

25% Dividend Paid for Year One!



ADVANTAGE SPECIALTY

We've got the prescription for your insurance needs.

Advantage Specialty is now offering a Safety Group for Physicians, Chiropractors, Ophthalmologists, Dentists and Pharmacies in New Jersey.

*Competitive Pricing
Up to 20% off Manual Pricing*

Pay as You Go is available

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

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 (7/1 - 6/30)

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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Superior Insurance. That's our specialty.