

# Insurance Matters

## Finding A Commercial Auto Insurance Company

(NAPSA)—For many business owners, the road to success cannot be driven without company vehicles. They are a key component of the business' continued operations and are essential to the company's livelihood.

And just as you'd never consider going on a job without all the necessary tools of your trade, you should never consider driving your business vehicle without the right insurance coverage. But finding the right commercial auto insurance company can be a tricky proposition. There are lots of companies offering commercial auto coverage, so it's important that you select one that meets the needs of your business.

Of all the factors you'll want to take into account, the company's experience with commercial auto insurance and claims service will have the biggest impact on you and your business. Here are some questions to ask yourself as you consider different commercial auto insurance companies:

- **Do they have experience with your business type?** How long has the company offered commercial auto coverages? Do they understand the insurance needs that are unique to your line of work? A carrier with commercial auto expertise ensures that you'll get the right coverage for your business.

- **Do they excel in customer service?** You need 24/7 service that is fast, accurate and focused on your bottom line. You also need the convenience of being able to handle your insurance business



**For many businesses, keeping company vehicles on the road is critical for continued success.**

on nights and weekends, because you can't count on having the time to deal with such matters during regular business hours.

- **Do they offer flexible, competitive products? Payment options?** Insurance rates can vary a great deal from company to company, so you'll want to compare. You want flexibility in the types of coverages—and also payment options. Monthly bill plans can help small-business owners maintain necessary cash flow.

- **Do they have a demonstrated record of claims experience?** Keeping vehicle downtime to a minimum is vital to any business. Each minute a vehicle is out of commission affects your bottom line. Look for a company that's known for efficient claims service and fast, fair resolution.

To learn more about commercial auto insurance or to find an independent agent, visit the Web site at [progressiveagent.com](http://progressiveagent.com).