



Does your business insurance **BUILD** dividends?

Yours can. We offer savings on the coverages that contractors need, plus the opportunity to earn dividends!

ADVANTAGES

- ✓ 15% discount on Commercial Auto and General Liability
- ✓ Gold & Platinum level STEP recipients received additional savings on Auto and General Liability.
- ✓ Increased limits on Electronic Data Liability and Limited Pollution Liability
- ✓ Increased limits on five Inland Marine coverages
- ✓ Opportunity to earn dividend.
As program grows, so does dividend potential.

Eligible Lines:

- Property • General Liability • Commercial Auto • Inland Marine

Eligibility is subject to individual risk characteristics, loss experience and underwriting guidelines

Why Penn National Insurance? We offer protection others don't.

Penn National Insurance has extensive experience in offering insurance products tailored to the contracting community. Our contracting endorsements provide for higher limits and broader protection to avoid gaps in coverage. We are a regional carrier with an A.M. Best Company Financial Strength Rating of Excellent. Our products are sold exclusively through local independent agents.

How it works

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

For example:

If group premium is:	\$3 million
And group loss ratio is:	20%
Group dividend is:	15%

If individual member premium is:	\$20,000
Potential dividend could be:	\$3,000

This is a representative example only. Dividend payments are based upon program eligibility and are not guaranteed.

Ask for your ContractorsAdvantage quote today.

Contact one of these member agencies:

Atlantic, Smith, Cropper & Deeley	Willards	410.835.2000
Atlantic Risk Management Corporation	Columbia	410.480.4400
Hankoff Insurance Group, Inc.	Owings Mills	410.363.0661
Moscker Insurance Agency Inc.	Severna Park	410.544.6104
H M Murray Agency, Inc.	Annapolis	410.841.6675
The Pennoyer Group, Inc.	Crofton	301.261.6940
Raley, Watts & O'Neill	California	301.863.6625
Insurance & Financial Services		

Or go to agent finder at www.pennnationalinsurance.com.



Chesapeake Shores
Chapter



Penn National Insurance

Property • Liability • Auto • Inland Marine