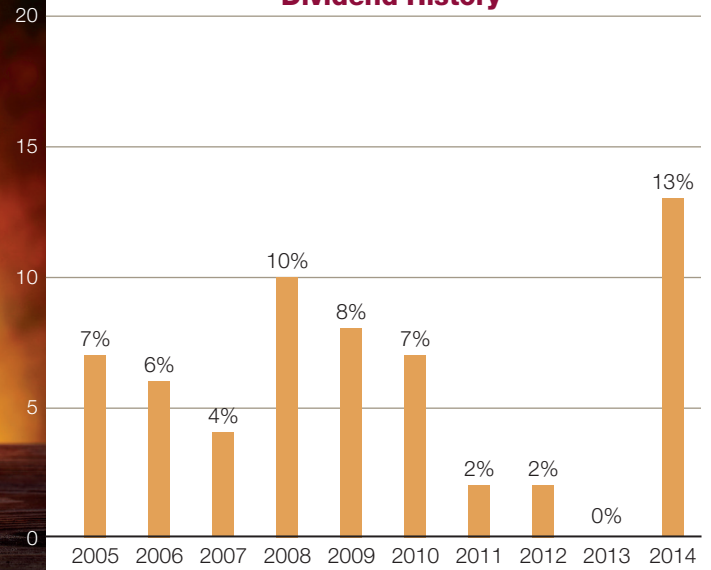


Tap into Savings

on your business insurance



Malt Beverage Distributors Association Dividend History



Total dividends of \$635,155 have been paid since the program began in 1997.

Purchase your business insurance through Penn National Insurance, and depending on the total group premium and total claims experience, you could earn an annual dividend.

Eligible lines* offered through this program include:

- **Businessowners**
- **Property**
- **Commercial Auto**
- **General Liability**
- **Liquor Liability**
- **Workers' Compensation**

MBDA members may qualify to receive a 10% credit* on Auto, Businessowners and Workers' Compensation.

Plus:

- Enhanced coverage on auto, businessowners, property and general liability.
- Comprehensive liquor liability with additional credit, if you use an electronic scan device

The MBDA Insurance Program is available exclusively through Penn National Insurance — one of the top regional insurance carriers. Based in Pennsylvania, we're known for our comprehensive products, outstanding claim service, fast response and financial strength.

*Based on risk characteristics and safety policies and procedures

How It Works

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

For example:

If group premium is: \$1 Million
 and group loss ratio is: 17%
 Group dividend is: 10%

If member premium is: \$20,000
Dividend earned will be: \$2,000

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

Save responsibly.
Call or click today.

To find a Penn National Insurance independent agent near you, visit PennNationalInsurance.com



Malt Beverage Distributors
Association of Pennsylvania

Or call **(215) 732-6258**



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INSURANCE

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