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Insurance company balance sheet liabilities

When categories on a financial statement are classified under another, this acts as a kind of catch-all for items that don't fit neatly into any of the large line items. The paragraph titled other debt in a balance sheet is just such a catch-all category. Other is a description under the umbrella of debt. International Financial Reporting Standards (IFRS) define a liability as a liability ... resulting from previous events and results in an outflow. Other liabilities are where companies can consolidate their various liabilities and liabilities. Check the footnotes buried deep in a company's Form 10-K filing or annual report to find out what constitutes the details of other liabilities in the balance sheet. The second part of responsibility may include things like intercompany loans if you look at something like a holding company, which is a form used by many companies these days, especially those that are part of the S&P 500 or the Dow Jones Industrial Average. These loans can occur when one of the company's divisions or subsidiaries borrows money from another. Other liabilities may also include accrued costs, vat payable, deferred tax liability, service obligations or other items. The second liability portion of the balance sheet should not pay special attention most of the time, although the importance of this particular record on a balance sheet will vary from company to company. Most of these commitments are self-explanatory and not as important in the overall capital structure as the other major liabilities in the balance sheet. As long as nothing seems out of the ordinary, and you feel that the notes adequately explain what the debt amounts represent and how they originated, it is usually sufficient to proceed in the analysis. You're really trying to find something that stands out when you're analyzing your balance, which raises red flags or shouldn't be there. The annual report from Johnson & Johnson for fiscal 2015 provides a real illustration of other liabilities. Scroll down to page 31, the Consolidated Balance Sheet section. It lists Other liabilities of \$10,241 million for the year ending December 31, 2015. That figure accounted for only 16.4% of the \$62.261 billion total liabilities owed to the company, and only 7.7% of the total asset base of the firm. Johnson & Johnson is a huge holding company with a complex history, controlling 265 individual operating companies in 60 countries. Johnson & Johnson's businesses can be segregated into three main categories: Consumer Health Products, which consist of things like mouthwash, painkillers, bandages, skin care products, disinfectant, heartburn tablets, face wash, eye drops and contact lenses. Medical devices, consisting of things from heart rate to blood glucose monitoring systems to products that sterilize medical tools to reduce the chance of infection during surgery or other which includes a world-class drug research and production operation that creates medicine to combat everything from cancer and HIV to schizophrenia and diabetes. The parent company, Johnson & Johnson itself, serves to move capital and support throughout the organization as each standalone individual subsidiary operates in an extraordinary, decentralized, autonomous manner. It is one of the strengths of the iconic business. The second part of this example is relatively stable as a percentage of total liabilities and assets. It represents a small part of the balance. Its other obligations are not the kind of thing you will spend a lot of time worrying about after you had gotten to know the company, how it does business, how it is organizationally and legally structured, and with the way it moves money between subsidiaries. This lowers the cost of capital and speeds up the development of a product or drug it wants to launch. Small business owners want to work with general liability insurance companies that are reliable and can offer quality coverage at an affordable price. We compared more than 20 carriers with criteria such as costs, policy options and online availability to come up with the top nine general liability insurance companies. Top General Liability Insurers 2020 Professionals who want to work with the best general liability insurance company Microsoftbusinesses who also have business equipmentManufacturers who want to buy customized general liability insurance onlineGrowing businesses that need general responsibility for multiple locations or contract claimsBusinesses with international presence and has unique general responsibilityTechnology companies that want to add responsibility endorsements to strong core coverageRetail businesses that want fast, instant coverage onlineAgribusinesses that want top-rated customer service from a local agentWholesalers that need general responsibility included in a comprehensive package The Hartford : Best Overall General Liability Insurance Company The Hartford is the best general general responsibility for small businesses that offer professional services because it offers a basic policy with generous limits, more approval options than most other operators, including one that collects industry-specific coverages in an affordable package and premium customer service. This plus the solid economy makes it ideal for most business owners. Hartford Cost's General Liability Insurance Costs From The Hartford include: Minimum annual premium of \$250 Paid discount of 10% Additional discounts available for bundling The Hartford also provides value for small business owners by partnering with other companies. Policyholders can access the partnership network for discounts on office supplies and equipment, business loans and marketing services. Hartford Policy Options & Endorsements General options for liability insurance from The Hartford includes: Limits