



Does your business insurance **earn** dividends?

**Ours does!**

*We returned \$1,678,911 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](http://www.PennNationalInsurance.com)



**How It Works**

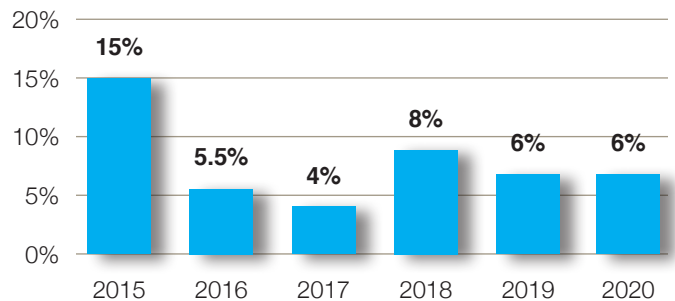
Dividend earned is based on the total group premium and claims experience of eligible lines.

**For example:** If group premium is: \$1.25 Million  
and group loss ratio is: 15%  
Group dividend is: 13%

If member premium is: \$10,000  
**Dividend earned will be: \$1,300**

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!

AssuredPartners of NJ, LLC	Mt. Laurel	856-795-4020
The Barclay Group	Riverton Riverside	856-829-1594 856-461-2300
Brian S. O'Neill & Associates, Inc.	Trenton	609-394-8200
Insurance Office of America	Farmingdale	732-757-2900
J. S. Braddock Agency	Medford Burlington	609-654-5800 609-386-0579