

Automotive Answers

Small-Business Owners: Four Steps To Save

(NAPSA)—Depending on the type of small business you own, what you pay to insure your vehicles could be as much as 40 percent of your total operating budget. The following steps can help you take control of this expense and save money.

1. Request a policy review. Take time to understand the coverages that are legally required by the state and your customers, then review your policy with your insurance company or independent agent to understand your coverages, limits and deductibles. A policy review will also help you update information on your policy, which could save you money.

2. When you review your policy, take a look at your deductibles. A deductible is the amount you'll pay out of pocket in the event of a claim. If your business can afford to pay more out of pocket, you can raise your deductible amounts and save money on your premium.

3. Check out your payment plan. Insurance companies offer a lot of options. If your budget can allow paying in full, you could get



A review of your vehicle insurance may put your company on the road to savings.

a discount. If you can't pay in full, a monthly payment plan can help you line up payments with cash flow. Progressive, the No. 1 truck insurer, offers payment plans to fit all types of businesses.

4. Ask about available discounts. Progressive offers several, including an experienced-business-owner discount and up to 20 percent off for drivers with CDLs.

For more information or to find an agent nearby, visit www.progressivecommercial.com.