



LONDON & SCOTLAND

Coronado Island



Experience

THE WORLD WITH US

We're excited to introduce our new Incentive Travel program! This travel guide highlights the exciting 2028 destinations and provides important details to help you get started. Please review the rules and buy-in charts for qualification methods.



Edinburgh



Parliament Square and Big Ben Tower

Qualifying

- Produce a minimum increase of \$35,000 in written premium volume with Atlantic Casualty (*compared to previous campaign period*) to qualify to travel for each trip registration.
- 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 \$4,000 premium increase above the minimum \$35,000 qualifying requirement your agency has during the campaign reduces the cost of your trip by \$250.

Your agency will receive monthly reports to track your progress. Find everything you need at aotrips.com. Log in using your agency code.



Travel Dates

London & Scotland: June & July 2028
Coronado Island: Spring 2028



Campaign Period

September 1, 2026 – December 31, 2027



Coronado Island

LONDON & SCOTLAND

The vibrant energy of London and rugged beauty of Scotland combine in a remarkable travel experience filled with storied charm. On this summer escape, you will explore one of the world's most iconic cities before continuing north to Edinburgh, where medieval streets, dramatic landscapes and Scottish heritage abound.

Your journey begins in London, a city that feels both timeless and constantly in motion. The JW Marriott Grosvenor House, a landmark hotel set along the edge of Hyde Park, is where you will stay. Known for its distinguished elegance and exceptional location, the hotel places you in the heart of the city while offering a refined retreat at the end of each day.

London's best experiences are within easy reach of the hotel. Whether you are interested in classic sightseeing, world-class shopping, renowned museums, celebrated restaurants or a theater production in the West End, the city has it all.

You will have opportunities to take in London's most recognizable sights and neighborhoods. Guided tours will bring you closer to the landmarks, history and traditions that give the capital its unmistakable character. Free time will allow you to browse the shops of Mayfair and Oxford Street or visit galleries and museums at your own pace. Then settle into a historic pub or enjoy dinner in one of the acclaimed dining districts.

After three nights in London, your journey continues with a high-speed rail transfer north. As the city gives way to the open countryside, you will be whisked toward Scotland and the landscape will shift beyond the windows. It is a natural transition from London's urban sophistication to the serenity, history and natural beauty that await in Edinburgh.



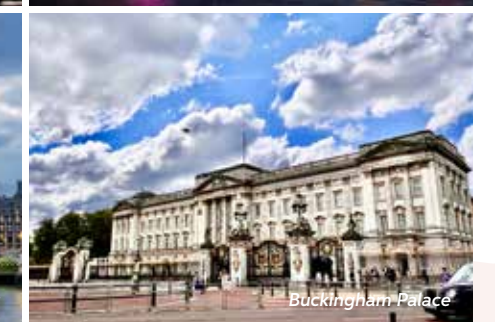
In Scotland, you will spend four nights in Edinburgh, a city known for its dramatic setting and unmistakable character. Medieval lanes, stately architecture and sweeping views make it feel both grand and intimate. Scottish heritage is woven throughout the area and brought to life through traditional music, ancient castles, historic landmarks and centuries-old gathering places.

Your accommodations in Edinburgh will be at The Caledonian, a historic hotel that pairs classic character with inviting hospitality and modern comforts. With its prime location in the heart of Edinburgh, the hotel keeps you close to the city's most memorable sights and neighborhoods. Your stay will also include a group tour of Edinburgh Castle, one of Scotland's most iconic landmarks, where history, legend and panoramic views come together high above the city.

Beyond Edinburgh, the beauty of the surrounding countryside will allow you to discover castles, enjoy scenic touring or experience Scotland's celebrated golf traditions. These moments offer a deeper look at the country's landscapes and culture, balancing the energy of the city with the quiet appeal of rolling hills and historic estates.

Your journey concludes with a gala dinner at Hopetoun House, an elegant country manor that provides a fitting finale to the program. Surrounded by history and stately beauty, the evening of celebration will be infused with Scottish music and culture. It will be a memorable close to a trip that captures both the cosmopolitan excitement of London and the natural beauty of Scotland.

