



Penn National Insurance sells property-casualty insurance in 12 states by partnering with more than 1,200 independent agency operations.

Financial Strength

Penn National Insurance has an A.M. Best Rating of A (Excellent). This rating is assigned by A.M. Best to companies that have an excellent ability to meet their ongoing insurance obligations.

Claims Service

Penn National Insurance has achieved a “Superior Rating” for Personal Lines Claims Customer Experience for five consecutive years.

Products

We offer an array of comprehensive commercial insurance solutions to fit the needs of businesses, including Businessowners, Commercial Auto, Property, General Liability and Workers’ Compensation.

Local Presence. Regional Strength.



ChamberChoice members can earn dividends by purchasing their business insurance through Penn National Insurance.



- ☆ Penn National Insurance
Headquarters: Harrisburg, PA
- ★ Partners Mutual Insurance
Headquarters: Waukesha, WI



**\$13.6
million**

... that's how much ChamberChoice members earned in dividends by purchasing their business insurance through Penn National Insurance.

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

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.



How It Works

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

For example:

If group premium is:	\$32 million
and group loss ratio is:	32%
Group dividend is:	5%

If member premium is:	\$20,000
Dividend earned will be:	\$1,000

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



**PENN NATIONAL
INSURANCE**

Feel Secure[®]

PennNationalInsurance.com

An Equal Employment Opportunity/Affirmative Action Employer
©2025 Penn National Insurance 5.2025

Business Solutions

Competitive pricing. Comprehensive coverage. We offer an array of business insurance solutions to fit the needs of your customers.



PennPac[®] Series

If you are looking to customize policies, turn to our PennPac Series.

Our PennPacs are rich in coverages and limits. You will find valuable coverage enhancements on Business Auto, Businessowners, General Liability, Property and Inland Marine, as well as specialty markets such as restaurants, printers and contractors.

Business Risk Protection

Protect your business clients through our legal document creation and risk assessment service

Business Risk Protection (BRP) helps your business clients get the contracts they need to become compliant and mitigate risk. Penn National Insurance Businessowners and General Liability policies include BRP, an InsurTech legal assistance service that helps businesses get key legal documents in place without having to worry about expensive lawyer fees. BRP will automatically attach to the BOP or GL policy for a flat fee of \$35 annually – incredible value and a fraction of the cost of using a law firm, potentially saving your clients hundreds of dollars when preparing even a single document. Policyholders have an opportunity to opt out.

Additional Coverages

Some additional coverages we offer include:



Employment Practices Liability

We offer businesses protection from claims by workers who feel their legal rights as employees were violated. A company is roughly three times more likely to have an employment practice claim than a fire.

Our EPLI coverage protects against the following:

- Wrongful failure to promote
- Wrongful demotion or termination
- Harassment
- Discrimination
- Humiliation
- Slander

Plus, the coverage contains no exclusions for retaliatory acts, downsizing or intentional acts.

Policies issued for domiciled businesses in Iowa, Minnesota and Wisconsin are underwritten under our affiliate, Partners Mutual Insurance Company.



Cyber Security Insurance

Now with our proactive, comprehensive Cyber Security Insurance Coverage, you can offer your clients coverage for one of the fastest growing risks for businesses. Our Cyber Security Insurance Coverage provides first- and third-party liability coverage for eligible expenses and exposures associated with a data breach incident, such as notification of a breach and remediation services for impacted individuals.

Liquor Liability

We provide Liquor Liability coverage on wholesale beer and wine distributors, package stores, including beer distributors, restaurants with less than 35% liquor sales, and golf courses with less than 50% liquor sales. Limits are offered up to \$1,000,000 with higher limits available upon underwriting review. Coverage is only offered where Penn National Insurance writes all other coverages for the risk.



Additional Coverages



Monoline Inland Marine

Construction projects involve unique risks not contemplated by regular insurance coverage used to insure completed buildings and their contents. Consider us for your next construction project quote.

We are a perfect fit for a quick-quote, last-minute request up to \$10 million, and your underwriter can provide a quote over the phone for under \$5 million risks.

Policies issued for domiciled businesses in Iowa, Minnesota and Wisconsin are underwritten under our affiliate, Partners Mutual Insurance Company.

Contractors' E&O

This value-added, optional endorsement extends coverage not commonly provided by your Commercial General Liability policy. Coverage protects contractors from claims and is triggered by:

- Property damage to your product
- Property damage to your work
- Property damage to impaired property

There are 30 eligible General Liability classes. Refer to the endorsement for a complete list of those classifications.



Additional Coverages



Florists' E&O

The Florists E&O is a roll-on endorsement designed to protect insureds from claims resulting from a negligent act, error or omission, including misdelivery of product, in providing services as a retail florist.



Manufacturers' E&O

Our Manufacturers' Errors and Omissions is a value-added, affordable endorsement that extends coverage not commonly provided by your General Liability policy. Coverage protects manufacturers from a claim made for damages they are legally obligated to pay for a negligent act, error or omission. Coverage is triggered by business risk, product physical injury or negligent act, error or omission.



Mechanics' E&O

Our Mechanics' Errors and Omissions endorsement offers coverage for the insured's faulty workmanship or defective products when either causes resultant damage to a customer's vehicle. This coverage is included within the liability limits of the Garage or BOP policy and is not sub-limited.

Policies issued for domiciled businesses in Iowa, Minnesota and Wisconsin are underwritten under our affiliate, Partners Mutual Insurance Company.

Loss Control

Penn National Insurance is committed to promoting loss control and safety management practices by developing a working partnership with the agent and policyholder, based on mutual safety goals and continuous communication.



We're committed to Loss Control excellence. Our team designs safety services geared toward the company's individual needs and loss experience.

Services provided include:

- Conducting thorough risk evaluations and detailed loss analysis
- Assessing the customer's needs and developing customized loss control services
- Providing access to an online library of safety training videos

Our loss control consultants have diverse expertise in a wide array of areas including: workers' compensation, accident reduction, property protection, safety program development, defensive driving, ergonomics and construction safety.



About our safety grant program

Recognizing that implementing design-for-safety changes can be costly to an employer. Our grants help our Auto, Property and Workers' Compensation policyholders purchase safety items, equipment and auto telematics products and training that may not be otherwise financially feasible for them to purchase.

Safety grants are open to all Commercial Lines Auto, Property and Workers' Compensation policyholders and awarded four times a year.

Custom Service Program

For our larger companies, Penn National Insurance's Custom Service Program provides the resources to reduce your organization's risk factors and losses by combining the efforts of our underwriting, loss control and claims professionals with those of your independent agent.

Our multidisciplinary team works closely with you and your agent to develop a plan that identifies opportunities and defines steps to control your potential for losses.

Contact your Penn National Insurance territory manager or loss control consultant for more information on these programs.

Our Mission

We help people feel secure
and make life better
when bad things happen.

www.PennNationalInsurance.com



PENN NATIONAL
INSURANCE

Feel Secure®

Penn National Insurance
Post Office Box 2361
Harrisburg, PA 17105-2361

*Policies issued for domiciled businesses in Iowa, Minnesota
and Wisconsin are underwritten under our affiliate,
Partners Mutual Insurance Company.*

This brochure is not a policy or binder and does not extend
coverage. For information on policy coverages and exclusions,
please contact your Penn National Insurance independent agent.

An Equal Employment Opportunity/Affirmative Action Employer
©2025 Penn National Insurance Form 92-79 2.2025