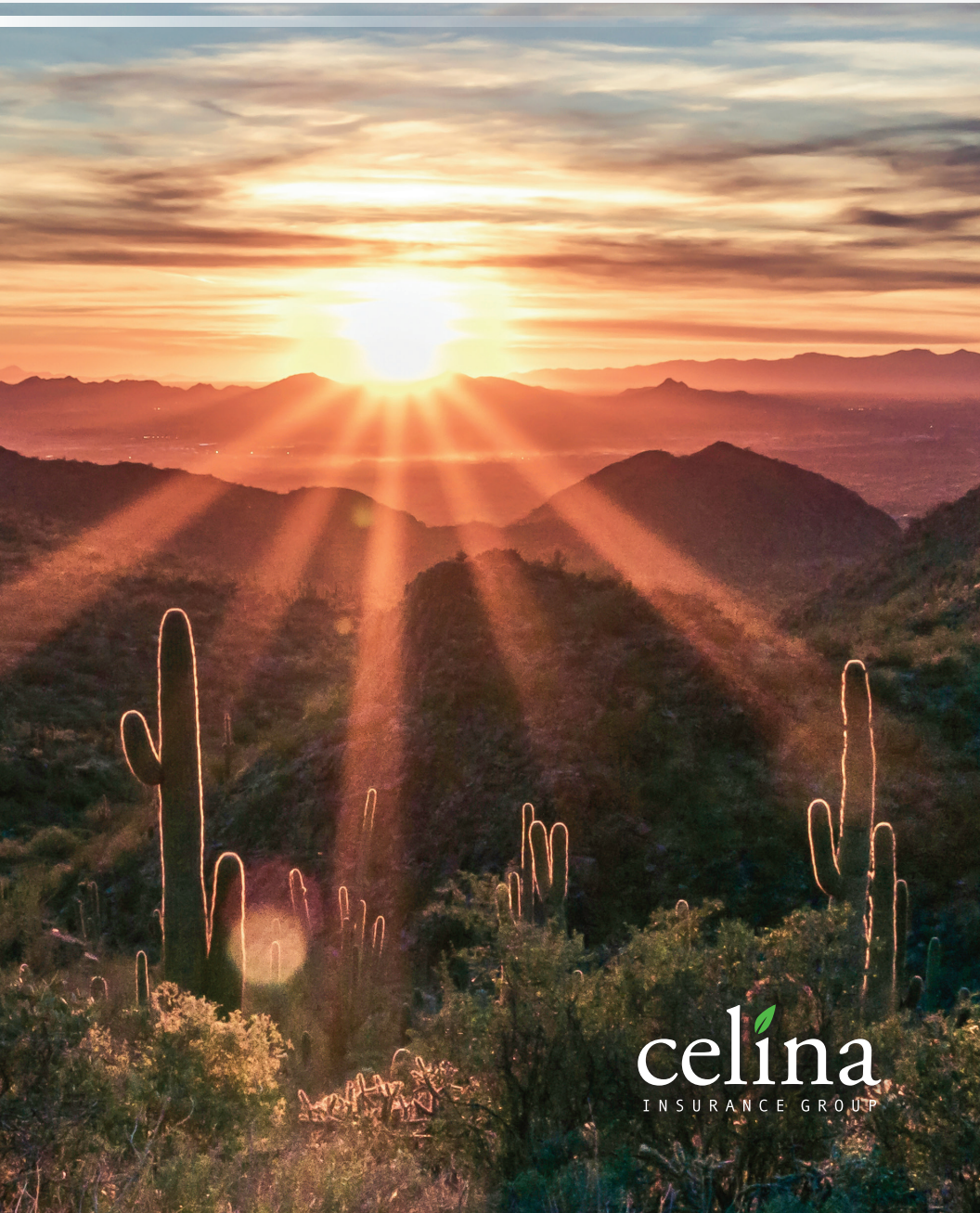


# 2022 Master Agency Program

*2023 Master Agency Trip Destination - Scottsdale, Arizona*

***May 14 – 18, 2023***



**celina**  
INSURANCE GROUP

# Taking Your Success to the Next Level

## Master Agency Program

At Celina Insurance Group, our goal is to build mutually rewarding relationships with our agency partners. Our Master Agency Program acknowledges agents who achieve consistent growth and profit.

## Master Agency Levels

The program has three levels, each with different criteria and benefits. Designated agencies will receive promotions beginning the first of each year, based on the previous year's results. For details, see the Master Agency Levels chart (last page).

## Agency of the Year

In conjunction with the Master Agency Program, we'll honor one agency as the Agency of the Year. The Company bases this designation on total year-end written premium, net growth, loss ratio and Celina's discretion.



**LEUGERS**  
Insurance Agency, Inc.

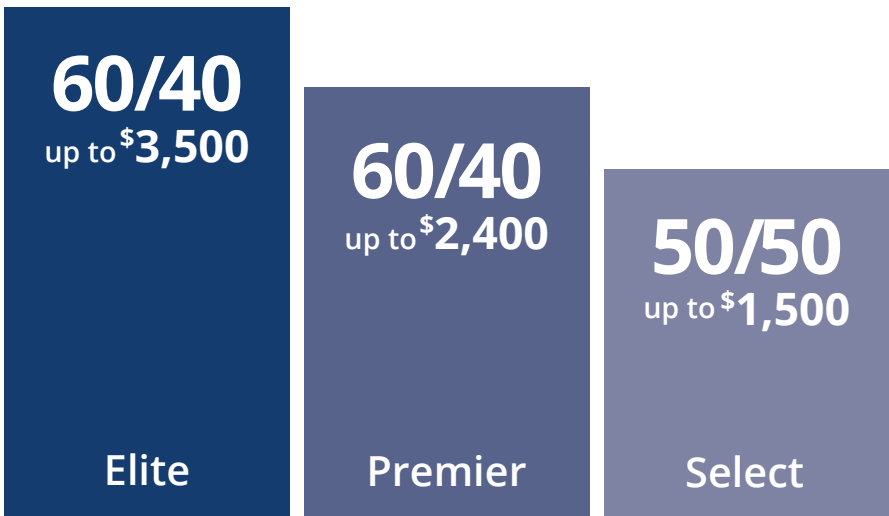
2022 Agency of the Year

## Benefits

### Master Agency Business Development Funds

Funds are available to help you add value and develop your business. Your Master Agency level will dictate the amount.

