

# 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**

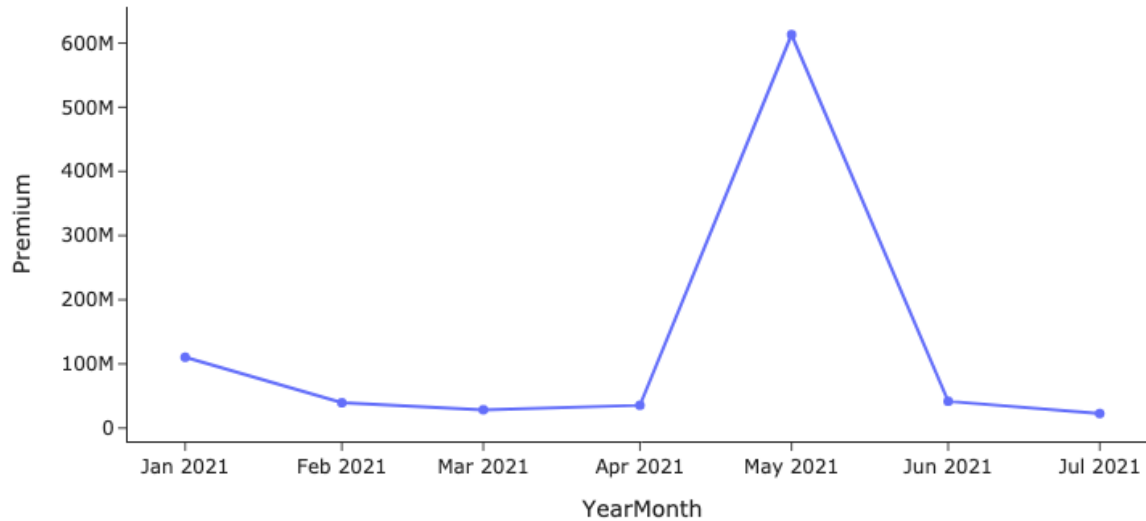
## 2. Monthly Performance Breakdown

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:

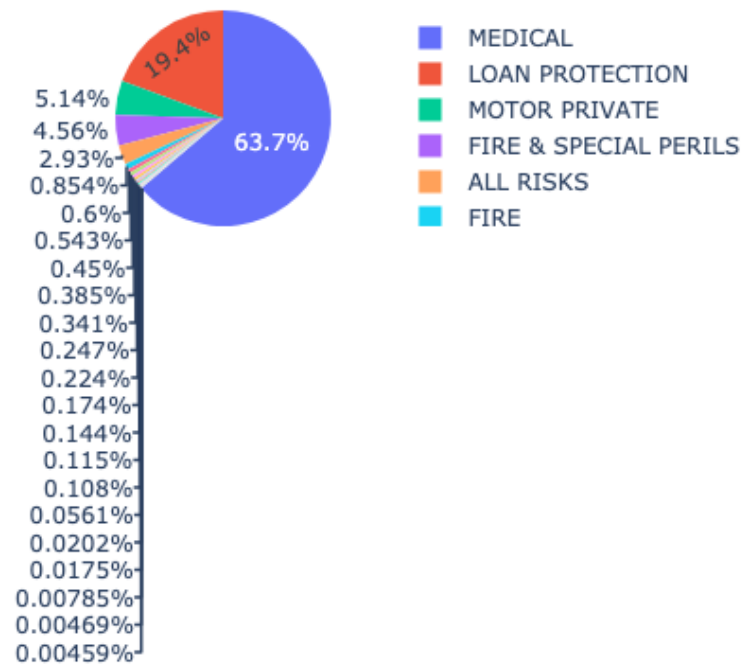
The trend line illustrates a classic seasonal pattern for our book of business.

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



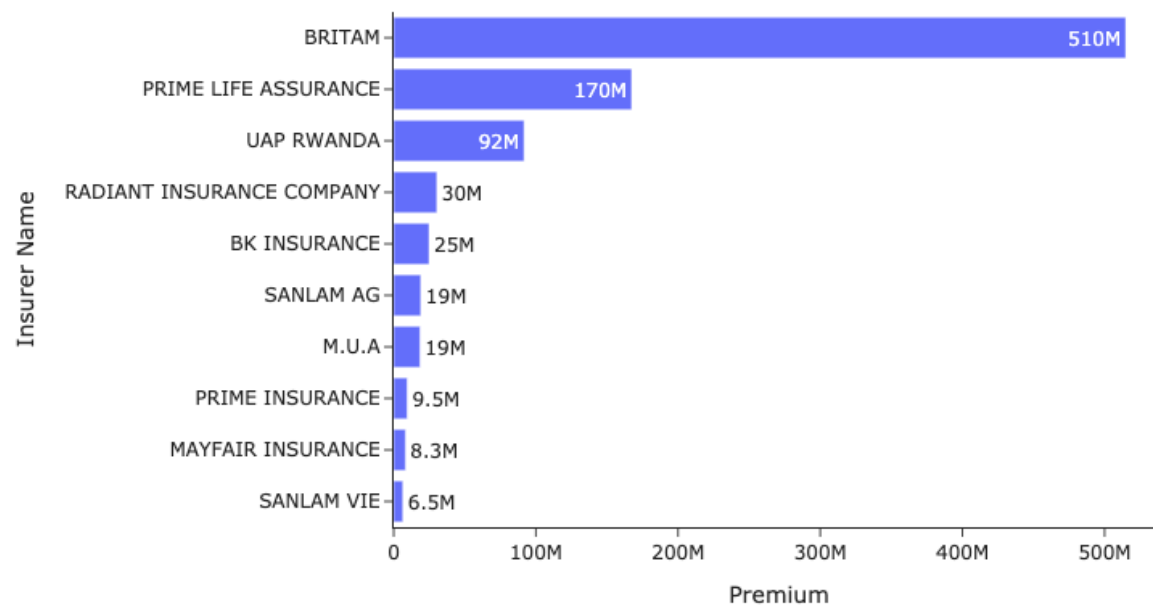
### Composition Insights:

