



Fiscal 2018 (Jan 1 – Dec 3, 2018)

DATA ANALYSIS



APPLICATIONS

Region	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Minneapolis	296	165	389	233	191	224	180	310	199	207	251	137	2,782
Seattle	99	82	150	118	91	92	82	120	119	76	91	46	1,166
Orlando	133	81	104	42	75	81	73	123	111	97	90	72	1,082
National	528	328	643	393	357	397	335	553	429	380	432	255	5,030

* Applications do not include Upgrades

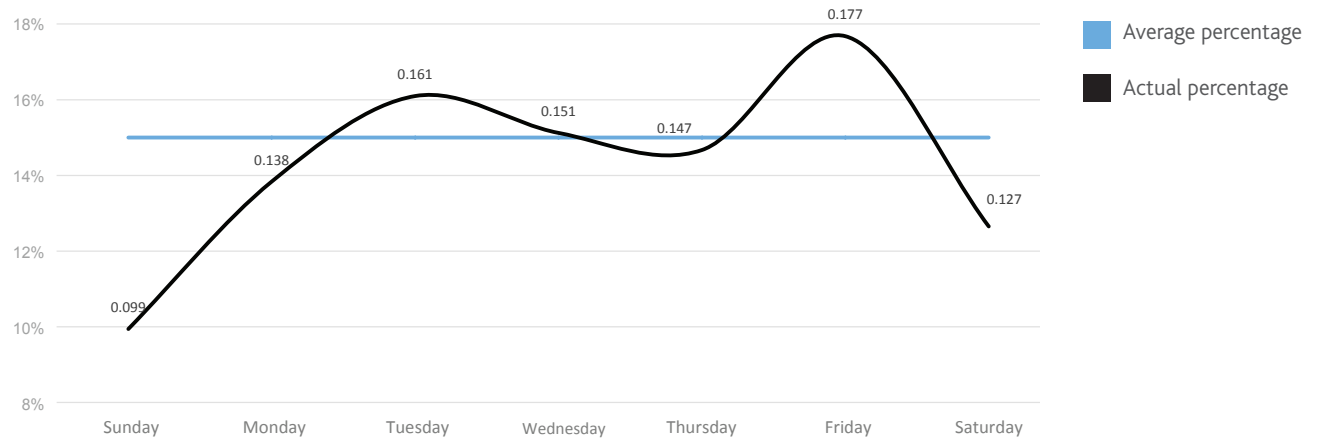
REGIONAL BREAKDOWN

FINDINGS

- 55% of total program applications are acquired by Minneapolis.
 - Minneapolis has equal monthly sales hours as other regions (30%-35%), but drives 2x the volume of applications.
- Application lift in March, August, September, October, November is due to LTO offers.

RECOMMENDATIONS

- Increase application volume in Seattle and Orlando through re-training of all agents.
- Hire new agents for Seattle and Orlando for Q1 to replace low performing agents.



DAY OF THE WEEK

FINDINGS

- 67% of applications are acquired between Tuesday and Friday.
 - Tuesday, Wednesday and Friday yields above average volume of applications by day of the week.
 - Saturday, Sunday, Monday have the lowest volume of applications by day of the week.
- 90% of agent shift hours are allocated during the week day.

RECOMMENDATIONS

- Increase the number of live hours for the weekends.
- Schedule top performing agents on the weekends to test acquisition volumes.

TIME OF DAY

Aug 2017 - Nov 2018

Time	FL	MN	WA	Grand Total
7am	0.88%	0.40%	0.00%	0.40%
8am	3.63%	1.58%	0.00%	1.62%
9am	9.00%	4.85%	0.00%	4.61%
10am	9.38%	9.90%	0.98%	8.08%
11am	11.63%	10.03%	6.62%	9.64%
12pm	10.88%	9.50%	9.77%	9.79%
1pm	11.75%	11.06%	10.64%	11.09%
2pm	12.50%	11.09%	12.38%	11.58%
3pm	8.88%	9.14%	9.55%	9.18%
4pm	8.63%	9.90%	10.21%	9.75%
5pm	8.00%	8.48%	8.58%	8.42%
6pm	3.25%	7.62%	8.47%	7.05%
7pm	1.00%	5.21%	7.06%	4.86%
8pm	0.00%	1.06%	5.65%	1.77%
9pm	0.25%	0.13%	4.99%	1.09%
10pm	0.00%	0.00%	3.15%	0.61%
11pm	0.13%	0.00%	1.41%	0.29%
12am	0.00%	0.00%	0.33%	0.06%

FINDINGS

Acquisition timeframe:

- 92% of MN applications are acquired between 10am-7pm (9 hours).
- 94% of Seattle applications are acquired between 11-9pm (10 hours).
- 93% of Orlando applications are acquired between 9am-5pm (8 hours).

