

SPAIN



Disney
by LAND & SEA



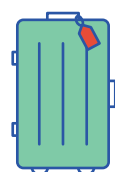
Campaign Period: March 1, 2024 – May 31, 2025

Ships' Registry: The Bahamas and ©Disney

Experience the **WORLD WITH US**

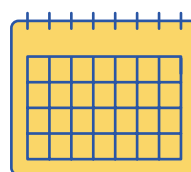


Toledo, Spain



Travel Dates

Spain: September – October 2025
Disney by Land & Sea: April 2026



Campaign Period

March 1, 2024 – May 31, 2025

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 assist with setting production goals to qualify for a well-deserved vacation in 2025/2026.

Qualifying

There are two qualification options:

Life Qualification

Issue a minimum of 12 qualifying Life Company policies totaling \$2,000 of first-year commission credit and a minimum of \$100,000 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 \$5,000 of P&C growth reduces the buy-in by \$175.

P&C Only Qualification

Produce a minimum of \$500,000 P&C growth for Spain or \$340,000 for *Disney* by land & sea.

Additional increases to your P&C premium volume with Concord during the campaign period will lower your buy-in by \$175 for every additional \$5,000 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.
- Find everything you need, including registration, your trip reports and trip information, by logging on to the Concord Group portal and selecting "Incentive Travel Program" from the left navigation bar.



Ships' Registry: The Bahamas and ©Disney



Madrid, Spain



Hotel Arts Barcelona

SPAIN

Your Spanish adventure will begin with a three-night stay at the Westin Palace Madrid. This iconic hotel was commissioned by King Alfonso XIII in 1912 and is in the renowned Art Walk, included in the UNESCO World Heritage List as The Landscape of Light. The hotel is located in the area of the city's most enriching museums, important monuments and some of the best tapas restaurants in town!

Upon arrival in Madrid, you will have an opportunity to take a short walking tour of the area surrounding the hotel before your welcome reception and dinner. Following a restful night of sleep, we will take you on a city tour of Madrid where you will be able to see the Royal Palace and Almudena Cathedral before enjoying lunch on your own at the market.

You will enjoy our group tour to Toledo, including lunch at the Cigarral de Santa Maria. Home to one of Spain's best-preserved old towns and the country's second-biggest church, Toledo is sure to capture your heart. This UNESCO-listed medieval city is home to many incredible sites and buildings boasting stunning medieval Gothic architecture.

Following your time in Madrid, you will be whisked to Barcelona on a high-speed train for a four-night stay at the Hotel Arts Barcelona. Towering 44 floors above the sea, this five-star hotel is a striking tower of blue glass and steel with

beautifully designed accommodations, a Michelin two-star restaurant, and a rooftop spa with two outdoor pools that overlook the sea. The hotel is located in one of Barcelona's two tallest buildings and is named for the 800 pieces of art you will find throughout.

You will be fascinated by the stunning beauty of Sagrada Familia Basilica, a one-of-a-kind temple. Construction of the Temple has been ongoing for five generations, spanning more than 140 years. Park Güell, a World Heritage Site, is one of the largest green spaces in Barcelona with more than 42 acres. With over 100 years of history, the park is the perfect place to escape the hustle of the city with a relaxing stroll through the gardens while experiencing the unique architecture.

Art history enthusiasts will want to visit the Picasso Museum with over 4,000 of his works. Also, be sure to check out the Dali Museum in Figueres, which in itself is an amazing site as it is identifiable by the egg sculptures towering above the museum.

In your free time you may enjoy optional excursions to the seaside town of Sitges, the medieval city of Girona, or Codorniu winery – the oldest producer of Cava.

We look forward to taking you on a Spanish adventure in the fall of 2025.



Toledo



Royal Palace



Plaza Mayor



Park Güell



Sagrada Família



Ships' Registry: The Bahamas and ©Disney



As to Disney properties/artwork: © Disney

Disney by LAND & SEA

Join us in spring of 2026 for a *Disney* by land & sea experience! You will spend two nights in Orlando at *Disney's Grand Floridian Resort & Spa*, followed by a four-night cruise aboard the *Disney Wish®* Cruise Ship.

We will begin our experience at the *Walt Disney World®* flagship hotel, *Disney's Grand Floridian Resort & Spa*, which provides the highest level of attentive service with turn-of-the-century Victorian elegance. From the stunning lobbies to the meticulously detailed guest rooms, experience hospitality with a manner of refinement denoted by care and luxury.

At the resort, you will enjoy outdoor venues featuring views of the nightly fireworks, marina, lagoon and garden. Sunbathe at the resorts swimming pools or make a splash at Beach Pool with its 181-foot-long waterslide. Renew your mind, body and spirit at the full-service spa, salon and health club. Available at your own cost, are *Disney* attractions such as *Magic Kingdom®* Park, *EPCOT®*, *Disney's Hollywood Studios®* Theme Park, *Disney's Animal Kingdom®* Theme Park and water parks. Other nearby activities include *Disney Springs®* outdoor shopping center and *Disney* championship golf courses.

