



**\$13.1
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.



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INSURANCE**

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