


**NEW PROGRAM EFFECTIVE JANUARY 1, 2020**

ClearPath Mutual has partnered with the Kentucky Chamber of Commerce to offer all of its members and its participating affiliate chambers a premium reduction on their policies effective 1/1/2020, and thereafter.

10%**ASSOCIATION DISCOUNT**

Members of any participating chamber will receive a total of 10% discount off their estimated annual premium.

**MEMBER QUALIFICATIONS**

Here are the qualifications that must be met to receive benefits from this program:

- Must be a member in good standing with the chamber on the effective date of the policy, or within the first 30 days of coverage.
- Annual Premium must be at least \$600 (before the association discount).
- Minimum of 2 years in business.
- Experience mod of 1.30, or less.
- Cooperation with Loss Prevention Services.
- Existing Underwriting Guidelines prevail.

**Membership must be confirmed with each chamber no later than 30 days into the policy.**

**Q&A****Are current ClearPath Mutual policyholders eligible?**

**Yes!** Existing ClearPath Mutual policyholders are eligible for the association discount at their renewal, after 1/1/2020.

**How will I know the premium discount has been applied?**

You will see the discount listed in the premium calculation under "Association Discount".

**When submitting an application for a chamber member, how do I notify ClearPath Mutual?**

Agents can let ClearPath know that the insured is a member and with what chamber via email, or by indicating the chamber affiliation in the underwriting application questions through the underwriting portal.

**It is the responsibility of the agent and/or insured to notify ClearPath that the policyholder is a member of any chamber participating in the program.**

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