



CARIBBEAN  
CRUISE



*Costa  
Rica*





# Experience the World WITH US

We're excited to announce our new Incentive Travel program! In this travel guide you will find information highlighting these exciting destinations. Review the rules and buy-in charts for both qualification methods to help set production goals and qualify for a well-deserved vacation in 2027.

Costa Rica



Windstar Pride



## Qualifying

There are two qualification options:

### Life/P&C Qualification

Issue a minimum of 12 qualifying Life Company policies totaling \$2,000 of first-year commission credit and a minimum of \$50,000 p&c growth.

- You may further reduce your buy-in through this qualification method with additional production. Every \$2,000 of Life Company commission credit reduces the buy-in by \$165, and every additional \$5,500 of p&c growth reduces the buy-in by \$225.

### P&C Only Qualification

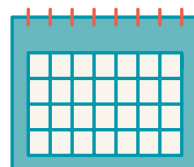
Produce a minimum of \$466,000 p&c growth for the Caribbean cruise or \$317,500 for Costa Rica.

- Additional increases to your p&c premium volume with Auto-Owners during the campaign period will lower your buy-in by \$175 for every additional \$5,500 of p&c growth.
- All Concord lines of business count toward your p&c premium volume (*including Atlantic Casualty and Auto-Owners Specialty Insurance Company business*), with the exception of flood insurance and residual market business.
- The buy-in charts in this guide are for a qualified traveler and spouse/guest. Your agency will receive monthly reports from Auto-Owners to track your progress.



## Travel Dates

Caribbean Cruise: February – March 2027  
Costa Rica: March – April 2027



## Campaign Period

June 1, 2025 – August 31, 2026





## CARIBBEAN CRUISE

**S**et sail on an unforgettable journey through the sparkling heart of the Caribbean aboard a private Windstar yacht, chartered exclusively for our travelers. This curated, nine-night winter escape in 2027 blends laid-back island charm with sophisticated indulgence, offering a chance to experience the Caribbean as few ever do – on your own luxurious path through paradise.

The itinerary was crafted exclusively for A-O Trips travelers, providing a once-in-a-lifetime experience that cannot be duplicated on any other cruise. Your cruise comes complete with a wide variety of included drinks and dining options, so you can indulge in everything from morning mimosas to sunset cocktails while savoring gourmet meals.

Your adventure begins in San Juan, Puerto Rico, a city that pulses with rhythm, color and colonial grandeur. Your first night will be spent in your roomy cabin aboard the Windstar Pride while docked in San Juan, enabling you to explore the city at your leisure. Stroll the cobblestone streets of Old San Juan, where Spanish forts overlook the sea and pastel-hued buildings house vibrant boutiques and hidden cafés. As the sun sets on the next day, you will set sail into the moonlit Caribbean.

The first port of call is the British Virgin Islands, where Virgin Gorda welcomes you with its iconic Baths – giant granite boulders forming natural sea pools that are perfect for a morning swim or a relaxing snorkel. From there, you will indulge in a day at sea, with a chance to unwind aboard the ship with spa treatments, island-inspired cuisine and endless ocean views.

Next, the lush volcanic island of St. Lucia awaits. Anchoring in Soufrière, you'll be dazzled by the twin Pitons rising dramatically from the sea. Opt for a scenic tour, venture through the rainforest or indulge in a tasting experience showcasing Creole flavors. As the sun sets, enjoy a magical sail past the Pitons – one of the most breathtaking vistas in the Caribbean.

In Antigua, you will dock in Falmouth, a haven of historic charm and yachting elegance. Browse artisan shops for handmade treasures or explore the island's 365 beaches. Then it's on to St. Kitts and Nevis, where the capital city of Basseterre offers a fusion of colonial architecture and vibrant markets. Take a heritage tour, ride ATVs through the countryside or discover panoramic views from a scenic railway.

**A highlight of the itinerary is cosmopolitan St. Barts, where chic boutiques, French cuisine, and powder-white beaches create a setting that's both glamorous and relaxed.**

A highlight of the itinerary is cosmopolitan St. Barts, where chic boutiques, French cuisine and powder-white beaches create a setting that's both glamorous and relaxed. Enjoy a leisurely day in Gustavia soaking in the island's unique blend of Caribbean beauty and European flair.

