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TO: AmRisc Producers

RE: ***Elite Producer Program – 2011 Guidelines - Retail***

AmRisc's Elite Producer Program general rules and guidelines are as follows (AmRisc reserves the right to change the rules at any time):

- AmRisc appointments and Elite status will be achieved on a companywide basis.
- Elite status is achieved on a yearly basis based on the performance in the prior calendar year. Elite status will be determined in January and become effective February 1st each year.
- Quarterly, AmRisc will make available the point level achieved Year-To-Date and the corresponding Elite Producer Status. Elite status levels will be posted to our website at www.amrisc.com. If sufficient points are achieved to obtain a higher status level in the quarterly update, then the increased benefits will be recognized upon the quarterly posting.
- Appointed Producers need to achieve at least Gold level status or higher within the first year of appointment. If not, AmRisc may discontinue their appointment 45 days after the end of any quarter in the second year.
- Accounts will be labeled and handled according to the Producer's Elite level status at the time the submission is received and logged into AmRisc.
- All point qualification will be based on AmRisc records, which may or may not be complete. Producers can request an audit trail of their accounts if they can demonstrate that the written premium per AmRisc's records is more than 5% off from their records. Premiums may be accounted for in the period they are booked rather than the period they are bound.
- Accounts that are not paid when due will be deducted from the point calculation. Once DNOC is sent, the points are deducted regardless of whether the premiums are subsequently collected.
- An AmRisc Relationship Manager will be assigned for each producer at the company level. Questions should be addressed to your company's assigned Relationship Manager.
- AmRisc reserves the right to discontinue the program and / or change the guidelines, benefits and rules at any time. Benefits and priority status do not represent any contractual agreement or liability on AmRisc's part.