



PENN NATIONAL  
INSURANCE



## Members Advantage Program

Does your  
business insurance  
**earn** dividends?  
Our does.  
**\$7,270,628**

That's how much York County Economic Alliance members who take advantage of the Members Advantage Program have earned in dividends. By purchasing their business insurance through Penn National Insurance, our program members tell us that often the dividend pays for their membership — and then some.

### Program Features

- The Members Advantage Program has earned dividends 13 out of the past 15 years.
- Dividend is earned on all business lines (excluding Umbrella & bonds). The more coverages you have with Penn National Insurance, the greater your dividend potential.
- Dividends are based on the total of the group's premium and losses. Even if your business suffers a loss, you can still earn a dividend.
- As the program grows, so does dividend potential. Join today.
- Information and services to help reduce losses — the payoff is greater dividend potential.
- Plus, outstanding local claim and customer support service.

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

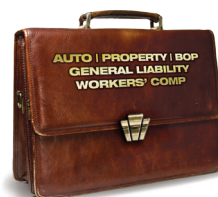
[www.PennNationalInsurance.com](http://www.PennNationalInsurance.com)

### How It Works

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

**For example:** If group premium is: \$8 Million  
and group loss ratio is: 16%  
Group dividend is: 23%  
If member premium is: \$20,000  
**Dividend earned will be: \$4,600**

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



Want to know more?

*Call one of these member insurance agencies today!*

Avis Insurance	Lititz	625-3770
BCF Group	Lancaster	560-7730
CCAB Insurance & Benefits, Inc.	Lancaster	205-2080
Collens-Wagner Agency	York	757-4633
The Glatfelter Agency	York	852-8000
H.N. Fishel & Associates	Red Lion	244-7681
HUB International	York	767-7850
Insurance Services United, Inc.	York	854-4043
Knoll Insurance Agency	New Cumberland	774-8128
Kocman Insurance Group	York	854-0300
Kunkle Insurance Group, Inc.	York	846-8894
McConkey Insurance & Benefits	York	755-9266
Murray Securus	Lancaster	397-9600
Sheeley Insurance Agency	Dillsburg	432-4905



YORK COUNTY  
**Economic Alliance**  
Together we prosper.

[www.ycea-pa.org](http://www.ycea-pa.org)