

VA

Virginia Roofer's Safety Group

Introduces...

Your blueprint to savings on business insurance

For Virginia roofing contractors — a comprehensive insurance program, PLUS the opportunity to earn dividends.

Eligible Lines*:

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

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 available ONLY through the Harry R. James Insurance Agency:



PENN NATIONAL INSURANCE

www.PennNationalInsurance.com

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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:	\$2 million
And group loss ratio is:	20%
Group dividend is:	19%

If individual member premium is:	\$20,000
Potential dividend could be:	\$3,800

This is a representative example only. Dividend payments are based upon program eligibility and are not guaranteed.



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HARRY R. JAMES INSURANCE AGENCY, INC.

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