CA DEPARTMENT OF INSURANCE COMMERCIAL INSURANCE EMPOWERING CONSUMERS. STRENGTHENING COMMUNITIES





If you are just starting your business or have had your business for years, it is important to understand your risks. Commercial insurance policies come in a variety of forms, each designed to handle certain risks and sectors.



BUSINESS INSURANCE

Assess your risks and identify what coverages you will need considering what you want to protect your business from: unexpected events, lawsuits, theft, accidents, property damage, and equipment protection.



SAVING TIPS

The cost of insurance may seem ever-increasing. You can lower your costs by bundling your policies, increasing your deductible, and shopping around.



CYBERSECURITY

Anyone can hide who they are virtually. That is why it is important you protect yourself from cyber threats and liabilities. Protect your business against computer-related crimes and losses.

ERRORS & OMISSIONS

You can get busy with business and

miss a deadline and make a

therefore,

against any claim is important.



REVIEW REGULARLY

As your business grows, it is vital that you periodically review your risks and implement risk management practices to protect your assets.

We are the state's leader in investigating insurance fraud and returning millions of dollars to Californians

> Follow this QR code for more information: qrco.de/CROB



mistake:

"We are your insurance experts, if you have any questions, our dedicated staff at the Department of Insurance are here to assist you."



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protecting