

## Keeping Your Insurance Costs Down

Several factors you control play a big part in determining your insurance rates. Rates for property coverages reflect the construction of your buildings. For example, buildings constructed with fire-resistant materials generally cost less to insure than frame buildings. Adequate use of sprinkler systems, fire extinguishers, burglar alarms and smoke alarms are also considered in your rates.

In some cases, your workers' compensation, general liability and auto premiums can be affected by experience rating. An experience rating plan allows credits for good experience and assesses additional charges for poor experience.

If your business owns vehicles, you have many opportunities to lower your insurance rates. Some of the things you can do include:

- Use motor vehicle reports to select drivers with good records.
- Establish a policy that incorporates strict rules for personal and family use of vehicles
- Implement driver training, which can substantially reduce accidents and violations.

In some cases, insurers use judgment rating factors to reflect an insured's effort to minimize the potential for losses. Cleanliness of the work area, adherence to loss control recommendations to eliminate or reduce potential safety hazards, and an ongoing safety program could result in lower premium.



For your insurance needs, please contact Randy Dombrowski Account Executive – Sentry Insurance at 1-800-624-8369 ext. 7272 or email [randy.dombrowski@sentry.com](mailto:randy.dombrowski@sentry.com) or visit [www.sentry.com](http://www.sentry.com).