After two extraordinary nights in Orlando, our journey will take us to Port Canaveral to begin our four-night cruise. The *Disney Wish®* Cruise Ship is the newest and largest ship in the fleet to provide a luxury cruising

experience. The ship features eight pools, including an adults-only infinity pool, supremely comfortable staterooms and world-class dining with two adults-only restaurants. Onboard entertainment is in a class by itself with beloved stories from *Disney*, *Worlds of Marvel* and *Pixar* coming to life, and musical productions to thrill and enchant.

After an overnight sail, we will port in sunny Nassau, Bahamas. The island capital dazzles with colonial charm, authentic cuisine, tropical beaches and unique shopping. Options to explore include swimming with dolphins, stingray encounters, and a wide array of water sports and water parks.

The following day, you will awaken to a *Disney* private island paradise. Bring the family together on pristine white-sand beaches to swim, snorkel, kayak and more. Or enjoy an adult-only private beach experience while sipping on cocktails and soaking up the sun.

During our final day at sea, you will find something for everyone to enjoy. *Disney Wish®* Cruise Ship boasts 13 bars and lounges, *Disney* Character Experiences, exciting deck parties, a sumptuous spa and expansive fitness center, specialty shops, clubs for kids, tweens and teens and the first-ever *Disney* attraction at sea, the 760-foot water ride, *Aqua Mouse*.

We welcome you and your family to experience the magic of *Disney* by land & sea in spring of 2026.



General Rules

The General Rules apply to the Life/P&C or P&C Only Qualification methods. The Life/P&C and P&C Qualification rules are found after the General Rules.

General Rule 1 – Campaign Period

March 1, 2024, through May 31, 2025

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 and, if higher, you will earn bonus premium similar to personal lines.

General Rule 5 – Persons Eligible for Travel

Eligible for travel are a licensed agent and spouse/ guest, or a key agency employee and spouse/guest. Children and grandchildren of agency employees are

welcome on all Disney trips. A key agency employee must be a full-time employee of the agency to qualify. A full-time employee must be employed for a minimum of six months prior to travel time. The 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 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 table, 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 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 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.



Barcelona Beach





Ships' Registry: The Bahamas and ©Disney



Barcelona



*Ships' Registry:
The Bahamas and ©Disney*



Cathedral de la Almudena

There are two methods to qualify for an Incentive Travel trip: the Life/P&C Qualification method or the 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 Rule 1 – Life and P&C Requirement to Qualify

For each couple or single attendee, a minimum of 12 Life Company policies (*life, health and/or annuities*) producing \$2,000 or more of first-year commission credit must be received in our home office on or before May 31, 2025, and put in-force by July 15, 2025, AND a minimum of \$100,000 P&C growth is needed to qualify. Every \$2,000 of Life Company commission credit reduces the buy-in by \$165. Every additional \$5,000 of P&C 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. In order to receive priority reservations, it is highly recommended the minimum Life Company business requirements be met by December 31, 2024.

Life Rule 2 – Life New Business Rules

Campaign credit will be given for first-year commission credit on signed life applications received in our home office between March 1, 2024 and May 31, 2025, resulting in an issued, paid-for, and in force policy by July 15, 2025.

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 over \$100,000 death benefit and a Whole Life policy over \$100,000 death benefit

were issued for the same individual, campaign policy count credit will be 2. If two term policies were issued for the same individual, the campaign policy count credit will be 1.

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 Rule 4.

Life Rule 3 – Premium on Existing Annuities

Production for Perma Term 2 and 3 Universal Life will earn application count credit calculated at 150% credit. All other policies will earn policy count at 100%.

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

Life Rule 4 – Life Policy Count Credits

Life policies for which commission credit was given that are not in force on July 15, 2025, will be deducted.

Life Rule 5 – Policies Must be in Force for Credit

Life insurance applications received after December 31, 2024, owned by or on the lives of agents and agency employees must have the first two years' premium paid at time of issue to receive campaign credit. For Universal Life, only one year's premium is required under this rule. This rule does not apply to Single Premium Whole Life or 10 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 \$500,000 P&C growth for Spain or \$340,000 for Disney is needed to qualify. Every additional \$5,000 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. In order to receive priority reservations, it is highly recommended the minimum P&C growth requirements be met by December 31, 2024.

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 May 2025 Incentive Travel production report.



