



PENN NATIONAL
INSURANCE

Feel Secure®



Does your business insurance
earn dividends?

Ours does!

*We returned over \$350,000 to
program member businesses*

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



www.PennNationalInsurance.com

An Equal Employment Opportunity/Affirmative Action Employer
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How It Works

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

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

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 |
| ▶ Brown & Brown Insurance | Glassboro | 856-881-2862 |
| ▶ Hardenbergh Insurance Group | Marlton Gibbstown | 856-489-9100 856-489-9100 |
| ▶ W. Bruce Beaton Co. | Turnersville | 856-728-7351 |
| ▶ Thomas Heist Insurance Agency | Vineland | 856-696-3152 |
| ▶ Widerman & Company | Haddonfield | 856-428-0939 |

