



**GLOUCESTER COUNTY**  
 — CHAMBER OF COMMERCE —  
 Growing Business Beyond



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

### Ours does!

We returned **\$4,211,227** 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](http://www.PennNationalInsurance.com)

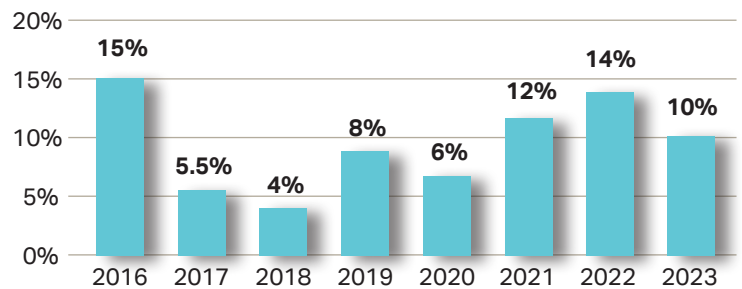
#### How It Works

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

<b>For example:</b>	If group premium is:	\$5.9 Million
	and group loss ratio is:	25%
	Group dividend is:	10%
	If member premium is:	\$20,000
	<b>Dividend earned will be:</b>	<b>\$2,000</b>

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

#### Tri-County Business Insurance Program Dividend History



#### Want to know more?

Call one of these Chamber member agencies today!

▶ The Barclay Group	Deptford, NJ	856-848-8455
▶ Brown & Brown Metro	Marlton, NJ	856-552-6363