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## **TEN WAYS TO MANAGE YOUR INSURANCE PROGRAM**

- 1. Increase your deductible to the highest level you can afford.**
- 2. Install burglar and fire alarm systems.**
- 3. Don't rely on your landlord's insurance.**
- 4. Do a complete inventory of all your business personal property.**
- 5. Review leases with your attorney to make sure they do not place unfair burden on you.**
- 6. Install and maintain sprinkler systems and have them checked once a year.**
- 7. Don't file too many claims.**
- 8. Have your insurance agent provide you quotes from three different companies.**
- 9. Require all employees who may use company vehicles or their personal vehicle on company time to provide copies of their driver's license and proof of insurance once per year. Additionally, allow only employees with good driving records to operate company vehicles.**
- 10. Make every effort to keep your employees (and yourself) safe from physical injury and have employees read and sign policies covering conduct and behavior. This can typically lower your risks of accidents or lawsuits and in turn, lower your insurance premiums.**

***Trusted Advisors Dedicated to Our Clients and Community***