

- ▶ Burlington County Chamber of Commerce
- ▶ Camden County Regional Chamber of Commerce
- ▶ Gloucester County Chamber of Commerce



## Does your business insurance **earn** dividends?

Purchase your business insurance through Penn National Insurance, and depending on the total group premium and total claims experience, you could earn a possible dividend.

### Eligible lines\* offered through this program include:

- Businessowners
- Commercial auto
- Property
- General liability
- Package policies
- Inland marine
- Workers' Compensation

### Program Features

- All-lines dividend (excluding umbrella and bonds). Dividend payments are based on total group program premium and claims experience of eligible lines. As program grows, so does dividend potential.
- Enhanced coverages on auto, businessowners, property, workers' compensation, and general liability — giving you added protection at no additional cost
- Equipment breakdown coverage automatically included with businessowners and property policies
- Information and services to help reduce losses — the payoff is greater dividend potential
- Outstanding, local claim and customer support service

*\*Subject to individual risk characteristics, loss experience and underwriting guidelines.*

### How It Works

Dividend earned is based on the total group premium and claims experience of eligible lines.

<b>For example:</b>	If group premium is:	\$1.25 Million
	and group loss ratio is:	15%
	Group dividend is:	13%
	If member premium is:	\$10,000
	<b>Dividend earned will be:</b>	<b>\$1,300</b>

Dividend payments are based upon program eligibility and are not guaranteed.



### Want to know more?

Call one of these Chamber member agencies today!

▶ The Barclay Group	Deptford	856-848-8455
▶ Dalton Insurance Agency (Brown & Brown)	Glassboro	856-881-2862
▶ W. Bruce Beaton Co.	Turnersville	856-728-7351
▶ Thomas Heist Insurance Agency	Ocean City	609-736-7223