

PARAMOUNT LIFE INSURANCE - About "Cheap" Life Insurance Rates

Cheap Life Insurance --- Life insurance is really the cheapest it has ever been per thousand. The reason that the rates are the lowest that they have ever been is that people are living longer than ever before with modern medicine. The amount of term life insurance that can be acquired by healthy people is sometimes quite staggering. For example, a healthy 30 year old female non-smoker can get 1 million dollars of term life for 21.44. Of course, her health was very good and most policies require you to qualify, so the rate is dictated by your underwriting.

When we give clients quotes, we let them know that the quoted rate is only a guestimate based upon the information they have provided us. Once the application has been submitted, they have done the medical exam, and the underwriting has been completed, then the company will come back with a hard rate. With the amount of life insurance companies in the market it really helps from a competition standpoint. The competition requires each and every company to evaluate their premium costs, underwriting requirements, etc.

With the cost of insurance at an all time low, it helps keep permanent plans affordable as well. It is important to look for plans that are obviously affordable and cheap, but to look for good quality too. We recommend that you only look at companies with at least an "A" rating. What is the point to get a cheaper rate, if they can't meet their obligations when you need them? With all the financial turmoil in the world it is important to have a strong company. You can visit www.paramountlifeinsurance.com to get a [free quote](#) and their system shops all the insurance companies for you.

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