

Does your business insurance earn dividends? Ours does.



\$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.



PENN NATIONAL
INSURANCE

Feel Secure®



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.



HARRISBURG REGIONAL
CHAMBER & CREDC®

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 st Insurance | Enola | 844-498-6467 |
| Miller & Miller Insurance Services | Camp Hill | 717-737-4517 |
| MPB Risk Services | Harrisburg | 717-257-9018 |