



GLOUCESTER COUNTY
 — CHAMBER OF COMMERCE —
 Growing Business Beyond



Does your business insurance **earn** dividends?

Ours does!

We returned **\$2,359,835** to program member businesses

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



www.PennNationalInsurance.com



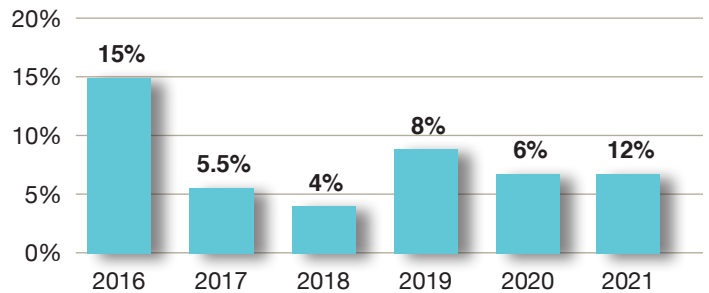
How It Works

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

For example:	If group premium is:	\$5.9 Million
	and group loss ratio is:	25%
	Group dividend is:	10%
	If member premium is:	\$20,000
	Dividend earned will be:	\$2,000

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

Tri-County Business Insurance Program Dividend History



Want to know more?

Call one of these Chamber member agencies today!

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|---------------------------|-----------|--------------|
| ▶ The Barclay Group | Deptford | 856-848-8455 |
| ▶ Brown & Brown Insurance | Glassboro | 856-881-2862 |