



# Additional Incentive – Extend your stay!

May 1 – 3, 2026

We're excited to announce that we're adding two bonus nights to our 2025 incentive trip program!

**The two trip-qualifying agencies with the most new business in Q4 2025 will earn two additional nights at the exclusive Four Seasons Resort Naviva.**

Winners will transfer to Naviva from Four Seasons Punta Mita where they'll stay from May 1-3, 2026.

Naviva is an immersive luxury retreat, tucked into 48 acres of coastal forest in Punta Mita, Mexico, with just 15 private luxury sanctuaries blending seamlessly with the natural surroundings. Here, exclusivity is the norm, and nature is the backdrop for an unforgettable stay.

- **Unparalleled Privacy:** With so few accommodations, you'll feel as though you have paradise all to yourself.
- **Immersive Experiences:** From oceanfront wellness rituals and guided hikes to stargazing and cultural encounters, every day is a chance to connect and unwind.
- **Transformative Wellness:** Naviva's intimate spa pavilions offer deeply personalized treatments inspired by nature, designed to restore balance in mind, body, and spirit.
- **All-Inclusive Indulgence:** Dining, activities, and one-of-a-kind experiences are seamlessly woven into your stay.
- **Personalized Service:** Your hosts anticipate your needs before you even think of them, creating a stay that feels effortless and unforgettable.

## Rules:

- This applies to Accident Fund and CompWest only.
- Winners will be selected from agencies who meet the Accident Fund / CompWest qualifications – and have the most new business (written premium) in Q4 2025.
- All other trip rules apply.



# Punta Mita Incentive Trip

April 26 – May 1, 2026



In Punta Mita, each day is about *Disfruta el Momento* – enjoying the moment. Whether it’s feeling the breeze from the Pacific Ocean, taking in the sight of palm-fringed beaches, walking along the color streets or tasting authentic Mexican cuisine, the luxurious area is a perfect destination to gather for our 2025 incentive program. Punta Mita – situated in the Riviera Nayarit and encircled by 9.5 miles of Pacific Coast – is surrounded by white sand beaches, Pacific Ocean waters and a lush tropical flora. Every sunset is a prelude to the night ahead, where beachside cocktails, vibrant live music, and spontaneous celebrations make every moment one to remember. Guests will indulge in pure luxury and cultural immersion at the Four Seasons Resort Punta Mita – enjoying spectacular views of the ocean and lush Sierra Madre mountains. For more information about this exceptional trip, go to [www.afgroupincentives.com/punta-mita-incentive-trip](http://www.afgroupincentives.com/punta-mita-incentive-trip).

## Qualifications - Accident Fund/CompWest

### President’s Club

- Written premium (excl. AOR premium): \$2.5M
- Premium retention: 83%
- 5-yr. cumulative loss ratio: 50%
- New business written premium (excl. AOR premium): \$150K

### Growth

- Written premium (excl. AOR premium): \$500K
- Annual loss ratio: 50%
- New business written premium (excl. AOR premium): \$250K

### First Year

- New business written premium (excl. AOR premium): \$250K
- Annual loss ratio: 35%

## Incentive Program Rules

For premium to qualify, it must be new workers’ compensation premium to Accident Fund, CompWest, Third Coast Underwriters or United Heartland (hereafter referred to as the Company). Voluntary premium written between Jan. 1, 2025 and Dec. 31, 2025 will qualify for this incentive package.

One agent and guest from each participating agency can qualify for the trip. Eligible participants are agency principals, managers or producers with significant involvement in the Company’s business. Children (18 years and younger) may accompany parents at qualifier’s expense if the trip venue permits. No substitute arrangements or cash payments will be made in lieu of the contest. In the event the total number of agent qualifiers exceeds the total available rooms, those qualifiers would be awarded based on most profitable calendar year loss ratio. The Company reserves the right to disqualify any agency that is not up to date on payments or that has breached other contractual requirements of their Agency Agreement. The value of this trip is subject to IRS tax regulations. Agents will receive a 1099 or a statement of value for their trip(s). All rules, 2025 written premium, 2025 over 2024 increases, premium retention and cumulative or YTD loss ratios are determined by the Company. The Company will base all production numbers from information contained in “My Reports.” The rules and conditions set forth in this brochure convey the Company’s general intent. Should any circumstances arise bringing about inequities for winners and/or the Company, the Company reserves the right to modify rules for any individual or the traveling group. Should any unforeseen circumstances arise, to indicate that modification or termination appears advisable, the Company reserves such right, but will substitute other destinations or arrangements of approximately equal value. The trip must be utilized by a principal, manager or producer who is a member of the agency, with significant involvement in the production of the Company’s business.