for up to \$2 million per instance and \$4 million total coverage of up to \$1 million for damage to rented premises Coverage of up to \$10,000 per person for medical expenses Recommendations for internet-related advertising damage, data breaches, professional responsibility and drones The Hartford has a large basic general liability policy for small businesses in low-risk industries and can offer coverage to new business owners. However, it also has specialty general liability insurance designed for high-risk businesses such as manufacturers, wholesalers, and distributors. Hartford Online Features The Hartford is one of the few major carriers offering an online application and offer platform. Business owners can still work directly with an agent if they prefer, but online citation usually simplifies the process and saves business owners a lot of time. Other online options from The Hartford include: The Hartford Financial Stability NA = Unavailable The Hartford earns high ratings from all the top credit rating agencies, indicating a low risk of defaulting on their ongoing policies and contractual obligations. Small business owners who take out a policy with The Hartford can rely on covered claims to be paid. What The Hartford lacks Hartford is known for providing quality general liability insurance for small business owners, and policyholders note its excellent customer service. However, finding details about available discounts or payment options can be challenging. Hartford Customer Reviews Customers tend to keep The Hartford in high esteem. Online reviews for The Hartford focused on the company rather than individual agents are overwhelmingly positive, and many describe the claim experience as simple and fair. This may be partly due to The Hartford's use of claims professionals specializing in an industry. Hiscox: Best General Liability Insurance Company for Microbusinesses Hiscox has been in business for more than 100 years, and during that time it has developed into a strong insurance provider for micro businesses and solopreneurs. The general liability insurance offers high limits and optional coverage of business equipment even when not combined with commercial real estate, making it ideal for at-risk industries such as janitorship and landscaping. Hiscox costs Hiscox puts a minimum annual premium of \$350, or about \$30 a month, on its general liability insurance for small businesses. Collect your policy with commercial property insurance, and the average premium is only \$42 per month. Other general liability insurance costs from Hiscox include: Monthly payment plans at no additional cost A 14-day money-back guarantee Multiple insurance discounts of 5% Up to 5% discount for home-based businesses Hiscox website also mentions reduced rates for proactive risk management, such as installation of security systems or fire alarms. Hiscox Policy Options & Endorsements Hiscox offers general liability limits of up to \$2 million in That's the peak when business owners quote online, but it can be bumped up to \$5 million upon review. Like most general responsibility policies for small business owners, Hiscox policies include coverage for the actions of employees automatically. However, Hiscox goes a step further by expanding coverage to temporary employees, and it offers a business equipment approval with coverage up to \$25,000. This latest feature is a good option for owners who have some property exposures, but not enough for a business owner's policy (BOP) or a standalone commercial real estate policy, such as small landscape architects and janitors. Hiscox Online Features Hiscox is another great operator with online quoting and policy management capabilities. These are rare for insurers, and Hiscox features are exceptional. In addition to offering fast deals online, the company's customer portal allows policyholders to request loss runs and policy documents, update business information, obtain certificates, and file requirements. Few operators offer so many options. Hiscox Financial Stability Hiscox got ratings of strong to excellent from three of the credit rating agencies we checked. Unfortunately, we couldn't find an assessment from Moody's. However, the other three rankings indicate that Hiscox is able to pay covered claims that meet other obligations. What Hiscox lacks Hiscox is one of the few commercial general liability insurers for small business that offers some cost data on its customer-facing website. That's a big plus for business owners trying to decide whether to apply. However, coverage details can be hard to find. Hiscox Customer Reviews Online customer reviews are plentiful for Hiscox small business insurance, and the vast majority of them are positive. Policyholders in particular mention the company's fast and professional customer service. Allstate: Best General Liability Insurance Company for Customization Thanks to television commercials, corporate sponsorship and personal line products, Allstate is probably better known for securing homes and personal cars. But the carrier also assures businesses of all sizes. For manufacturers, as well as other types of small businesses, it offers general liability insurance in a BOP it can customize with industry-specific additions. Allstate Costs Allstate does not publish premium information about its general liability insurance. The site also does not mention discounts. However, many external sources say the company is a preferred provider for several regional and state industry associations, and these partnerships most likely include discounts for members. Allstate: Policy Options & Endorsements Allstate offers general liability insurance for small business owners in an accompanying package called a BOP. The overall liability portion has limits of up to \$2 million per instance and \$4 million overall, which is enough for most small businesses. from