premium base, driven significantly by the renewal season in Q1 and a secondary surge in May.

- **Total Premium Revenue: RWF 891,482,861**
- **Total Commission Revenue: RWF 102,596,999**
- **Active Clients Serviced: 228**
- **Total Policies Processed: 228**

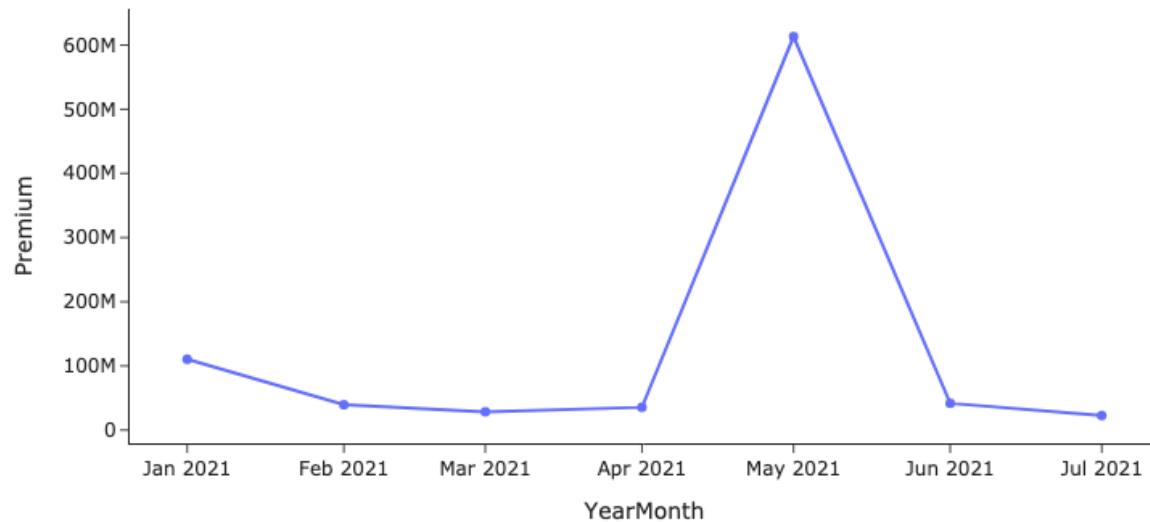
2. Monthly Performance Breakdown

A detailed look at our monthly production reveals that May was our standout month, contributing significantly to the YTD total. This anomaly warrants further investigation into the specific large-ticket renewals or new accounts acquired.

Month	Total Premium (RWF)
May	613,076,318
January	110,409,900
June	41,783,826
February	39,460,143
April	35,511,459
March	28,527,499
July	22,713,716

3. Revenue Trajectory

Monthly Revenue Trend



Trend Analysis:

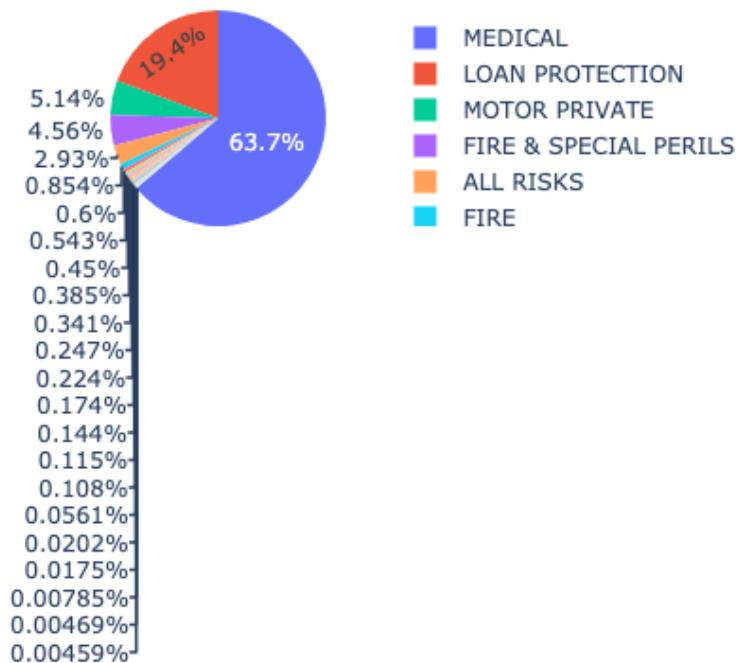
The trend line illustrates a classic seasonal pattern for our book of business.

While Q1 started strong, the slight dip in March/April was expected. The recovery in May suggests our mid-year retention strategies are working.

