

Understanding Insurance

Commercial Insurance 101

(NAPSA)—If you own a business, it's important to match the insurance you carry to the company you keep. Doing so can save you time and money down the road.

Commercial auto insurance can be especially important, so if you're not sure what kind of commercial auto coverage you need, you may want to talk with an independent agent who specializes in that particular area. Independent agents work with you to put together a package that provides the protection that's right for your business.

"Anyone who owns a business with a commercial automobile needs to have coverage that is appropriate for the industry and the size of the business," says Brett Stalnaker of The Progressive Group of Insurance Companies. "An independent agent who specializes in commercial auto coverage can provide business owners with the kind of advice they need to make the right choice."

Here are some tips to help you find a commercial auto insurance agent:

- **Get objective advice.** There are different types of insurance agents. A captive agent represents only one insurance company. Independent agents represent a number of different insurance companies. Independent agents tend to be more flexible, because they can offer coverage options from various companies, increasing your odds of getting the combination of coverages, price and service that fits your business needs.



Keep Covered—It's important that insurance coverage changes as a small business grows.

- **Visit the Web site of a larger insurance company.** Web sites such as progressiveagent.com can provide you with coverage option information and a way to find an agent in your neighborhood.

- **Seek referrals.** These can come from professional organizations or other contacts such as other business owners. Chances are, other business owners in your industry can recommend an agent that they've worked with.

One size doesn't fit all when it comes to business-related insurance. A business that you start in the dining room or garage with just one vehicle can grow to the point where several vehicles are added and you move to commercial property. As your business evolves, your protection needs will most likely change, too. Be sure to check in with your agent periodically to reassess your commercial auto policy.

To learn more or to start your search for a commercial auto agent, visit progressiveagent.com.