

# AGENT QUALIFICATIONS

## MARCH 13-17, 2019

The 2019 Leaders Conference qualifiers will receive four nights of luxury accommodations at Fairmont Banff Springs in Alberta, Canada; air travel to and from Banff; and transfers to and from the airport. Certain company-paid excursions and outings, as well as company-sponsored receptions and meals, are also provided. Gratuities will be paid for bell staff, housekeeping and wait staff at company-sponsored events. The trip dates are March 13-17, 2019, for the entire group.

### PROPERTY AND CASUALTY QUALIFICATIONS

\$150,000 of premium growth qualifies one agent and guest. The agency's three-year loss ratio<sup>†</sup> must be 52 percent or less.

### SPECIAL AGENCY QUALIFICATIONS

1. The top five agencies in terms of net three-year underwriting profitability in each of the following categories will automatically qualify one agent and guest.
  - Agencies with \$500,000 to \$1 million in written premium.
  - Agencies with \$1 million to \$1.5 million in written premium.
2. Agencies with \$1.5 million or more in written premium with Motorists Insurance Group as of Dec. 31, 2018, will receive \$25,000 of premium credit toward qualification of one agent and guest.
3. Agencies with \$3 million in written premium qualify one agent and guest with the following terms:
  - Three-year loss ratio<sup>†</sup> must be 52 percent or less.
  - Must have \$1 or more of premium growth.
  - Must have one additional piece of business from one of the following: Motorists Life, Broad Street Brokerage (BSB) or MCM Agency.

### COMBINED PROPERTY AND CASUALTY/LIFE QUALIFICATIONS

Each of the following qualifies one agent and guest:

- \$22,000 of premium credit<sup>††</sup> and 24 life policies, plus \$80,000 of P&C premium growth.
- \$22,000 of premium credit<sup>††</sup> and 24 life policies, plus \$100,000 of new business production.
- Three-year loss ratio<sup>†</sup> must be 52 percent or less.

<sup>††</sup>Contact Motorists Life Sales for an explanation of how premium credit is calculated.

### †AGENT QUALIFICATION NOTES

- A maximum of three licensed agents per qualifying property and casualty agency may attend this trip.
- Premium is counted only once.
- An agency's three-year loss ratio is developed using the total losses incurred divided by total earned premiums from the calendar years 2016, 2017 and 2018.
- Agencies licensed during 2018: only agency principals or owners may qualify.
- The loss ratio requirement does not apply to agencies licensed during 2018. In its place, the agency must earn profit sharing in 2018 to be considered.
- The loss ratio considered for Wilson Mutual is after dividend paid.
- BSB productions 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 with a distribution from a qualified retirement plan does not count toward qualification.
- Qualification period is Jan. 1 through Dec. 31, 2018.
- Agents attending the 2019 Leaders Conference will receive an IRS 1099 form after the trip.