RECOMMENDATIONS

- Obtain flight schedule from each region to better align agent shift schedule to maximize application acquisition volumes.
- Test morning and evening shifts with top performers to validate if 7am-9am and 8pm-10pm could drive incremental 15%-20% of applications per week.



APPROVAL RATE

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Minneapolis	82%	78%	89%	87%	84%	80%	73%	80%	79%	83%	81%	73%	82%
Seattle	58%	54%	77%	64%	63%	63%	74%	73%	73%	61%	67%	60%	67%
Orlando	79%	73%	81%	83%	65%	59%	71%	77%	72%	69%	78%	33%	73%
National	74%	61%	81%	78%	73%	71%	72%	78%	75%	76%	77%	59%	75%

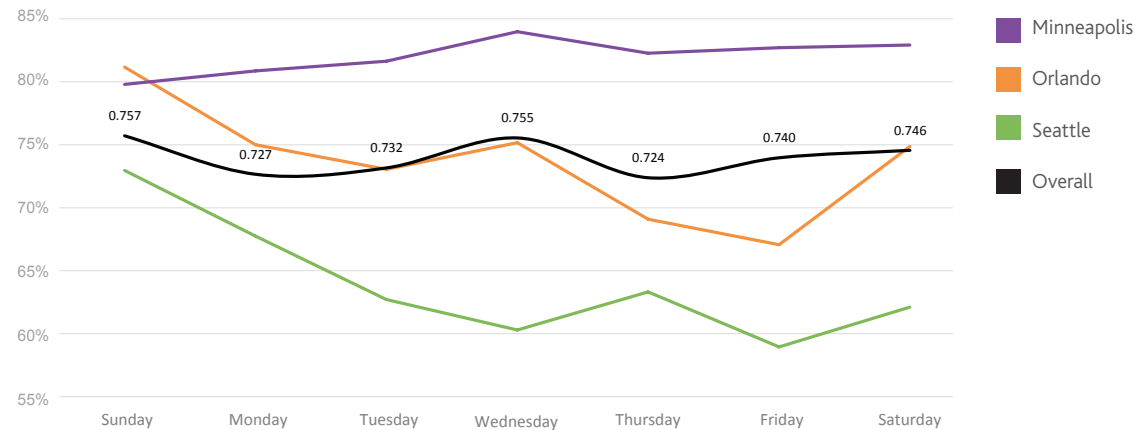
REGIONAL BREAKDOWN

FINDINGS

- Minneapolis has the highest approval rate of all regions driving 2K incremental accounts.
- Seattle's has the lowest approval rate and the highest approval rate fluctuation month/month of all regions. However, it has the highest new account growth potential.

RECOMMENDATIONS

- Amex to review adjudication/decision code by market to verify if applications are properly filled out in each market (ex. customer inputting net Income vs. gross income), thus artificially lowering the approval rate.



DAY OF THE WEEK

FINDINGS

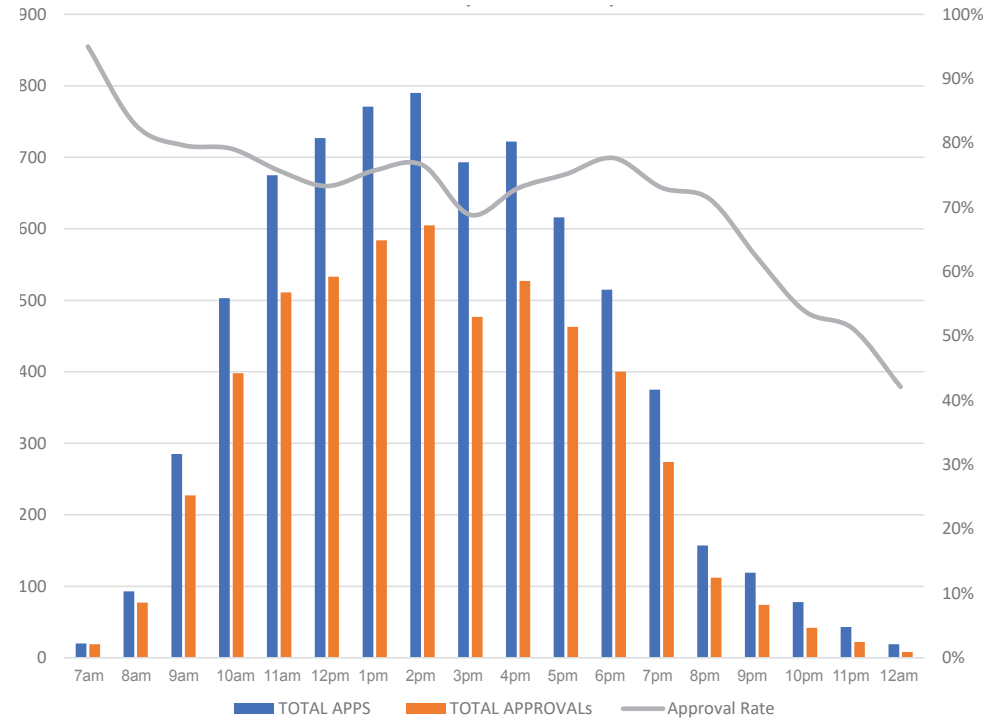
- Minneapolis has the most consistent approval rate across all days of the week.
- Orlando and Minneapolis have the highest approval rate on Wednesday
- Orlando and Seattle have the lowest approval rate on Friday.

