

## **Low Deductibles on Insurance**

For auto, home, health and liability insurance, it is generally recognized as the best strategy in the long run not to have low deductibles. Since premiums are generally higher for the low deductible coverage, this increased premium cost may result in funding your own insurance coverage in the long run, especially if you do not experience many claims. You should check with your properly licensed casualty broker or insurance carrier to assess the appropriate premium rates for various deductibles on your insurance policies.

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CRN201603-107166

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