Outlook: We project steady stabilization through Q3.

4. Product Mix Optimization

Premium by Product



Composition Insights:

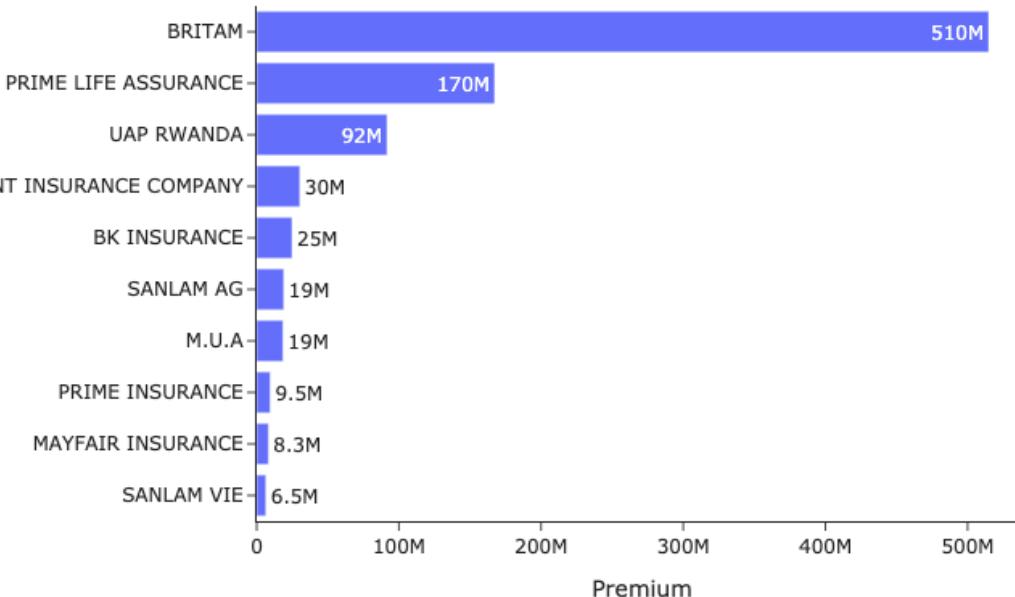
Our revenue is heavily weighted towards our core products. While this provides stability, it also presents a concentration risk.

There is a clear opportunity to cross-sell supplemental policies to our existing varied client base to balance this pie chart in H2 2021.

5. Strategic Partner Analysis

Top 10 Insurers by Volume

Insurer Name



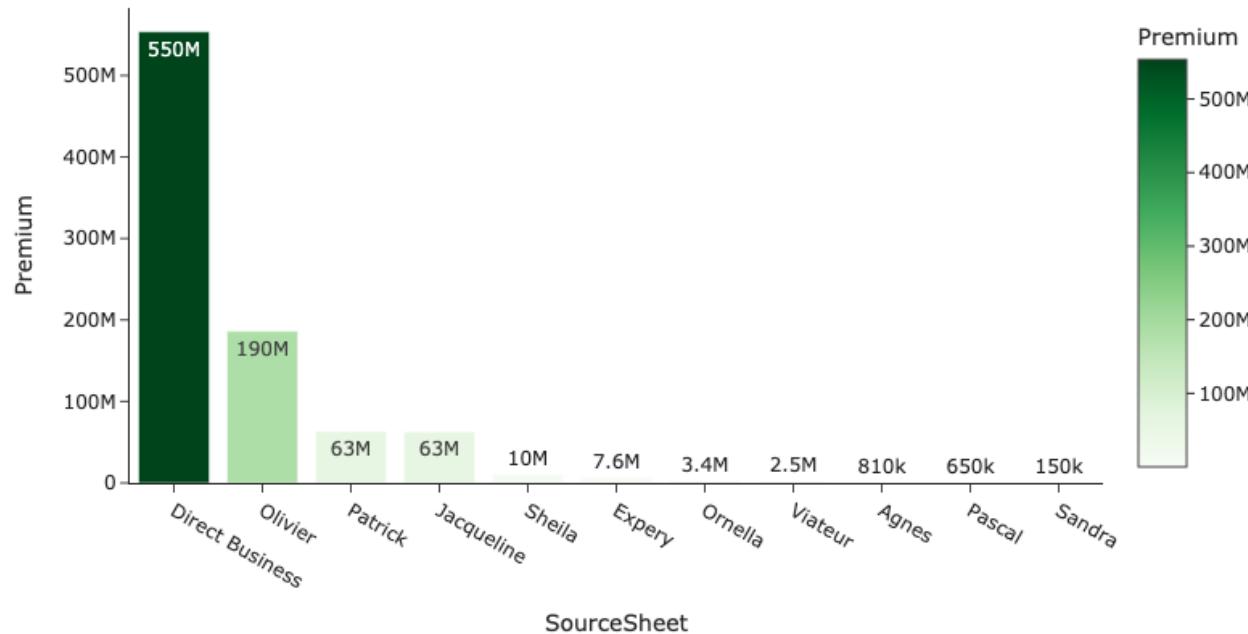
Market Share:

The top 3 insurers command the lion's share of our placements.

