

Insurance 101

How to Reduce Commercial Insurance Costs

Whether for commercial or personal use, owning a vehicle can get expensive. There are payments for the vehicle itself. Then there's gas, maintenance and repairs. And, of course, insurance.

While there's not much we can do about the other costs, there are some ways you can reduce your commercial vehicle premiums.

What Holds Down Rates

Here, for example, are some of the characteristics that we take into account when rating your policy:

- Clean driving history—no accidents or traffic violations
- Prior insurance—continuous insurance for the past 12 months
- Fewer stops a day—vehicles that make fewer stops have lower accident risk

Discounts for Further Reduction

Another way you can keep down your insurance costs is if you qualify for any of Kemper's discounts. Here are a few of them:

- Paid in full—paying your entire premium upfront
- Lay-up credits—keeping vehicles in storage for long periods of time, such as seasonal equipment
- Better Business Bureau membership

For more information about your policy or available discounts, please contact your Independent Agent.

Kemper offers Commercial Vehicle insurance in the following states: Arizona, California, Colorado, Oregon, Texas and Washington.

Products, services and discounts referenced herein are not available in all states or in all underwriting companies.