



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.

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

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](http://www.PennNationalInsurance.com)

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