

# Free Trucking & Commercial Vehicle Insurance Report!

## 12 Ways to Save on Truck & Commercial Vehicle Insurance

Truck insurance is vital for all truck owners and drivers, but for many business owners, the idea of searching for a company and obtaining a price can be a daunting task.

This is especially true if you don't know a lot about insurance. When looking for truck insurance, here are some of the things to look for:

1) Is the agent you are talking to experienced in the field? Ask them what experience they have in the industry. If they don't know truck insurance, they probably cannot help you and you should move on to an agent who does.

2) If you are confident in the agent, make sure that the agency has access to more than one company so you can get rate comparisons. An agent that is beholden to one company probably can't do too much to save you money. Tell them you'd like to see the rates of a few carriers and see what the agent says.

3) Make sure the agent knows the legal requirements for the truck weight and use class of the vehicle you have. Certain vehicles of certain weight require higher limits of coverage, and the agent needs to be familiar with these regulations for you.

4) If you need any special filings (with the DOT or PUC) make sure they are included with your package. If you don't know what filings you need, ask the agent if he knows.

5) To save money you can often raise your policy deductibles. Ask about the difference in price with higher deductibles.

6) Group your Insurance together with the same agent. If you have your Life, Liability, Car and commercial truck insurance with the same company this can often lead to savings and your goal of finding cheap truck insurance.

7) Keep your driving record clean. It can significantly reduce the cost of your insurance.

8) Less radius in your operation will reduce insurance costs. Some truck owners over estimate their radius. Make sure to ask your insurance radius to re-evaluate your radius based on where you go and how far you usually drive away from your garaging location.

9) Consider Paying your truck insurance policy in full. By paying in full for your policy you can save by eliminating payment fees and other service charges.

10) Make sure your agent uses the correct Garaging Zip code. Not every garaging location costs the same. The larger the city, the larger the price. If you say you garage in one city but really garage somewhere else, you could chance the insurance company not covering a loss, so it must be true. But if you have a mailing address in one city and really garage it in a more rural area, make sure to let your agent know.

11) If you have good credit, you'll sometimes pay less for your truck insurance. This is especially true for commercial truck insurance risks. Almost all insurers -- including the top five included -- pull your credit report. Why? Studies have shown a direct correlation between your credit score and the likelihood that you will file a claim.

12) Ask your agent for ALL Available Discounts. Most of the insurance companies give discounts for being a member of AAA or other auto clubs. You can even get discounts for having driving experience or for taking driver safety courses that give you a certificate of completion. Having more than 3 years of driving experience with your commercial driver license can give you an additional discount. Make sure to ask for any and all discounts that are available to you.

**Call Us or Use our Online form to Request a FREE TRUCK QUOTE now!**