



## **Chamber newsletter article or release**

### **Over \$1.5 million in dividends returned to ChamberChoice participants**

Penn National Insurance has announced an 11% dividend for the second program year of the ChamberChoice Business Insurance program. Chamber member businesses that placed and retained their insurance coverages with Penn National Insurance during the 2012/2013 program year, and remained chamber members and policyholders through the end of the program year, will receive a dividend equal to 11% of their total premium. The dividend amounts to be paid total more than \$1.5 million, bringing the total dividends paid for the past two years to over \$2 million.

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.

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 businessowners, commercial auto, general liability, inland marine and workers' compensation. Dividends are paid on all of these coverages. In addition, 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.

The Penn National Insurance program is just one of many benefits of chamber membership. For more information, contact your local Chamber for a list of member agents.

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