

A deductible looks simple on paper. You pick a dollar amount, you pay that amount if you have a covered loss, and your insurer covers the rest up to your limits. Yet this single choice ripples through nearly every part of your policy, from your monthly premium to how you feel when you hand your keys to a teenager or sign a roofing contract after a hailstorm. In the office, I have watched the same \$1,000 deductible be a financial lifesaver for one family and a headache for another, depending on timing, cash flow, and the nature of the claim.

If you have a State Farm agent, or you are searching for an insurance agency near me because you want to sit down with a person, these are the conversations we tend to have in plain language. Deductibles are not an abstract concept. They are a lever you control, and it pays to understand how that lever works.

What a Deductible Really Is, Without the Jargon

A deductible is the amount you agree to pay out of pocket, per claim, before your insurance policy pays for covered damage. It is not a fee you pay to the insurer. It is your share of the loss on a covered claim.

In auto insurance, deductibles typically apply to physical damage coverages. Collision deductible applies when your car hits something or flips. Comprehensive deductible applies to non-collision events like theft, hail, fire, falling objects, deer strikes, or vandalism. Some states or policies have a separate glass deductible or even zero-deductible glass repairs for chips and cracks. Liability coverage, which pays others when you are at fault, does not have a deductible. Medical Payments coverage does not have a deductible. Personal Injury Protection may or may not have one, depending on the state.

In home insurance, the base deductible usually applies to most covered losses, but there can be special deductibles for wind and hail, named storms, or hurricanes. In some regions, those special deductibles are a percentage of the dwelling limit rather than a flat dollar amount. That distinction matters a lot during a major storm.

Two points create the most confusion. First, deductibles apply per claim, not per year. If you have two separate fender benders in the same six months, you owe your deductible on both. Second, your deductible reduces the claim payment, not the repair bill. The shop does not inflate a bill to include your deductible. If the repair is \$2,800 and your collision deductible is \$750, the insurer pays \$2,050, and you cover the \$750 out of pocket.

Where Deductibles Do and Don't Show Up on Auto Policies

When you request an auto insurance quote, the deductible decision usually centers on collision and comprehensive. Those two line items drive most of the premium swing related to deductibles.

You will not see a deductible on bodily injury liability or property damage liability. Those cover others when you are legally responsible. You also will not see one on Medical Payments coverage. Uninsured or underinsured motorist coverage for bodily injury usually has no deductible. Uninsured motorist property damage sometimes carries a small deductible in certain states. Personal Injury Protection may have a deductible or a co-pay arrangement based on state law. Glass coverage varies by state and policy form. A tiny chip might be repaired with no deductible to prevent it from spreading, while a full windshield replacement may follow the comprehensive deductible unless the state requires otherwise.

If your vehicle is leased or financed, your lender will often have a say. Many lenders cap your collision and comprehensive deductibles in the \$500 to \$1,000 range. Leasing companies can be more strict. The reason is simple. They have collateral at risk and do not want large gaps between damage and repairs.

Anecdotally, I worked with a client who had selected a \$2,000 collision deductible years earlier to save on premium. When a parking deck column caught his bumper and quarter panel, the estimate came back around \$2,400. He had the cash, but writing a \$2,000 check for what felt like a small mishap hurt more than he expected. He ended up revisiting his deductible and rebalancing premium against inconvenience.

How Homeowners Deductibles Are Structured, and Why They Feel Different

Home insurance involves bigger numbers and more moving parts. Most policies have a base all peril deductible, often \$1,000, \$2,500, or \$5,000. Then, based on your state and carrier, you might see special deductibles. Wind and hail can have a higher flat deductible, or a percentage deductible. Named storm and hurricane deductibles are commonly a

percentage. Earthquake, when purchased as an endorsement or a separate policy, usually has a percentage deductible, often 5 to 15 percent of the dwelling limit.

