

Your Life Insurance Quotes Expires...

Your [life insurance quotes](#) are typically good for as long as you are in the exact situation that you are in. In other words, they are valid as long as you are the exact same age, health, height and weight, etc. With that being said, any quote is just an estimate of what the [field underwriter](#) (the agent) feels will be the rating, based on the information you have provided. When we gather life insurance quotes for you, we try and gather as much information as possible. It is imperative to do this to try and give you, the customer a realistic picture of what their [rate](#) might be.

The only real way to determine if the quoted rate is the rate you will get is to do the [underwriting process](#). For example, I recently worked with a client who felt he had no medical issues whatsoever, so we estimated a [preferred rating](#). He had not been to a doctor in 10 years, so there hadn't been any checkups to measure his health recently. When he did the paramedical exam, the tests determined that he has high blood pressure. Since this was not revealed to us as we quoted it, we got bumped down to a standard rating. In many cases we will submit applications to two carriers that show up as the two best quotes and have the companies compete for the business.

Make sure as you [get quotes](#) to understand how they were determined. You want to get a realistic estimation and not one that will make you feel good necessarily. Remember, if your health changes or your situation changes, your rate can change - overnight. Another point to remember is that many of the life insurance companies consider you one year older when you are within six months of your next birthday. Make sure if you know if the company you are getting a [quote](#) from is actual age or age nearest.

Our life insurance consultation service is free. Contact us by phone (800) 554-9142.

PARAMOUNT LIFE INSURANCE COMPANY IS A FREE LIFE INSURANCE SERVICE

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