This volume grants us leverage to negotiate better commission structures or claims SLAs. However, we should evaluate if we are over-exposed to any single carrier.

6. Sales Channel Performance

Performance by Sales Channel



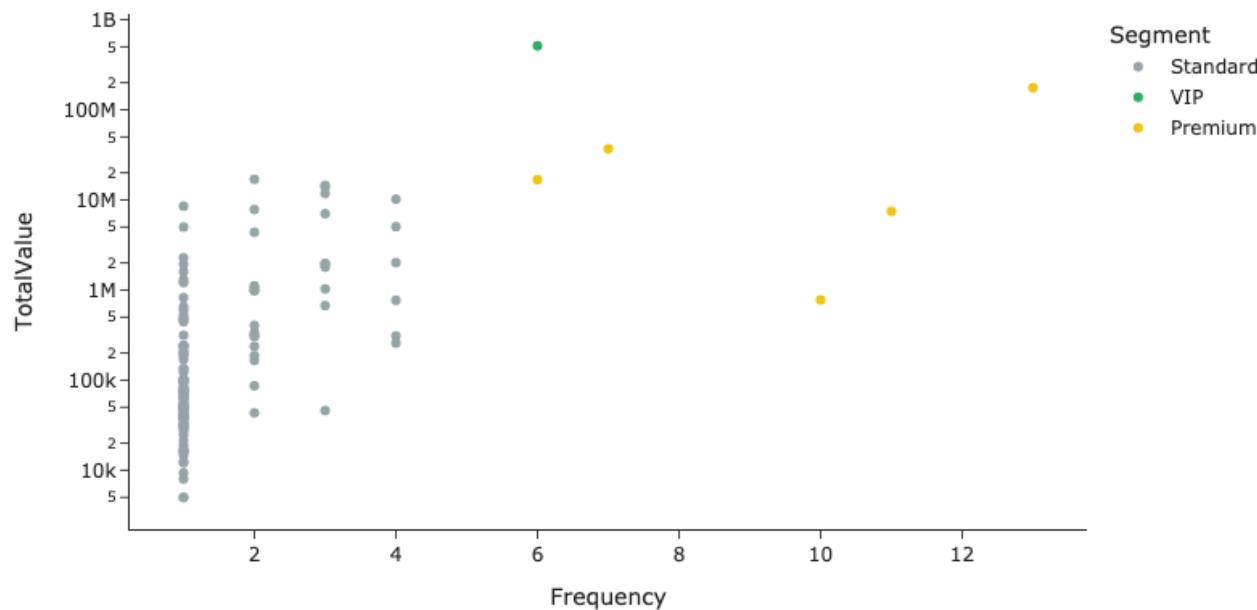
Channel Efficiency:

Direct Business and key agents like Patrick are driving the bulk of production.

We need to investigate the best practices from these high-performing channels and replicate them across the broader team to lift the long tail of the distribution curve.

7. Client Value Segmentation

Client Value Matrix



Targeting Strategy:

Our clustering analysis has identified a small but critical 'VIP' segment (Green) that contributes disproportionately to revenue.

We recommend assigning Senior Relationship Managers to these accounts immediately to ensure retention before the renewal dates approach.

8. Operational Health Check

Key Efficiency Metrics:

- Average Premium per Policy: RWF 3,910,013
- Commission Rate (Avg): 11.5%

Our average ticket size establishes a healthy baseline. The effective commission rate is in line with industry standards, but there is room to optimize this by shifting mix towards higher-margin specialty products.

9. Strategic Recommendations (Q3 2021)

1. Retention Program: Launch a 'White Glove' service tier for the VIP segment identified in Page 7.
2. Diversification: Incentivize the sale of underperforming product lines to de-risk the portfolio.
3. Channel Support: Create a mentorship program pairing top agents (e.g., Patrick) with junior staff.
4. Data Quality: Enforce stricter data entry protocols to ensure accurate forecasting moving forward.