

**From:** King, Nacado [mailto:Nacado.King@AIG.com]

**Sent:** Friday, March 05, 2004 9:44 AM

**To:** 'Alfred W. Bodi'; 'Bob Hutt'; 'Frank Pension'; 'Gary Brant'; 'Joe Costello'; EXT-NN--Gargan, -Joe; 'Hyrom McCall'; 'John Machir'; 'Laura Picard'; 'Mark DiNola'; 'Max Wernick'; 'Richard Lewis'; 'Richard Creel'; 'Peter Kuzma'; 'Robert Parrinelli'; 'Robert Sokol'; 'Thomas Little'; 'Timothy Morbach'

**Cc:** Neptune, Kharyne

**Subject:**

**Importance:** High

Good day,

Attached is the January Final report for your review, and distribution within your firms.

Also, here is a message from Kharyne Neptune regarding Quoting:

*Good afternoon,*

*We are embarking on a new year which means that we have new goals. In 2004, we have to generate \$661 M in structured settlement premium. All of the premium should be directed to an AIG Life company. While these are aggressive goals, they are definitely attainable if we continue to act as a team. To ensure that we meet our goals, we ask that you please apply our quoting procedures on all of our claims. Our recommended quoting practice is as follows:*

*Our preferred method of negotiating a case is to make all offers in the form of a structured settlement. Likewise, we should use the best quotes that provide the best benefit stream. Notwithstanding this we want to improve our retention level with American General Life (AG) or AI Life (on NY cases only). Therefore, it is imperative that you get AG or AI life involved early in the process. Do not simply give AG or AI Life last right of refusal but also FIRST right of refusal. This can be achieved by running a cost per thousand when you quote a case or by calling AG or AI Life to see if they will match the other life company by providing a day rate or improving their rated age.*

*When the case settles for an agreed upon dollar value with the understanding that a portion of the settlement will be placed in a structure, then the broker should place the premium with AG or AI Life. Unless compelled by the plaintiff or the plaintiff's broker to illustrate competitiveness, the broker need not canvas the Approved Life list for the best quote. If compelled, the broker must canvass the Approved List for the best available rates. The broker, however, must give AG or AI life the last right of refusal.*

*If you have any questions, please contact me at 212-770-3091*

*Thank you for your anticipated cooperation.*

*Kharyne Neptune*

*National Director, Structured Settlements*

Enjoy your day!

Nacado D. King

AIGTS

Structured Settlements

70 Pine Street

7th Floor

New York, NY 10270

(212) 770 0018 (p)

(212) 770 6913 (f)