



Italy

CAMPAIGN PERIOD SEPTEMBER 1, 2021 – NOVEMBER 30, 2022



Bahamas

Qualifying

We're glad you're interested in our Incentive Travel program! Here's some information to get you started toward qualifying for these amazing trips:

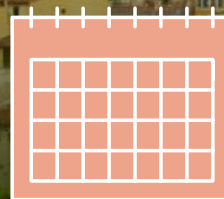
- Have a minimum \$50,000 increase in written premium volume with Atlantic Casualty (*compared to previous campaign period*) to qualify to travel for each couple.
- Increases in your property and casualty (P & C) premium volume with Atlantic Casualty during the campaign period will count toward lowering your buy-in cost to travel.
- All Atlantic Casualty lines of business count toward your P & C premium volume, with the exception of North Carolina Reinsurance Facility business.
- Every \$5,000 of premium increase above the minimum \$50,000 qualifying requirement your agency has during the campaign reduces the cost of your trip by \$200.
- Buy-ins are for a qualified traveler and spouse/guest. See the charts in this guide for buy-in levels. Your agency will receive monthly reports to track your progress.
- Find everything you need at aotrips.com. Log in using your agency code.

Experience the world *with us!*



Travel Dates

Italy: July 2023
Bahamas: April 2023



Campaign Period

September 1, 2021 –
November 30, 2022



Campaign Rules

Rule 1 – Campaign Period

Qualification Period – September 1, 2021-November 30, 2022.

Rule 2 – Minimum Qualifications

For each couple or single attendee, a minimum of \$50,000 increase in written premium compared to the previous campaign period will be required. The increase will include all premium on in-force policies as of November 30, 2022.

Rule 3 – Eligible Lines of Business

All eligible P & C premium growth will go toward reducing the buy-in cost to travel. All lines of business, including Auto-Owners Specialty Insurance Company, are eligible except: Atlantic Casualty North Carolina Reinsurance Facility Business.

A change in structure of an agency does not necessarily result in a premium increase/decrease. When such a change takes place, adjustments will be made to achieve equity for all parties.

Rule 4 – Credit for Property and Casualty Policies

Any one policy will be capped at +/- \$20,000. Audits will be capped at +/- \$5,000.

Rule 5 – Policies Must be in Force for Credit

Policies must be effective by November 30, 2022, and received by Atlantic Casualty by January 15, 2023. Policies for which campaign credit was given, that are not in force on January 15, 2023, will be deducted.

Rule 6 – Persons Eligible for Travel

Persons eligible for travel: licensed agent and spouse/guest, key agency employee and spouse/guest. Children and grandchildren of agency employees are welcome on family-designated Bahamas trips. A key agency employee must be a full-time employee of the agency to qualify. A full-time employee must be currently employed for a minimum period of six months prior to travel time. Agency and all travelers must be active and in good standing with the company at the time of the trip. Any agency whose monthly account is not in satisfactory condition at travel time will be disqualified.

Rule 7 – No Substitute Arrangements

No substitute arrangements nor cash payments can be made in lieu of the accommodations furnished to you by the company. Auto-Owners pays travelers' airfare, accommodations, certain meals (*shown in final itinerary*), tips and service charges for all group activities, plus expenses for all events listed in the final itinerary furnished by the company. All other expenses, such as beverages, extras ordered at table, in-room mini bars, laundry, telephone calls or items of a personal nature, must be paid by the individual incurring such charges.

Rule 8 – General Intent

The rules and conditions set forth in this brochure convey the company's general intent. Should any circumstances arise bringing about inequities for travelers and/or the company, the company reserves the right to modify rules for any individual or for the traveling group. Should unsettled international conditions or other factors indicate that modification or termination appear advisable, the company reserves the right, but will substitute other destinations or arrangements of equal value. The company reserves the right to modify the rules in order to maintain regulatory compliance.