We look forward to welcoming you to an unforgettable travel experience in the summer of 2028.



Coronado Island

A spring getaway to Coronado Island brings together the best of Southern California in one inviting, easy-to-enjoy destination. Here, timeless resort charm, walkable seaside streets and nearby city experiences create a trip that feels relaxed, scenic and full of possibility.

During your four-night stay, Coronado Island offers the feel of a picturesque resort town with an easygoing, family-friendly pace. Set just across the bay from San Diego, Coronado feels both comfortably close to the city and wonderfully removed from it. With its tree-lined streets, historic homes, colorful gardens and relaxed coastal atmosphere, it is the kind of place that invites you to slow down, look around and enjoy each day as it comes.

Your stay will be centered at the legendary Hotel del Coronado, one of California's most iconic seaside resorts. Known for its distinctive Victorian architecture, rich heritage and sweeping presence along the Pacific Ocean, "The Del" has welcomed generations of travelers and remains a destination in its own right.

A comprehensive renovation has brought refreshed spaces to the property while preserving the historic character that makes it so recognizable. Expansive outdoor areas, broad lawns, beachside views, places to gather and resort amenities make it easy for both kids and adults to settle in and enjoy the setting.

From the hotel, you can set out into Coronado's walkable town center. The town is easy to explore on foot, whether you are browsing local shops, stopping for ice cream, lingering over coffee or enjoying lunch outdoors. Ocean Boulevard offers sweeping ocean views and a beautiful place for a stroll, while nearby streets reveal historic homes, restaurants and galleries that give Coronado its timeless character. At moments, the island can feel like a step back in time, with an unhurried rhythm and storybook appeal that make everyday outings feel special.

For a different view of the island, you may choose to rent bicycles and follow the flat, scenic paths through town, walk to the bay for views of the San Diego skyline or simply spend time taking in the



Hotel del Coronado



La Jolla

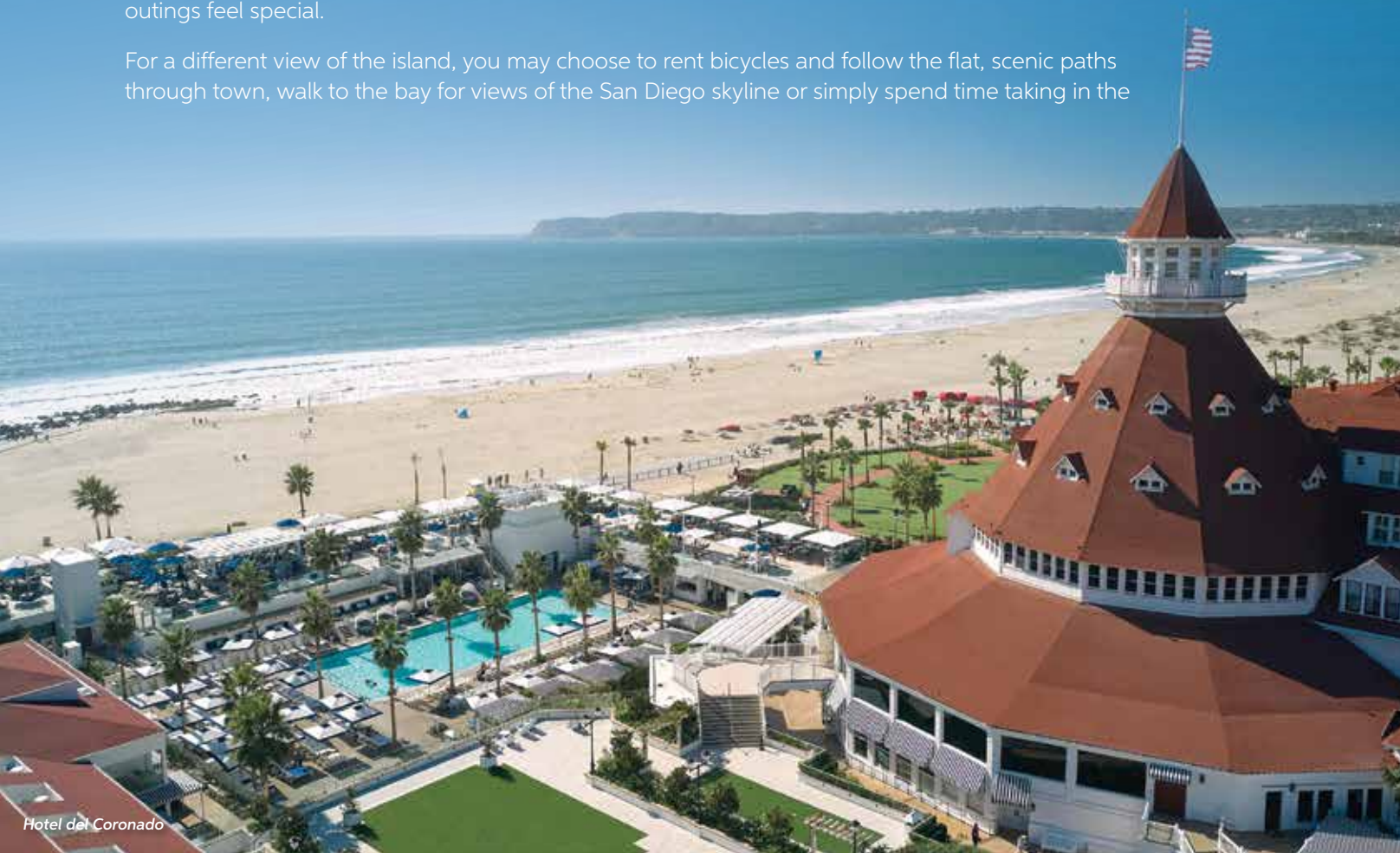
resort's outdoor spaces. You may also see aircraft flying in and out of nearby Naval Air Station North Island, adding a distinctive and memorable glimpse of Coronado's aviation heritage.

