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Current News and Events in Term Life Insurance

The landscape of the life insurance industry is about to take a turn for the better. The 2001 CSO mortality tables are going to make life insurance, particularly term life insurance, less expensive for consumer. Life insurance pricing has several key components, the major component being the CSO Mortality Tables. These tables predict the likelihood of life insurance and term life insurance owners dying at certain ages. The new 2001 CSO tables predict lower pricing for mortality costs which will affect life insurance and term life insurance rates in a positive manner for the buying consumer. In the last few years life insurance companies have struggled to make profit margins because of faltering financial markets, making pricing of life insurance, particularly term life insurance, more challenging. Pricing life insurance and term life insurance with the new 2001 CSO mortality tables eases the competitive strain on the life insurance company's profit margins. All of this spells great life insurance rates for the buying consumer. One fact remains, over 85% of American households do not have adequate life insurance coverage if a breadwinner were to die prematurely. Because term life insurance is such a reasonably priced type of life Insurance, it can reduce a family's risk of inadequate life insurance coverage. For questions please call us at 800-892-6550. Thank You.

