



Rhine River Cruise



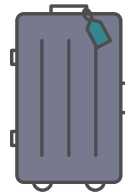
Banff

Campaign Period: December 1, 2022 – February 29, 2024



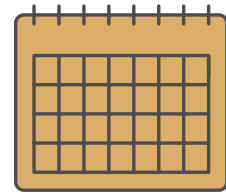
Experience the world with us!

Sundance Canyon Hike, Banff



Travel Dates

Rhine River Cruise: August – September 2024
Banff: June 2024



Campaign Period

December 1, 2022 – February 29, 2024

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 \$100,000 increase in written premium volume with Capital Insurance Group (CIG) (compared to 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 above the minimum \$100,000 qualifying requirement your agency has during the campaign reduces the cost of your trip by \$175.
- 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 office code (begins with a 2).

Campaign Rules

Rule 1 – Campaign Period

Qualification Period:
December 1, 2022 through February 29, 2024

Rule 2 – Minimum Qualifications

For each couple or single attendee, a minimum of \$100,000 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 February 29, 2024.

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

Policies must be effective by February 29, 2024.

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 February 2024 Incentive Travel production report.

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 Banff 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.

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 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.

Stahleck Castle, Rhine Valley



Rhine River Cruise

Welcome to your once in a lifetime exclusive Rhine River cruise experience! You will enjoy 8-nights onboard a privately chartered Avalon Waterways cruise ship through one of Europe's most legendary rivers. Avalon is well-known for its superior service, fine cuisine and breathtaking sundeck views. Auto-Owners has chartered two ships that will follow each other throughout your Rhine River adventure to give you an exclusive A-O Trips experience. The sister ships will port together giving you another opportunity to catch up with old friends or meet new ones!

The Rhine River meanders through a landscape dotted with castles, vineyards, and medieval towns. Our leisurely journey along this fabled waterway will take you to the best sites the Rhine has to offer. There will be port activities for our traveler's varying interests, energy and fitness levels. From action-packed experiences and interactive discoveries to traditional sightseeing, you can tailor your port experience to suit your interests and pace.

We will begin our Rhine River cruise experience with embarkation in Amsterdam. After a restful overnight sail, we will port in Nijmegen, Holland. Not only have the Romans left visible traces everywhere from back when Nijmegen was one of their administrative and economic centers, but the city center is filled with lively squares, parks, shopping and an abundance of cafés and restaurants. Our next stop along the Rhine is Bonn, Germany. Bonn is much more than just the former capital of Germany as it enjoys a widespread reputation as a city of the arts. The birthplace of Beethoven, Bonn embodies the joy of classical music.

You will awaken to passage through the dramatic Rhine Gorge – a UNESCO World Heritage site of stunning natural beauty. Take in the 360-degree views from the Avalon's Skydeck while your cruise director guides you through the 40 mile stretch of medieval castles and towns that dot the

Upper Middle Rhine Valley. Later in the day we will port in the German winemaking town of Rudesheim. Hike or cable car to the Niederwalddenmal monument for breathtaking views of the town and Rhine river. After exploring the narrow-cobbled lanes and half-timbered houses, enjoy a local Riesling or the famous Rudesheim coffee.

The following day the ship will port in Ludwigshafen. From this port you can reach the quintessential German town of Heidelberg. The Heidelberg Castle along with the Old Bridge are among the most impressive sights to be found in Germany. There will also be options to explore the city of Mainz, known for its old town, with half-timbered houses and medieval market squares.

Our last stop in Germany is Cologne. A UNESCO World Heritage Site, the Cologne Cathedral is likely to leave you speechless as it's a world-class religious landmark and hub of the metropolis on the Rhine. There are 2,000 years of history in Cologne, and visitors here will find everything from Roman towers to Gothic churches to fine examples of modern architecture. If you have a sweet tooth, don't miss the Chocolate Museum and visit to the gift shop. Cologne also offers unique shopping in which you will be sure to find the perfect memento from your trip.

Our trip concludes with two nights aboard the ship in Amsterdam. From port, you can easily walk to explore all this energetic city has to offer. Enjoy the historic buildings, beautiful museums and pleasant ambiance. Go for a boat tour on the canals, stroll through Vondelpark, and go shopping in the city. Amsterdam has the world's highest museum density and is home to cultural treasures like the Van Gogh Museum, Anne Frank House, and Rijksmuseum with its world-famous "The Night Watch" by Rembrandt. Nearby you can experience a fishing village known for its authentic Dutch character and see beautiful windmills along the Dutch countryside.

