



2025 MASTER AGENCY PROGRAM

2026 Master Agency Trip Destination • The Breakers, Palm Beach, Florida

celina
INSURANCE GROUP

Take your success to the next level!

At Celina Insurance Group, we believe in rewarding hard work and success. Our Master Agency Program acknowledges agents who achieve consistent growth and profit.

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 in this booklet.



2025 Agency of the Year

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.



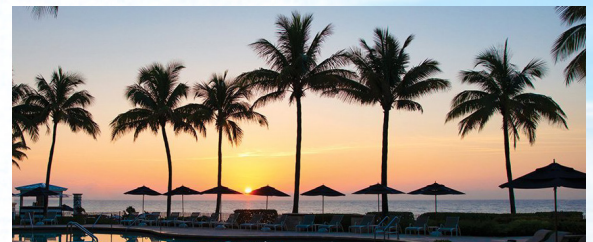
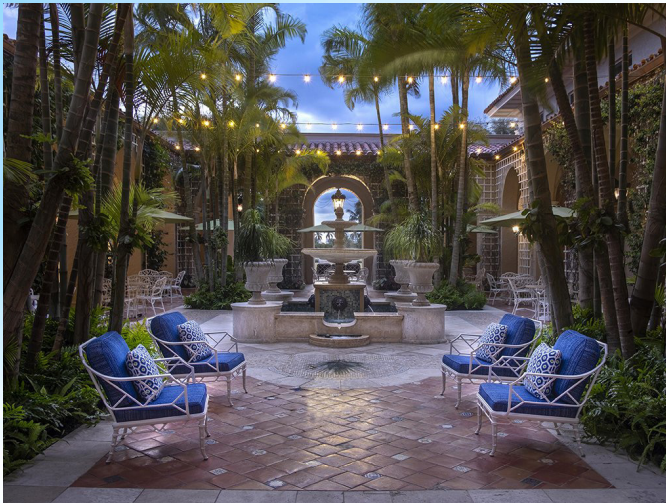


2026 Master Agency Recognition Event

The Breakers, Palm Beach, Florida

May 31 - June 4, 2026

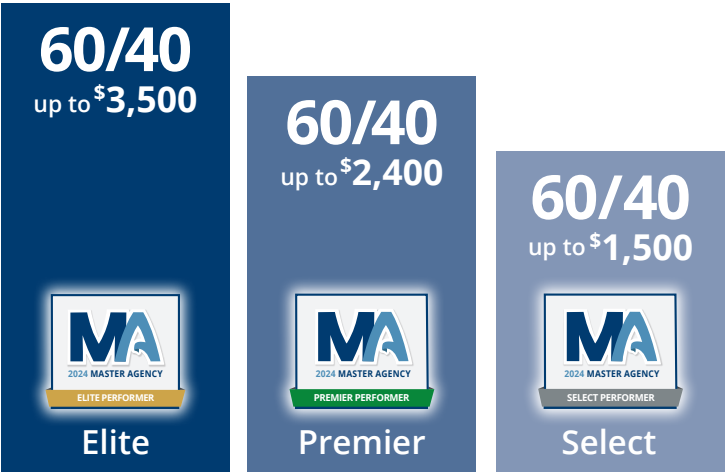
Celina will invite Master Agency principals to a special recognition event at a grand destination.



Benefits

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.



Master Agency Recognition Banner



We will provide a complimentary, customized banner for your agency.

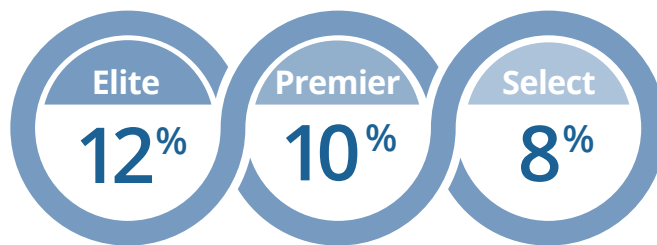
Premier and Elite.....Banners for up to three office locations
Select.....Banner for one office location

Plaque

Your marketing representative will present you with a special plaque to recognize your status.

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.*

Press Release

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

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.



Commercial Lines and Farm Year-End Priority Processing

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

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 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.

2025 Master Agency Levels January 1, 2025 - December 31, 2025

Rewards for All Levels

- ✔ Invitation to recognition event
- ✔ Plaque
- ✔ Personal Lines priority processing
- ✔ Press release



Qualifications

- ✔ \$2.5 million in written premium
- ✔ Three-year loss ratio 54% or below
- ✔ Direct written premium growth:
IN, OH, TN, WV.....\$75,000
KY.....\$50,000

Exclusive Rewards

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



Qualifications

- ✔ \$1.5 million in written premium
- ✔ Three-year loss ratio 54% or below
- ✔ Direct written premium growth:
IN, OH, TN, WV.....\$75,000
KY.....\$50,000

Exclusive Rewards

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



Qualifications

- ✔ Written premium:
IN, OH, TN.....\$1,000,000
WV.....\$750,000
KY.....\$500,000
- ✔ Three-year loss ratio 54% or below
- ✔ Direct written premium growth:
IN, OH, TN, WV.....\$75,000
KY.....\$50,000

Exclusive Rewards

- ✔ **8%** profit sharing
- ✔ Business development funds at **60/40 up to \$1,500**
- ✔ Recognition banner for **one location**

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.

Questions?

Contact Director of Marketing and Sales Steve Entenmann or your Marketing Representative to learn more about the Master Agency program today!



Steve Entenmann

Director of Marketing and Sales

419-586-8218

steve.entenmann@celinainsurance.com



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