

# 3 WAYS TO SAVE \$\$ ON YOUR BUSINESS AUTO

By Insurance Brokers of Minnesota

With fuel costs high, wouldn't it be nice to save some premium dollars on your commercial auto insurance to help out with these expenses? Here are a few ways that can help:

1. **You can save 10% on your premium if you pay it in full. This discount is available only on policies where your premium is paid directly to Auto-Owners.** You will receive information on this at your next renewal. Your declaration page will display the amount of the discount and the total premium if it is paid in full. This information is located at the end of the vehicle schedule in the total premium box. To take advantage of this discount, you must pay the "Total Policy Premium If Paid In Full" by the due date on your renewal.
2. **If you have commercial vehicles that are 10 model years old or older, you can elect to have the physical damage coverage on a stated amount.** Talk to us at the agency about this option. It may result in a substantial savings on your comprehensive and collision premiums. The premium is based on an amount that you choose, but it is recommended to be the actual cash value of your vehicle in order to allow adequate coverage in the event of a total loss. This value should be reviewed and adjusted at every renewal.
3. **Make sure you let us know if you are a member of a professional group or business association.** If it is an Auto-Owners approved group or association, such as a chamber of commerce or trade association, your premium will be discounted. Call us for more information on these savings opportunities.