



**CARIBBEAN
CRUISE**



*Costa
Rica*





Caribbean

Qualifying

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

- You must have a minimum \$50,000 increase in written premium volume with Capital Insurance Group (CIG) (compared to the previous campaign period) to qualify to travel for each couple.
- Increases in your property and casualty (p&c) premium volume with CIG during the campaign period will count toward lowering your buy-in cost to travel.
- All CIG lines of business count toward your p&c premium volume (including Atlantic Casualty and Auto-Owners Specialty Insurance Company business), with the exception of residual market business.
- Every \$5,000 of premium increase your agency has above the \$50,000 qualification requirement reduces the cost of your trip by \$175.
- Buy-ins are for a qualified traveler and their spouse or guest. See the charts in this guide for buy-in levels.

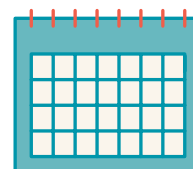
Your agency will receive monthly reports to track your progress.

- Find everything you need at aotrips.com. Sign in using your agency code (begins with a 2).



Travel Dates

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



Campaign Period

June 1, 2025 – August 31, 2026

Campaign Rules

Rule 1 – Campaign Period

Qualification Period: June 1, 2025 – Aug. 31, 2026

Rule 2 – Minimum Qualifications

For each couple or single attendee, a minimum increase of \$50,000 in written premium compared to the previous campaign period will be required. The increase will include all premium on in-force policies as of Aug. 31, 2026.

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 qualify early and complete your registration requirements as soon as date selection is available.

Rule 3 – 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:

- Residual market business
- Atlantic Casualty North Carolina Reinsurance Facility Business.

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

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.

Rule 6 – 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 time 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.

Rule 7 – No Substitute Arrangements

No substitute arrangements or 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 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 indicate that modification or termination appear advisable, the company reserves the right to do so and will substitute other destinations or arrangements of equal value. The company also reserves the right to modify the rules in order to maintain regulatory compliance.



San Felipe del Morro Castle, Puerto Rico



CARIBBEAN CRUISE

Set 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. 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.



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.

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!

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 September 2, 2025. Pay a reduced deposit until December 31, 2025.

3

Watch the Video

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

Caribbean Cruise Buy-In Chart

Increase in Property/Casualty Premium	Buy-In	Increase in Property/Casualty Premium	Buy-In
445,000	FREE	240,000	7,175
440,000	175	230,000	7,525
430,000	525	220,000	7,875
420,000	875	210,000	8,225
410,000	1,225	200,000	8,575
400,000	1,575	190,000	8,925
390,000	1,925	180,000	9,275
380,000	2,275	170,000	9,625
370,000	2,625	160,000	9,975
360,000	2,975	150,000	10,325
350,000	3,325	140,000	10,675
340,000	3,675	130,000	11,025
330,000	4,025	120,000	11,375
320,000	4,375	110,000	11,725
310,000	4,725	100,000	12,075
300,000	5,075	90,000	12,425
290,000	5,425	80,000	12,775
280,000	5,775	70,000	13,125
270,000	6,125	60,000	13,475
260,000	6,475	50,000	13,825
250,000	6,825		

Costa Rica Buy-In Chart

Increase in Property/Casualty Premium	Buy-In	Increase in Property/Casualty Premium	Buy-In
240,000	FREE	140,000	4,675
230,000	1,525	130,000	5,025
220,000	1,875	120,000	5,375
210,000	2,225	110,000	5,725
200,000	2,575	100,000	6,075
190,000	2,925	90,000	6,425
180,000	3,275	80,000	6,775
170,000	3,625	70,000	7,125
160,000	3,975	60,000	7,475
150,000	4,325	50,000	7,825

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

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. However, 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 meeting 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 or guest. He cannot travel as a child on a family trip or buy-in. Please see General Rule 6.

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 CIG in early 2028.

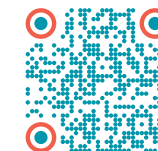
Questions?



Contact your CIG representative



Email incentive.travel@aoins.com



Incentive Travel website aotrips.com



Phone 800.346.0346 ext. 58708, 50387 or 51793



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