

# BACKGROUND ON BUSINESS

## Five Tips For Managing Your Commercial Auto Insurance Costs

(NAPSA)—As a business owner, you're accustomed to taking some risks, but taking risks with the insurance that covers your business vehicles is never a good idea.

You might think the right coverage can be pricey, but, believe it or not, you can control some of your insurance costs. Leading commercial auto insurer Progressive offers these tips:

**Monitor your employees' driving records.** Business owners should run Motor Vehicle Reports on potential hires. Your agent can help with this; just make sure to notify your employee(s) first. While a Commercial Driver's License may not be required to operate your vehicle(s), you may find that drivers who have them are more skilled and could qualify for pricing discounts.

**Make sure you have continuous coverage.** Never let your insurance lapse; if you do, you may pay more for your next policy because most insurers want to see proof of prior coverage.

**Ask your agent about discounts.** There are a lot of them out there. For example, Progressive offers discounts to companies that pay in full, have been in business for more than three years, and more.

**Keep an eye on your credit.** Some insurance companies use information about your credit history to help determine your rate. Ask your agent specifically what



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information each company looks at so that you understand what's influencing your premium positively and negatively.

**Look for a bill plan to fit your budget.** Some insurance companies have significant finance charges associated with their bill plans or they have few pay plan options. When considering the total cost of insurance, look for companies with flexible pay plans, including those that offer low down payments and no finance charges.

Bottom line: Regularly reviewing business expenses like insurance costs can save you money. And with commercial insurance from Progressive, your policy will be backed by superior claims service and 24/7 customer service.

For more information or to find an agent nearby, visit [www.progressivecommercial.com](http://www.progressivecommercial.com).