

Does your business insurance earn dividends?

Ours does!

We returned over **\$850,000** 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

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



PENN NATIONAL INSURANCE

Feel Secure®

PennNationalInsurance.com

How It Works

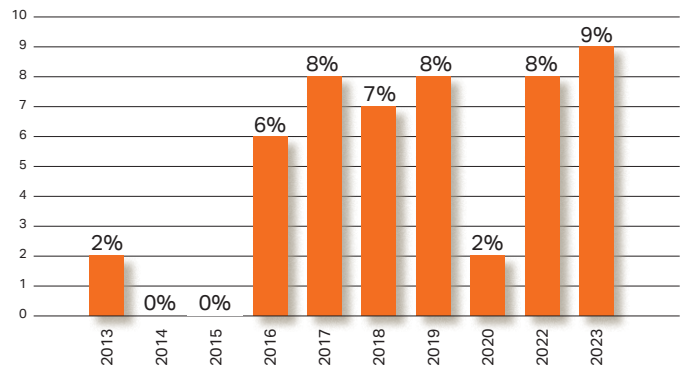
Dividend earned is based on the total group premium and claims experience of eligible lines.

For example: If group premium is: \$1.2 Million
and group loss ratio is: 16%
Group dividend is: 15%

If member premium is: \$20,000
Dividend earned will be: \$3,000

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

Dividend History



Want to know more? Contact any independent agent representing Penn National Insurance or one of these fellow chamber members:

John Yurconic Agency – Program Administrator	(610) 770-6600
Brown & Brown of Lehigh Valley	(800) 634-8237
Budd Agency Inc.	(908) 859-2213
East Penn Insurance Group	(484) 891-9990
FRM Group	(570) 421-7447
HMK Insurance Agency	(610) 868-8507
Kressler, Wolff & Miller, Inc.	(610) 258-9181
McGriff Insurance Advisors	(215) 723-7757
Mearhoff Insurance Agency	(610) 258-0814
Miers Insurance	(610) 797-7900
Seltzer Group	(888) 366-1000
Univest Insurance, Inc.	(610) 966-1315
YMI Insurance	(610) 868-8762