Start planning now to join us in 2024 as you won't want to miss all that the Rhine River and Amsterdam have to offer!



Banff



Start planning your 2024 summer vacation to beautiful Banff! Located in Canada's Alberta province just west of Calgary, Banff is perpetually voted one of the top three most popular tourist destinations in Canada. It also happens to be one of the friendliest and most beautiful resort communities on earth. You will be mesmerized by the fresh mountain air and majestic Canadian Rockies that are as monumental as the surrounding lands.

You and your family will enjoy four nights at the historic Fairmont Banff Springs resort, a world-renowned symbol of Canadian hospitality with its blend of opulence and seclusion designed in the style of a Scottish castle. Offering stunning vistas, few hotels in the world rival the majestic scenery of the Fairmont Banff Springs. Since opening its doors in 1888 the hotel has delivered the highest standards in accommodations and service. Surrounded by the pristine wilderness of Banff National Park, it offers a wide array of dining options, a 27-hole Stanley Thompson championship golf course, shopping and Willow Stream, a European-style spa, where you can rejuvenate tired muscles and soothe troubled spirits. There is something for everyone at the Fairmont Banff Springs resort.

In spite of Banff's popularity, the area remains wild and unspoiled. A leisurely walk will take you to the quaint town of Banff which has retained its 19th century charm with chalet-style architecture and a walkable, casual town center. Banff National Park, boasting 2,564 square miles of spectacular wilderness, is an outdoor enthusiast's dream. Summertime activities include all levels of hiking, biking, mountain climbing and rafting. For those whose idea of an exhilarating activity is searching for the perfect souvenir or unique work of art, you will be thrilled to find a variety of in-town shops and galleries to browse.

After a day of exploring Banff, whether it's an outdoor adventure, shopping, or a day of leisure, there is no better place to unwind than the inviting Rundle Lounge, where you can enjoy your favorite cocktail along with Banff's best mountain views. To satisfy your hunger, you can choose from eight restaurants offering something to please every palate - from the prime cuts of Alberta beef and sustainably sourced seafood of 1888 Chop House to the friendly ambiance and tempting casual fare of Waldhaus Pub and Biergarten.

We look forward to welcoming you and your family to Banff in the summer of 2024.



You will be mesmerized by the fresh mountain air and majestic Canadian Rockies that are as monumental as the surrounding lands.



Fairmont Banff Springs Golf Course

Rhine River Cruise Buy-In Chart

Increase in Property/Casualty Premium	Buy-In	Increase in Property/Casualty Premium	Buy-In
485,000	FREE	285,000	6,850
475,000	200	275,000	7,200
465,000	550	265,000	7,550
455,000	900	255,000	7,900
445,000	1,250	245,000	8,250
435,000	1,600	235,000	8,600
425,000	1,950	225,000	8,950
415,000	2,300	215,000	9,300
405,000	2,650	205,000	9,650
395,000	3,000	195,000	10,000
385,000	3,350	185,000	10,350
375,000	3,700	175,000	10,700
365,000	4,050	165,000	11,050
355,000	4,400	155,000	11,400
345,000	4,750	145,000	11,750
335,000	5,100	135,000	12,100
325,000	5,450	125,000	12,450
315,000	5,800	115,000	12,800
305,000	6,150	105,000	13,150
295,000	6,500	100,000	13,325

- 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 March 1, 2023.
- 3 Watch the Video**
 To learn even more about these exciting destinations, visit aotrips.com!

Banff Buy-In Chart

Increase in Property/Casualty Premium	Buy-In	Increase in Property/Casualty Premium	Buy-In
290,000	FREE	190,000	3,475
280,000	325	180,000	3,825
270,000	675	170,000	4,175
260,000	1,025	160,000	4,525
250,000	1,375	150,000	4,875
240,000	1,725	140,000	5,225
230,000	2,075	130,000	5,575
220,000	2,425	120,000	5,925
210,000	2,775	110,000	6,275
200,000	3,125	100,000	6,625

Full buy-in charts are available on aotrips.com.

Start earning the
trip of a lifetime!

Questions?



Contact your CIG 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 multiple 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 Banff 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 Rhine River Cruise or Banff trip while I'm waiting to receive my passport?

No, both trips require a valid passport. 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 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 2025.

Rhine River Cruise & Banff

Experience the World With Us

Campaign Period: December 1, 2022 – February 29, 2024
For more information, visit aotrips.com



 **CIG**[®]
Capital Insurance Group
PROTECTS and RESTORES
A MEMBER OF THE AUTO-OWNERS INSURANCE GROUP™