A final day at sea eases you into the conclusion of this luxurious voyage, giving you time to relax, connect and reflect as the ship makes its way back to San Juan. Whether you're savoring fine cuisine during a cooking demonstration, dancing to live music or indulging in a massage as the sun dips into the sea, every moment is designed for delight.

This exclusive Caribbean cruise is more than a winter escape – it's an immersive journey through vibrant cultures, natural wonders and sun-drenched elegance. Join us in 2027 for a travel experience that's as intimate as it is inspiring.



1 San Juan, Puerto Rico



2 Virgin Gorda



3 St. Lucia



4 Antigua

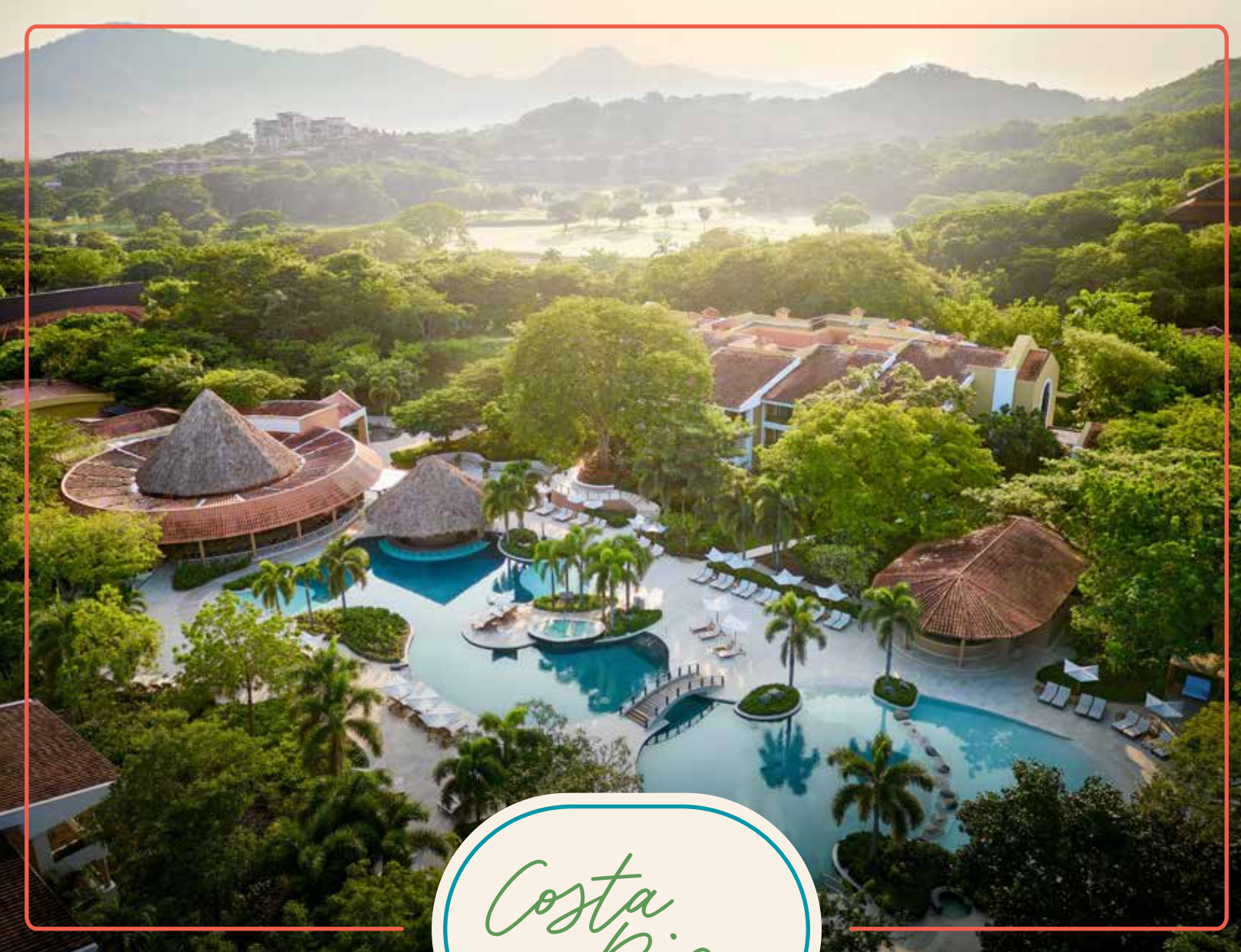


5 St. Kitts & Nevis



6 St. Barts





Costa Rica

Immerse yourself in the vibrant heart of Costa Rica with a five-night stay at The Westin Reserva Conchal, an All-Inclusive Golf Resort & Spa. Nestled between lush tropical forests and the pristine shores of Playa Conchal in Guanacaste Province, this eco-friendly retreat offers an unparalleled blend of relaxation, adventure and cultural immersion for families seeking both comfort and excitement.

Your journey begins with a convenient flight into Liberia Airport, followed by a scenic transfer to the resort. Upon arrival, you will be welcomed into spacious, modern suites designed with families in mind. These sophisticated accommodations provide ample room to ensure relaxation and comfort for both parents and children. Each suite features a private outdoor space, inviting you to unwind while soaking in the breathtaking views of the surrounding natural beauty.

The Westin Reserva Conchal provides plenty of activities designed to delight guests of all ages. Lounge by the expansive, lagoon-style pool or build sandcastles on the pristine Playa Conchal. The resort's beachfront location offers endless opportunities for swimming, snorkeling and water sports. Your children can partake in supervised activities that blend fun and learning at the Westin Family Kids Club, allowing them to explore Costa Rican culture and nature while you enjoy some well-deserved relaxation.

Tee off on the resort's championship 18-hole, par-71 golf course designed by Robert Trent Jones II, which offers a challenging experience amidst breathtaking tropical scenery. Travelers looking for a respite from active adventures can indulge in ultimate relaxation at the Heavenly Spa by Westin, where tranquil treatments and soothing therapies rejuvenate both body and mind.

Lounge by the expansive, lagoon-style pool or build sandcastles on the pristine Playa Conchal. The resort's beachfront location offers endless opportunities for swimming, snorkeling, and water sports.

