



PENN NATIONAL  
INSURANCE

*Feel Secure®*



**Over \$6 million ... that's how much ChamberChoice members earned in dividends by purchasing their business insurance through Penn National Insurance.**



#### How It Works

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

**For example:**

If group premium is:	\$26 Million
and group loss ratio is:	42%
Group dividend is:	6%

If member premium is: \$20,000

**Dividend earned will be: \$1,200**

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

#### 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.
- ✓ 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.



**Don't miss out on this opportunity.**

Visit your chamber directory or **PennNationalInsurance.com** to find a chamber member agent who represents Penn National Insurance.