



2026 STANDARD CARRIER COMPENSATION PLAYBOOK

Use CAA's 2026 Standard Carrier Compensation Playbook to prioritize markets, set producer targets, forecast revenue, and negotiate stronger partnerships. Quick-reference grids and action checklists make it easy to compare options and align your 2026 plan with the carriers that best support your strategy.

For tactical support, log in to the [CAA website/member portal](#) to access each carrier's page for appetite guides, underwriting/marketing contact info, submission instructions, and program highlights—so your team can move from insight to action fast.



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CARRIER	CAAIS	COMMERCIAL LINES 2026	PERSONAL LINES 2026	COVERAGES	CARRIER FOOTPRINT	BASIC APPETITE
 AccidentFund Intranet Page		12% New and Renewal		Monoline Workers' Compensation	National	Construction, Services, Manufacturing, Human Services, Transportation
 acuity INSURANCE Intranet Page		Agents have to have \$200,000 in combined (CL/PL) WP by 9/30 of each year to participate in Guaranteed Compensation (.5%) and PS Southwest and Central each have an agreement	COMBINED STANDARD PS AGREEMENT FOR PL & CL; Agents have to have \$200,000 in combined (CL/PL) WP by 9/30 of each year to participate in Guaranteed Compensation (.5%) and PS Southwest and Central each have an agreement	PL: auto/motorcycle, Home, Umbrella, Dwelling Fire, RV, Boats CL: Package, Auto, WC, Umbrella	PL - 26 States, CL - 30 States, see map	CL: Trucking, Contractors, Manufacturing, Retail/Wholesale, Habitational, Services
 AmTrust FINANCIAL Intranet Page		1% add'l on New Business and .5% on renewals - paid quarterly PLUS Profit Share		CL Only: BOP, GL, Property, Auto, Workers' Compensation, Cyber, Excess - also writes stand-alone WC	National	Restaurants, Professional Offices, Mercantile, Artisan Contractors, Auto Service & Repair, Nonprofits, Financial Institutions
 Berkley Southwest a Berkley Company Intranet Page		1% Guarantee Year-End Payment Based on New Business Written		Property, GL, Auto, WC, Inland Marine, Umbrella; optional EPL and Cyber/Privacy Liability.	TX, OK, AR, AZ, NM	Contractors; Manufacturing & Wholesale; Retail; Service; Farm & Ranch.

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 Intranet Page	✗	Standard Profit Share (less than 55% Loss Ratio)		CL Market Only - CGL, PKG, Property, Auto, WC, Umbrella	Regional	Oil & Gas, Logging, Manufacturing, Electrical Contractors, Heavy Construction
 BRANCH Intranet Page	✗	Standard Profit Share	Standard Profit Share	• Auto, Homeowners, Renters, Umbrella • Select markets: Condo, boat, motorcycle/ATV	36 states + D.C.	Home + Auto
 Intranet Page	✗	Greater of 2% Guarantee or Profit Share (Growth must be greater than -10%) Up to 3% additional based on CL Growth For 2025, 2026 & 2027		CL: CPKG, Auto, Excess, WC Does Write PL but limited appetite in TX or OK for Growth	Texas & Oklahoma	Small Business: Service Classes, Offices, Retail, Manufacturing, Animal Care, Contractors, Builders Risk
 Intranet Page	✓	Standard Profit Share at Agency level or Branch level depending on volume	Standard Profit Share at Agency level or Branch level depending on volume	BOP, GL, Property, Auto, Umbrella, WC & Cyber	National	Financial Services, Technology, Artisan Contractors, Healthcare, Life Services

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 Intranet Page	✗	Standard Profit Share	Standard Profit Share		National	
 Intranet Page	✓	Standard Annual Profit Share & Quarterly New Business Incentive		BOP, Gl, Property, Auto, Umbrella & WC	National, except AK & HI	Restaurants, Small Artisan Contractors, Technology, Professional Classes (Architects/Engineers) & Healthcare
 Intranet Page	✗	Standard Profit Share 40% Commission *commissions are dependent on the type of bond		Bonds	National	Bonds
 Intranet Page	✗	2% guaranteed with the opportunity to earn another 3% based off of growth and Loss Ratio below 52% - NE KS, SD & Iowa only.		BOP; GL & Property; Commercial Auto; Workers' Comp; Umbrella; Cyber Suite; EPLI; Contractors E&O; Equipment Breakdown	AL, GA, KY, MS, TN, OK, TX, AR, IL, MO, IA, KS, NE, SD	Auto Service, Contractors, Professional Services, Restaurants/Food Service, Retail, Service Retailers, Wholesalers (small–mid business focus).

