

P&C Profit Sharing:

<u>Carrier</u>	<u>2022 estimated</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
Auto-Owners	\$0	\$0	\$0	\$15,742	\$58,119	\$0
Citizens	\$49,485	\$0	\$0	\$39,169	\$40,567	\$20,585
Pioneer	\$0	\$1,692	\$10,599	\$0	\$1,671	\$0
Frankenmuth	\$33,923	\$31,704	\$32,414	\$39,542	\$58,061	\$53,409
Michigan Millers	<u>\$0</u>	<u>\$6,902</u>	<u>\$15,875</u>	<u>\$0</u>	<u>\$11,591</u>	<u>\$0</u>
	\$83,408	\$40,298	\$58,888	\$94,453	\$170,009	\$73,994

Profit sharing **eligibility** requires a premium volume which exceeds a carrier determined threshold.

Annual **qualification** requires premium growth, policy retention and an acceptable loss ratio.

Expense Reimbursement Override:

<u>Carrier</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
AAIC (PPP)	\$38,406	\$38,296	\$36,970	\$36,257	\$36,445	\$35,726
Frankenmuth	<u>\$14,407</u>	<u>\$14,164</u>	<u>\$15,632</u>	<u>\$16,604</u>	<u>\$16,909</u>	<u>\$17,427</u>
	\$52,813	\$52,460	\$52,602	\$52,861	\$53,354	\$53,153

Expense reimbursement overrides are **contractual** and based on a specified percentage of total premium.