Dining is an adventure in itself at the resort. You will be able to choose from a diverse array of restaurants catering to a variety of tastes. Savor refreshing seafood dishes, crisp salads and zesty salsas in a relaxed, beachside atmosphere at Manglar Seafood. Enjoy wood-fired pizzas and hearty pasta dishes at Spirula Trattoria near the sands of Conchal Beach, a perfect spot for a casual family lunch under the sun. At Mitra Market, experience international flavors with enticing à la carte and buffet options, including freshly grilled meats and themed nightly buffets in a casual, open-air setting. These are just a few of the available dining venues, each of which offers a unique ambiance and menu, ensuring that every meal is a delightful experience for the whole family.

Rich offerings of Guanacaste Province await beyond the grounds of the resort. Experience the thrill of ziplining through the dry tropical forest canopy, horseback riding along scenic trails or ATV excursions on rugged terrain at nearby adventure parks. Visit the nearby Marina Flamingo, a premier destination that is home to luxury yachts, waterfront dining, boutique shopping and vibrant community events. Explore charming nearby towns to immerse yourself in local culture, shop for artisanal crafts and savor authentic Costa Rican cuisine.

Throughout your stay in Costa Rica, you'll be enveloped in the warmth and hospitality that embody the country's "Pura Vida" philosophy. Whether you're seeking adventure, relaxation or quality family time, this luxurious retreat offers an all-encompassing experience that will leave you with cherished memories and a longing to return. We look forward to embarking on a Costa Rican adventure with you in the spring of 2027!





# General Rules

The General Rules apply to both the Life/p&c qualification method and p&c only qualification method. Specific rules for Life/p&c qualification and p&c only qualification are found after the General Rules.

## General Rule 1 – Campaign Period

June 1, 2025 through August 31, 2026

## General Rule 2 – Eligible Lines of Business

All eligible p&c premium growth, including Atlantic Casualty and Auto-Owners Specialty Insurance Company business, will go toward reducing the buy-in cost to travel.

Eligible lines for p&c include all lines of insurance except:

- Flood
- Residual market business
- Atlantic Casualty North Carolina Reinsurance Facility business

## General Rule 3 – Credit for Property and Casualty Policies

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

Audits will be capped at +/- \$5,000.

