

Does your business insurance *create* dividends?

Yours could.

Purchase your business insurance through Penn National Insurance and you could earn an dividend.

An exclusive program for members of the
Graphic Arts Association



Penn National Insurance provides the broadened coverages you need at competitive pricing:

- Printers Property *PennPac* Plus with additional coverages and higher limits
- Printers errors & omissions liability may include correction of work coverage
- Equipment breakdown coverage automatically included with businessowners and property policies
- Business Income and Extra Expense offered on an actual loss sustained basis
- Enhanced coverages on auto, businessowners, property, workers compensation, and general liability — giving you added protection at no additional cost
- All-lines dividend* — as program grows, dividend potential increases
- 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. Umbrella and bonds excluded.*

How it Works

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

For example:

If group premium is:	\$1.25 million
And group loss ratio is:	20%
Group dividend is:	13%

If Full Member, premium is:	\$10,000
Dividend you earn will be:	\$ 1,300

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

Want to know more?

Visit www.PennNationalInsurance.com to find an agent near you.



www.PennNationalInsurance.com

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