

Does *your* business insurance earn dividends? Our does.



**HARRISBURG REGIONAL
CHAMBER & CREDC**



\$1,550,161

That's how much Chamber and CREDC® members who purchased their business insurance through Penn National Insurance have earned in dividends. Our program members tell us that often the dividend pays for their membership — and then some.

Program Features

- ▶ Dividend is earned on all business lines (excluding Umbrella and bonds). The more coverages you have with Penn National Insurance gives you greater dividend potential.
- ▶ Dividends are based on the total of the group's premium and losses. Even if your business suffers a loss, you can still earn a dividend.
- ▶ As program grows, so does dividend potential. Join today.
- ▶ Information and services to help reduce losses — the payoff is greater dividend potential.
- ▶ Plus, 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!

Alan Hostetler Insurance	Harrisburg	717.657.3141
American Insurance Administrators	Mechanicsburg	717.591.8280
Christian-Baker Company	Lemoyne	717.761.4712
Don Jacobs Insurance Services	Harrisburg	717.695.0604
Enders Insurance Associates	Harrisburg	717.652.4902
Gunn-Mowery, LLC	Lemoyne	717.761.4600
Knoll Insurance Agency	New Cumberland	717.774.8128
K.R. MacDonald, Inc.	Harrisburg	717.564.4221
Looker, Wolfe & Gephart Insurance	Harrisburg	717.657.9944
Miller & Miller Insurance Services	Camp Hill	717.737.4517
Murray Securus	Mechanicsburg	717.620.2400
The Glatfelter Agency	York	717.852.8000
The HDH Group, Inc.	Lemoyne	717.761.4010
The Insurance Alliance of Central PA	Mechanicsburg	717.230.1910

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



**PENN NATIONAL
INSURANCE**

Feel Secure®