

2020 Elite Producer Program Guidelines - *WHOLESALE*

Elite Producer Program general rules and guidelines are as follows (AmRisc reserves the right to change the rules at any time):

- The Relationship Manager assigned to each Producer Company will be empowered to assure that the organization is responsive to their service needs focusing on the following objectives:
 - Help producers and producer-offices get to a higher Elite Status
 - Provide quarterly updates on producer company GWP and hit ratio performance
 - Monitor our overall service delivery and advocate for the broker in the case of a particular service need
 - Promote matching products to a particular broker's needs or expertise
 - Advise and champion on-boarding new office appointments throughout the year

We encourage our producers to communicate strategic questions through their assigned Relationship Manager; all of whom are posted on our website.

- Appointments and Elite status will be achieved independently for each office of an appointed producer (hereafter "Producer - Office".)
- Elite Status is achieved on a yearly basis based on the Gross Written Premium production in the prior calendar year.
- NEW BUSINESS is defined as: New business to AmRisc requiring a newly incepted policy. Project-phase builders risk policies are considered NEW Business. Permanent property insurance incepting at the conclusion of a builders risk project is also considered NEW Business. New locations/risks endorsed onto an existing policy follow the commission treatment of the in-force policy to which the endorsement is attached. AmRisc renewals that change brokers via AOR/BOR are defined as RENEWAL BUSINESS.
- All GWP qualification will be based on AmRisc records. Producers can request an audit trail of their accounts if they can demonstrate that our recorded written premium is more than 5% off from their records. Premiums may be accounted for in the period they are booked rather than the period they are bound.

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- Quarterly, AmRisc will make available the GWP achieved Year-To-Date and the corresponding Elite Producer Status. Elite status levels will be posted to our website at www.amrisc.com. If sufficient YTD GWP is achieved to obtain a higher status level in the quarterly update then the increased benefits will be recognized upon the quarterly posting.
- Appointed Producer-Offices need to achieve at least Gold Elite Status or higher within the first year of appointment. If not, AmRisc may discontinue their appointment 45 days after the end of the any quarter in the second year.
- Accounts will be labeled and handled according to the Producer Office's Elite level status at the time the submission is received and logged into AmRisc.
- Producer-Offices (from appointed Producer Companies) that have not been appointed for at least 12 months can submit a request for appointment or re-appointment to their Relationship Manager. This request should include AmRisc's Producer Application, including their in-force commercial property premium and the premium level which can be committed to AmRisc over the next 90 days and 12 months. After 90 days, if the Office is not on track to achieve at least Gold level, the appointment will be discontinued effectively immediately.
- Each producer company with over \$10,000,000 GWP on a company basis will be able to designate a "High Potential" Office which will start at Gold Status for the remainder of the calendar year.
- Accounts that are not paid when due will be deducted from the GWP determination. Once DNOC is sent, the premiums are deducted regardless of whether the premiums are subsequently collected.
- AmRisc reserves the right to discontinue the program and / or change the guidelines, benefits and rules at any time. Benefits and priority status do not represent any contractual agreement or liability on AmRisc's part.

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TopGun Award - New Business Program

This award enables top New Business Producers to target a Single NB account for “**TopGun** pursuit”.

Qualification Each Quarter

- *The Top 10 NEW Business (to AmRisc) Producers for each quarter qualify to receive:*
 - *Additional 0.50% Commission on TopGun Award new business account*
 - *360 days clearance to use on any One NB account*
 - *Once reserved, can not be BOR'd away*
 - *Service from AmRisc coordinated by Division President or CEO*
 - *5% pricing flexibility at Producers discretion after FINAL quote*
 - *Automatic invite to annual TopGun Event*

Instructions and Guidelines

1. One 360 day clearance is awarded per quarter per qualifying Top 10 individual producer.
2. NEW Production is based on bound accounts with effective dates within a given quarter.
3. All Top 10 Producers for a given quarter will be notified simultaneously within 7 days of the end of the quarter.
4. NEW BUSINESS follows the EPP Guideline definition.
5. AmRisc Online accounts are not eligible for **TopGun** reservation.
6. Effective date for the clearance window is based on the natural expiration date of the account.
7. Once account is reserved, the **TopGun** award can not be refunded and then applied to another account.
8. **TopGun** Award reservation expires if not used by March 31st of following year for 1Q award, June 30th of following year for 2Q award, September 30th of following year for 3Q award and December 31st of following year for 4Q award.
9. Accounts already reserved within the normal clearance window can not have that reservation displaced by a **TopGun** award. In this case, the **TopGun** award is still available on another new business opportunity.
10. Benefit is only for the individual broker not any of the other producers in a particular Broker-Office.



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12. **TopGun** award account clearance should be sent to:

Katrina Martin (kmartin@amrisc.com) or

John Horton (jhorton@amrisc.com)

Please include summary submission information; e.g. current Acord 135 or comparable document with First Named Insured and natural expiration date shown.

13. In the case where two **TopGun** award brokers target the same account the first submission in will be reserved.