



Does your business insurance build dividends? Ours does.

Penn National Insurance offers 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.

Eligible Lines:

- Property
- General Liability
- Commercial Auto
- Businessowners
- Inland Marine

Program Features:

- Enhanced coverages and preferred pricing on auto, businessowners, property and general liability
- Electronic Data Liability aggregate limit increases to \$15,000
- Limited Pollution Liability coverage starts at \$100,000 limit with higher limits available up to \$1 million

Example of a Group Dividend Program

Dividend earned is based on the total group premium and claims experience of eligible lines, payable 12 months after close of plan year.

For example:

If group premium is:	\$6.2 Million
and group loss ratio is:	16%
Group dividend is:	18%

If member premium is:	\$20,000
Dividend earned will be:	\$3,600

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

Want to know more?

Call one of these chamber member insurance agencies today!

Alabama Insurance Exchange	Birmingham	205-988-0800
Associated Insurors	Florence	256-766-7773
Byars & Associates, Inc.	Jasper	205-221-3621
Flowers Insurance	Dothan Troy	334-794-8646 334-566-2484
Greenhalgh Insurance	Birmingham	205-967-8800
Harmon Dennis Bradshaw, Inc.	Montgomery	334-273-7277
Harris Insurance	Birmingham	205-849-0000
Hines, Ridolphi, Carper & Aman	Montgomery	334-272-6200
HUB International	Mobile	251-633-8556
Insurance Office of America	Birmingham	205-968-3440
Insurance Planning Services	Anniston	256-237-7541
International Assurance	Mobile	251-344-5530
J. R. Prewitt	Birmingham	205-933-9207
J. Smith Lanier	Birmingham Huntsville Opelika	205-969-2131 256-890-9000 334-749-3401
JYC Insurance Agency	Birmingham	205-853-8879
McGriff, Seibels & Williams	Birmingham	205-252-9871
Molton, Allen & Williams	Birmingham	205-969-5100
Norman Insurance Services	Greenville	334-382-0880
Pritchett-Moore, Inc.	Tuscaloosa	205-758-4441
Securance Group	Birmingham Montgomery Troy	205-423-0000 334-244-7000 334-244-7000
S. S. Nesbitt & Co.	Birmingham Decatur Huntsville	205-262-2700 256-353-7931 256-534-0347
Sevier Fowlkes/Compass Insurance	Birmingham	205-870-4026
Talladega Insurance	Talladega	256-362-4153
Thames Battré Mattei Beville & Ison Insurance	Mobile	251-473-9000
The Fitts Agency	Tuscaloosa	205-342-3500
The Insurance Store	Alabaster	205-663-2905
Thompson Insurance	Montgomery	334-277-8970
Trammel, Harper & Williams, Inc.	Birmingham	205-988-3444
Turner Insurance & Bonding	Montgomery	334-244-0004
Wells Fargo Ins. Services of AL	Tuscaloosa	205-345-6363
Willis of Alabama	Birmingham Mobile	205-871-3300 251-433-0441
Woodall & Hoggle	Guntersville Boaz	256-582-2131 256-593-7042



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Alabama Chapter

Not a member of ABC of Alabama?

Call Todd Walker at
(205) 870-9768 ext. 104

Or visit www.abc-alabama.org