

PATHS TO  
PARTNERSHIP<sup>SM</sup>

**HIGHER  
COMMISSIONS.**

**PERFORMANCE  
BONUSES.**

**MORE REWARDS  
FOR GROWTH.**

For decades, Progressive has partnered with you, our independent agents, to provide you with a wide array of benefits to serve your customers, things you rely on every day, including technology, breadth of products, competitive rates, marketing expertise, and a strong consumer brand.

With the expansion of our product offerings, we're better able to address and meet the needs of all of your customers, no matter what your business model, while increasing retention and profitability for your agency.

That's why we've created the **Paths to Partnership<sup>SM</sup>** program for your Personal Auto business.

As we continue to expand and evolve our products to meet the needs of your customers, we're introducing additional benefits and new opportunities for higher compensation and exclusive perks. These reward agents who build larger and longer-retaining Personal Auto books with Progressive.

*"As we continue our commitment to investing in the agency channel, we're proud to provide the products, services, and programs our independent agents need to fuel their success for years to come."*  
**— Heather Day, Agency Distribution General Manager**

Our Paths to Partnership program includes **four** key components:



**TIERED PERSONAL  
AUTO COMMISSION**



**TAILORED  
BENEFITS**



**AGENT  
REWARDS**



**PARTNER  
PROGRAMS**

Read on to learn which path is right for your agency. →



# TIERED PERSONAL AUTO COMMISSION

## MORE OPPORTUNITIES TO EARN FOR GROWTH AND RETENTION

Agents who choose Progressive to protect more of their customers—building larger and longer-retaining Personal Auto books with us—have access to higher compensation and benefits that reflect this deeper level of partnership. It's an opportunity for you to decide how you want to grow your business with us.

**As your Personal Auto policies grow, your commission grows, too!**

### TIERED PERSONAL AUTO COMMISSION

PERSONAL AUTO POLICIES IN FORCE (PIF) <i>Rolled up to federal tax ID</i>	PERSONAL AUTO POLICY CHARACTERISTICS		
	NO PROOF OF PRIOR AUTO INSURANCE	PROOF OF PRIOR AUTO INSURANCE W/NO LAPSE (POP)	
		PERSONAL AUTO <i>Customer has proof of prior insurance, no lapse in coverage, and earns the Continuous Insurance Discount</i>	SAFE-DRIVER + HOMEOWNER <i>Customer has proof of prior insurance, no lapse in coverage, and earns Continuous Insurance, Homeowner, and 3-Year Safe Driver discounts</i>
<b>TIER 4 » PARTNERSHIP</b> 500+ Policies in Force <i>Progressive Priority Leader Level eligibility begins at 500 PIFs for agents in good standing with a trailing three-year CAT-adjusted loss ratio &lt;65 percent</i>	12/10	14/10	15/10
<b>TIER 3 » INVESTMENT</b> 100-499 Policies in Force <i>Agents with &gt;\$100k in Commercial Auto earned premium start here</i> <i>Progressive Priority eligibility begins at 300 PIFs for agents in good standing with a trailing three-year CAT-adjusted loss ratio &lt;65 percent</i>	10/10	12/10	14/10
<b>TIER 2 » GROWTH</b> 50-99 Policies in Force <i>Agents appointed &lt;two years automatically start here</i>	10/9	10/9	12/9
<b>TIER 1 » VALUE</b> <50 Policies in Force		10/8	

EARN MORE FOR LARGER BOOKS OF PERSONAL AUTO BUSINESS

**EARN MORE FOR PREFERRED, LONGER-RETAINING BUSINESS**

**EVERY JANUARY**—Assessment to move up or down a tier (tier based on **December** month-end Personal Auto PIFs, effective in **February**)  
**EVERY JULY**—Another opportunity to move up a tier (tier based on **June** month-end Personal Auto PIFs, effective in **August**)\*

#### Three steps to earning higher Personal Auto commissions with Progressive:

1

Write and keep more Personal Auto business with Progressive to move into higher tiers

2

Write more drivers with proof of prior insurance and no lapse in coverage

3

Write safer drivers who own homes to earn our highest Personal Auto commissions

\*New agents will be adjusted to the tier that aligns with their current personal auto PIF count during the evaluation period that follows their second anniversary.

## TIERED COMMISSION SCHEDULE\*



We're excited to offer a Personal Auto national commission schedule for many agents across the country. As of August 2019, Minnesota and California are not on the national commission schedule. We'll communicate the rollout schedule for Minnesota as we confirm the date. At this time, we do not expect to add California. For the most up-to-date information on your state, contact your sales representative!

Commission changes through the Paths to Partnership program **will not affect existing policies in force** and will be applied to all new Personal Auto business written in a state.

\*This schedule reflects new Personal Auto commission only; it will not affect commission for Recreational Lines, Commercial Auto, or commission for our Renters, Umbrella or Home products. Any changes to the commission will be applied on a go-forward basis only.