Allstate is based on and includes coverage for: Data breach Liability for employment practices Professional responsibility The commercial real estate part of Allstate's BOP also has industry-specific approval options, including coverage for damage to valuable securities and theft of money or securities. Allstate Online Features Allstate online customer portal is quite impressive when you compare it with other national operators. Perhaps the best feature is its online application, which avoids most of the insurance jargon that makes it so tedious to apply for coverage. Other online features from Allstate include: Policy management requirements submission and management ARTIFICIAL INTELLIGENCE chatbot for customer service using Allstate Financial Stability Allstate ratings are all very high, especially the ranking of A+ from Moody's and AA- from Standard & Poor's. These reviews indicate that the company is exceptionally secure and a very low credit risk. Business owners may have peace of mind knowing that their Allstate policy is covered in the event of a disaster. What Allstate lacks Allstate offers solid general liability insurance for small business owners either online or through a local agent, and owners can use the company's online resources to learn more about insurance. However, the Allstate website lacks coverage details, and owners are likely to end up talking to an agent to have their questions answered. Allstate Customer Reviews Allstate consistently earns high ratings from policyholders and ranked eighth in customer satisfaction in JD Powers 2019 United States Small Commercial Insurance Study. Many online reviewers also commented on the company's streamlined digital experience, saying that Allstate makes everything from citation to claims archiving easy. CNA: Best General Liability Insurance Company for Multiple Locations CNA is one of the largest real estate and non-life insurance companies in the country. The main product for small business is CNA Connect, which combines general responsibility and property in what is commonly called a BOP. In addition to offering higher than normal overall limits, CNA's overall responsibilities include limits for each business location automatically – a great feature for expanding companies. CNA costs Like most insurers, CNA keeps its cost information close to their chest. Unfortunately, it also doesn't share details of potential discounts. What they're saying is that business owners can exclude unnecessary coverage from CNA Connect so they can keep costs down. CNA Policy Options & Endorsements CNA offers a total limit of up to \$4 million on the general liability insurance in its BOP. It is more than what is standard and can be attractive to businesses on the larger side of small ones. CNA Connect also makes its premises liability unit limits that apply at each location. Most insurers offer this only through a recommendation with an additional cost, but CNA includes it automatically, making it the ideal choice for a multi-company business CNA Online Features CNA website recently added a Get an Offer button, making it one of the few national operators that allows business owners to get premium estimates online. The program is short and returns quotation marks quickly when they are available. Otherwise, consumers are asked to call. Other online features offered by CNA include: Premium Payments Claims Filing Agent locator CNA Financial Stability CNA ratings from all four of the best credit bureaus are strong. This means that the company has solid financial support and provides low credit risk. Business owners can expect their covered claims with CNA to be paid. What CNA lacks CNA focuses solely on commercial insurance, which means it usually has broader general liability coverage than other insurers. It is also proud to help businesses of all sizes reduce risk. Its online features and premium information are limited compared to others on our list. CNA Customer Reviews Online Reviews for CNA are up and down. Positive reviews tend to focus on well-handled claims, while negative reviews often mention interest rate increases and poor communication. Customer service issues are handled mostly through the independent agent selling the policy, so policyholders should compare agencies before choosing one to work with. Small business owners can expect to see a response to a claim within 24 hours of filing. Chubb is a good choice for small businesses with an international presence due to its extensive foreign product package. Chubb Costs Chubb does not publish information about general liability premiums or discounts, which is common for large insurers offering business policies. This is partly due to Chubb's emphasis on designing industry-specific coverage. That said, Chubb's main small business product is a BOP that covers property and liability exposures at a discounted price. Business owners should also note that online reviews often mention that Chubb offers broad coverage, but it doesn't come cheap. Chubb Policy Options & Endorsements Like many of the insurers on this list, Chubb sells the general responsibility of small business owners in a BOP. It's available to businesses with up to \$30 million in revenue, which means it's likely to fit a growing business as well. Chubb's endorsements for general liability insurance for small business owners include: Data breach Occupational responsibilities Working practice liability Foreign liability Chubb also offers policy improvements such as broadly named insured and blanket extra insured that can help business owners coverage for other devices when necessary. Chubb Online Features Chubb does not offer online quotes for small businesses of any kind. The The way to get general liability insurance quotes from Chubb is by working with one of its agents and you can search the directory for one near you. Chubb Financial Stability Chubb has some