Our Marketing and Sales team will negotiate and approve the use of these funds.



## Recognition Event

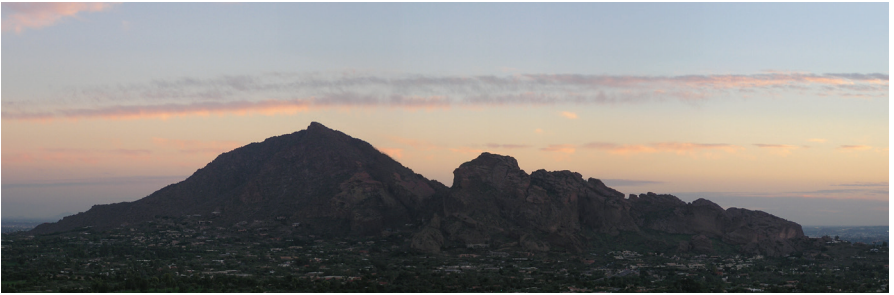
Celina will invite Master Agency principals to a special recognition event at a grand destination.

Past locations have included La Fonda on the Plaza in Santa Fe, NM; Mansion on Forsyth Park in Savannah, GA; St. Andrews By-The-Sea in New Brunswick, Canada, The Broadmoor in Colorado Springs, CO, LaPlaya Beach & Golf Resort in Naples, FL and Edgewood Tahoe Resort, Tahoe, NV.

## 2023 MASTER AGENCY TRIP

Sanctuary Camelback Mountain | Scottsdale, Arizona

***May 14 – 18, 2023***





## Additional Profit Sharing



As a Celina Master Agency, you will receive increased profit-share dollars based on your Master Agency level and loss ratio.\*

\*This benefit is not awarded to any Master Agency designations granted on an exception basis.

## Commercial and Farm Lines Pricing Authority

With Pricing Authority, a Master Agent can apply credits or debits to new business accounts when quoting — no need to contact your underwriter for approval. This makes it easier to finalize the price while the client is still present.

### Commercial

Authority percentage is determined by the maximum allowed by the state and is programmed in the system.

### Farm

Your Farm Pricing Authority will increase from 15% to 25%.

## Priority Processing

Your agency will receive priority processing on accounts submitted at the end of the year — helping you move production into the current year numbers.

### Personal Lines

Celina's goal is to process each policy by the next business day, including year-end processing.

## Year-End Priority Processing for Commercial & Farm Lines

The Company will work to book any account received at least three business days before year-end.

## Personal Lines Underwriting Flexibility

When making judgment calls on your book of business, we recognize the outstanding efforts that made you a Master Agency. Celina's underwriters will exercise more flexibility on underwriting guidelines, but this does not apply to filed underwriting rules or the application of any loss surcharges. The underwriter will still have final underwriting judgment.

## Master Agency Recognition Banner

We will provide a complimentary, customized banner.

**Premier & Elite** ..... Banners for up to three office locations  
**Select** ..... Banner for one office location



## Press Release

Celina will write a press release that highlights your achievement. We will distribute the press release to your local media outlets.

## Plaque

## Claims Draft Authority up to \$5,000

# 2022 Master Agency Levels

January 1, 2022 - December 31, 2022



## Program Rewards

- ✔ Invitation to recognition event
- ✔ Commercial and Farm Lines Pricing Authority
- ✔ Personal Lines priority processing
- ✔ Claims draft authority up to \$5,000
- ✔ Plaque
- ✔ Press release

*All decisions regarding eligibility, qualifications and benefits are at the sole discretion of the Company. Business written in all Celina Insurance Group companies in a calendar year ending December 31 qualifies. There is no stop loss provision contained in the Master Agency Program.*

## Elite

### Qualifications

- ✔ \$2 million in written premium
- ✔ Three-year loss ratio below 54%
- ✔ Positive premium growth  
(previous year policy count at least 95%)

### Exclusive Rewards

- ✔ **12%** profit sharing
- ✔ Business development funds at  
**60/40 up to \$3,500**
- ✔ Recognition banner, up to **three locations**

## Premier

### Qualifications

- ✔ \$1 million in written premium
- ✔ Three-year loss ratio below 54%
- ✔ Positive premium growth  
(previous year policy count at least 95%)

### Exclusive Rewards

- ✔ **10%** profit sharing
- ✔ Business development funds at  
**60/40 up to \$2,400**
- ✔ Recognition banner, up to **three locations**

## Select

### Qualifications

- ✔ \$500,000 in written premium
- ✔ Three-year loss ratio below 54%
- ✔ Positive premium growth  
(previous year policy count at least 95%)

### Exclusive Rewards

- ✔ **8%** profit sharing
- ✔ Business development funds at  
**50/50 up to \$1,500**
- ✔ Recognition banner for **one location**



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The Celina Mutual Insurance Company | The National Mutual Insurance Company  
Miami Mutual Insurance Company | West Virginia Farmers Mutual Insurance Association