The Colosseum – Rome

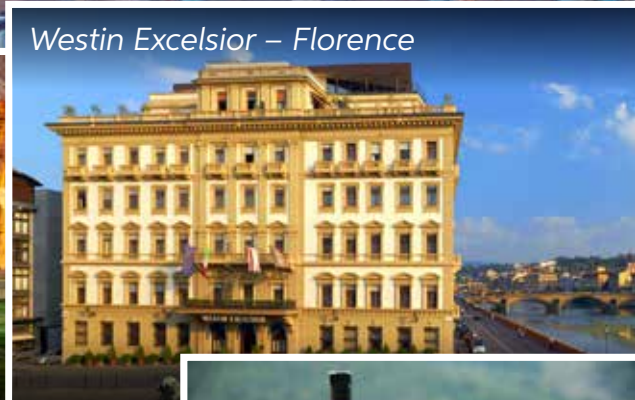


Rome Cavalieri

Il Duomo – Florence



Westin Excelsior – Florence



We're excited to share some of the highlights of your dream vacation to Italy! You'll indulge in the rich culture, history, and iconic art and architecture in Rome and Florence. Authentic Italian cuisine offers an abundance of locally sourced fresh ingredients that, when paired with the perfect glass of Italian wine, will ignite your palate.

You will begin your Italian adventure in Rome with a four-night stay at the Rome Cavalieri, A Waldorf Astoria Hotel. Situated on one of the Seven Hills of Rome, the Rome Cavalieri offers a commanding view of the Eternal City. The Rome Cavalieri will exceed your expectations time and again with Michelin-star dining, one of the world's most prestigious art collections, a luxury Spa, and 15 acres of private park.

As the longtime center of the powerful Roman Empire, you'll find nearly 3,000 years of architecture, history and culture throughout the city. You will see the Roman Colosseum, used for gladiator fights and hunting simulations involving ferocious and exotic animals. Within walking distance, you can explore the Roman Forum, which was the center of day-to-day life in Rome, often hosting triumphal processions and elections. And, don't miss the Pantheon and the Spanish Steps during your Roman adventure.

Our journey will also take you north to Florence, capital of Italy's Tuscany region. You will spend four nights at The Westin Excelsior, an iconic luxury experience on the banks of the Arno River. Located in the heart of Florentine culture, The Westin Excelsior is the perfect location to experience the vibrancy and life of this charming city by immersing yourself into the local

culture. Florence is a city that expresses itself through its architecture, landscape views, and sheer artistic essence that permeates throughout the city's streets. Taking a stroll through Florence's piazzas you will find an abundance of markets, outdoor cafés and shops, which is the perfect way to soak in the city.

Florence is a treasure-trove of artistic and architectural gems, home to the masterpieces of the defining artists of the Renaissance. The statue of David by Michelangelo and "Annunciation" by Da Vinci are two of the most famous pieces of Renaissance art that record the vibrant history of the era. Santa Maria del Fiore, or as the locals know it, the Duomo, is the prominent landmark of the Florentine skyline. Florentines share an enormous pride in their culinary tradition of quality produce locally-sourced, seasonally and sustainably. The city, surrounded by vineyard rich hills, is one of the most famous and prestigious wine regions in the world, and is a gourmet paradise where eating and drinking exceedingly well is mandatory. Rich in culture, backdropped by history and anchored by family, faith and food, the Florentine lifestyle is la dolce vita or "the sweet life."

We look forward to taking you on your Italian adventure in the summer of 2023!



Vineyard – Florence



Start planning your escape to the warm and sunny paradise of Nassau, Bahamas. With a tropical marine climate, the Bahamas enjoys seasonably warm and pleasant weather year-round, making this the perfect spring break destination for you and your family.

You will spend four nights in deluxe ocean-view rooms at the new Margaritaville Beach Resort Nassau with views of lapping sapphire waves, palm trees and white-sand beaches. The resort, which just opened this year, offers spectacular food, amazing activities and frozen beverages, all with a laid-back, tropical vibe.

You and your family don't need to leave the resort to experience a relaxed island vacation. Splash around the lazy river or test your balance on the FlowRider at the Fins Up Water Park, work your way up the climbing wall, or explore the high-tech entertainment complex, which includes virtual-reality sports, karaoke, bowling and billiards. Afterwards, rejuvenate at the St. Somewhere Spa, where you'll enjoy a tranquil, tropical setting inspired by the sun, sand and sea. Younger guests will have fun hanging out at the Parakeets Kids Club with pool and beach games, arts and crafts, and other activities.

The variety of island-inspired eateries and bars offer something for all ages. JWB Prime Steak and Seafood, named after the one and only Jimmy Buffett, elevates traditional surf and turf. At Joe Merchant's Bakery you can enjoy your favorite beverage and the savory smell

of freshly baked pastries while soaking in ocean views from their indoor or outdoor seating areas. Enjoy a relaxing meal with your family at the Vacation Café with chef-inspired selections.