Percentage deductibles surprise people during large losses. If your Coverage A - Dwelling limit is \$400,000 and your hurricane deductible is 2 percent, that is an \$8,000 deductible for hurricane-triggered damage. If your wind and hail deductible is 1 percent in a hail belt, that is \$4,000. These are real numbers families should plan for, not figures to discover while tarping a roof.

Another layer is valuation. Many home policies offer replacement cost coverage, which means the insurer ultimately pays what it costs to repair or replace with like kind and quality. But the first check is often paid on an actual cash value basis, which accounts for depreciation. You complete repairs, submit invoices, and recover the depreciation, sometimes called holdback. Your deductible, however, is subtracted from the total covered damage. Think of depreciation and deductibles as two separate adjustments that can both reduce that first payment. If you keep this straight now, you will navigate a claim with less frustration later.

Roof claims bring their own wrinkles. In hail prone areas, some policies use actual cash value on older roofs, even if the rest of the home is replacement cost. That means your deductible plus depreciation together can reduce your check significantly. I have sat with homeowners who expected a \$12,000 shingle replacement to net an \$11,000 payment after a \$1,000 deductible, only to learn their 18 year old roof had \$4,500 in depreciation withheld until they complete repairs. An experienced State Farm agent or any seasoned insurance agency can walk through your specific roof settlement terms before storm season.

How Your Deductible Influences Premium

Insurance pricing is state specific and sensitive to loss trends. Still, some general ranges help frame expectations.

- On auto insurance, moving a collision deductible from \$500 to \$1,000 might reduce the collision premium by around 10 to 20 percent. Comprehensive shifts tend to save 5 to 15 percent. Because collision is often a bigger piece of the physical damage cost, the total policy savings might end up between 4 and 12 percent, sometimes more on higher value vehicles.
- On homeowners insurance, increasing a base deductible from \$1,000 to \$2,500 can drop premium by roughly 5 to 15 percent in many markets. Raising to \$5,000 can push savings to 10 to 25 percent, though results vary widely. Percentage wind or hurricane deductibles can reduce premium the most but only affect those wind related losses.

These are ballpark figures. The right way to see your numbers is to ask your State Farm agent to run side by side comparisons, or use an insurance agency near me that can quote several configurations. A five minute price test often answers what if questions that people debate for months.

Small Claims, Surcharges, and When to File

Two truths guide claim decisions. First, insurance exists to handle significant loss, the ones you cannot or should not pay out of pocket. Second, claims history influences future premiums. Carriers look at claim frequency and type. A single comprehensive claim for a deer strike might not lead to a surcharge. Multiple at fault collision claims in a short period often do, and the impact can last three to five years.

Your deductible interacts with this calculus. If your collision deductible is \$1,000 and you have a \$1,200 scrape, filing that claim might net \$200 after paying the deductible, and it might mark your record with an at fault collision. If your deductible were \$500, the net is \$700, which might feel more worthwhile. I am not telling you to avoid claims. Just weigh the dollars and the long arc of pricing. This is where calling your agent before turning the claim key helps. We are allowed to discuss hypotheticals without opening a claim.

Home claims deserve similar scrutiny. Filing two or three small water damage claims over a few years can affect eligibility and pricing more than one major loss. Choose a deductible that you are comfortable absorbing for nuisance events, and plan to use the policy for consequential ones. That mindset aligns your household finances with how insurers track risk.

Five Scenarios That Show How Deductibles Play Out

A commuter with a financed car. The lender caps deductibles at \$1,000. The driver has a clean record and some savings. They commute 40 miles daily and park in open lots. The best fit tends to be \$1,000 on both collision and comprehensive. The savings from going to \$500 are modest, and the driver can cover \$1,000 if needed.

A family with a teen driver. Loss frequency usually rises in the first two years of solo driving. Some parents prefer a \$500 or \$750 collision deductible to keep out of pocket costs manageable when the inevitable garage pillar or parking bollard wins a round. The premium is higher, but surprise costs are lower.

