

# **OFFICIAL PROGRAM RULES FOR AGENCIES IN DE, GA, IN, IA, MD, ME, MI, NE, NH, PA, SD, TN, VA AND WI**

**Program Dates: January 1, 2016 through January 31, 2017.**

Eligible Program Participants: Licensed agents domiciled in the states of DE, GA, IN, IA, MD, ME, MI, NE, NH, PA, SD, TN, VA AND WI. Agents must be licensed at the time the trip is awarded.

Program Progress Reports: Actively enrolled agencies will receive monthly Program Progress Reports. These reports will detail the program earnings-to-date, i.e., total Travel Points accumulated.

## **TRAVEL POINT SCHEDULE:**

Depending on state, business included in this incentive will be from the following companies:

- Atlantic States Insurance Company
- Donegal Mutual Insurance Company
- Le Mars Insurance Company
- Michigan Insurance Company
- Peninsula Indemnity Company
- Peninsula Insurance Company
- Sheboygan Falls Insurance Company
- Southern Insurance Company of Virginia

Per \$100 of New Business Premium:

### **15 Travel Points for each of the following:**

Dwelling Fire, Farmowners, Commercial Fire, Commercial Package, BOP, Inland Marine, Tradesman BOP, Commercial Auto, Private Passenger Auto tiers applicable to states where your agency is appointed, including Super-Preferred, Superior, Preferred, Merit, Deluxe, X-tra, Super X-tra, Supersaver, Homeowners tiers applicable to states where your agency is appointed, including Superior, Preferred, Merit, X-tra, Super X-tra, Supersaver, GPM-Garage

### **10 Travel Points for each of the following:**

General Liability, Umbrella, Crime, Burglary and Glass, Workers' Compensation Insurance, Private Passenger Auto tiers applicable to states where your agency is appointed, including Standard/Advantage, Advantage, Standard Homeowners tiers applicable to states where your agency is appointed, including Standard/Advantage, Advantage, Private Passenger Auto tiers of Non Standard/Mid Market

## Hawaii

### Premier

|           |  |
|-----------|--|
| Level     | <b>28,000 Travel Points = Trip for Two Persons at Premier Level</b>  |
| Level I   | <b>26,000 Travel Points = Trip for Two Persons FREE</b>              |
| Level II  | <b>25,000 Travel Points = One Person FREE; Second Person \$2,000</b> |
| Level III | <b>24,000 Travel Points = One Person FREE; Second Person \$2,500</b> |

### GENERAL PROGRAM RULES

- Preferred room views will be offered to agents with the highest point level.
- Agencies with two or more company codes for year-end performance bonuses will be combined and considered as single qualification.
- Policies transferred from one Donegal Insurance Group company to another will not be considered new business.
- Agents who do not make the scheduled trip will forfeit all rights. There will be no substitution in the form of cash or other awards.
- Any business not considered voluntary (i.e., assigned risk, insurance pools or other business) is excluded from eligibility.
- All awards are subject to federal, state and local tax regulations. Any liability for federal or other income tax imposed on any award will be the responsibility of the award winner and not the Donegal Insurance Group.
- The Donegal Insurance Group reserves the right to substitute a trip award of comparable value, due to social, political or logistical events that make it advisable.
- Each individual policy with premium up to \$99,999 is subject to a maximum award of **3,000** Travel Points.
- Each individual policy with premium of \$100,000 or more is subject to an award of **5,000** Travel Points.
- New policies will be credited for the initial premium or the annualized premium, whichever is greater.
- Policies written through the program dates and canceled prior to January 31, 2017, will be subtracted in their entirety.
- Endorsements effective after the policy inception date will not be credited or debited, unless they are of an unusual nature.
- All new business policies with an effective date from January 1, 2016 to and including January 31, 2017 are eligible. Any reissued policies replacing in whole or part a previously issued policy will not receive trip points.
- Premiums developed through audit will not be counted towards travel points.

- All qualifying agencies must be current in their accounts to the Donegal Insurance Group through the departure date of travel.
- No more than three (3) couples can qualify per agency. The agency must qualify for a full trip before qualifying at a buy-in level for a second trip. For three couples to qualify, the agency must qualify at level I for all (3) couples.
- No one under 18 years of age can be a participant in the program.
- Premiums generated by non-Donegal Insurance Group Agents for any association/franchise or special group program will not be counted as premium for the contest.
- Any requests for a single occupancy room may be subject to a surcharge.
- The Donegal Insurance Group reserves the right of all interpretation of all rules, regulations and unqualified questions which may arise.
- Premier Level Agent Couples will be granted the reward of a special day outing with Donegal Corporate Hosts.

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