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## Seven Tips To Finding The Right Commercial Auto Policy

(NAPSA)—Finding a good deal on commercial auto insurance is about more than finding the lowest rate—it's about finding the best all-around coverage to suit your company's needs.

Understanding what coverages and service options are available is the first step toward making better, more informed decisions so that you and your business are properly protected. Here are some tips from the experts at Progressive to help you find the right coverage, service and price:

- **Know the company you're dealing with—and its reputation for handling claims.** Understand that you may pay more for "cheaper" coverage in the long run if the company lacks experience handling commercial auto claims. In business, vehicles need to be on the road—or you lose money. Insurance companies that don't specialize in commercial auto coverage often don't have their own claims representatives handling the process, so it may take longer to get vehicles back in service.

- **Look for discounts.** Before initiating a quote for a policy, gather your company's loss and financial records. This information could help you save a lot of money. You may qualify for discounts if you've carried increased liability limits in the past, if your employee base consists of experienced drivers or if your company's credit rating is good.

- **Don't let your coverage lapse.** Proof of prior insurance is important, so never let your insurance policy lapse. If you do, you will most certainly pay more for your next policy.



**Hiring drivers with good driving records will help reduce your insurance rates.**

- **Ask for referrals.** Find out where colleagues in your business have found the best coverage and the best service. They may be able to refer you to an agent or company that really understands your business.

- **Check driving records before hiring.** If they'll be driving a company vehicle, be sure to screen the Motor Vehicle Report (MVR) for every potential hire.

- **Update the value of your equipment.** If you've added, upgraded or phased out equipment, you'll want your policy to reflect the true value of your fleet. This ensures you have adequate coverage where you need it and that you're not paying for coverage you no longer need.

- **Check the options for managing your policy.** See if you can handle routine tasks online and over the phone instead of having to visit an agency or mail in forms. It saves time—and in business, time is money.

For more information about commercial auto insurance, visit [driveinsurance.com](http://driveinsurance.com).