An older, paid off vehicle. At year 12 with 170,000 miles, market value often runs under \$6,000. Some owners raise deductibles to \$1,500 or \$2,000, or they drop collision and keep comprehensive to protect against hail and deer at a lower cost. The choice hinges on whether paying for your own fender bender feels acceptable.

A hail prone homeowner with a 20 year old roof. The policy has a 1 percent wind and hail deductible and actual cash value on roofs older than 15 years. On a \$350,000 dwelling limit, that is a \$3,500 deductible plus roof depreciation. That owner should expect a larger out of pocket share unless they replace the roof. Knowing this, some homeowners budget for a roof update to restore full replacement cost and consider whether to raise or lower the base deductible based on savings.

A coastal homeowner with a named storm deductible. A 2 percent named storm deductible on a \$500,000 home equals \$10,000. That number should be in the emergency fund alongside evacuation costs. The base deductible might be \$2,500 for non-wind losses like kitchen fires or plumbing leaks. This household is managing two different out of pocket realities depending on the peril.

The Math, With Realistic Numbers

Auto example. Your rear bumper and taillight are damaged. The body shop writes \$2,800. Your collision deductible is \$750. The insurer pays \$2,050 to the shop, and you pay \$750. If the other driver is at fault and their insurer accepts liability, your deductible could be reimbursed as part of subrogation. If you carry rental reimbursement, that coverage kicks in based on your selected limit and daily cap.

Home example with replacement cost. A kitchen leak damages lower cabinets and flooring. The estimate to repair is \$12,500. Your base deductible is \$2,500. The house is on replacement cost, so there is little or no depreciation on materials that will be replaced. The first payment would typically be \$10,000, and you pay your contractor the deductible directly or via the total invoice.

Home example with a roof at actual cash value. Hail damages a 19 year old architectural shingle roof. Replacement estimate is \$14,800. Depreciation assessed is \$5,000 based on age and condition. The wind and hail deductible is \$3,000. The initial payment is \$6,800. If you replace the roof, you recover the \$5,000 depreciation after submitting final invoices, bringing total insurance payments to \$11,800. Your out of pocket ends up \$3,000, the deductible. If you choose not to replace, you keep the initial payment, but you do not recover depreciation.

These numbers are simplified, but they reflect how actual loss settlements commonly flow.

Picking a Number You Can Live With

Here is a simple test that has helped hundreds of clients find their comfort zone.

- Pull up your checking and emergency savings balances. If a \$1,000 outlay would force debt, consider a \$500 or \$750 deductible.
- Ask your agent to quote at least three deductible options for each relevant coverage. Focus on total policy premium change, not just line items.
- Look back at your last five years of claims. Frequency predicts the future more than we like to admit.
- Align by peril. You might choose a higher comprehensive deductible than collision if hail is less likely but parking lot bumps are common, or vice versa.
- Revisit annually after big life changes. New teen driver, new roof, a paid off vehicle, or a raise in income can justify adjustments.

This is one of the two lists we will use. It is short on purpose. The more complicated your finances, the more you benefit from running the numbers with an agent in real time.

How Deductibles Are Collected and By Whom

On auto claims, the body shop typically collects your deductible when you pick up the vehicle. The insurer pays the rest of the approved estimate to the shop. If there is a supplement, which is additional damage found after teardown, payment

gets adjusted accordingly. If the other party is at fault, and their insurer ultimately pays, your deductible may be reimbursed to you. That can take weeks or months, depending on cooperation.

On home claims, you effectively pay your deductible to the contractor as part of the repair bill. If a mortgage company is listed on the check, you will need their endorsement on the payment, which adds time. Most contractors working insurance jobs understand this dance. What they should never do is waive your deductible. In many states it is illegal, and it creates perverse incentives for shoddy work.

If a claim is below or near your deductible, you can still report it for guidance but close it without payment. Always ask your agent before filing if you are unsure. You can seek advice without triggering a claim, especially if you clearly state you are looking for general information.