Beyond Coronado, San Diego is easily accessible and offers a wide range of options for families, couples and travelers who want to explore on their own. A ferry ride brings you to the downtown waterfront, where you can walk along the harbor, enjoy bay views, explore the legendary USS Midway aircraft carrier and find plenty of places for a casual meal.

Nearby neighborhoods such as Little Italy and the Gaslamp Quarter offer even more to explore, with lively streets and distinctive dining close to the downtown waterfront. Trolley tours offer an easy way to see more of the city, while Balboa Park brings together gardens, walking paths, museums and many of the city's favorite cultural attractions.

The San Diego Zoo, located in the Balboa Park area, is another standout option and a favorite for travelers of all ages. Another popular choice is a visit to La Jolla, known for its dramatic coastline, scenic overlooks and opportunities to observe coastal and marine life from the shore.

Whether you stay close to The Del, wander Coronado's village-like streets or cross the bay into San Diego, this spring 2028 getaway offers a bright and memorable California experience for the whole family.



Hotel del Coronado



Gaslamp Quarter



USS Midway Aircraft Carrier



Coronado Beach



Coronado Bay Bridge



Gaslamp Quarter



San Diego

GENERAL RULES

General Rule 1 – Campaign Period

Sept. 1, 2026, through Dec. 31, 2027

General Rule 2 – Minimum Qualifications

Each registration, whether for a couple or a single traveler requires a minimum of \$35,000 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 Dec. 31, 2027.

General 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.

General Rule 4 – Credit for Property and Casualty Policies

Any one policy will be capped at plus or minus \$20,000.
Audits will be capped at plus or minus \$5,000.

General Rule 5 – Policies Must be in Force for Credit

Policies must be effective by Dec. 31, 2027, and received by Atlantic Casualty by Feb. 14, 2028. Policies for which campaign credit was given, that are not in force on Feb. 14, 2028, will be deducted.

General Rule 6 – Persons Eligible for Travel

A licensed agent and companion or a key agency employee and companion are eligible for travel. Children and grandchildren of agency employees are welcome only on the Coronado Island 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 the Company at the time of the trip.

Any agency with a monthly account that 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 or decrease. When such a change takes place, adjustments will be made to achieve equity for all parties.

