

# 2024 Master Agency Program

*2025 Master Agency Trip Destination - San Diego*

**May 11-15, 2025**



A large, white, oval-shaped sign is mounted on two white, fluted columns. The sign features the text "HOTEL DEL CORONADO" in a large, elegant, red script font, with "Est. 1888" in a smaller, red, serif font below it. The background of the sign is plain white. The sign is set in a landscaped area with green bushes and a paved path. In the background, the Hotel del Coronado building is visible, featuring a prominent red-tiled tower with a white cupola. A fountain with multiple jets of water is also visible in the background.

HOTEL  
DEL  
CORONADO  
Est. 1888



The logo for celina INSURANCE GROUP. The word "celina" is written in a lowercase, white, serif font with a small green leaf icon above the letter "i". Below "celina" is the text "INSURANCE GROUP" in a smaller, uppercase, white, sans-serif font. The logo is positioned in the bottom right corner of the image, overlaid on a background of green bushes.

celina  
INSURANCE GROUP

# Taking 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.

## 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.



Insurance & Investments

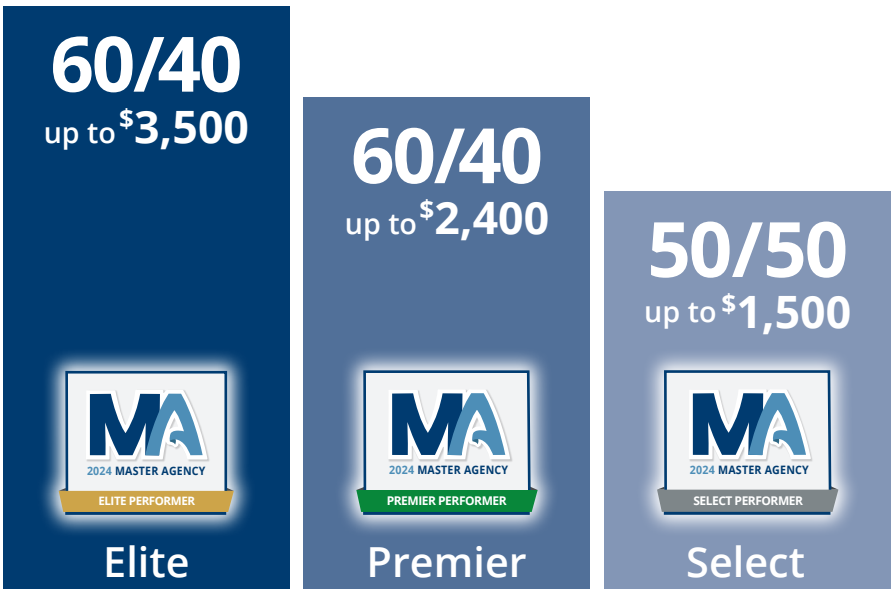
2024 Agency of the Year

## 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 include:

- ✔ Algonquin Resort in St. Andrews, New Brunswick, Canada
- ✔ The Broadmoor in Colorado Springs, Colorado
- ✔ LaPlaya Beach & Golf Resort in Naples, Florida
- ✔ Edgewood Tahoe Resort at Lake Tahoe in Stateline, Nevada
- ✔ Sanctuary Camelback Mountain in Scottsdale, Arizona
- ✔ Chatham Bars Inn in Cape Cod, Massachusetts

## 2025 MASTER AGENCY TRIP

Hotel del Coronado | San Diego, California

May 11–15, 2025



## 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 Lines and Farm 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. Pricing Authority on new business is assigned by the company for each product center.

## 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 Lines and Farm

The Company 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.

## Master Agency Recognition Banner

We will provide a complimentary, customized banner.

**Premier and 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**

# 2024 Master Agency Levels

January 1, 2024 - December 31, 2024

## Program Rewards

- ✔ Invitation to recognition event
- ✔ Commercial Lines and Farm 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

- ✔ \$2.5 million in written premium
- ✔ Three-year loss ratio 54% or below
- ✔ Positive premium growth

### Exclusive Rewards

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

## Premier

### Qualifications

- ✔ \$1.5 million in written premium
- ✔ Three-year loss ratio below 54% or below
- ✔ Positive premium growth

### Exclusive Rewards

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

## Select

### Qualifications - Path A

- ✔ \$750,000 in written premium
- ✔ Three-year loss ratio 54% or below
- ✔ \$75,000 or more in direct written premium growth

### Qualifications - Path B

- ✔ Less than \$750,000 written premium year-end 2023
- ✔ At least \$600,000 written premium year-end 2024
- ✔ Three-year loss ratio 57% or below
- ✔ Written premium growth of \$150,000

### Exclusive Rewards (*applies to all Select agencies*)

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



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

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