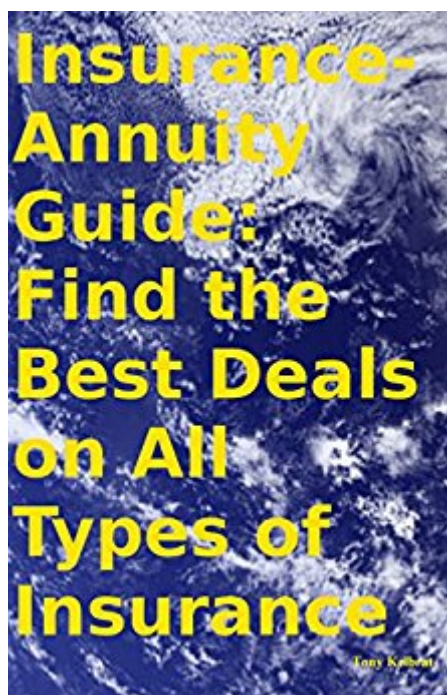


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# Insurance-Annuity Guide: Find The Best Deals On All Types Of Insurance



## Synopsis

Insurance didn't exist in the old days. You lived as best as you could. If there was a disaster, you simply rebuilt your house or whatever. Nowadays insurance is a huge industry. There is huge marketing to get you to buy it. It's gambling. You're gambling that if some disaster befalls you, the insurance company will cover you for the paltry money you paid them upfront. Most insurance policies expire with no action. Of the ones that have claims, the insurance company will try to get away with paying you the least amount possible. Insurance companies are regulated but there have been cases of fraud where the company writes policies but then disappears and never pays on one claim. This book covers every type of insurance except for medical insurance. I dedicated an entire book to that. It provides practical advice about all types of insurance and annuities which are financial instruments where you pay money every month until you're a certain age then they are supposed to pay you a monthly check for life or for the duration on the contract but I think they're shaky because if the company goes out of business, your money is gone. I'm not saying insurance is bad but I remember when I was in college, one of my buddies was always trying to sell me life insurance, car insurance, computer insurance, etc. Insurance to me is a capitalist invention of smart business people who gamble that most people they sell insurance to, a supposed security net should something happen, will not have to pay out and if they do, they've got clauses, exclusions and high deductibles to minimize the claims against them. Study all manner of insurance. Decide what you need and what you can eliminate. Health insurance is generally the most important. Life, home and disability policies rarely ever have to be honored. It comes down to your tolerance for risk. In the old days, there was no insurance. You dealt with whatever happened when it happened and didn't get into all this over-cautious insurance buying. It's probably obvious that I don't own any insurance beyond what I have to buy for my car. I don't live by what could be, I live by what actually happens when it does. I know my house in a suburban area will probably never burn down so I don't waste money on home-owner's insurance. To me, insurance is a lot of cultural brainwash for brainwashed clones but I can't bash it totally because there are cases where insurance is a life-saver for some people like if their house blows up, they die or get injured but the odds are low that this will happen to you so if you want to spend perfectly good money on something as improbable as a serious tragedy happening to you, by all means do it if it gives you peace of mind. The golden rules to buying insurance are don't buy more than you need. Get higher deductibles to get lower premiums. If you own possessions of only moderate value, it's not a big deal if you lose. Plain and simple, insurance is gambling. You're gambling that if something disastrous happens, you will be covered and the insurance company is gambling that nothing will

happen to you. The amount you pay for your policy is dependent on the risk you are and the potential amount of monetary damage you can cause to the insurance company. I don't have home owner's insurance. The chance of my house burning down in a modern city with people all around to see smoke and somebody being in the house virtually all the time is small. The fire station is about a mile away. Why waste money on something this stupid? In the unlikely case that it burns down, I'll accept it, que sera sera and move into a trailer somewhere. Either way, my happiness, the feeling in my head won't change all that much. Think about it. If you save that money instead of spending it on insurance, you will create your own reasonable safety net after several years. Get the highest deductibles you feel comfortable with

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