

Members Advantage Program

Auto • Property • General Liability • Businessowners • Workers' Comp



PENN NATIONAL
INSURANCE

Feel Secure®



Does your business
insurance earn dividends?
Ours does.

\$14.3 Million



How It Works

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

For example:	If group premium is:	\$9.5 Million
	and group loss ratio is:	16%
	Group dividend is:	24%
	If member premium is:	\$20,000
	Dividend earned will be:	\$4,800

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

That's how much Chamber members who take advantage of the Members Advantage Program have earned in dividends. By purchasing their business insurance through Penn National Insurance, our program members tell us that the dividend often pays for their membership – and then some.

Program Features

- The Members Advantage Program has earned dividends 20 out of the past 30 years.
- Dividend is earned on all business lines (excluding Umbrella and bonds). The more coverages you have with Penn National Insurance, the greater your dividend potential.
- Dividends are based on the total of the group's premium and losses. Even if your business suffers a loss, you can still earn a dividend.
- As the program grows, so does dividend potential. Join today.
- Information and services to help reduce losses — the payoff is greater dividend potential.
- Plus, outstanding local claim and customer support service.

Subject to individual risk characteristics, loss experience and underwriting guidelines.

www.PennNationalInsurance.com



Business. Community. *Commitment.*

www.hanoverchamber.com

Want to know more?

Call one of these chamber member insurance agencies today!

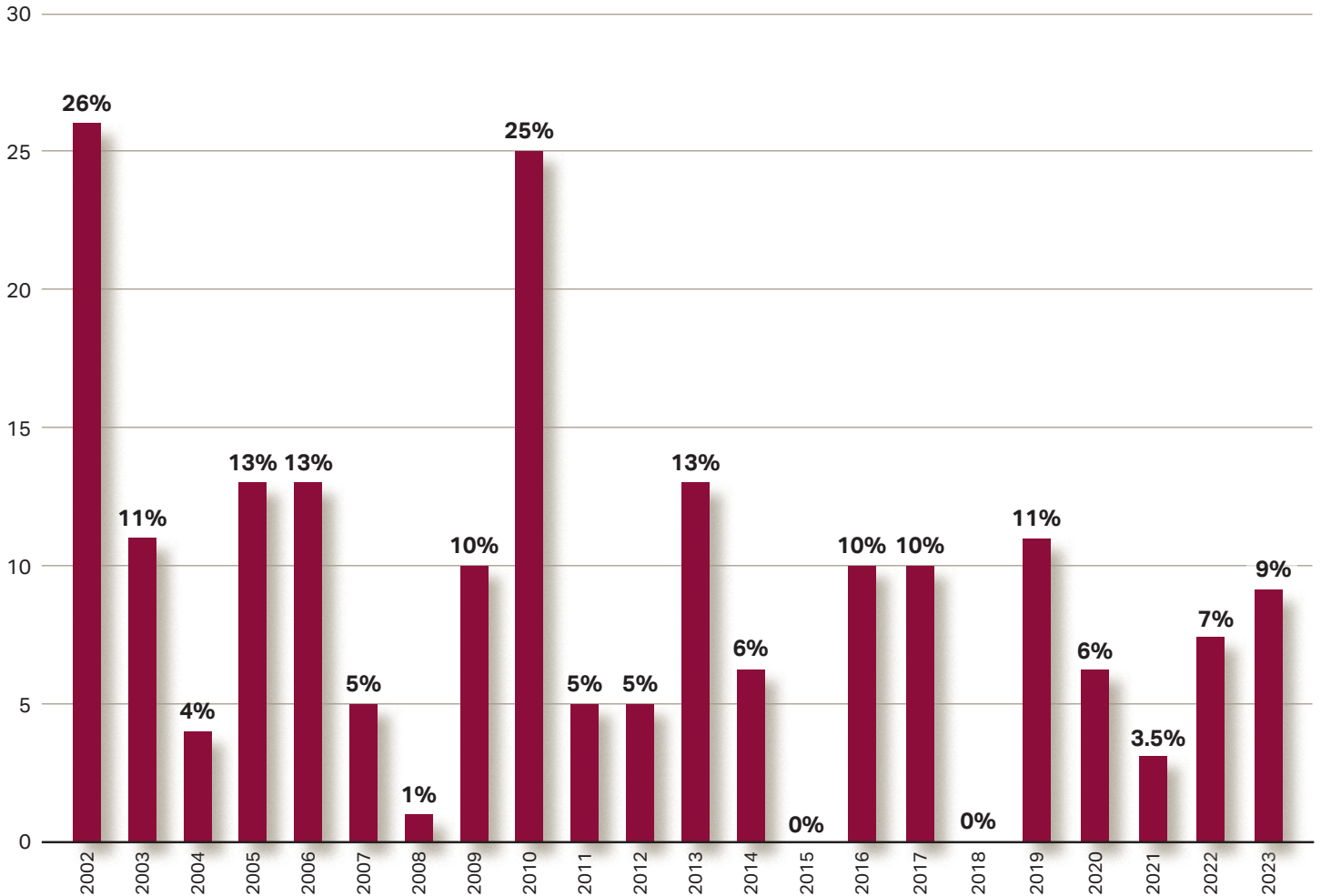
ACNB Insurance Services	Gettysburg	717-334-3414
Bell Insurance, Inc.	Hanover	717.632.4500
C.A. Weber Agency, Inc.	Hanover	717.637.1247
Fischer Insurance Agency	Hanover	717.632.1323
Harry L. Bubb Associates	Hanover	717.630.8330
Members 1st Insurance	Enola	844.498.6467
Rosensteel Insurance	Hanover	717.632.1216
The Glatfelter Agency	York	717.852.8000



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Dividend History



“Not only has this program been a great benefit for Chamber members, but it has also made significant economic impact in the Hanover Area and York County. With millions put back into the business community through this program, the Members Advantage Program is a tremendous success and a win-win-win for all of us.”

Gary Laird, president, Hanover Area Chamber of Commerce



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