## General Rule 4 – Retention Ratio

Each month, your agency’s personal lines retention ratio will be compared to the state average personal lines retention ratio. If your ratio is higher than the state average, you will earn bonus premium to reduce your buy-in amount. In addition, your agency’s commercial retention ratio will be compared to the state average commercial retention ratio. If your ratio is higher than the state average, you will earn bonus premium similar to personal lines.

## General Rule 5 – Persons Eligible for Travel

A licensed agent and spouse/guest or a key agency employee and spouse/guest are eligible for travel. Children and grandchildren of agency employees are welcome only on the Costa Rica trips. A key agency employee must be a full-time employee of the agency for a minimum of six months prior to travel to qualify. The agency and all travelers must be active and in good standing with Auto-Owners at the time of the trip. Any agency whose monthly account is not in satisfactory condition at the time of travel will be disqualified.

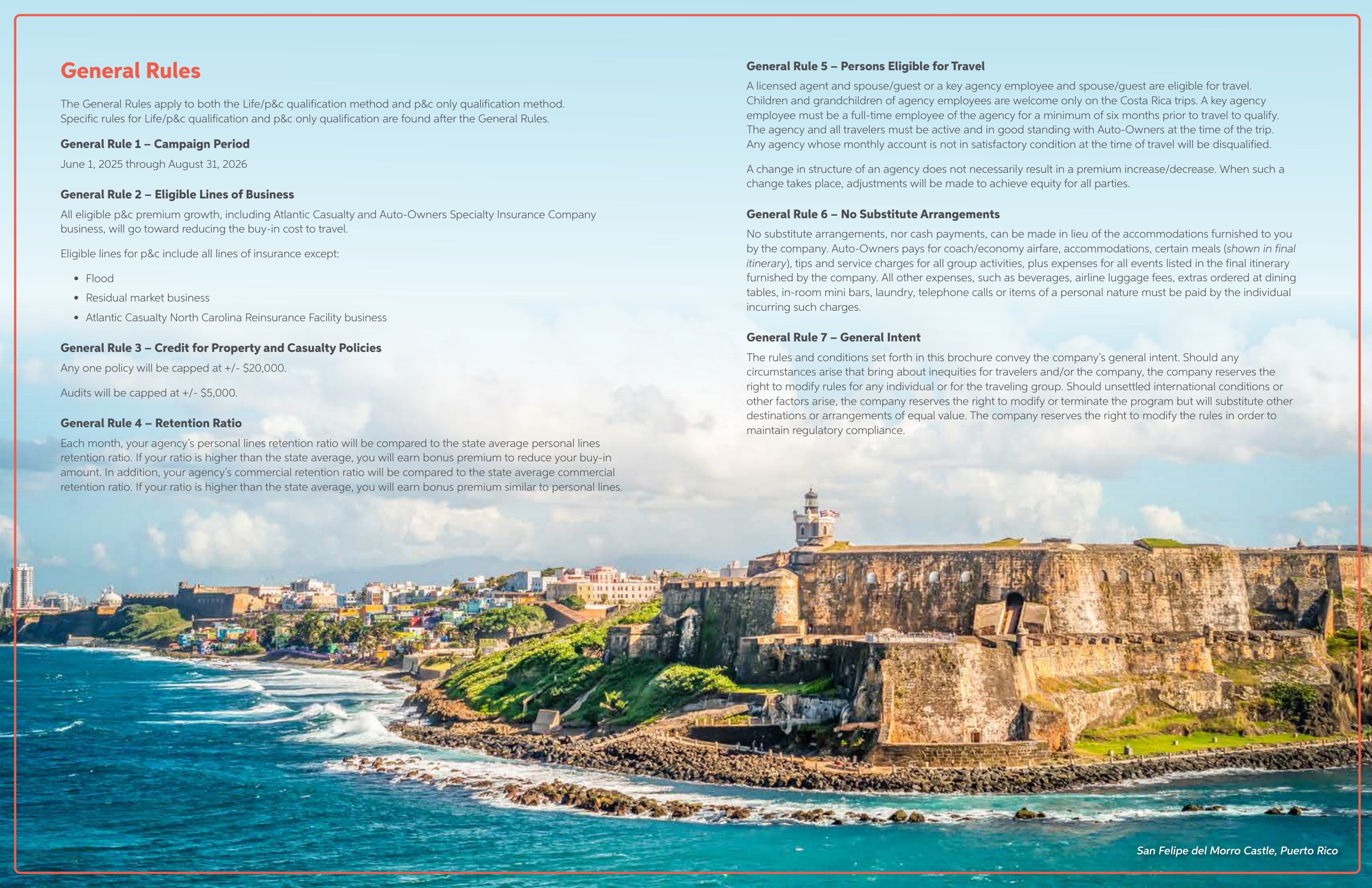
A change in structure of an agency does not necessarily result in a premium increase/decrease. When such a change takes place, adjustments will be made to achieve equity for all parties.

