

# AGENT QUALIFICATIONS

JULY 27-AUG. 1, 2018

The 2018 Leaders Conference qualifiers will receive five nights of deluxe accommodations at the Terranea Resort in Southern California; air travel to and from Los Angeles; 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 dates of the trip are July 27-Aug.1, 2018, for the entire group.

## MAIN TRIP 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 55 percent or less.

## SPECIAL AGENCY QUALIFICATIONS

(1) Agencies with \$1.5 million or more in written premium with Motorists Insurance Group as of Dec. 31, 2017, will receive \$25,000 premium credit toward qualification of one agent and guest.

(2) Agencies with \$3 million written premium qualify one agent and guest with the following terms:

- Three-year loss ratio<sup>†</sup> must be 55 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 55 percent or less.

## PINNACLE CLUB QUALIFICATIONS

In addition to the main trip considerations, Pinnacle Club qualifiers will also receive a special experience.

## PINNACLE CLUB PROPERTY AND CASUALTY QUALIFICATIONS

- \$250,000 of P&C premium growth qualifies one agent and guest for the Pinnacle Club-level package.
- \$450,000 of P&C premium growth qualifies two agents and their guests for the Pinnacle Club-level package.
- Main trip loss ratios and exceptions apply.

## PINNACLE CLUB PROPERTY AND CASUALTY/LIFE QUALIFICATIONS

- \$36,000 of premium credit<sup>††</sup> and 36 life policies, plus \$120,000 of P&C premium growth qualifies one agent and guest for the Pinnacle Club-level package.
- Main trip loss ratio and exceptions apply.

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

## †AGENT QUALIFICATION NOTES

- A maximum of two 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 2015, 2016 and 2017.
- For agencies licensed during 2017, only agency principals or owners may qualify.
- The loss ratio requirement does not apply to agencies licensed during 2017. In its place, the agency must earn profit sharing in 2017 to be considered.
- The loss ratio considered for Wilson Mutual is after dividend paid.
- Broad Street Brokerage (BSB) production may count for up to one half of the Motorists Life premium credit and policy count criteria.
- For every \$2,000 in BSB premium credit, one policy will be credited to the policy count.
- 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, 2017.