

When interest rates were very high in the 1980s and 1990s, insurance companies aggressively sold [Universal Life Insurance](#) policies promising the customers that their monthly premiums would never increase. However, these insurance companies knew that the premiums on these policies would increase when interest rates inevitably went down, but chose to mislead their customers in order to make greater profits.

As interest rate have gone down, insurance companies have doubled, tripled and even quadrupled monthly premiums on Universal Life Insurance policies and created a tremendous financial burden on the customers they had previously misled. Because of their unfair and deceptive sales practices, some of the insurance companies that sold Universal Life Insurance policies have settled class action claims and compensated customers. However, other life insurance companies have still not compensated the customers they misled.

Martin & Jones is investigating and pursuing Universal Life Insurance claims on behalf of customers who were told their premiums would never increase. If you were sold Universal Life Insurance and your premiums have increased, or you have been told they are about to increase, call Martin and Jones toll-free 800.662.1234 or [email us](#) for a free consultation.