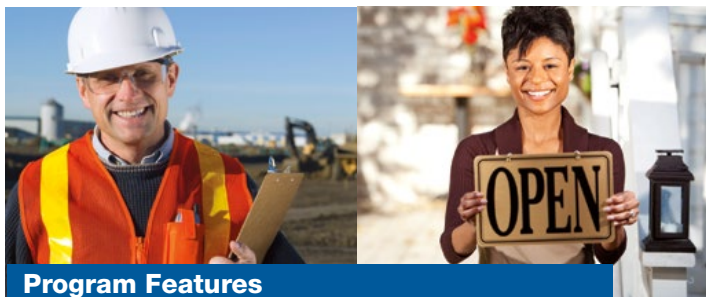


Does *your* business insurance earn dividends?

Ours does.

Chamber+



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.*

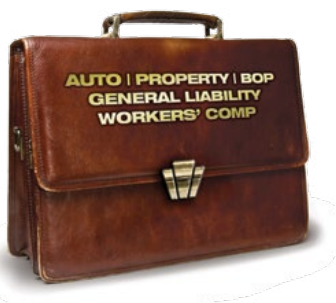
How It Works

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

For example: If group premium is: \$3 Million
and group loss ratio is: 24%
Group dividend is: 12%

If member premium is: \$20,000
Dividend earned will be: \$2,400

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



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