



Does your business insurance
EARN dividends?

Ours does.

Chamber+

How It Works

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

For example:	If group premium is:	\$1.5 Million
	and group loss ratio is:	24%
	Group dividend is:	9%
	If member premium is:	\$20,000
	Dividend earned will be:	\$1,800

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
- Equipment breakdown coverage automatically included with businessowners and property policies
- 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.*



Want to know more?

Call one of these chamber member insurance agencies today!

Tuscarora Chamber

- Craig, Friedly, Potter & Moore Insurance Agency 717-762-3147
- Strickler Agency, Inc. 800-503-8908
- Bell Insurance 717-328 2523



PENN NATIONAL
INSURANCE

www.PennNationalInsurance.com

Tuscarora Area
CHAMBER OF COMMERCE
Mercersburg, Montgomery, Peters, St. Thomas, Warren