

EARN DIVIDENDS

TRI-COUNTY CHAMBERS BUSINESS INSURANCE PROGRAM

Penn National Insurance

Chamber membership provides many valuable services to members, from networking opportunities to real business solutions. One of those services is the Tri-County Business Insurance Program, a collaborative effort between Burlington County, Camden County and Gloucester County Chambers of Commerce. The program offers chamber members affordable, comprehensive coverages on property and casualty insurance with the opportunity to earn dividends.

Over the past three years, Penn National Insurance has returned a total of \$819,139 in dividends to program participants.

The program is sold exclusively through local, independent agents who can offer chamber members a variety of coverages and pricing on property and casualty insurance, including business owners, commercial auto, property, general liability, inland marine and workers' compensation. Dividends are paid on all of these coverages.

This year, Penn National Insurance declared a four percent dividend for the Tri-County Business Insurance 2016/2017 program year.

"We see this as a value-added service for our chamber members," said Les Vail, president of the Gloucester County Chamber of Commerce. Penn National Insurance and its network of local agents provide a great product with exceptional customer service. We are constantly seeking new





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opportunities for our members that bring value to chamber membership, provide a needed service to member businesses and hopefully help with the bottom line. This program is a great benefit of membership."

Don McAuliffe, regional vice president, Penn National Insurance, said: "An important aspect of this group insurance program is preventing loss and controlling claims costs. Because dividends are based on the group's collective loss experience, a business that may have had a significant loss may still be eligible to receive a dividend."

"Penn National Insurance is committed to promoting loss control and safety management practices, by developing a working partnership with our business policyholders to design customized services. Our loss control consultants have diverse expertise in a wide array of areas including: workers' compensation, accident reduction, property protection, safety program development, defensive driving, industrial hygiene, hearing conservation, ergonomics and construction safety. Through safety consulting, Penn National Insurance and local independent insurance agencies encourage member businesses to develop safety practices to substantially reduce or eliminate workplace injuries," McAuliffe said.

Learn more about the Tri-County Business Insurance Program by contacting one of these member agencies: The Barclay Group, Brown & Brown Insurance, W. Bruce Beaton Co., Thomas Heist Insurance Agency and Widerman & Company.

Penn National Insurance was founded in 1919 by a Pennsylvania farmers' association to provide affordable farm-related workers' compensation insurance to its members. Today, the company provides a broad range of business and personal auto and homeowners insurance throughout eleven states, including New Jersey. True to our roots, we're still a mutual insurance company, which means that we answer to our policyholders, not shareholders. Our focus is to always provide the highest level of service to our policyholders. ■

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