## General Rule 6 – 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 for coach/economy 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, airline luggage fees, extras ordered at dining tables, in-room mini bars, laundry, telephone calls or items of a personal nature must be paid by the individual incurring such charges.

## General Rule 7 – General Intent

The rules and conditions set forth in this brochure convey the company’s general intent. Should any circumstances arise that bring 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 arise, the company reserves the right to modify or terminate the program 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.



San Felipe del Morro Castle, Puerto Rico





There are two methods to qualify for an Incentive Travel trip: Life/p&c qualification method or p&c only qualification method. Each registration will qualify under the method that will be most advantageous to the agency.

### Life/P&C Qualification Rules:

#### Life/P&C Rule 1 – Life and P&C Requirement to Qualify

For each couple or single attendee, two qualifications must be met: a minimum of 12 Life Company policies that produce \$2,000 or more of first-year commission credit must be received in our home office on or before Aug. 31, 2026, and put in-force by Oct. 15, 2026, and a minimum of \$50,000 p&c growth. Every \$2,000 of Life Company commission credit reduces the buy-in by \$165. Every additional \$5,500 of p&c premium growth above the minimum required to qualify reduces the buy-in of your trip by \$225.

Although every effort is made to accommodate all qualifying travelers, a limited amount of space is available. In order to receive priority reservations, it is highly recommended to meet the minimum Life Company business requirements by March 31, 2026.

#### Life Rule 2 – Life New Business Rules

Campaign credit will be given for first-year commission credit on signed new business applications received in our home office between June 1, 2025, and Aug. 31, 2026, resulting in an issued, paid-for and in-force policy by Oct. 15, 2026.

In all cases, the maximum life commission credit that will be allowed on any one insured person is \$2,000 per line of business. A maximum of one policy count will be allowed for each individual for each line of business of Auto-Owners Life Company. Permanent life insurance (*universal life or whole life*) and term life insurance with a minimum death benefit of \$100,000 each shall be counted as two different lines of business and earn a policy count for each.

Example: If a term policy with a death benefit over \$100,000 and a whole life policy with a death benefit over \$100,000 were issued for the same individual, the campaign policy count credit would be two. If two term policies were issued for the same individual, the campaign policy count credit would be one.

A term policy issued during a previous campaign and converted to a permanent policy (*not including Simplified Issue products*) will receive policy count and campaign commission credit as described in Life Rule 3.

#### Life Rule 3 – Life Policy Count Credits

Universal Life Perma Term® 2 & 3 will earn policy count credit calculated at 150%.

Five Year Simplified Issue Term policies will earn policy count credit calculated at 50%.

All other policies will earn policy count at 100%.

#### Life Rule 4 – Policies Must Be in Force for Credit

Life policies that were given credit but are not in force on Oct. 15, 2026 will be deducted.

#### Life Rule 5 – Policies Owned by or on Agency Personnel

Life applications received after March 31, 2026, owned by or on the lives of agents and agency employees must have the first two years of premium paid at time of issue to receive campaign credit. For universal life, only one year of premium is required under this rule. This rule does not apply to Single Pay Whole Life or Ten Pay Whole Life.

### P&C Only Qualification Rules:

#### P&C Only Rule 1 – P&C Growth Requirement to Qualify

For each couple or single, a minimum of \$466,000 p&c growth for the Caribbean cruise or \$317,500 for Costa Rica is needed to qualify. Every additional \$5,500 of premium growth above the minimum required to qualify reduces the buy-in of your trip by \$175.

Although every effort is made to accommodate all qualifying travelers, a limited amount of space is available. To receive priority reservations, it is highly recommended that you qualify early in the campaign and use the remainder of the campaign to further reduce buy-in.