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 Intranet Page	✗	3.5% Guaranteed Comp on all earned premium New Business Goal: \$3 mil = 3% Payout (\$125K Cap)		Commercial Property, GL, Workers' Comp, Commercial Auto, Motor Carrier, Inland Marine, Umbrella; specialty programs: Fire/EMS PAK, Public Entity PAK, Telecommunications, International Exposures Extension.	CO, IA, KS, MN, MO, NE, ND, SD, WI, WY, IL, IN, MI	Agribusiness, Contractors, Equipment Dealers, Food Processing, Manufacturing, Wholesale Distributors, Trucking/Transportation, Telecommunications, Public Entities/Fire-EMS.
 Intranet Page	✓	4% Guaranteed Compensation paid quarterly on all eligible new and renewal business New Business Goal of \$9 Mil Up to 1% extra on entire book if \$11.25 Mil New Biz reached		BOP, GL, Prop, Auto, Umbrella & WC	National, except AK & HI	Technology, Printers, Financial Institutions, Light Manufacturing, Water Well Drillers
 Intranet Page	✗	Modified Profit Share/1 Year Calculation 1% if less than 70% 2% if less than 50% Loss Ratio		BOP, Commercial Auto, Umbrella Liability, Bonds; Equipment Breakdown (BOP)	CO, ID, KS, MT, NE, ND, OK, SD.	Small business—restaurants, repair garages, convenience stores, offices.
 Intranet Page	✗	Standard Profit Share		Commercial Property, GL, Auto, WC, Inland Marine, Umbrella, plus Surety	Regional	Construction, Manufacturing, Retail, Services, Professional/Medical Offices & Loss RatioO, Wholesalers/Distributors, Agribusiness

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 Intranet Page			Standard Profit Share	Motorcycle, Off Road Vehicles, Marine, Motor Home, Travel Trailer, Collectible Auto*, Personal Property, Personal Auto	National except CA	PL Appetite
 Intranet Page		Standard Profit Share	Standard Profit Share	Churches, Daycares, Private Schools	Central and Southwest	Special Coverages

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 Intranet Page		Standard Profit Share	Standard Profit Share	BOP, GL, Property, Auto, Umb, WC	National	Medical/Dental offices, Electrical Contractors, Service/Retail, Technology
 Intranet Page		Standard Profit Share • Southwest Small CL • Central Small CL and MM	Standard Profit Share	BOP, Auto, WC, Umbrella	National	Auto Services, Medical/Law,Offices, Beauty & Floral Shops, Interior Carpentry
 Intranet Page		0.5% GSC Additional 0.5% if Loss Ratio 45% or less Additional 0.5% is CL increases \$350K	0.5% GSC Additional 0.5% if Loss Ratio 45% or less Additional 0.5% is CL increases \$350K	PL: Auto, Boat, Farm Liability, Home, Inland Marine, Liability, Power Sports, Property, Umb CL: Auto, Bonds, Farm, IM, Liability, Property, Umbrella, WC	SD, NE, MN, IA, WI, IL	CL, Auto Services, Motels, Offices, C-Stores, Restaurants, Funeral Homes, Grocery Stores, Storage Facilities, Veteranarians
 Intranet Page		Standard Profit Share		GL, PKG, BOP, WC, Umbrella, Auto	TX & NM	Artisan Contractors, Loss RatioO's, Bed & Breakfast, Funeral Homes, Janitorial Services

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 Intranet Page		Standard Profit Share		GL, PKG, BOP, WC, Umbrella, Auto	National	Liquor Stores, Restaurants, REtail, Cable/Telephone Installations, Offices & Farm
 Intranet Page		Standard Profit Share		Bonds	National	Bonds
 Intranet Page		Standard Profit Share		Casualty (incl. excess), Professional & Management Liability, Property & Marine, Small Business/Commercial Package	National	Niche/specialty risks on admitted & E&S paper; national program capabilities. Construction & trades; commercial/residential services (lawn care, janitorial, pest control); child care/enrichment; specialty property (coastal, rentals, vacant, renovations).
 Intranet Page		17% New Commission 14% Renewal Commission 1.5% Potential Profit Share		Monoline WC	MO, Outside MO uses Previsor for AR, TN, IL, IA, NE, KS	Covers 95% of class codes, great on farm, Ag, contractors, medical, food processing