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



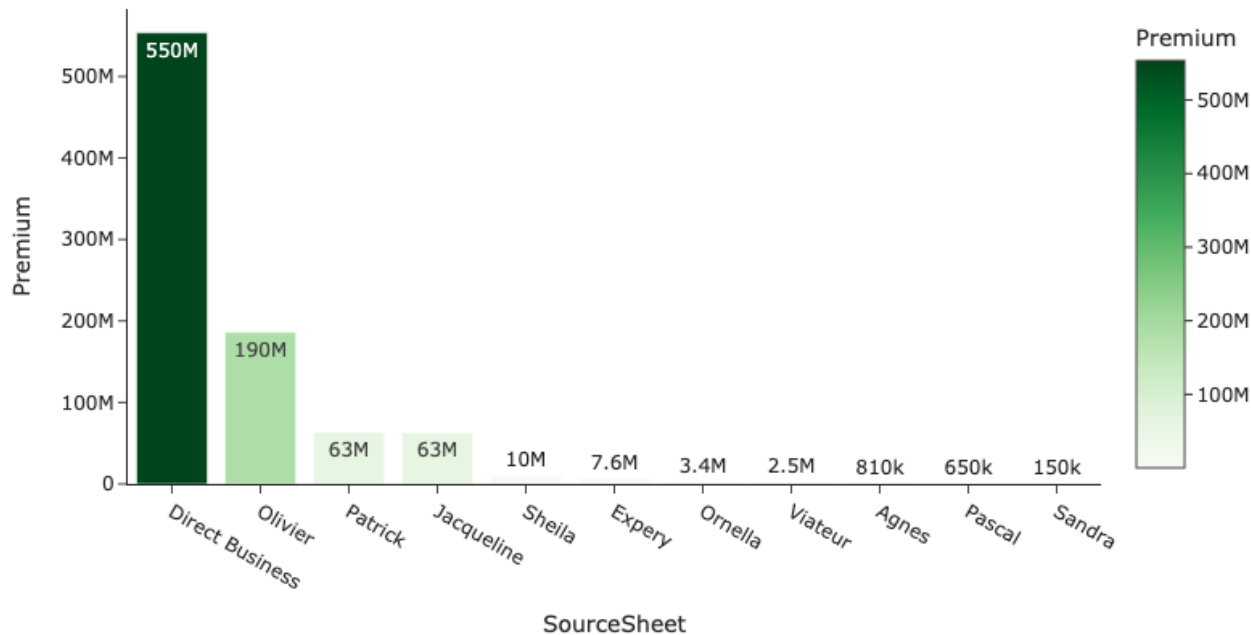
### Market Share:

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



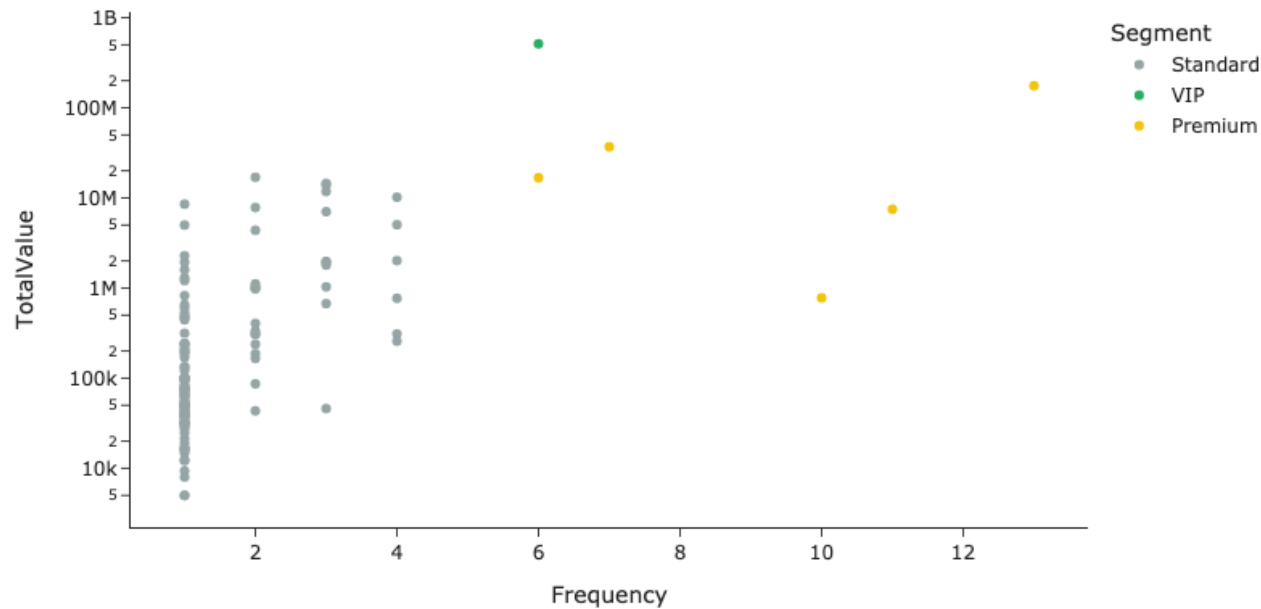
### Channel Efficiency:

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.

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## 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.