

Deductible Comparison Report

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Balanced result — review carefully

Based on your inputs, this is a balanced case. The higher deductible may save money over time, but the extra out-of-pocket risk should be reviewed carefully before changing your policy.

Annual savings	Extra deductible risk	Break-even estimate	One-year net if claim happens
\$144	\$500	3.5 years	-\$356

Break-even note

This break-even estimate assumes no claims during that period.

Why this result?

- The break-even period is slower, so the savings need more time to offset the extra risk.
- Your emergency fund comfort appears strong enough for the higher deductible amount.
- You selected a medium or uncertain claim likelihood.
- Your risk comfort is balanced.

Additional notes

- Premium savings are estimated from the current premium and selected saving rate, not from an insurer quote.

Educational disclaimer: This result is for educational use only. It is not insurance, financial, legal, or tax advice. It does not review your full policy, coverage limits, exclusions, claim history, or personal financial situation. Review your policy terms and speak with your insurer or a qualified professional before changing coverage.