Grab your daily Starbucks fix at The Pointe Market, a general store and gourmet market offering a curated selection of wine, local and international beers, cheese, dips and much more. While lounging by the pool, indulge in a signature burger while sipping a frozen cocktail at Feeding Frenzy. Or choose a lighter option such as fresh salad or fish tacos.

You won't find a better spot to relax and enjoy the best life has to offer.

The Changes in Latitude Lobby Bar is the perfect place to dive into the island state of mind, with handcrafted cocktails to keep you cool in the hot sun. Just steps from the sun-splashed Junkanoo Beach and on the poolside deck, soak up the breezy Bahamian vibe and an ice-cold refreshment at the 12 Volt Bar. Sit back, relax and experience

breathtaking, panoramic views of Nassau Harbour from the one-of-a-kind rooftop venue, Graycliff Sky Lounge.

After a day of fun in the sun, kids will enjoy an ice cream cone or sundae made with Ben & Jerry's ice cream at Milk + Cream. This ice cream parlor also serves up bubble tea lattes and fruit teas with flavors like lavender, mango, strawberry and pineapple, finished with add-ons like tapioca pearls.

You won't find a better spot to relax and enjoy the best life has to offer. So kick back, relax, and get into the Margaritaville state of mind.



Italy Buy-In Chart

Increase in Property/ Casualty Premium	Buy-In	Increase in Property/ Casualty Premium	Buy-In
\$370,000	FREE	\$200,000	\$6,800
\$360,000	\$400	\$190,000	\$7,200
\$350,000	\$800	\$180,000	\$7,600
\$340,000	\$1,200	\$170,000	\$7,000
\$330,000	\$1,600	\$160,000	\$8,400
\$320,000	\$2,000	\$150,000	\$8,800
\$310,000	\$2,400	\$140,000	\$9,200
\$300,000	\$2,800	\$130,000	\$9,600
\$290,000	\$3,200	\$120,000	\$10,000
\$280,000	\$3,600	\$110,000	\$10,400
\$270,000	\$4,000	\$100,000	\$10,800
\$260,000	\$4,400	\$90,000	\$11,200
\$250,000	\$4,800	\$80,000	\$11,600
\$240,000	\$5,200	\$70,000	\$12,000
\$230,000	\$5,600	\$60,000	\$12,400
\$220,000	\$6,000	\$50,000	\$12,800
\$210,000	\$6,400		

start earning
the trip of a
lifetime

Bahamas Buy-In Chart

Increase in Property/ Casualty Premium	Buy-In	Increase in Property/ Casualty Premium	Buy-In
\$205,000	FREE	\$120,000	\$3,400
\$200,000	\$200	\$110,000	\$3,800
\$190,000	\$600	\$100,000	\$4,200
\$180,000	\$1,000	\$90,000	\$4,600
\$170,000	\$1,400	\$80,000	\$5,000
\$160,000	\$1,800	\$70,000	\$5,400
\$150,000	\$2,200	\$60,000	\$5,800
\$140,000	\$2,600	\$55,000	\$6,000
\$130,000	\$3,000	\$50,000	\$6,200

1

SET GOALS

After reviewing the buy-in charts, set your goals high to qualify multiple couples for more than one trip.

2

REGISTER

Registration is now open!

3

WATCH THE VIDEO

To learn even more about these exciting destinations, visit aotrips.com!

Questions?



Contact your
ACIC
Representative



Email
incentive.travel@aoins.com



Incentive Travel
Website
aotrips.com



Phone
800.346.0346
ext. 51793, 58708 or 50387

FAQs

When will I know the travel dates?

We are pleased to offer our travelers several options of group travel dates for each destination. These travel dates will be communicated at a later date.

Can children or grandchildren be included in the trip?

Children and grandchildren of qualified travelers are welcome on family-designated Bahamas trips. The children/grandchildren buy-ins and other arrangements will be communicated at a later date.

If I don't have a passport, can I select my travel dates for Italy or the Bahamas while I'm waiting to receive my passport?

No, the Italy and Bahamas trips both require a valid passport. For both trips, passports must be valid for a minimum of 6 months past travel dates. Copies of valid passports for all travelers must be submitted with your signed hold harmless agreement before trip dates can be confirmed.

Can my married daughter and her husband (*who are not affiliated with the agency*) qualify or "buy-in" for the trip?

Please refer to Rule 6.

My child is in college but works in the agency during the summer months. Do they qualify for the trip?