## TIERED COMMISSION FEATURES



- » Policies written in a state using the national commission schedule will pay commissions based on the total number of in-force Progressive Personal Auto policies, **in all eligible states, associated with your agency's federal tax ID.**
- » Progressive will evaluate policy-in-force counts twice a year—every January and July (effective in February and August, respectively). Agents can move up tiers during either evaluation period, but will only move down during the January evaluation.
- » Commissions are based on **Personal Auto policies in force at the federal tax ID level**, which creates a consistent and holistic way for us to view your agency, and all the business you write with us—regardless of whether you have one or multiple locations, or you write in one or more eligible states.
- » **Any changes to commission under the Paths to Partnership program will be applied on a go-forward basis only; Progressive will NOT retroactively adjust renewal commissions for existing policies in force after a tier change.**
- » Newly appointed agents, you can earn more perks and commissions as you're growing your Progressive book. (See [Tailored Benefits](#) section.) During the first two years of your appointment, you will earn Growth tier commissions—even if you have fewer than 50 Personal Auto policies in force—with the ability to move up to higher tiers during the bi-annual evaluation periods. *Please note: New locations added to existing agencies who have been appointed with us for longer than two years are not considered new agents for this program.*
- » California Auto policies in force do not count towards your overall Personal Auto policy-in-force counts and will not affect tier movement.
- » If you have more than \$100,000 in Commercial Lines earned premium, you'll automatically earn the Investment tier or higher with more perks and benefits.
- » The national auto commission schedule may not apply to agents with a national presence, or to agents currently earning a separate commission schedule.
- » Brokers are not eligible to participate in our **Progressive Priority Program** or receive marketing benefits.



## TAILORED BENEFITS

### EXCLUSIVE ACCESS TO PERKS, PROGRAMS, AND OTHER BENEFITS

As your partnership with Progressive grows, you'll unlock access to valuable training, lead-generation services, and other performance bonuses.\*

#### PARTNERSHIP

500+ Policies  
in Force

- » Earn the most from every policy with our **highest commissions** and performance bonus eligibility
- » Benefit from **Progressive marketing materials**, leads, and rewrites
- » Receive all **benefits** from lower tiers

#### INVESTMENT

100-499  
Policies in Force

- » Eligibility for our exclusive producer rewards program—**Daily Rewards**—with opportunities to earn points redeemable for merchandise, gift cards, events, travel, and more
- » Access to additional **Progressive Marketing** materials and programs

#### 300+ PIF PRIORITY PARTNER PROGRAM ELIGIBILITY\*\*

- » Exclusive access to our Progressive Marketing site to create custom advertising and marketing materials to promote your agency
- » Performance bonus eligibility and qualification into one of our partner programs
- » Access online continuing education for your entire staff

#### GROWTH

50-99 Policies  
in Force

- » Register for **Agent Rewards** for opportunities to learn and earn more as you write Progressive
- » Enroll for our **CrossSell and ReConnect** programs to maximize your marketing spend
- » **Cobrand Progressive Marketing** materials with your agency brand
- » Take advantage of **unlimited online continuing education** for one low price

#### VALUE

<50 Policies  
in Force

- » Redeem **two free online continuing education classes** per Licensed Producer
- » Benefit from technology, mobile and office supply discounts with **Progressive Plus**
- » Download free Progressive-branded **marketing sales materials**

\*Brokers are not eligible to participate in our Progressive Priority Program or receive marketing benefits or incentives.

\*\*Must meet Progressive Priority Program criteria on page 6 to qualify.



## AGENT REWARDS

ENJOY ADDITIONAL BENEFITS FOR CONTINUED ENGAGEMENT AND AGENCY GROWTH

Participate in interactive, on-demand learning modules on our Agent Rewards site to learn more about our products, servicing options, and other tools that can help attract more business. The sooner you enroll, the more opportunities you'll have to register for, and participate in, any upcoming business promotions.\*

### HOW TO ENROLL IN AGENT REWARDS



- 1 Log in to FAO with your Agency FAO ID and click on the Agent Rewards logo
- 2 Select your name from the dropdown menu to be taken to Agent Rewards
- 3 If you haven't already, accept the terms and conditions at the bottom of your profile page and click "Enroll"
- 4 Explore the site to take learning modules, check out any promotions you may be eligible for, and more

### DAILY ENGAGEMENT EARNS DAILY REWARDS



Agencies with more than 100 Personal Auto policies in force may be eligible for additional producer-level rewards. Participants can earn points redeemable for gift cards, merchandise, travel, and more for answering daily trivia and participating in exclusive new business promotions. **Ask your sales rep for more details.**

*Rewards examples*



\*Brokers are not eligible to participate in production incentives.



# PARTNER PROGRAMS CHOOSE THE RIGHT PATH FOR YOU AND YOUR AGENCY

Earn even greater rewards and recognition for building your Personal Auto business through our Priority Program, or explore opportunities to grow your bundled Home and Auto business with Platinum.\*

## PRIORITY PROGRAM<sup>SM</sup>

**Progressive Priority** is open to a select group of agents who commit to maintaining 300 or more Personal Auto/Home/Condo policies in force, a three-year loss ratio of less than 65 percent\*\*, and good standing with Progressive.

The more you sell, the more opportunities for performance bonuses, exclusive servicing options, cost-saving perks, and business-building marketing benefits.

## PLATINUM PROGRAM

**Platinum** is an exclusive, limited distribution opportunity for independent agencies that commit to placing profitable, preferred bundled business with Progressive.

Rewards include enhanced commissions, performance bonus opportunities, and complimentary business-building services and tools.

### EXCLUSIVE PERKS FOR PARTNER AGENTS



#### Lead Generation

Drive new business growth with access to lead services, cross-sell campaigns, and priority listings in search results.

#### Marketing

Harness the power of one of the leading brands in the country by leveraging best practices in advertising placement and design, targeted direct mail campaigns, and programs to help you ReConnect with customers.

#### Digital

Enhance your online presence with tools to improve search rankings, manage your reputation, and ensure listings and banner advertisements are appearing where customers are searching.

#### Educational

Ensure your team has access to continuing education and certification programs, as well as social responsibility programs that align with your agency's goals around community engagement.

\*Brokers are not eligible to participate in our Progressive Priority Program.

\*\*Progressive will consider agencies whose loss ratio was negatively impacted by catastrophe losses for inclusion in the Progressive Priority Program.

### WHAT'S NEXT?

Talk to your sales rep about how to get started and find more on the FAO homepage.