



## **Small Business Insurance Tips Shared By Ohio Independent Insurance Agency**

*August 14, 2023*

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The Allen Thomas Group, based in Akron, OH, shared a number of small business insurance tips in 2023 through their blog space. Thanks to their work in auto, home, life, and business insurance, The Allen Thomas Group is always ready to share the benefit of their expertise with the community.

As an insurer, The Allen Thomas Group seeks to make insurance as simple and straightforward as possible while meeting the needs of their clientele. As such, they have similar advice to share with small business owners who are looking for some way to grapple with the complexities of modern commerce: keep matters as simple as possible and make sure attention is always paid to the most crucial or pressing issues first.

This is no less true when dealing with insurance. The blog post states, ?As small business insurance needs to evolve, staying current with current trends and regulations is essential. In 2023, consider working with an experienced insurance agent who can assess your unique risks and recommend coverage tailored to your business. Other helpful tips may include understanding policy exclusions and limitations, reviewing your

coverage regularly and taking advantage of cost-saving opportunities such as bundling policies or increasing deductibles.?

An insurance agent can help new business owners determine what sort of insurance is right for their needs. No policy in the world covers every possible outcome (at least not at reasonable rates), so a business has to determine its biggest risks and select its insurance accordingly. In most cases, The Allen Thomas Group says a small business will have to consider the following: general liability insurance, business owners? policy, commercial property insurance, professional liability insurance, workers? compensation insurance, cyber liability insurance, and so on.

It is not unheard of for a business to require multiple policies depending on its operations. For instance, workers? compensation insurance is mandatory in most states, covering employees who suffer work-related injuries or illnesses. However, the ubiquity of technology and e-commerce means a business will likely need to rely on IT systems to function properly, and this represents another vulnerability that should be accounted for with the appropriate policy. Business owners often find they also cannot do without general liability or commercial property insurance.

This may seem confusing, but a business should be aware that much of the stress of coming to a decision can be alleviated with the help of an insurance agent. As a result, it is arguable that they should concentrate more on picking the right business insurance provider; the rest may simply fall into place once a reliable advisor is found. Two factors need to be considered above all else ? the insurer?s integrity and their capacity to offer the right service ? and they have to score well in both fields to be worth the effort. It may be helpful to enlist a reputable insurance broker to ensure all requirements are met.

Given how important this decision is, The Allen Thomas Group strongly advises businesses to take an active role narrowing down their options. ?Remember,? says the blog post, ?each business has unique requirements, so take the time to assess your needs before making a final decision.? An assessment should consider the potential insurer?s reputation and financial stability, coverage options, claims process, customer service standards and even associated costs.

The firm comments, ?Some business owners may be tempted to choose the cheapest insurance provider available to save money. However, it?s essential to balance cost-effectiveness and quality coverage. Opting for inadequate insurance or subpar customer service could cost you more in the long run if a significant incident occurs.? It may be in a business?s best interests to make certain choices under the assumption that a ?significant incident? is an eventuality rather than a possibility. This may incentivize them to make a more practical choice.

The full blog post from The Allen Thomas Group goes into much greater detail about the various forms of

insurance mentioned as well as the reasons why a business may wish to consider taking them. It also has a section that can help business owners account for unforeseen risks (a lesson that many had to learn during the pandemic). While the future is unknowable, certain actions can still mitigate any disaster on the horizon.

To learn how a business can guard itself for the rest of 2023 and beyond, it is recommended that interested parties read the blog post in its entirety. Alternatively, small business owners are welcome to contact the firm directly for personalized assistance regarding their own needs. The Allen Thomas Group can also be reached via social media: <https://twitter.com/allenthomasgr1/status/1686011619900362752>.

###

For more information about The Allen Thomas Group, contact the company here:  
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453 S High St Ste 101, Akron, OH 44311

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"description": "The Allen Thomas Group (ATG) is an Akron-based insurance agency that has been providing customized insurance options to both individuals and businesses for nearly two decades. The agency was established in 2003 by Joe Race, a University of Akron graduate who began his career as an investment advisor in the 90s. After seeing that his clients needed help protecting their investments, Mr. Race decided to venture into the insurance industry. Initially, ATG offered solutions to help individual and corporate clients meet their insurance and safety objectives. However, they soon realized that the captive insurance market was not meeting the unique needs of their clients. To address this issue, they developed a smart and easy process to offer insurance that was tailored to their specific needs. One of the biggest challenges faced by clients was the lengthy and complex process of getting quotes from multiple insurance carriers. To ease this burden, ATG developed a streamlined process to take care of this task for their clients. In 2008, ATG began offering customized insurance options sourced from multiple carriers. This allowed them to find the right insurance coverage from the right carrier, at the best price. Clients no longer have to worry about paying too much for insurance or sacrificing their coverage for better rates. ATG offers a wide range of insurance options, including personal and business insurance. For businesses, they offer policies that protect the most valuable assets of a company, including liability, errors and omissions, commercial auto insurance, and business insurance. At ATG, their concierge level of service and commitment to their clients has made them known as the smart and easy way to buy insurance. They are committed to providing the best possible service to their clients and helping them protect their assets. If you are looking for a reliable insurance agency, consider ATG. You can get a free quote today and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at The Allen Thomas Group. In addition to their business insurance offerings, ATG also provides personal insurance options such as home insurance, life insurance, and personal auto insurance. They understand that each client has unique needs and concerns, and they strive to provide personalized solutions to meet those needs. At ATG, they believe that insurance is not just about protecting assets, but also about protecting people. Their team of experienced professionals is dedicated to helping clients make informed decisions about their insurance coverage. They take the time to listen to their clients' concerns and provide them with the knowledge and guidance they need to make the best decisions for themselves and their families. With a focus on customer service, ATG goes above and beyond to ensure that their clients are satisfied with their insurance policies. They are always available to answer questions, provide assistance, and help clients make changes to their policies as needed. If you are looking for a reliable insurance agency that provides customized insurance options for your personal or business needs, look no further than The Allen Thomas Group."}

Allen Thomas Group. Contact them today to get a free quote and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at ATG.",

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Executive Officer with a demonstrated history of working in the insurance industry. Skilled in Customer Service, Employee Benefits Design, Sales, Strategic Planning, and Business Development. Strong business development professional with a Bachelor?s Degree focused in Marketing/Marketing Management, General from The University of Akron. ",

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## **The Allen Thomas Group**

*The Allen Thomas Group offers a wide range of insurance options, including both customized personal and business insurance.*

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