The Fine Print That Saves Headaches

Liability coverage has no deductible. If you rear end someone, you do not owe a deductible for their repairs. Your deductible applies to your own car under collision.

Stacking deductibles is not a thing. If a hailstorm damages two vehicles in your driveway, that is two separate claims and two deductibles. If the same event damages your home and your car, those are separate policies and separate deductibles. Multi policy discounts help on premium, not on the number of deductibles at claim time.

Glass can be different. A small rock chip repair is often handled at no cost to you to prevent a crack. A full windshield replacement usually follows the comprehensive deductible unless your policy or state gives zero deductible glass replacement. Your agent can tell you exactly how your policy treats it.

PIP, Med Pay, and UM/UIM quirks depend on state law. In some no fault states, PIP may have a deductible or a co pay. In many states, Medical Payments coverage has no deductible. Uninsured motorist property damage may carry a small deductible called a UMPD deductible, or it may not exist at all. Do not assume. Ask for your state specific answer.



The Moment to Revisit Your Deductibles

Deductibles are not set and forget. They should evolve with your finances and your assets.

When your car depreciates significantly, the value of collision coverage drops, and a higher deductible or even dropping collision can make sense. If you replace a roof and restore full replacement cost coverage, you might be comfortable with a higher base deductible to save premium, since a major wind loss now has less depreciation risk. If you add a teen driver, you might lower collision to cut the sting of inevitable first year mistakes. If your emergency fund grows from one to three months of expenses, you can shoulder a larger deductible with less stress, banking the monthly savings.

I have seen clients wait until after a claim to change deductibles. That is like adjusting your smoke detector batteries after the fire. Set a reminder every policy anniversary to run at least two alternative deductible quotes. Have your State Farm

agent or local insurance agency email the numbers, and look at the annual dollar difference, not monthly. The bigger number focuses the mind.



How Quotes Help You Make a Calm Decision

Online quotes provide speed, but they sometimes compare apples and oranges. If you are chasing the lowest auto insurance quote and your collision deductible jumps from \$500 to \$2,000 in the fine print, the savings look better than they feel on the side of the road. When you shop, match deductibles first, then compare premium. If you want to change deductibles, change them on both quotes and see how the savings scale.

A good agent will run a grid of combinations. For example, they might show collision at \$500, \$1,000, and \$1,500, paired with comprehensive at \$250, \$500, and \$1,000. One pattern usually emerges. For many drivers, the sweet spot is a higher comprehensive deductible than collision, because comprehensive claims tend to be less frequent and less likely to trigger surcharges. Every household is different, but a grid makes the decision objective rather than gut feel.

What Claims Adjusters Wish Policyholders Knew

An adjuster is not trying to be difficult when they ask for receipts or photos. Your deductible and settlement depend on verified damage tied to a covered cause of loss. If the roof was already deteriorated, hail might be the final straw, but maintenance issues still reduce payment. Replacement cost requires proof that you replaced, not just planned to replace. The faster you document, the faster your depreciation holdback arrives.

At the body shop, supplements are routine. Modern cars hide sensors, brackets, and clips behind bumper covers. A teardown often reveals extras. Your deductible does not change because of a supplement. It remains your first dollars, not a percentage of the repair.

If your vehicle is totaled, the settlement is based on actual cash value, not [Insurance agency](#) what you owe on your loan. Your deductible reduces that total loss payment just like any other physical damage claim. If you carry gap coverage, it can bridge the gap between the settlement and the loan balance. Ask your agent where your gap coverage lives, whether in the auto policy, a lender add on, or a separate product.

A Short Checklist Before You Lock It In

- Confirm where deductibles apply on your policy, and where they do not, especially liability and Medical Payments.
- Quote at least two alternative deductible levels on each coverage that has one, and compare annual savings.
- Plan your emergency fund around your largest relevant deductible, not your smallest.
- Note any special deductibles by peril, such as wind and hail or hurricane, and how they trigger.
- Recheck lender or lease requirements before you change anything.

