

Premier benefits & qualifications

Premier benefits*

Premier relationship with SECURA	Your agency will have an elite relationship with SECURA Insurance — from the executive leadership to your dedicated underwriters. Exclusive biannual newsletter distributed to Premier Agencies.
Premier profit sharing	Premier Agencies benefit from enhanced profit sharing as defined in agency goals.
Work comp commission enhancements	Commissions exclusive to Premier Agencies for workers' compensation accounts.
Invitation to the SECURA Premier Conference	Qualified agencies awarded an invitation to the exclusive SECURA Premier Conference each year.

Agency qualification requirements*

5+ years active contract with SECURA Insurance

Direct Written Premium (DWP) is greater than \$2.5M

3-year average annual growth exceeds 5%

Loss ratio lower than SECURA agency average three out of five years

*All benefits and qualifications are at the sole discretion of SECURA Insurance. Contact your SECURA sales manager with any questions.

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Benefit level	Benefit adjustment	Action plan
Pure Loss Ratio <55%	Full Premier benefit earning potential	Continued partnership with Sales and Underwriting to maintain profitable growth.
Pure Loss Ratio exceeds 55%	Full Premier benefit earning potential	Root cause analysis in book of business and development of a corrective action plan.
Two consecutive years of Pure Loss Ratio exceeding 55%**	Loss of up to 50% of Premier profit share enhancements as defined in agency goals. **If current year Loss Ratio exceeds 55% through Q3, agency loses invite for Premier Conference in subsequent year.	Corrective action plan put in place with intent to return to profitable growth.
Three consecutive years of Pure Loss Ratio exceeding 55%	Premier contract suspended.	Corrective action plan reviewed and revised to earn back Premier contract. Two consecutive years of profitable growth (5%+ growth) required.

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