

2020 Partner Promise Trip Program Rules

Eligibility

The Partner Promise Trip Program is open to all licensed and properly appointed agents in all sales regions of UPC Insurance who, for the duration of the Partner Promise Trip Program Period (as defined below), are:

- a) have reached the age of eighteen (18);
- b) licensed to sell property and casualty insurance; and
- c) recognized by UPC Insurance as an Agent or Producer, referred to as “**Eligible Agents**”)

Directors, officers, insurance/financial advisors (other than Eligible Agents) and employees of UPC Insurance, or its affiliated companies, are not eligible to participate in the Incentive Program.

Qualification Period

The Incentive Program commences as of 12:00 a.m. Eastern Time on January 1, 2019 and will continue up to and including 11:59 p.m. Eastern Time on December 31, 2019 (the “**Qualification Period**”).

How to Qualify

Qualification will be based on the below criteria.

1. Voluntary Personal Lines New Business Production – based on a point system
 - 500 Points for HO3/HO5/DP3
 - 400 Points for HO6
 - 200 Points for HO4
 - 200 Points for Flood (NFIP)
2. Renewal Retention – must be greater than 85.0%
3. Loss Ratio – frequency, severity, as well as total loss ratio will be considered. Loss Ratio of agency must be better than the overall state loss ratio

Exceptions may be granted on rare occasion for a Loss Ratio or Renewal Retention miss based on the quality of business submitted during 2019.