

Business Insurance Discounts Are Available

Everyone loves a bargain! Insurance companies know this and offer policy discounts and savings opportunities. Just a few possibilities include:

- Claims or accident-free discounts
- Updating/adding protection systems
- Building a blanket of security instead of adopting isolated actions
- Increasing deductibles

Companies that take steps to improve worker safety have a better chance at preventing accidents and earning insurance discounts. Keeping your protection systems, such as fire suppression and theft deterrence, updated and in top working order can also earn points with your insurer. Look for systems that not only allow quicker response from fire departments and police but also actively prevent loss or assist in recovering stolen items.

As part of a coordinated risk management program, consider integrating technology and protocols, and computer protections. This kind of overarching plan demonstrates to insurers that you take risk mitigation seriously and could qualify you for preferential policy terms.

If your business can afford to pay for more of the minor expenses you encounter in property or liability claims, you could raise your deductibles. The more risk you are willing to bear, the less you'll pay for insurance. Talk to me about other potential savings opportunities.

Have questions about your current insurance coverage and rates? Call or email us to find out how much we could be saving you on your next renewal.



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