



Does *your* business insurance earn dividends?



Dividends paid.
Over
\$177,000

That's how much Greater Lehigh Valley Chamber members who take advantage of the Members Advantage Program have earned in dividends. By purchasing their business insurance through Penn National Insurance, our program members tell us that often the dividend pays for their membership – and then some.

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.



www.PennNationalInsurance.com

An Equal Employment Opportunity/Affirmative Action Employer
©2018 Penn National Insurance 2.2018

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.



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
BB&T	(610) 821-1640
Brown & Brown of Lehigh Valley	(800) 634-8237
Budd Agency Inc.	(908) 859-2213
HMK Insurance Agency	(610) 868-8507
Kressler, Wolff & Miller, Inc.	(610) 258-9181
Lehigh Insurance Agency LLC	(610) 868-8762
Mearhoff Insurance Agency	(610) 258-0814
Miers Insurance	(610) 797-7900
Murray Securus	(610) 371-9505
Seltzer Group	(888) 366-1000
Univest Insurance, Inc.	(610) 966-1315