General Rule 7 – No Substitute Arrangements

No substitute arrangements, nor cash payments, can be made in lieu of the trip expenses furnished to you by Auto-Owners. The program includes standard airfare (coach/economy), accommodations, certain meals shown in the final itinerary, tips and service charges for all group activities, plus expenses for events indicated in the final itinerary furnished by the Company.

All other expenses, such as non-included 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.

Although every effort is made to accommodate all qualifying travelers, a limited amount of space is available.

Rule 8 – General Intent

The rules and conditions set forth in this brochure convey the general intent of Auto-Owners. Should any circumstances arise that bring about inequities for travelers or the Company, Auto-Owners reserves the right to modify rules for any individual or for the traveling group. Should unsettled international conditions or other factors arise, Auto-Owners 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 to maintain regulatory compliance.



BUY-IN CHARTS

The buy-in is for a single registration for a qualified traveler and companion. These charts are condensed, please visit aotrips.com to view the full buy-in charts. Your agency will receive monthly reports from Auto-Owners to track your progress.

Registration & Buy-in Payment Information

If you want to travel on either of these trips, submit a travel interest form or initial registration early so we can help you reach your goals. Registration opens Dec. 1, 2026. Pay a reduced deposit until Feb. 28, 2027. If you are not assigned a travel date, your deposit will be refunded after the campaign ends. Once you qualify, complete your registration, including all required documents, to be assigned a travel date. The primary traveler will receive a confirmation email when travel dates are assigned and you are approved to travel. Final buy-in balances are calculated at the end of the campaign. If your agency (or agency group) has a balance due, payments will need to be made no later than Feb. 14, 2028 in order to travel.

LONDON & SCOTLAND BUY-IN		CORONADO ISLAND BUY-IN	
Increase in Property/Casualty Premium	Buy-in Amount	Increase in Property/Casualty Premium	Buy-in Amount
283,000	FREE	159,000	FREE
275,000	350		
255,000	1,600	155,000	250
235,000	2,850		
215,000	4,100	135,000	1,500
195,000	5,350		
175,000	6,600	115,000	2,750
155,000	7,850	95,000	4,000
135,000	9,100		
115,000	10,350	75,000	5,250
95,000	11,600		
75,000	12,850	55,000	6,500
55,000	14,100		
35,000	15,350	35,000	7,750

Note: Every \$4,000 in P&C premium growth will reduce the buy-in by \$250.

FAQs

Q: When will I know the travel dates?

A: We are pleased to offer our travelers multiple travel date options for each destination. These travel dates will be communicated at a later date and posted on aotrips.com.

Q: Can children or grandchildren be included in the trip?

A: Children and grandchildren of qualified travelers are welcome on the Coronado Island trips, but not able to travel to London and Scotland. Buy-ins for children, grandchildren and other arrangements will be communicated at a later date and posted on aotrips.com.

Q: What documents or form of identification do I need to travel?

A: Before trip dates can be confirmed, each traveler must submit a copy of their valid travel document and a signed hold-harmless agreement.

London and Scotland: All travelers must have a valid passport book that remains valid for at least six months beyond the travel dates.

Coronado Island: All adult travelers must have a REAL ID-compliant identification card or a passport that is valid for the duration of the trip.

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

A: The child would not qualify as a full-time agency employee because they have not worked for the agency for at least six months prior to travel and cannot be the primary traveler. However, they may travel as a companion traveler with a qualifying licensed agent or key agency employee.

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

A: We would love to have you travel on both trips and appreciate your business! Each registration requires the established minimum qualification for the trip.

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

A: Your daughter can travel as a child on the family trip to Coronado Island. The only way your daughter’s husband can travel is as your companion/guest.

Q: I am not bringing a companion traveler. Are my buy-ins the same?

A: No. Single person buy-ins will be half of the per couple buy-in amount, plus a “single supplement” to be determined before travel. It is still necessary to meet the minimum qualification requirement.

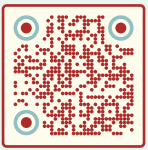
Q: Will I have to pay taxes on my trip?

A: 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 your agency receives from Auto-Owners in early 2029.

Questions?



Contact your
ACIC
representative



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LONDON & SCOTLAND *Coronado Island*

Campaign Period: September 1, 2026 – December 31, 2027

