



## Does your business insurance **earn** dividends?

Purchase your business insurance through Penn National Insurance, and depending on the total group premium and total claims experience, you could earn an annual dividend.

### Eligible lines\* offered through this program include:

- **Businessowners**
- **Commercial auto**
- **Property**
- **General liability**
- **Package policies**
- **Inland marine**
- **Workers' Compensation**

### 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:	16%
Group dividend is:	15%

If member premium is:	\$20,000
<b>Dividend earned will be:</b>	<b>\$3,000</b>

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

Want to know more? Call today!

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