



There are several ways to improve a businesses bottom line, but the two most common ways are simply:

1. Increase sales
2. Decrease costs

We will address decreasing costs since this is by far the easiest way to improve your bottom line, and it has the most potential to reap greater rewards (unless you hire a marketing guru for lots of money.)

The best way to cut costs and show greater returns for most businesses is to lower insurance costs. A business can lower its operating expenses by as much as 50% simply by shopping out their [property and casualty](#) and / or [employee benefits insurance](#), no exaggeration here either. See examples below:

1. Recently our agency saved a local union almost \$15,000 on their business auto insurance policy, AND – we didn't even write the case. Just by shopping out their rates, their current company came back much lower on their renewal because we obtained a much better rate for them and they had to match it, or lose the case. Now the union was not ungrateful to us by staying with their current carrier, and we hold no grudge about their decision, it simply was the best decision because of other mitigating circumstances that would have complicated matters in the long run. The next week we did the same for a shopping center / strip mall and were rewarded the case.
2. Recently our agency saved an iron works company an average of \$300 per month, per employee (some single, some family) on their group health benefits. Times that by the 15 employees that are receiving benefits and you get \$4500 a month, or \$54000 a year!

These are not just extreme examples, these things happen all the time. Most businesses just do not realize those savings may be there. For a free, no obligation rate quote; simply click on one the links above or call us today to get started.

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