



News Release

FOR IMMEDIATE RELEASE

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Gettysburg Adams Chamber of Commerce Offers Members Opportunity to Earn Dividend on Business Insurance

Gettysburg, Pa. – The Gettysburg Adams Chamber of Commerce, Adams County’s largest and oldest business organization, has added a new member benefit to its arsenal in the form of comprehensive business insurance program that may pay dividends to participants.

The chamber has partnered with the York County Economic Alliance and Hanover Area Chamber of Commerce to join the Penn National Insurance Members Advantage Program, which can pay dividends based on premium volume and loss experience.

The program has paid dividends of more than \$9 million since 2001 to participating York County businesses.

“We’re pleased to partner with local independent agents who represent Penn National Insurance to offer our members this new benefit,” said Carrie Stuart, chamber president. “Businesses currently participating in the program in York County have seen great success, and many say the dividend pays for their chamber membership – and then some.”

Purchase business insurance – eligible lines are business owners, commercial auto, general liability, inland marine and works’ compensation – through the program and you’ll gain:

- Competitive pricing and large group buying power;
- Information and services to help reduce losses;
- For only a nominal charge, special coverage for specialty businesses: printers, mini-storage facilities, wholesalers, manufacturers, auto repair, family-style and fine-dining restaurants and artisan contractors; and
- PennPac® enhanced coverage endorsements on auto, business owners, property and general liability that provide added security at no additional cost.

Encouraging safe workplaces and risk management is an important aspect of the program. The lower the loss ratio of the group, the higher the dividend potential. For example, if a group premium is \$9.5 million and the group loss ratio is 16%, the group dividend is 24%. If the member premium is \$20,000, the dividend earned will be \$4,800. Even if your business suffers a loss, you could still earn a dividend.

“We anticipate that this program will not only be of great benefit to our members, but will also have a significant economic impact,” added Stuart. “Based on the tremendous success of the York County partnership, the dividends earned by participating businesses will be put back into the local business community and be a win-win for everyone.”

In addition to the Members Advantage Program, the chamber offers health insurance coverage from every major insurance provider through Pennsylvania Chamber Insurance. Members who enroll in this program earn a one-time rebate on chamber membership. Members can also benefit from a chamber

partnership with APPI Energy, an energy procurement program with no upfront costs to shop the electric market, often resulting in a significant cost savings.

For more information about the Members Advantage program or to enroll, contact a member Penn National Insurance agency: Bergdale Insurance Agency Inc., 717-334-8195, and Hockley & O'Donnell Insurance Agency, 717-334-6741. To learn more about other benefits of chamber membership, call 717-334-8151.

The Gettysburg Adams Chamber of Commerce supports the local business community by promoting diverse economic opportunities through advocacy, networking and information. Nearly 540 local businesses and organizations are members. For more information or to join the chamber, visit www.gettysburg-chamber.org.

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