

The 2021 Encova Insurance Leaders Conference qualifiers will receive four nights of deluxe accommodations, March 10-14, 2021, at The Phoenician in Scottsdale, Arizona; air travel to and from Phoenix; and transfers to and from the airport. Certain company-paid excursions and outings, as well as company-sponsored receptions and meals, are also provided.

PROPERTY AND CASUALTY QUALIFICATIONS

AGENCY: MUST HAVE A MINIMUM OF \$500,000 DIRECT WRITTEN PREMIUM

- The agency achieving \$200,000 in premium growth qualifies one agent and guest. The premium amount includes personal lines, commercial lines and workers' compensation. The agency's three-year loss ratio must be at or below 52%.
- The agency may reduce the needed growth number by \$50,000 if five life cases are placed in the eligible qualifying year.

WORKERS' COMPENSATION-ONLY AGENCY QUALIFICATIONS

AGENCY LOCATION PREMIUMS	LOSS RATIO (24 MONTHS)	MINIMUM NUMBER OF WORKERS' COMPENSATION POLICIES	NUMBER OF NEW POLICIES WRITTEN	PREMIUM GROWTH
\$500,000-\$1,499,999	≤ 45%	10	5	\$150,000
\$1,500,000-\$2,499,999	≤ 45%	N/A	5	\$150,000
≥ \$2,500,000	≤ 45%	N/A	N/A	\$150,000

COMBINED PROPERTY AND CASUALTY/LIFE QUALIFICATIONS

AGENCY: MUST HAVE A MINIMUM OF \$500,000 PROPERTY AND CASUALTY DIRECT WRITTEN PREMIUM

Each of the following qualifies one agent and guest:

- \$22,000 of premium credit and 24 life policies, plus \$80,000 of property and casualty premium growth
- \$22,000 of premium credit and 24 life policies, plus \$100,000 of property and casualty new business premium growth
 - Each option above requires the three-year loss ratio to be at or below 52%.
 - No more than 50% of the premium credit may come from workers' compensation policies.

Contact your life regional sales manager for an explanation of how premium credit is calculated.

NOTES

- A maximum of three trips may be earned by any agency location.
- A maximum of one trip may be earned by a workers' compensation-only agency location.
- If a life-only agency producer qualifies, the agency location cannot also qualify under the agency qualification.
- For agencies appointed in 2020, the three-year loss ratio is not required. In lieu of that, you need to qualify for profit-sharing in 2020.
- For states with dividend plans available, loss ratio is calculated after dividend is paid.
- Broad Street Brokerage (BSB) production may count for up to half the life premium credit and case qualification. BSB premium credit is detailed in the BSB premium credit brochure.
- Annuity premium credit and cases do not count toward qualification.
- Life insurance funded by a distribution from a qualified retirement plan does not count toward qualification.
- Qualification period is Wednesday, Jan. 1, 2020, through Thursday, Dec. 31, 2020.
- Gratuities will be paid for bell staff, housekeeping and wait staff at company-sponsored events.

*Updated Feb. 24, 2020

LIFE-ONLY AGENCY QUALIFICATIONS

THE FOLLOWING QUALIFIES ONE AGENT AND ONE GUEST:

	LIFE POLICY COUNT		PREMIUM CREDIT
Agency	36	AND	\$48,000
Producer	24		\$36,000

Must have a minimum life persistency of 75%, as measured by the life company.