of the highest credit ratings of all carriers on our list, indicating that the company has exceptionally strong finances that can help customers with unfavorable business conditions. Business owners can be confident that Chubb will meet political obligations and pay covered claims. What Chubb lacks Chubb's general responsibility starts with broad coverage and then adds endorsements business owners need to tailor policy to their exposures. However, it would be nice to know more about the political terms, especially coverage limits and sublimits. Chubb Customer Reviews Most available reviews online for Chubb trend positive, especially for its fast claims service. Chubb usually receives claims payments to customers within 48 hours of settlement. The carrier is also ranked third in overall customer satisfaction among small business insurance providers, according to the J.D. Power 2019 U.S. Small Commercial Insurance Study. Travelers: Best General Liability Insurance Company for Technology Businesses Travelers may be best known for its personal lines, but the company also has a robust range of commercial products. Small business owners in 16 different industries can get general liability insurance by working with an independent agent. The company is particularly strong for technology companies and offers coverage in a BOP. Travelers cost travelers are another major carrier that doesn't share information about how much general liability for small businesses costs or whether it offers any discounts. However, the main product for small business owners is BOP, which is usually a discounted bundle of general responsibility and property coverage. Travelers' policy options and recommendations For small business owners, Travelers collects their general responsibility with real estate insurance to form a BOP that is labeled Master Pac. Each Master Pac is industry-specific and can be tailored through a long list of authentication options. Depending on your industry, these recommendations may include coverage for: Data Breach Discrimination Lawsuits Liquor Liability Global Exposure Travelers general liability options for technology are particularly strong. The product has a generous overall limit of up to \$4 million and \$300,000 for damages to rented premises. But technology business owners can also add liability endorsements for the broadly named insured, blanket additional insured, and blanket waiver of subrogation. Traveler online features Travelers offer all policyholders access to their policies through the MyTravelers for Business customer portal. For small business owners, this is a convenient way to manage their policies in one place. The options on the MyTravelers for Business portal include: Invoice payment, including automatic payment registration Claim reporting and administration of insurance requests Risk management resources Travelers Financial Stability Travelers also have very high ratings from all the top four credit bureaus, indicating that the insurer is financially stable and has low credit risk. It also means that travelers have the resources to pay covered claims, which should give business owners peace of mind when they buy insurance. What Travelers Is Missing Travelers is a popular choice for business owners because of their broad general liability insurance and endorsement options. While MyTraveler's portal is an exceptional example of online policy management, offering quotes online would make buying insurance easier for busy small business owners. Traveler Customer Reviews Online reviews for Travelers business insurance run the gamut, but it's a solid indication that policyholders like the products and services they get and that's the company's retention rate. According to its latest annual report, Travelers achieved the highest renewal rate in three years. biBERK: Best General Liability Insurance for Retail Businesses biBERK, backed by juggernaut Berkshire Hathaway, offers all business lines - varying from state to state. biBERK strives to make the purchase of general liability insurance easy for business owners with a simple online process. Business owners who need immediate coverage should consider biBERK for general responsibility, including retailers that handle high foot traffic. biBERK Costs biBERK coverage can cost more than other insurers, but it comes with the support of a strong carrier that can handle claims with ease. General liability premiums with biBERK start at \$275, with most of its customers paying less than \$1,000. There are no hidden fees or broker markups because you work directly with the carrier, which can save you up to 20%. biBERK Policy Options & Endorsement General liability insurance options from biBERK include: Total limits starting at \$300,000 and up to \$2 million Damage to rented premises limit of up to \$50,000 Per instance limits of up to \$1 million, but \$5,000 per person, for medical expenses Products-completed operating limits of up to \$2 million for products and completed operations Coverage for certified acts of terrorism for as little as 1% to 3% of your premium Recommendations for cyber responsibility and umbrella to increase your liability limits biBERK also allows you to write information about an additional insured during the application process, such as a landlord who may wish to be listed on your policy. The carrier also offers good options for workers' compensation, commercial property and commercial auto. biBERK Online Features biBERK has one of the easiest, no-fuss online programs to complete, which requires simple details about your business. It is one of the few carriers that can bind a policy immediately online. Business owners can still work directly with an agent if they prefer, but online simplifies the process process saves time. Other online options from biBERK include: Automatic Payments Claims Filing Paperless Communication Certificates of