



Does your business insurance **earn** dividends?

Ours does!
We returned nearly **\$5M**
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

“Our partnership with Penn National Insurance has proven to be beneficial for both the Chamber and our members. We know our members are receiving the best customer service while earning dividends.”

Kristi Howell, President/CEO,
Burlington County Regional Chamber of Commerce



www.PennNationalInsurance.com

An Equal Employment Opportunity/Affirmative Action Employer

How It Works

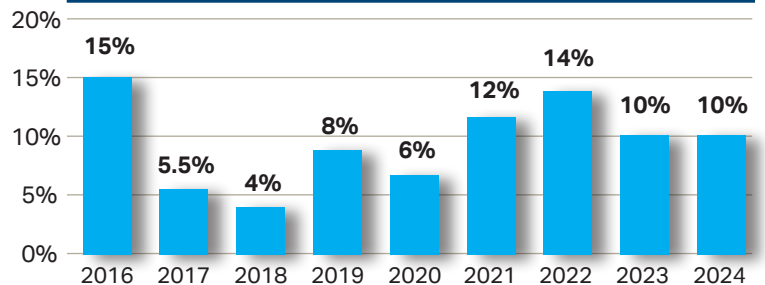
Dividend earned is based on the total group premium and claims experience of eligible lines.

For example: If group premium is: \$11 Million
and group loss ratio is: 24%
Group dividend is: 10%

If member premium is: \$20,000
Dividend earned will be: \$2,000

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

Tri-County Business Insurance Program Dividend History



Want to know more?

Call these Chamber member agencies today!



856-829-1594
barclayinsurance.com

609-654-5800
braddockinsurance.com