



# INTER-OFFICE MEMO


October 1, 2024 | 1:34 PM


**To:** All AIBI Employees  
**Subject:** Business Planning Session for CY 2025

**Dear Team,**

Please be informed of the details and agenda for our upcoming Business Planning Session for CY 2025:

*Tentative venue and schedule:*

 **Date:** Dec. 04 to Dec. 06, 2024 (Wed to Friday)

 **Time:** 2pm Check out: 12 noon

 **Venue:** Mountain Lake Resort - Cavinti

Kindly submit your reports no later than *November 25, 2024.*

## **AGENDA: PLANNING SESSION CY 2025**

### **PART 1: Financial Update**

- 1.1. Overall Performance as of October 31, 2024
- 1.2. Projected Income/Expense for November & December 2024
- 1.3. Estimated Overall Income/Deficit for CY 2024
- 1.4. Interim Financial Statement CY 2024
- 1.5. Cash Position (Investments/Bank Balances – PHP & USD)
- 1.6. IC Bank Requirements by Year-End CY 2024

### **PART 2: 2025 Budget**

- 2.1. Expense Projection for 2025 (Comparison with CY 2024)
- 2.2. Income Projection for 2025

- 2.3. Income and Budget Proposal for CY 2025

### **PART 3: Marketing & Underwriting**

- 3.1. Business Development Strategies & Prospects for CY 2025
- 3.2. Projected Monthly Renewals for 2025 (Net of Non-Renewables)
- 3.3. Panel of Underwriters for CY 2025 (Financial Standing & Claims Efficiency)
- 3.4. Renewal Efficiency & Performance 2024 – MAM

### **PART 4: Collection**

- 4.1. 3rd Quarter Collection Report
- 4.2. Outstanding Premiums & Bad Debts, if any
- 4.3. Policies/Billings for Reconciliation & Cancellation
- 4.4. Credit Memos (Allocated & Unallocated)
- 4.5. Cash Inflows/Outflows Summary for 2023 vs. 2024
- 4.6. Signed-Off Collection Report for 3rd Quarter

### **PART 5: Claims**

- 5.1. Summary of Claims Paid & Outstanding
- 5.2. Unresolved/Pending Claims, if any
- 5.3. Responsiveness & Efficiency Rating
  - Turnaround time for claims processing after complete documentation
  - Key Determination Factors

### **PART 6: Other Matters**

- 6.1. Other concerns encountered during 2024

Your cooperation and timely submission of reports are highly appreciated. Should you have any questions or require further clarification, please do not hesitate to reach out.

  
**APRILANE ASTROLOGO**