

Does your business insurance  
earn dividends? Ours does.



PENN NATIONAL  
INSURANCE

Feel Secure®



# \$2.3 Million

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.

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

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



HARRISBURG REGIONAL  
CHAMBER & CREDC™

[www.harrisburgregionalchamber.org](http://www.harrisburgregionalchamber.org)

## Want to know more?

Call one of these member insurance agencies today!  
Or visit **PennNationalInsurance.com** to find an agent near you.

Christian-Baker Company	Lemoyne	717-761-4712
Enders Insurance Associates	Harrisburg	717-652-4902
Gunn-Mowery, LLC	Lemoyne	717-761-4600
Looker, Wolfe & Gephart Insurance	Harrisburg	717-657-9944
Members 1 <sup>st</sup> Insurance	Enola	844-498-6467
Miller & Miller Insurance Services	Camp Hill	717-737-4517
MPB Risk Services	Harrisburg	717-257-9018

[PennNationalInsurance.com](http://PennNationalInsurance.com)