Park Güell, Barcelona

Life Qualification Buy-in Charts

SPAIN 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
	500,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	480,000	FREE	FREE	FREE	FREE	FREE	FREE	40	205	370	535
	460,000	FREE	FREE	80	245	410	575	740	905	1,070	1,235
	440,000	450	615	780	945	1,110	1,275	1,440	1,605	1,770	1,935
	420,000	1,150	1,315	1,480	1,645	1,810	1,975	2,140	2,305	2,470	2,635
	400,000	1,850	2,015	2,180	2,345	2,510	2,675	2,840	3,005	3,170	3,335
	380,000	2,550	2,715	2,880	3,045	3,210	3,375	3,540	3,705	3,870	4,035
	360,000	3,250	3,415	3,580	3,745	3,910	4,075	4,240	4,405	4,570	4,735
	340,000	3,950	4,115	4,280	4,445	4,610	4,775	4,940	5,105	5,270	5,435
	320,000	4,650	4,815	4,980	5,145	5,310	5,475	5,640	5,805	5,970	6,135
DISNEY BY LAND & SEA BUY-IN	300,000	5,350	5,515	5,680	5,845	6,010	6,175	6,340	6,505	6,670	6,835
	280,000	6,050	6,215	6,380	6,545	6,710	6,875	7,040	7,205	7,370	7,535
	260,000	6,750	6,915	7,080	7,245	7,410	7,575	7,740	7,905	8,070	8,235
	240,000	7,450	7,615	7,780	7,945	8,110	8,275	8,440	8,605	8,770	8,935
	220,000	8,150	8,315	8,480	8,645	8,810	8,975	9,140	9,305	9,470	9,635
	200,000	8,850	9,015	9,180	9,345	9,510	9,675	9,840	10,005	10,170	10,335
	180,000	9,550	9,715	9,880	10,045	10,210	10,375	10,540	10,705	10,870	11,035
	160,000	10,250	10,415	10,580	10,745	10,910	11,075	11,240	11,405	11,570	11,735
	140,000	10,950	11,115	11,280	11,445	11,610	11,775	11,940	12,105	12,270	12,435
	120,000	11,650	11,815	11,980	12,145	12,310	12,475	12,640	12,805	12,970	13,135
	100,000	12,350	12,515	12,680	12,845	13,010	13,175	13,340	13,505	13,670	13,835

DISNEY BY LAND & SEA 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
	340,000	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
	320,000	FREE	FREE	FREE	FREE	FREE	FREE	40	205	370	535
	300,000	FREE	FREE	80	245	410	575	740	905	1,070	1,235
	280,000	450	615	780	945	1,110	1,275	1,440	1,605	1,770	1,935
	260,000	1,150	1,315	1,480	1,645	1,810	1,975	2,140	2,305	2,470	2,635
	240,000	1,850	2,015	2,180	2,345	2,510	2,675	2,840	3,005	3,170	3,335
	220,000	2,550	2,715	2,880	3,045	3,210	3,375	3,540	3,705	3,870	4,035
	200,000	3,250	3,415	3,580	3,745	3,910	4,075	4,240	4,405	4,570	4,735
	180,000	3,950	4,115	4,280	4,445	4,610	4,775	4,940	5,105	5,270	5,435
	160,000	4,650	4,815	4,980	5,145	5,310	5,475	5,640	5,805	5,970	6,135
P&C ONLY QUALIFICATION BUY-IN CHARTS	140,000	5,350	5,515	5,680	5,845	6,010	6,175	6,340	6,505	6,670	6,835
	120,000	6,050	6,215	6,380	6,545	6,710	6,875	7,040	7,205	7,370	7,535
	100,000	6,750	6,915	7,080	7,245	7,410	7,575	7,740	7,905	8,070	8,235

Note: Every \$5,000 in P&C growth will reduce the buy-in by \$175. 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.

P&C Only Qualification Buy-in Charts

SPAIN BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	895,000	FREE
	860,000	1,225
	840,000	1,925
	820,000	2,625
	800,000	3,325
	780,000	4,025
	760,000	4,725
	740,000	5,425
	720,000	6,125
	700,000	6,825
	680,000	7,525
DISNEY BY LAND & SEA BUY-IN	660,000	8,225
	640,000	8,925
	620,000	9,625
	600,000	10,325
	580,000	11,025
	560,000	11,725
	540,000	12,425
	520,000	13,125
	500,000	13,825

DISNEY BY LAND & SEA BUY-IN	Increase in Property/ Casualty Premium	Buy-in Amount
	575,000	FREE
	500,000	2,625
	480,000	3,325
	460,000	4,025
	440,000	4,725
	420,000	5,425
	400,000	6,125
	380,000	6,825
	360,000	7,525
	340,000	8,225

Note: Every \$5,000 in P&C growth will reduce the buy-in by \$175. Full buy-in charts are available on aotrips.com.

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 June 1, 2024.
Pay a reduced deposit until August 31, 2024.

3

Watch the Video

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



Metropolis Building, Madrid



Casa Batlló, Barcelona

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 the Disney 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 the Spain or Disney trip while I'm waiting to receive my passport?

No, both trips require a valid passport. Passports must be valid for a minimum of three months past travel dates for Spain and for the duration of the trip for Disney. 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 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 who 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?

Please refer to 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.

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 Concord in early 2027.

Questions?



Contact your
marketing
representative



Email
incentive.travel@aoins.com



Incentive Travel
website
aotrips.com



Phone
800.346.0346
ext. 58708, 50387
or 51793

➤ EXPERIENCE the WORLD with US ➤

Campaign Period: March 1, 2024 – May 31, 2025

For more information, visit aotrips.com



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