

# 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



Cumberland Valley

### 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
<b>Potential dividend could be:</b>	<b>\$3,000</b>

*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:

BB&T Frederick U/W'S	Frederick	301.662.1148
Insurance Brokers of Maryland	Emmitsburg	301.447.2565
Wright-Gardner Insurance	Hagerstown	301.733.1234

Or go to agent finder at [www.pennnationalinsurance.com](http://www.pennnationalinsurance.com).



Cumberland Valley Chapter