

10% Dividend Paid for Year One!



ADVANTAGE SPECIALTY

Incredible Insurance with No Extra Baggage.

Now available from Advantage Specialty:
An all-new Workers' Compensation Safety Group exclusively for
Restaurants, Bars, Taverns, Hotels, Motels and B&B's in New Jersey.

*Competitive Pricing
Up to 20% off Manual Pricing*

*Dividend of up to 40%!
(Based on performance)*

*Flexible payment options,
including Pay as You Go*

*Superior claims handling from
professionals who care*

*Expert risk analysis, safety management
and loss control services*

*Access to one of the largest networks
in New Jersey, with 24-hour claim
reporting and around-the-clock
customer support*



How the Dividend works:

<i>Case Incurred Loss and ALAE Ratio</i>	<i>Maximum Dividend Payout as a Percentage of Premium</i>
0 - 15%	40%
16 - 25%	15%
26 - 35%	10%
36 - 45%	5%

- Must be written within the 12-month period (6/1 - 5/31)
- All policies must be in effect for the full policy term
- All policies must be audited and paid in full
- Dividend will be calculated 18 months after the end of the 12-month period.
- No loss development factors are applied
- The Board of Directors must approve and declare a dividend prior to issuance
- Must be a current policyholder to receive payment of dividend (regardless of year)

For additional information, please contact:

Advantage Specialty

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Service. That's our specialty.