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2015 MERCURY INSURANCE AGENT TRIP CONTEST RULES

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MERCURY INSURANCE 2015 AGENT TRIP CONTEST RULES

• CALIFORNIA •

AGENCY CATEGORIES:

There will be 4 Tiers or categories based on the total PPA Written Premium at the end of 12/31/2014. You will be notified of your tier assignment after the trip announcement. If you have any additional questions please contact your marketing representative.

ELIGIBILITY REQUIREMENTS:

- PPA written premium as of 12/31/15 must be at least \$500,000
- Loss ratio must be below 65% for the "3-Year Accounting Period" covering "2012 thru 2014" as reflected in the "AGENCY PRODUCTION AND EXPERIENCE REPORT" dated 6/30/2015.
- Positive PPA written premium growth from year end 2014 in comparison to year end 2015
- Must be in good standing and appointed with Mercury Insurance Group thru the conclusion of the 2016 Hawaii trip.

WAYS TO WIN:

- The top 6 agencies in each tier with the highest total point value from March 1, 2015 thru December 31, 2015 will earn the trip.
- Raffle: Agencies that finish in the top 20 of their Tier will receive one entry into a raffle. Agencies that finish in the top 10 of their Tier will receive one additional entry into the raffle for a total of two raffle entries. Only agencies that did not earn the trip by finishing in the top 6 are entered into the raffle.

EARNING POINTS

Points are allocated during the contest period as shown below:

- 1 Point per each Homeowners* application submitted
- 2 Points per each valid# PPA Policy issued
- 3 Points per each Business Auto policy submitted

* Includes HO3, HO4 and HO6

#A valid policy is one that had continuous prior insurance (other than Mercury) with no lapse in coverage for 6 months or more at the time the application was submitted.

ADDITIONAL RULES

- Trip will take place from April 13-17, 2016.
- Attendees must be the agency owner/principal or a senior management employee of the agency and is non-transferrable. There is no cash value exchange.
- Only one award will be granted to any given agency.
- Mercury Insurance Group reserves the right to make changes to this contest as needed. Mercury may retract any awards to individuals that knowingly leveraged certain aspects of this contest to maximize their benefits using unfair or unethical tactics. Any cases will be reviewed individually and Mercury's decision will be final.
- Agencies with multiple offices and/or codes and sharing a common owner will have their results grouped for one total as a "Grouped Agency" and can only receive one award.
- National accounts, affiliate agencies and Mercury employees are not eligible.
- Purchasing another agency or rolling over an existing Mercury book of business will not be included in the calculations for the WP growth eligibility requirement.
- There is a potential tax implication. Please contact your CPA or tax attorney if you have any concerns.
- For additional promotion details, please contact your Marketing Representative.

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MERCURY INSURANCE 2015 AGENT TRIP CONTEST RULES

FLORIDA • NEW YORK • TEXAS

AGENCY CATEGORIES:

- Category A: Top Agents with the Highest PPA Written Premium (dollars) growth
- Category B: Top Agents with the highest PPA Uploaded Applications
- Raffle: Winners will be drawn from any agency that met the qualifications but did not win a trip in the PPA Application or WP Category above. (Agency will receive one entry for the first 36 applications uploaded and an additional raffle entry for every 3 applications uploaded thereafter)

AGENCY QUALIFICATIONS:

- Agency PPA Written Premium at the end of 12/31/2015 must be at least \$100,000
- Agency must have uploaded through Mercury's system at least 36 valid PPA policies between 01/01/2015 to 12/31/2015
- Agency must have positive growth in PPA WP from year end 2014 in comparison to year end 2015. (Book transfers (Buy/Sell) written premium will not count towards this goal.)

GUIDELINES:

- Trip will take place from April 13-17, 2016.
- Agency must be in good standing and appointed with Mercury Insurance Group until the conclusion of the 2016 Hawaii trip incentive.
- All production numbers will be calculated by Mercury Insurance Group and based on values from January 1, 2015 to December 31, 2015.
- Attendees must be the agency owner/principal or a senior management employee of the agency and is non-transferrable. There is no cash value exchange.
- Grouped agency codes (sharing a common owner) can only receive one award. National accounts, affiliate agencies and Mercury employees are not eligible. Agencies with common ownership that write in multiple states can only win one trip to Hawaii. Purchasing another agency or rolling over an existing Mercury book of business will not be included in the calculations.
- There is a potential tax implication. Please contact your CPA or tax attorney if you have any concerns.
- Mercury Insurance Group reserves the right to make changes to this contest as needed. Mercury may retract any awards to individuals that knowingly leveraged certain aspects of this contest to maximize their benefits using unfair or unethical tactics. Any cases will be reviewed individually and Mercury's decision will be final.
- A total of 10 Trips will be awarded in both Florida and Texas (4 each in Category A and B and 2 Raffle winners). A total of 5 Trips will be awarded in New York (2 each in Category A and B and 1 Raffle winner).
- For additional promotion details, please contact your Marketing Representative.

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• BUSINESS AUTO •

AGENCY CATEGORIES:

- Category A: Top 2 Agents with the Highest Business Auto Written Premium (dollars) growth
- Raffle: 1 Raffle Winner will be drawn from any agency that met the qualifications but did not win a trip in the Business Auto WP Category above. (Agency will receive one entry for the first 24 applications uploaded and an additional raffle entry for every application uploaded thereafter)

AGENCY QUALIFICATIONS:

- Agency Business Auto Written Premium at the end of 12/31/2015 must be at least \$100,000
- Agency must have uploaded through Mercury's system at least 24 valid Business Auto policies between 01/01/2015 to 12/31/2015
- Agency must have positive growth in Business Auto WP from year end 2014 in comparison to year end 2015. (Book transfers (Buy/Sell) written premium will not count towards this goal.)
- Agency has not already won the Private Passenger portion of the contest.

GUIDELINES:

- Trip will take place from April 13-17, 2016.
- Agency must be in good standing and appointed with Mercury Insurance Group until the conclusion of the 2016 Hawaii trip incentive.
- All production numbers will be calculated by Mercury Insurance Group and based on values from January 1, 2015 to December 31, 2015.
- Attendees must be the agency owner/principal or a senior management employee of the agency and is non-transferrable. There is no cash value exchange.
- Grouped agency codes (sharing a common owner) can only receive one award. National accounts, affiliate agencies and Mercury employees are not eligible. Agencies with common ownership that write in multiple states can only win one trip to Hawaii. Purchasing another agency or rolling over an existing Mercury book of business will not be included in the calculations.
- There is a potential tax implication. Please contact your CPA or tax attorney if you have any concerns.
- Mercury Insurance Group reserves the right to make changes to this contest as needed. Mercury may retract any awards to individuals that knowingly leveraged certain aspects of this contest to maximize their benefits using unfair or unethical tactics. Any cases will be reviewed individually and Mercury's decision will be final.
- A total of 3 Trips will be awarded (2 in Category A and 1 Raffle winner).
- For additional promotion details, please contact your Marketing Representative.