Insurance Requests biBERK Financial stability biBERK maintains superior financial ratings from A.M. Best, the main insurance credit rating firm. The company's A+ rating gives small business owners confidence that biBERK has the resources to handle all sizes of claims, even in disastrous circumstances. What biBERK lacks biBERK makes it easy to get small business insurance, with immediate offers and easily accessible coverage for many industries. Due to its streamlined approach, biBERK is currently unable to handle writing all kinds of small business insurance. For example, commercial car insurance policies are outsourced to GEICO, which means you won't be able to manage all your policies in one place. However, biBERK is in advance and aware of its partnerships. biBERK Customer reviews biBERK has mixed reviews online, although it leans more to the favorable reviews than negative. On the positive side, biBERK gets kudos for good service and the simplicity of buying insurance. biBERK also has an "A+" rating from the Better Business Bureau (BBB). Nationwide: Best General Liability Insurance for Agribusinesses Nationwide, a property and casualty insurance company, has a wide range of products for businesses of all sizes. The carrier prides itself on customized offerings for agricultural businesses, including commercial agricultural businesses and full farm protection. Companies in this niche also like selected risk management services at no extra cost. Nationwide Costs Nationwide does not provide cost information for general liability insurance on its website. However, it claims to have flexible payment options. The carrier has a coverage advisory tool. Enter the basics of your business and instantly see your coverage options and see which businesses are similar to yours and how much. Nationwide Policy Options & Endorsement General Liability Insurance Options from Nationwide include: Coverage of up to \$1 million for liability and medical cost per instance General total limit of up to \$2 million Products and completed operations total limit of up to \$2 million Person and advertising damage limit of up to \$1 million Coverage of up to \$100,000 for damages to premises rented to you during the application process. Nationwide will not allow you to choose your preferred limits. However, you can talk to an agent to further customize your general responsibility quote. Another insurer may also underwrite your policy partnering with Nationwide to offer broader coverage like Hiscox or Markel. Nationwide Online Features Nationwide offers a simple online application and quote platform. But when you get your offer, you need to talk to one of its local agents to tie the policy. Other online options Nationwide includes: Generate loss reports Pay bills Review your coverages and activity for the past two years Printing temporary auto ID card Reporting stock online Filing or checking on a requirement Nationwide Financial Stability Nationwide earns high ratings from all the best credit rating agencies, indicating a low risk of default on their ongoing policies and contractual obligations. Small business owners who take out a policy with Nationwide can count on covered claims to be paid. What Nationwide is Missing Nationwide offers quality coverage, highly rated customer service and many educational resources. However, it does not show open political prices, and the list of industries is narrow. For a custom offer, you'll need to submit basic information about your business or work directly with an agent to gain more insights. Nationwide Customer Reviews Nationwide is ranked first in overall customer satisfaction among small business insurance providers, according to the J.D. Power 2019 U.S. Small Commercial Insurance Study. The carrier is also a mutual company, which means that it is owned by its policyholders and not investors. Nationwide reviews show high customer satisfaction ratings because it is always customer-centric in its approach to service and requirements. Liberty Mutual: Best General Liability Insurance for Wholesalers Liberty MUTUAL is a household name for personal insurance needs, but it is also a top 10 provider of business insurance. Wholesalers can get the general liability coverage they need for the many third parties that interact with their company. This carrier focuses on a positive customer experience, which does everything from getting quotes to submitting claims as easily as possible. Liberty Mutual Costs The cost of general liability coverage with Liberty MUTUAL varies depending on several factors, and the company does not provide cost information on the site. By combining multiple coverage types into a BOP, costs are reduced compared to purchasing separate policies. In addition, Liberty MUTUAL works with more than 14,000 organizations, so there's a chance you can qualify for an affinity discount, such as through an alumni association. Liberty Mutual Policy Options & Endorsement General liability insurance options from Liberty MUTUAL include data theft and cyber coverage endorsements to help your business recover if systems and/or customer information are disclosed. Wholesalers can also take advantage of tailored coverage offered by Liberty MUTUAL, including: Crime coverage Motor carrier coverage Nontrucking responsibility Liberty Mutual Online Features Currently, you are not able to get a small business insurance quote online from Liberty MUTUAL. You need to talk to an agent to get coverage that's right for your business. However, the company has an easy-to-use policy management web portal. Other online options from Liberty MUTUAL include: Automatic Payments Claims Submission and/or Tracking Paperless Liberty Mutual Financial Stability Liberty Mutual Mutual good credit ratings from the four insurance credit reporting agencies. This means that the company maintains a high degree of solvency and also pays claims