



HARRISBURG REGIONAL
CHAMBER & CREDCSM

Does your business insurance **earn** dividends?

Purchase your business insurance through Penn National Insurance, and you could earn a dividend.

Eligible lines* offered through this program include:

- **Businessowners**
- **Commercial auto**
- **Property**
- **General liability**
- **Package policies**
- **Inland marine**
- **Workers' Compensation**

Program Features

- Open to members of the Harrisburg Regional Chamber & CREDC
- 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.*



How It Works

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

For example:	If group premium is:	\$2.5 Million
	and group loss ratio is:	16%
	Group dividend is:	17%
	If member premium is:	\$20,000
	Dividend earned will be:	\$3,400

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

Want to know more?

Call one of these member insurance agencies today!

American Insurance Administrators	Mechanicsburg	717.591.8280
Christian-Baker Company	Harrisburg	717.761.4712
Enders Insurance Associates	Harrisburg	717.652.4902
Gunn-Mowery, LLC	Lemoyne	717.761.4600
Alan Hostetler Insurance	Harrisburg	717.657.3141
K.R. MacDonald, Inc.	Harrisburg	717.564.4221
Knoll Insurance Agency	New Cumberland	717.774.8128
Looker, Wolfe & Gephart Insurance	Harrisburg	717.657.9944
McConkey Insurance & Benefits	York	717.755.9266
Miller & Miller Insurance Services	Camp Hill	717.737.4517
Murray Risk Management & Insurance	Mechanicsburg	717.620.2400
SMC Insurance Agency, Inc.	Wormleysburg	717.761.1660
The Glatfelter Agency	York	717.852.8000
The HDH Group, Inc.	Lemoyne	717.761.4010
The Insurance Alliance of Central PA	Camp Hill	717.909.6810
Wells Fargo Insurance Services USA	Mechanicsburg	717.506.3049
Wolf Strite Associates	Camp Hill	717.731.8266

Or visit PennNationalInsurance.com to find an agent near you.



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