The Real Point of the Conversation

A deductible is not just a line on a declarations page. It is a decision about how you want risk and cash flow to behave when life hiccups. A higher deductible can reward you with lower premium if you have the reserves and temperament to absorb small losses. A lower deductible can make bad days more manageable, especially in seasons of life when surprise expenses turn into credit card balances.

If you are unsure where to land, call your State Farm agent and ask for two things: your current setup in plain English and a few what if quotes that bracket your situation. If you are starting from scratch and plugging insurance agency into your search bar, look for an agency that will take the time to show you numbers side by side, not just push one packaged answer. In fifteen unhurried minutes, you can turn a fuzzy idea about deductibles into a clear plan that fits your budget and your nerves.

I have yet to meet a client who regretted understanding their deductible before a claim. I have met plenty who wished they had.

Name: Ben Vanbiesbrouck - State Farm Insurance Agent

Category: Insurance Agency

Phone: [+1 231-798-9846](tel:+12317989846)

Website: [Ben Vanbiesbrouck - State Farm Insurance Agent in Muskegon, MI](#)

Google Maps: [View on Google Maps](#)

Business Hours

- Monday: 9:00 AM – 5:00 PM
- Tuesday: 9:00 AM – 5:00 PM
- Wednesday: 9:00 AM – 5:00 PM
- Thursday: 9:00 AM – 5:00 PM
- Friday: 9:00 AM – 5:00 PM
- Saturday: Closed
- Sunday: Closed

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Ben Vanbiesbrouck – State Farm Insurance Agent proudly serves individuals and families throughout Muskegon and Muskegon County offering renters insurance with a trusted approach.

Drivers and homeowners across Muskegon County rely on Ben Vanbiesbrouck – State Farm Insurance Agent for customized insurance policies designed to protect vehicles, homes, rental properties, and long-term financial security.

Clients receive coverage comparisons, risk assessments, and ongoing policy support backed by a professional team committed to dependable customer service.

Reach the agency at [\(231\) 798-9846](tel:2317989846) for insurance assistance or visit [Ben Vanbiesbrouck - State Farm Insurance Agent in Muskegon, MI](#) for additional information.

Access turn-by-turn navigation here: [View on Google Maps](#)

People Also Ask (PAA)

What types of insurance are available?

The agency offers auto insurance, homeowners insurance, renters insurance, life insurance, and business insurance coverage for residents and businesses in Muskegon, Michigan.

What are the office hours?

Monday: 9:00 AM – 5:00 PM
Tuesday: 9:00 AM – 5:00 PM
Wednesday: 9:00 AM – 5:00 PM
Thursday: 9:00 AM – 5:00 PM
Friday: 9:00 AM – 5:00 PM
Saturday: Closed
Sunday: Closed

How can I request an insurance quote?

You can call [\(231\) 798-9846](tel:2317989846) during business hours to request a personalized insurance quote tailored to your needs.

Does the office help with claims and policy updates?

Yes. The office assists customers with claims support, policy updates, and insurance reviews to ensure coverage remains current.

Who does Ben Vanbiesbrouck - State Farm Insurance Agent serve?

The office serves individuals, families, and business owners throughout Muskegon and surrounding communities across Muskegon County, Michigan.

Landmarks in Muskegon, Michigan

- **Pere Marquette Park** – Popular Lake Michigan beach destination known for scenic shoreline views and outdoor recreation.
- **Muskegon State Park** – Large state park offering hiking trails, camping, and the famous winter luge track.
- **USS Silversides Submarine Museum** – Historic naval submarine museum and maritime attraction on Muskegon Lake.
- **Hackley and Hume Historic Site** – Preserved Victorian homes showcasing Muskegon’s lumber-era history.
- **Frauenthal Center** – Performing arts venue hosting concerts, theater performances, and community events.
- **Lakeshore Bike Trail** – Scenic multi-use trail connecting Muskegon with nearby coastal communities.
- **Muskegon Farmers Market** – Large year-round market featuring local produce, food vendors, and community events.