

Introducing... Your blueprint to savings on business insurance

ABC of Virginia has partnered with Penn National Insurance to build a comprehensive insurance program, PLUS the opportunity to earn dividends.

Eligible Lines*:

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

Features:

- Competitive pricing and large group buying power
- Group dividend plan — as program grows, dividend potential increases
- Enhanced coverages on auto, property and general liability automatically included
- Local loss control and claim services

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

About Penn National Insurance

Penn National Insurance provides a full range of insurance coverage for businesses across Virginia, and successfully offers group programs for a variety of industries. A regional carrier with an excellent financial rating, the company has extensive experience in offering insurance products tailored to the construction industry.

This program is available only to ABC-VA members through select Penn National Insurance agents.



PENN NATIONAL
INSURANCE

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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.



HARRY R. JAMES INSURANCE AGENCY, INC.

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