



APCO Insurance Publishes Post on the Cost of General Liability Insurance in Colorado

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APCO Insurance, based in Englewood, Colorado, has announced that they have recently published a blog post on how to determine the cost of general liability insurance for a small business. The article is titled, "How to Figure Out the Cost of General Liability Insurance," and was written by John Thomas. John is the agency principal and commercial insurance specialist at APCO Insurance. The article explains that the cost of general liability insurance will simply require determining the industry where the small business fits in.

John Thomas says, "As with every type of insurance policy, high risk commercial general liability insurance follows a pattern in which those businesses which are associated with the highest risk industries will pay the highest premiums. The median insurance cost associated with general liability insurance is about \$740/year, and only about 13% of businesses pay a higher premium than \$1,000. Most small businesses pay about \$400 to \$600 per year, depending on the type of work they do."

According to current statistics, the industries that are considered to have the most risks and are paying the highest premium are the contracting, wholesale, manufacturing, and real estate industries. Wholesale professionals are known to pay the highest in general liability insurance while, those in healthcare, insurance,

accounting are paying the least amount of premium. Everyone else are usually around the average, which is \$400 to \$800 per year.

APCO Insurance is a locally owned and operated business and has a team of insurance professionals who are experienced in creating personal and commercial insurance policies that fit the needs of each particular client. The types of insurance they can handle include workers comp, commercial general liability, commercial auto insurance, professional liability, and commercial property insurance.

For businesses looking for workers comp insurance Colorado enterprises can trust, APCO Insurance frequently insures businesses of various shapes and sizes in Castle Rock, Denver Metro areas, Colorado Springs, Fort Collins, and neighboring areas. Colorado state law mandates businesses to have workers compensation insurance to cover lost wages and medical bills in case workers get injured in workplace accidents. The insurance professionals at APCO Insurance will also help clients implement a plan for reducing their workers comp insurance costs. This is possible because by demonstrating efforts to ensure employee safety, a business may be charged lower premiums over time. APCO Insurance professionals can also provide audit assistance, safety meetings, loss control, and E-Mod services to minimize overall costs.

Commercial general liability insurance is also important because it can prevent major financial losses in the event that the business is sued or made to be accountable for bodily injury or damage. With the right kind of policy, businesses can have most medical bills, settlements, attorney fees, and reimbursements covered. The available coverages at APCO include premises liability, premises medical, products and completed operations, casualty coverage, and fire legal liability. Other kinds of commercial liability insurance offered by APCO include employment practices liability and garagekeepers liability. Employment practices liability insurance will protect the business in case an employee's legal rights have been violated. The garagekeepers liability insurance protects the business' vehicles from vandalism, fire, theft, and other damages. And finally, specialty types of commercial liability include liquor liability, foreign liability, and concession liability.

Meanwhile, APCO Insurance also offers commercial auto insurance. This is designed to protect the business in case one of its vehicles gets involved in an accident. The policy can be customized to include: bodily injury liability, medical payments, personal injury protection coverage, comprehensive coverage, collision coverage, GAP coverage, and uninsured and underinsured motorist coverage.

They also offer professional liability insurance. This can cover a range of problems, ranging from failure to render a service to malpractice lawsuits. Coverage may include errors and omissions liability, directors and officers liability, fiduciary liability, and employment practices liability.

Those who are looking for general liability insurance Colorado businesses are looking for can visit the company website or contact them on the phone or through email.

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For more information about APCO Insurance, contact the company here: APCO Insurance John Thomas (303) 300-2726 agent@goapco.com 400 Inverness Pkwy #180 Englewood, CO 80112

APCO Insurance

APCO offers workers compensation, professional & general liability, commercial auto & contractors insurance for Denver & Colorado. Experts in landscaping, construction, restaurant, plumbing, bar, tavern, electrical, food service for small businesses.

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