

Exclusive coverages and 5% discount, plus dividend opportunity

ContractorsAdvantage offers ABC members rich coverages on property and casualty insurance, as well as the opportunity to earn a dividend depending on group premium volume and claims experience.

Program Features:

- Members may be eligible for a 5% discount* on Commercial Auto and General Liability
- Increased limits on Electronic Data Liability and Limited Pollution Liability
- Increased limits on five Inland Marine coverages

Eligible Lines**:

- Property
- General Liability
- Commercial Auto
- Commercial Fire & Crime
- Inland Marine

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.

*Discount effective 1/1/2010, subject to eligibility

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



Chesapeake Shores Chapter



Chesapeake Shores

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 Insurance & Financial Services	California	301.863.6625
RCM&D Insurance	Baltimore	410.339.7263

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