

# Factors Influencing Farm Truck Insurance Costs:

1

## Deductible Amount:

- Higher deductible may lower premiums.

2

## Driving Record:

- History of violations can lead to higher premiums.

3

## Insurance History:

- Numerous past claims may increase premiums.

4

## Vehicle Usage:

- Frequency and purpose of vehicle use impact premiums.

5

## Vehicle Make, Model, Type:

- Vehicle value influences pricing.

6

## Number of Vehicles:

- Including all vehicles for accurate coverage assessment.