#### P&C Only Rule 2 – Policies Must be in Force for Credit

Your agency's p&c growth throughout the campaign will be displayed on the monthly Incentive Travel production reports. Final p&c growth will be displayed on the August 2026 Incentive Travel production report.





# START EARNING THE *trip of a lifetime*

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 will open on Sept. 2, 2025.  
Pay a reduced deposit until Dec. 31, 2025.

3

## Watch the Video

To learn even more about these exciting destinations, visit [aotrips.com](https://aotrips.com)!

P&C Only Qualification Buy-in Charts

CARIBBEAN CRUISE BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	900,500	FREE
	884,000	525
	862,000	1,225
	840,000	1,925
	818,000	2,625
	796,000	3,325
	774,000	4,025
	752,000	4,725
	730,000	5,425
	708,000	6,125
	686,000	6,825
	664,000	7,525
	642,000	8,225
	620,000	8,925
	598,000	9,625
	576,000	10,325
	554,000	11,025
	532,000	11,725
	510,000	12,425
	488,000	13,125
	466,000	13,825

COSTA RICA TRIP BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	565,000	FREE
	554,000	300
	532,000	1,000
	510,000	1,700
	493,500	2,225
	471,500	2,925
	449,500	3,625
	427,500	4,325
	405,500	5,025
	383,500	5,725
	361,500	6,425
	339,500	7,125
	317,500	7,825

Note: Every \$5,500 in p&c growth will reduce the buy-in by \$175. Full buy-in charts are available on [aotrips.com](https://aotrips.com).

Life Qualification Buy-in Charts

CARIBBEAN CRUISE BUY-IN	Increase in Property/ Casualty Premium	First-Year Life Company Policies and Commission Credit Per Couple									
		12 Policies \$20,000	12 Policies \$18,000	12 Policies \$16,000	12 Policies \$14,000	12 Policies \$12,000	12 Policies \$10,000	12 Policies \$8,000	12 Policies \$6,000	12 Policies \$4,000	12 Policies \$2,000
	391,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	380,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	110	275
	363,500	FREE	FREE	FREE	FREE	125	290	455	620	785	950
	347,000	140	305	470	635	800	965	1,130	1,295	1,460	1,625
	330,500	815	980	1,145	1,310	1,475	1,640	1,805	1,970	2,135	2,300
	314,000	1,490	1,655	1,820	1,985	2,150	2,315	2,480	2,645	2,810	2,975
	297,500	2,165	2,330	2,495	2,660	2,825	2,990	3,155	3,320	3,485	3,650
	281,000	2,840	3,005	3,170	3,335	3,500	3,665	3,830	3,995	4,160	4,325
	264,500	3,515	3,680	3,845	4,010	4,175	4,340	4,505	4,670	4,835	5,000
	248,000	4,190	4,355	4,520	4,685	4,850	5,015	5,180	5,345	5,510	5,675
	231,500	4,865	5,030	5,195	5,360	5,525	5,690	5,855	6,020	6,185	6,350
	215,000	5,540	5,705	5,870	6,035	6,200	6,365	6,530	6,695	6,860	7,025
	198,500	6,215	6,380	6,545	6,710	6,875	7,040	7,205	7,370	7,535	7,700
	182,000	6,890	7,055	7,220	7,385	7,550	7,715	7,880	8,045	8,210	8,375
	165,500	7,565	7,730	7,895	8,060	8,225	8,390	8,555	8,720	8,885	9,050
	149,000	8,240	8,405	8,570	8,735	8,900	9,065	9,230	9,395	9,560	9,725
	132,500	8,915	9,080	9,245	9,410	9,575	9,740	9,905	10,070	10,235	10,400
	116,000	9,590	9,755	9,920	10,085	10,250	10,415	10,580	10,745	10,910	11,075
	99,500	10,265	10,430	10,595	10,760	10,925	11,090	11,255	11,420	11,585	11,750
	83,000	10,940	11,105	11,270	11,435	11,600	11,765	11,930	12,095	12,260	12,425
	66,500	11,615	11,780	11,945	12,110	12,275	12,440	12,605	12,770	12,935	13,100
	50,000	12,290	12,455	12,620	12,785	12,950	13,115	13,280	13,445	13,610	13,775

