

Does *your* business insurance earn dividends?

Chamber+

Ours does.



We've returned over **\$2.8 Million** to participating members!

### Program Features

- All-lines dividend (excluding umbrella and bonds). Dividend payments are based on total group program premium and claims experience of eligible lines. As program grows, so does dividend potential.\*
- Enhanced coverages on auto, businessowners, property, workers' compensation, and general liability — giving you added protection at no additional cost
- Equipment breakdown coverage automatically included with businessowners and property policies
- 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.*

### How It Works

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

<b>For example:</b>	If group premium is:	\$3 Million
	and group loss ratio is:	24%
	Group dividend is:	12%
	If member premium is:	\$20,000
	<b>Dividend earned will be:</b>	<b>\$2,400</b>

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

Want to know more?

Call one of these chamber member insurance agencies today!

#### Greater Waynesboro Chamber

- Bell Insurance, Inc. 717-597-1151
- Blue Ridge Risk Partners 717-762-3147



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