Yes and no. They are welcome to travel with a key agency employee as a guest. They would not qualify as a full-time agency employee – one who is currently employed, and for a minimum period of six months prior to travel time.

I wish to travel on both trips. Do I need to obtain the minimum base production requirement for each trip?

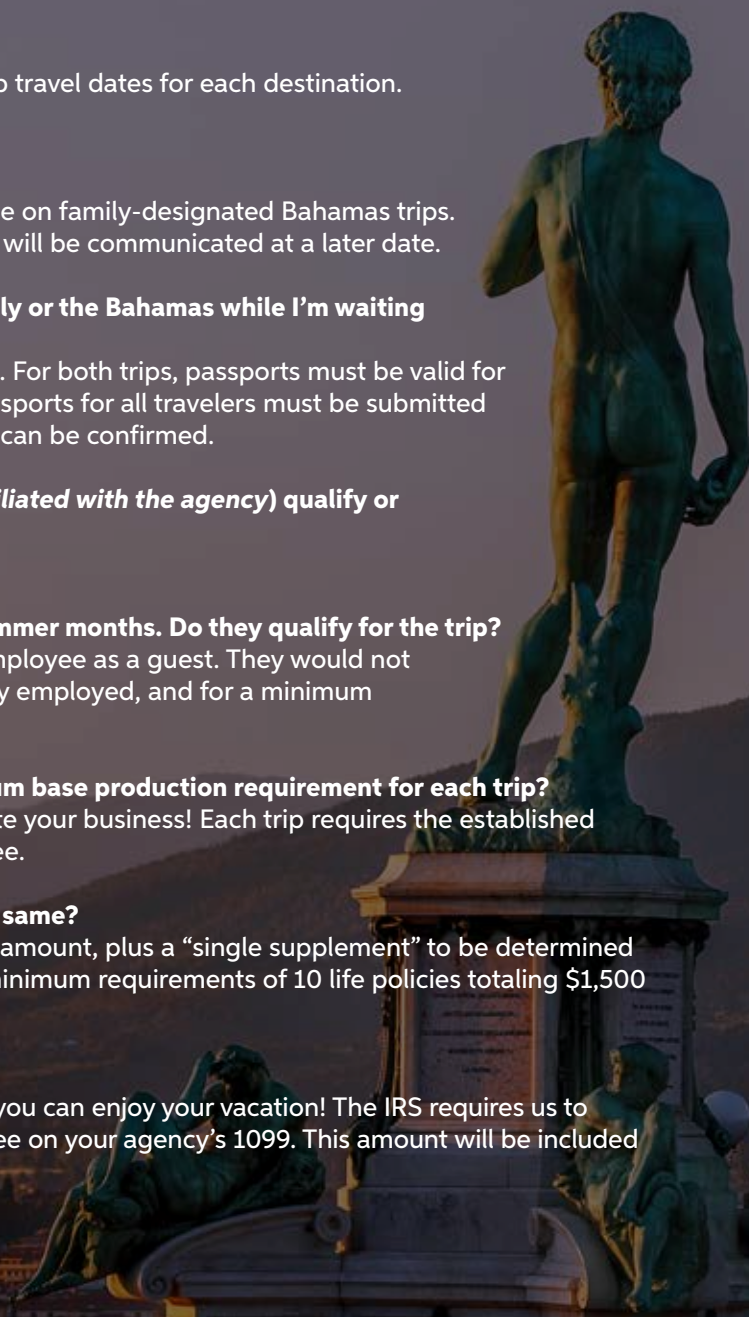
We would love if you traveled on both trips and we appreciate your business! Each trip requires the established minimum production requirement for each couple or attendee.

I am a single person traveling by myself. Are my buy-ins the same?

No. Single person buy-ins will be one-half per couple buy-in amount, plus a "single supplement" to be determined at a later date before travel. It is still necessary to meet the minimum requirements of 10 life policies totaling \$1,500 first-year commission credit.

Will I have to pay taxes on my trip?

We do not schedule any business meetings on these trips so you can enjoy your vacation! The IRS requires us to report any portion of the value of the trip that is earned for free on your agency's 1099. This amount will be included in the 1099 that the agency receives from ACIC in early 2024.



Italy & Bahamas

Experience the World With Us

Campaign Period: September 1, 2021 – November 30, 2022

For more information, visit aotrips.com



Atlantic Casualty
INSURANCE COMPANY