Tri-County Chambers
Business Insurance PROGRAM

- *Burlington County Chamber of Commerce*
- *Camden County Regional Chamber of Commerce*
- *Gloucester County Chamber of Commerce*

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 a possible dividend.

Eligible lines* offered through this program include:

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

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.

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 today!

J.S. Braddock Agency

22 N. Main Street • Medford, NJ 08055
p: (609) 654-5800 • f: (609) 953-9721
info@tccbip.com

Penn National Insurance®

www.PennNationalInsurance.com

An Equal Employment Opportunity/Affirmative Action Employer
©2012 Penn National Insurance 6.2012