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My husband and I just
bought a car he was on
his way home when he
ran out of gas he put his
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18 wheeler hit him
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barrer and kept going
about a mile down he ...

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office to confirm
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begun~~

And be ready to go with
a grab bag with important
items with medications,
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season~~

Citizens wants to increase
its number of home
inspections from about
5,000 in 2020 to more
than 90,000 by 2025.

Consumers who can ' t
afford to make repairs
won ' t qualify for
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more home inspections,
which could drive up
owners' costs~~

Insurance policies are critical to help recover after a fire but are only part of the protection. Rick Torres, from the RW Torres Insurance Agency, Inc. in Solvang CA, recently released tips

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44-year-old Adam
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family, your home, and
your car continues to rise

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at the fastest rate in our history. In 2005 (the latest year data are available), total national health expenditures rose 7.9 percent - more than three times the rate of inflation. Nearly 50 million Americans are uninsured for healthcare. According to Insurance Information Institute projections, the average annual expenditure for

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auto insurance in 2006 was \$851. Millions of drivers have no auto insurance. The average expenditure for homeowners insurance was \$729, according to a February 2007 report by the National Association of Insurance Commissioners (NAIC). Insurance takes a huge bite out of the average American's monthly

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budget, and as stated above, many Americans simply forgo insurance because they consider it out of reach. Shopping for insurance requires more effort than many people want to devote to it. They simply grab the first price they come across or accept routine rate increases when it is important to compare not only the price but

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also coverage and
exclusions among
carriers. In this easy to
read and comprehensive
new book you will learn
hundreds of ways to
secure and or reduce
your health, automobile,
life, and home insurance
costs. If you do not have
or cannot afford
insurance, we will show
you how to get it at a
price you can afford. The

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Internet and technology have opened up a great new way to search for low cost insurance services; we will give you the Web sites, tell you what to look for and to look out for. There is a great deal you can do right now to cut insurance costs. For example, did you know that installing a theft tracking device in your

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car can save you up to 35% on your auto insurance and that your credit history can dramatically affect your auto insurance premium. Recent studies have shown that more than 90% of insurers use credit information to create an "insurance risk score", which they then use as a factor to determine your insurance rate. Add a

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simple home security system to monitor your home, and your insurance rates may be discounted up to 30%, depending upon where you live. Your insurance could end up costing you more if you choose to make monthly payments rather than pay the entire premium annually.

Notify your agent if you retire, your children go to

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school, or you start
working from home
(when you are not
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dramatic effect on your
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Insurance can be confusing and expensive, but it ' s also necessary protection from risk. To

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see who 's on the roster:

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Maybe you just started building your assets, or perhaps you already have

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many valuable items, such as collections or jewelry. Either way, it is important to protect your belongings. From beloved childhood treasures like baseball cards and comic books to big-ticket items like musical instruments and automobiles, replacing your assets can be very expensive. Having insurance will help lessen

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your financial loss if your possessions are damaged, lost, or stolen. But buying a policy can be confusing and complicated. This book will answer many common questions about insurance⁸²¹²;and how to minimize the chances you will need to use that insurance in the first place.

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discover the advantages,
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