PENN NATIONAL INSURANCE

Feel Secure®

$9.7 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:	$29 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.

ChamberChoice

The People. The Power. The Plan for You.

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.

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