

CZECH REPUBLIC

Prague

APRIL 26 - MAY 2, 2026

PROPERTY/CASUALTY

Production

Agencies will be awarded trips based on new business premium effective from January 1 - December 31, 2025.

NEW BUSINESS	# OF TRIPS
\$500,000	1 trip
\$1,000,000	2 trips
\$1,500,000	3 trips*

*Champion Tier only

Agencies must also have positive total written premium growth from the prior year.

Profitability

To be eligible for the trip, an agency must have a reported loss ratio of 50% or less in 2025 or a previous 3-year total reported loss ratio of 52% or less.

BOND

Production

Agencies will be awarded a trip based on total contract and non-contract bond written premium issued from January 1 - December 31, 2025.

WRITTEN PREMIUM	# OF TRIPS
\$1,500,000+	1 trip

Profitability

To be eligible for the trip, an agency must have a bond loss ratio of 20% or less in 2025.

LIFE

Production

Agencies will be awarded a trip based on production credit from life applications dated and paid for between January 1 - December 31, 2025.

PRODUCTION CREDIT	# OF TRIPS
\$100,000	1 trip

Persistence

To be eligible for the trip, an agency must maintain a persistency rate of 85% or more for individual business and 75% or more for workplace business.

2026 QUALIFICATIONS

Qualification period: January 1 - December 31, 2025

Participants must be principals, producers, or licensed account managers who have produced an EMC policy in 2025.

Trips for Property/Casualty, Bond, and Life shall be awarded independently from each other.

emc
INSURANCE

General rules

- Participants must be principals, producers, or licensed account managers who have produced an EMC policy in 2025.
- Agencies qualifying with life production must send an agent licensed, appointed, and producing with EMC Life.
- The destination and the activities chosen are meant to foster business relationships; therefore, individuals under the age of 21 may not attend.
- Assignment of the trip will be made at the agency level; however, final discretion on attendees will be made by EMC.
- A maximum of 2 trips will be awarded to any agency or agency group. A maximum of 3 trips will be awarded to any agency or agency group that reaches the Champion Tier in EMC's Partner Success Program. A maximum of 1 trip will be awarded based on Bond Production and shall be awarded separately from any Property/Casualty trip(s).
- Each trip includes 2 people in 1 hotel room.
- Participating agencies must be active and in good standing with current accounts. Any agent who does not represent the company at travel time will be disqualified.
- Agencies with limited authority agency-company agreements (excluding bond-only agents) or in a postdated cancellation position do not qualify.
- The reported loss ratio will be located on the trip report.
- If an agency is a member of an agency group, the group's production and profitability will be used to determine eligibility.
- All new business policies with an effective date from January 1, 2025, to December 31, 2025, and issued prior to and including December 31, 2025, are eligible. Any cancelled and rewritten policies will not be eligible.
- Policies written during the program dates and cancelled prior to December 31, 2025, will not be eligible.
- It is recommended that the agency consult their tax advisors regarding tax treatment. Each agency shall be solely responsible for any taxes related to the trip. A 1099 will be issued.
- No substitute arrangement, including cash payment, will be made in lieu of the trip.
- EMC reserves the right to interpret the rules and determine eligibility. Final decisions on awarding trips will be at the discretion of EMC. The company further reserves the right to make modifications or cancel this program should extenuating circumstances arise. Company records and accounts will be the sole basis for all trips.



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