quickly – even during disasters. What Liberty MUTUAL lacks You can't go wrong with a strong, financially stable carrier like Liberty MUTUAL. While the company is an experienced business company, it does not offer direct-to-customer sales. Like other major operators specializing in personal lines, business owners are forced to work with an independent agent or broker. A local agent comes with benefits, but it can take longer to get information and an accurate offer for coverage. Liberty Mutual Customer Reviews Liberty MUTUAL is a consumer-friendly insurance company and does well with small businesses. Many Liberty MUTUAL reviews mention how easy the company makes it to manage claims. The lack of an online offering platform means it takes longer to get coverage and obstacles a small business owner's ability to conduct rapid research on coverage options. How we evaluated commercial general liability insurers We evaluated the best general liability insurers by looking at the financial stability of carriers, as well as the features of their general liability coverage, including limits, endorsement options, costs and additional features. We have also reviewed customer feedback to determine which general liability insurers generated positive comments from their policyholders. Based on these concerns, we used the following criteria to evaluate general liability carriers: Costs: We compared quotes for a variety of industries, while looking for possible discounts and reasonable payment plans, taking into account that the cheapest general liability insurance is not necessarily the best insurance option: Insurers' warranty rules may affect policy conditions, including coverage limits and deductibles when applicable; some small business insurers may also offer accompanying coverage or recommendations business owners may choose to tailor their coverage additional Online features: Insurance providers rarely offer online quotes or policy management; But many business owners like these options, so we factor them into our assessment claims process: Some operators make filing requirements easier by developing specialized claims teams or offering 24/7 or online claims assistance Additional services: One way insurers stand out is by providing additional services such as risk evaluation and management resources Customer: We considered feedback from multiple sources, including BBB and Feefo Financial Stability: Financial stability is a crucial consideration when considering general liability insurers because it shows they can pay claims when the time comes, so we considered reviews from agencies such as A.M. Best, Standard & Poor's, and Moody's Just because general liability insurance does not mean that they have to accept what policy their agents offer. General liability policies should match a business owner's specific risk without ruining the budget. But in order to get the most value out of their dollars, business owners also want to consider policy terms, online availability, and additional services. What general liability insurance is general liability insurance covers third party lawsuits over property damage, personal injury and defamation claims. Third parties include anyone who comes into contact with your business but doesn't work for you, including customers, delivery people, and competitors. These are the people you interact with the most, and the general responsibility covers your interaction with them. Some examples of claims general liability covers include: Property damage: If you accidentally drop your client's laptop, general liability insurance usually covers the cost of repairing or replacing it Bodily harm: If a delivery person slips on the wet floor, generally liability pays their medical bills or legal fees if they sue Advertising damages: If a competitor claims you defamed them on social media , the general liability covers your legal defense which needs general liability insurance General liability insurance is a basic commercial policy and is often combined with commercial property insurance in what is called a BOP. Most business owners need some degree of general liability because it covers the most common lawsuits they face. These lawsuits can be costly and take up time owners can spend building their businesses. This coverage can be especially important for owners who have not defined a legal business unit. Non-incorporated businesses are sole proprietorships as the default status, and it is the easiest form businesses can take. However, individual owners are personally responsible for the company's debt, and judgments against the companies can affect the owners' personal finances. General liability insurance costs for small business Insurers look at many factors in determining a business's general liability premiums. These include characteristics such as the business industry, operations and claims history, which are assigned a different weight by each insurance company. As a result, general liability insurance costs vary from business to business and from insurance company to insurance company, but most businesses can expect to pay between \$400 and \$1,300 annually. Bottom line Premium is just one factor to consider when it comes to general liability insurance. Small business owners must also look at policy terms, approval options and other features to ensure they get coverage that suits their needs to get the best value for their money. If it seems like one to decipher on your own, commercial insurance brokers can navigate these concerns and help you find an ideal policy for your small business. Verdi is one reason why so many small business owners get their general liability insurance from The Hartford. It a broad general responsibility policy with low low Premium. In addition, it makes it easy to get quotes with its online platform. Visit Hartford Hartford

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