COSTA RICA TRIP BUY-IN	Increase in Property/ Casualty Premium	First-Year Life Company Policies and Commission Credit Per Couple									
		12 Policies \$20,000	12 Policies \$18,000	12 Policies \$16,000	12 Policies \$14,000	12 Policies \$12,000	12 Policies \$10,000	12 Policies \$8,000	12 Policies \$6,000	12 Policies \$4,000	12 Policies \$2,000
	242,500	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	231,500	FREE	FREE	FREE	FREE	FREE	FREE	FREE	20	185	350
	215,000	FREE	FREE	FREE	35	200	365	530	695	860	1,025
	198,500	215	380	545	710	875	1,040	1,205	1,370	1,535	1,700
	182,000	890	1,055	1,220	1,385	1,550	1,715	1,880	2,045	2,210	2,375
	165,500	1,565	1,730	1,895	2,060	2,225	2,390	2,555	2,720	2,885	3,050
	149,000	2,240	2,405	2,570	2,735	2,900	3,065	3,230	3,395	3,560	3,725
	132,500	2,915	3,080	3,245	3,410	3,575	3,740	3,905	4,070	4,235	4,400
	116,000	3,590	3,755	3,920	4,085	4,250	4,415	4,580	4,745	4,910	5,075
	99,500	4,265	4,430	4,595	4,760	4,925	5,090	5,255	5,420	5,585	5,750
	83,000	4,940	5,105	5,270	5,435	5,600	5,765	5,930	6,095	6,260	6,425
	66,500	5,615	5,780	5,945	6,110	6,275	6,440	6,605	6,770	6,935	7,100
	50,000	6,290	6,455	6,620	6,785	6,950	7,115	7,280	7,445	7,610	7,775

Note: Every \$5,500 in p&c growth will reduce the buy-in by \$225. Every \$2,000 in first-year Life Commission Credit will reduce the buy-in by \$165. Full buy-in charts are available on [aotrips.com](https://aotrips.com).



# 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 and added to aotrips.com.

**Can children or grandchildren be included in the trip?**

Children and grandchildren of qualified travelers are welcome on the Costa Rica trips but not on the Caribbean cruise. The children/grandchildren buy-ins and other arrangements will be communicated at a later date and added to aotrips.com.

**If I don’t have a passport, can I select my travel dates for the Caribbean cruise or Costa Rica trip while I’m waiting to receive my passport?**

No, both trips require a valid passport book. Passports must be valid for a minimum of six months past your travel dates for the Caribbean cruise and for the duration of your trip to Costa Rica. Copies of valid passports for all travelers must be submitted with your signed hold harmless agreement before trip dates can be confirmed.

**My child is in college but works in the agency during the summer. 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 as they would not have worked for a minimum of six months prior to travel time.

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

We would love to have you travel on both trips and we appreciate your business! Each trip requires the established minimum qualification requirement for each couple or attendee.

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

Your daughter can travel as a child on the family trip to Costa Rica. The only way your daughter’s husband can travel is as your companion/guest. He cannot travel as a child/grandchild on a family trip or buy-in. Please see General Rule 5.

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

No. Single person buy-ins will be half of the 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 qualification requirement.

**If I have multiple registrations, can I choose the qualification method for each one?**

Each registration is systematically placed under the most effective qualification method. You may have one registration qualify by Life/p&c and others p&c only, but the method cannot be blended for the same registration. This is important to keep in mind if you are planning to bring children to Costa Rica.

**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 Auto-Owners in early 2028.



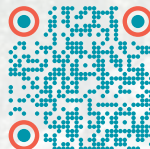
## Questions?



Contact your  
marketing  
representative



Email  
incentive.travel@aoins.com



Incentive Travel  
website  
aotrips.com



Phone  
800.346.0346  
ext. 58708, 50387  
or 51793

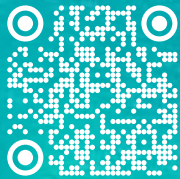


# CARIBBEAN CRUISE



*Costa  
Rica*

Campaign Period: June 1, 2025 – August 31, 2026



***Auto-Owners***  
LIFE INSURANCE COMPANY



**CONCORD GROUP**  
INSURANCE  
A MEMBER OF THE AUTO-OWNERS INSURANCE GROUP™