



***“...We believe...Knowing what you’re buying and how much you’re expected to pay are the keys to building a relationship with your broker...”***

## **Texas Commercial Insurance**

### **Summary**

**Commercial insurance is designed to cover a business’ financial capital, property, and employees. Coverages are sold either as a package or individually. For example, a commercial auto insurance policy can be purchased either as a package of coverages or as an individual coverage, namely, auto liability insurance, or similarly, collision insurance. Commercial insurance is purchased to prevent financial hardship in the event of a significant property or liability loss and to comply with client and or public liability insurance requirements. The most common policy types are General Liability, Property, Business Auto, and Worker Compensation and Employer Liability Insurance.**

### **Premium Estimates**

**Purchased together, the total premium for the four policies listed above range should range from a low of 2.5% of gross revenue, to a midrange of 5.0%, to a high of 10%, reckoning the premium to the overall risk profile of the business. For example, if the gross revenue of a business is \$1,000,000, it can expect to pay from a low of \$25,000 to a median of \$50,000, to a high of \$100,000 for commercial insurance, depending on its overall hazard / risk profile—Get a Quote from Transway—To get a quote, click to [www.transwayins.com](http://www.transwayins.com). We’ll be glad to help!**