RECOMMENDATIONS

- Amex to analyze adjudication/decision code by market to validate if credit bureau fluctuates by day of the week, and/or is impacted by type of flights scheduled.



TIME OF DAY



FINDINGS

- Approval rate is within 10 BPS between 10am and 6pm, however, drops 200 BPS after 6pm and continues sharply to decline.

RECOMMENDATIONS

- Amex to analyze adjudication/decision code by market to validate if credit bureau fluctuates by time of day, and/or is impacted by type of flights scheduled.



UPGRADES



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Minneapolis	81	101	53	53	65	106	121	142	141	210	151	12	1,236
Seattle	36	53	54	60	65	70	68	40	40	65	76	6	633
Orlando	40	42	50	18	15	19	28	39	47	96	85	10	489
National	157	196	157	131	145	195	217	221	228	371	312	28	2,358

REGIONAL BREAKDOWN

FINDINGS

- Percentage of Upgrades vs. total applications acquired is equal for each market.

RECOMMENDATIONS

- Monitor upgrades total by agent to ensure it is in line with average volume by market and does not exceed number of new applications.

(Oct 1 – Nov 11, 2018)

AGENT PERFORMANCE



Names	Applications	Upgrades	Approval rate	% of total hours worked
Fadi Alremawi	86	110	85%	24%
Nelva Mejia	74	12	80%	8%
Kimberly Gaddes	51	49	86%	22%
Margaret Gerber Fuller	29	104	90%	16%
George Rea	17	3	76%	8%
Theresa Lynn Rea	16	1	88%	3%
Kalehiwot Kika	10	0	40%	7%
George Ngeru	7	2	57%	3%
Deborah Cobbins	3	2	67%	3%
Mark Swenson	2	0	100%	2%

MINNEAPOLIS

FINDINGS

- 75% of total applications are acquired by 3 agents.
- 76% of total upgrades are acquired by 2 agents.
- Approval rate is consistent amongst all agents.

RECOMMENDATIONS

- Retrain all agents in Q1.
- Removed agents: *George Negru + Deborah Cobbins.*

Names	Applications	Upgrades	Approval rate	% of total hours worked
Feven Gebretsadik	39	47	59%	27%
DANIEL HANFLING	22	16	77%	21%
David Avalos	20	15	70%	21%
Priyashni Shankar	15	4	53%	17%
Jasbir Minhas	6	5	67%	6%

SEATTLE

FINDINGS

- Application volume is equally spread amongst all agents.
- Upgrades volume is equally spread amongst all agents.
- Low approval rate for *Faven Gebretsadik* and *Priyashni Shankar* drives market average down by 16%.

RECOMMENDATIONS

- Retrain all agents in Q1.
- Removed agents: *Jasbir Minhas*.

Names	Applications	Upgrades	Approval rate	% of total hours worked
Khadijah Henry	33	38	79%	18%
Michael Bachard	27	24	81%	15%
Nirmala Morris	17	27	82%	14%
Anthony Bailey	16	10	50%	11%
Arlene Rodriguez	15	11	73%	9%
Miguel Nieves	6	5	67%	17%
Daniel Makas	5	5	80%	15%
France Charles	2	0	100%	2%

ORLANDO

FINDINGS

- Application volume is equally spread amongst all agents.
- Upgrades volume is equally spread amongst all agents.
- Approval rate for *Anthony Bailey* is 25% lower than market average.

RECOMMENDATIONS

- Retrain all agents in Q1.
- Removed agent: *Miguel Nieves*.



THANK YOU



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