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 Intranet Page	✗	2% Floor or profit share, whichever is greater PLUS 2% New Business Bonus with growth \$1MM of net new over 2025's production		GL, property, Auto, IM, Umbrella, WC, Crime	National except CA	Construction, Light Manufacturing, Oil & Gas, Service Contractors, Wholesale, Retail Trades
 Intranet Page	✗	Standard Profit Share	Standard Profit Share	PL: auto/motorcycle, Home, Umbrella, Dwelling Fire, RV, Boats CL: BOPs, Fleet & Non-Fleet Auto	National	CL: Auto Fleets, Some BOP Classes
 Intranet Page	✓	Small CL 3% Guaranteed Compensation, MM 1.5% Guaranteed Compensation, Farm 2% Guaranteed Compensation, growth over 6%, up to a 3.5% total potential payout	- PL 1.5% Guaranteed Compensation = Loss Ratio 59% to 62% 0.2% payout = Loss Ratio 57% to 59% 0.35% payout = Loss Ratio below 57% .5% payout	CL: Restaurants, Real Estate Offices, Consultants, Artisan Contractors Human Services: Food Banks, Residential programs for people seeking help, Domestic Violence Shelters, Adult Day Cares, Special Needs Schools, YMCA/Goodwill, Hospices, ADmitted Product with Professional Coverage, Abuse and Molestation, Broad definition, no shared limit between CGL, PL, Abuse, Umbrella over all and defense outside the limit	National excluding Oklahoma, Louisiana, Alaska and Hawaii	BOP, CGL, Property, Auto, Umbrella, WC
 A Member of the Tokio Marine Group Intranet Page	✓	1% guarantee Additional Payout Based on Growth		CL: CPKG, Auto, Umb, BOP, Flood E&O, E&O Surety: Contract & Commercial Bonds	National	Human Services, Agribusiness, Real Estate, Recreation & Entertainment, Health & Fitness, Sports, Industry Services, Public Services, Education, Outdoor Products, Commercial Auto, Management and Professional Liability, Flood, Surety Bonds, Accident & Health, Excess & Surplus Lines, Environmental

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 PIE INSURANCE Intranet Page		Standard Profit Share		WC	National	Small businesses with a broad class appetite
 PROGRESSIVE Intranet Page		Standard Profit Share	Standard Profit Share	Auto; Property (home/condo/renters/landlord via Progressive Home/ASI); Umbrella; Motorcycle/RV/Boat/recreational.	National	Auto + Home/Condo/Renters
 RAS RISK ADMINISTRATION SERVICES, INC. Intranet Page		Please see 2026 Compensation Grid on CAA Website		Workers' compensation	SD, IA, NE and KS	Workers' compensation
 Safeco Insurance A Liberty Mutual Company Intranet Page			2% Guaranteed Compensation	Auto; Homeowners/Condo/Renters; Landlord; Umbrella.	National	PL

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 Intranet Page		Standard Profit Share		Monoline Worker's Compensation	KS, NE, SD, IA, MN, WI, IN, TN	Many Class codes, see appetite - Top 5 are Schools, Group Homes, Retirement Centers, Public Health Nursing, Carpentry
 Intranet Page		Standard Profit Share		Farm Only	National	Farm Only
 Intranet Page		Standard Profit Share- Foundation Agent		Monoline WC	Texas	All classes of business
 Intranet Page		3.9% Guaranteed compensation - including select auto	1.5% Guarantee	CL: Property, GL, Auto, WC, BOP, Umbrella, Inland Marine, Surety. PL: Auto, Home/Condo/Renters/Landlord, Umbrella, Boat/Yacht, Jewel Loss Ratio/Valuables	National	Construction, manufacturing, financial institutions, technology, healthcare, public sector

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 Intranet Page		Standard Profit Share		CL: Texas Only	CGL, CPKG, Property, Auto, WC, Umbrella, Cyber	Contractors, Auto Services, Franchised Auto Dealers, Schools, Universities, Volunteer Fire Departments, Restaurants
 Intranet Page		Standard Profit Share *Silver Circle Agents are not part of CAA Agreement		CGL, Property, IM, Crime, Auto, Umbrella, EPLI, Event Liquor, Professional, Non-Profit D&O, Fidelity & Surety Bonds	MO, IA, KS	Childcare, Personal Appearance Care, Special Events Liability, Sports & Leisure, Social Services, Detective & Security, Alarm Installation & Monitoring, Fire Protection Contractors, Outdoor Activities, Tree Care, Neighborhood Associations,
 Intranet Page		Standard Profit Share		Primary or Excess Flood	National	Homes, dwellings, 1-4 family, commercial buildings