[Demo] NLP Dataset for Customer Service Automation

Company Type	Life Insurance Companies
Inquiry Category	Inquiries about insurance products and options
Inquiry Sub- Category	Policy options
Description	Customers explore various options available within a life insurance policy, including term life, whole life, or universal life, seeking guidance on the benefits, flexibility, and investment potential of each option.
Data Size	5,014 paraphrases
Want to buy data?	Please contact nlp-data@qross.me via your business email address.

$\begin{tabular}{ll} Masked sample paraphrases of one "Life Insurance Company" customer inquiry. (Purchased data will not be masked.) \\ \end{tabular}$

diff	ferent types	policies affect	over _	level premiums	increasing/decreasing?
I wonder	there are	decreasing _	polic	y impact pr	emium
the	difference in _	payments	_ levels ind	creases/decreasing	?
it	level	inc/dec are a	ffected by	policies?	
Which types o	f have	effects pre	miums		
payment	s po	olicy is le	evel or changing	?	
wonder i	if will affe	ect premium payme	nts:	·	
Is premium pa	ayment influenc	ced	incr	reasing/decreasing)?	
				erent time	
pre	emiums	increasing	_ decreasing on	es over time?	
Is premium	different	levels	waning p	policies?	
Premium	over time		s increasing/de	creasing ones	
	premiums _	time:	_ level doe	es go up or down	?
different	types po	licies affect		can you explain?	
are pren	niums	by the type	policy?		
much	chang	e time accord	ing differe	nt policies?	
Does	with ba	ased the type	of?		
How typ	es of	_ the payment	levels tim	ie you give	?
How	by poli	cies, level versus	?		
this rela	ted to typ	e,	by level	decreasing?	
payment	s	be affected	_ level vs i	increasing/decreasing	ones.
the prem	nium paid	between	_ and increasing	g or?	
diff	ferent when	policy incr	eases and	?	
I wondered		different and _	in pr	emium payments.	
premium	n payments cha	nge with time	· 	_?	
	t	he rates at which pr	remiums a	nd decrease?	
Policy	over t	time, it level of	r it?		
Is true		affects premiums.	level vs		

true that affect premiums: level inc/dec?	
How are like steady premiums, rising/ falling	
policy choices at premium charges increase or decrease?	
wonder if there are differences levels in	
the changed by increase/decreasing and types over?	
it to policy type, by levels vs?	
How impact on amounts change policy types?	
a question payments between and increasing and	
How payments by premiums falling ones?	
Do have different premiums time period?	
Do premium payments change policy type ?	
What is the difference premium payments and declining?	
dopolicies the rates at which premium up?	
I wish to compare to decreasing ones over	
by policy over the years?	
the levels, increase/decreasing and types of premiums over	er time
change over time with different?	
Do premiums time based on amount, and increasing?	
look if there is increase decrease policy type	
How over of different policies?	
aredepending on levels, increase/decreasing level policy	
are changed by premiums and level of time	
What are the levels, increase/decreasing and of?	
Do change over based the policy?	
different kinds policies the over time?	
effect of vs increasing and decreasing ones are to over a	
premiums, increased/decreasing ones affect?	
premiums over time levels, premiums and level of	
affect the premium levels over you explain?	
of have a different over time	
Is premium	
Is to are premium payments influenced level decreasing?	
Is it different and decreasing? In run, what to with different?	
What would to with long run?	
Is increased/decreasing affect payments?	
increasing/decreasing ones premium over time	
time, change with the policy?	
How kinds of affect payment levels over tell me?	
Does the it comes to the of?	
it to policy type, are premium affected ?	
true policy kind level and inc/dec ?	
level premiums?	
premiums policy increasing and are types of?	
it true sort level premium payments?	
Do premiums change time when type of?	
It's related type, premium payments different increases decrea	ses?
if increasing decreasing a difference premium payments.	
a which policies can affect in the long?	
the long does different ?	

level premiums and decreasing ?
Is there in which policies may in term?
How of policies affect premium payment?
Is premium policy type, amount, and decreasing ?
are the payments by like premiums ones?
The effect premiums vs and on over is
you how to increasing decreasing ones?
How are the policies falling ones premiums?
premium different if an or policy type?
Do time based on types?
different policy choices rates premiums over?
the premium payment different there is ?
increasing decreasing policies premium pay out
Is $___$ to $___$ does premium payments $___$ different if $___$ increases $___$?
Premium might by policies: inc/dec.
Is related policy premium by and decreasing?
Do change with time, the of?
Is payments consequential of waning policy type?
wonder if in premium payments between and
Is payments to level and waning type?
wondered if the policy affect level ?
the different the level to increasing decreasing?
How the premiums based on increase/decreasing policy.
What happens premiums policies in run?
it possible level premiums affect differently?
Premium decreasing policy types.
Do policies affect inc/dec?
Is the between and and decreasing?
Is the between and and decreasing? Does different policies affect run?
Is the between and and decreasing ? Does different policies affect run? Is related policy type, are premiums vs ?
Is the between and and decreasing? Does different policies affect run?
Is the between and and decreasing ? Does different policies affect run? Is related policy type, are premiums vs ? Do premiums an the level vs increasing ? to policy type: are premium payments and ?
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Is the between and and decreasing ? Does different policies affect run? Is related policy type, are premiums vs ? Do premiums an the level vs increasing ? to policy type: are premium payments and ? know how kinds of affect payment levels time. Does premiums increased/decreasing ones payments ? are the affected policies like falling ones? Is it true impact level ? How the impact over time types? I wonder if there between and decreasing policy premiums What happens premiums in the long Is it to the type, is premium influenced ? Is true an impact the vs inc/dec ? a difference between level and increasing and ? The level and decreasing ones over time is payments. How the changed over according increase/decreasing premiums, and of policies the payment over the course time? affect premiums over ? different policies in run?
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Is the between and and decreasing ? Does different policies affect run? Is related policy type, are premiums vs ? Do premiums an the level vs increasing ? to policy type: are premium payments and ? know how kinds of affect payment levels time. Does premiums increased/decreasing ones payments ? are the affected policies like falling ones? Is it true impact level ? How the impact over time types? I wonder if there between and decreasing policy premiums What happens premiums in the long ? Is it to the type, is premium influenced ? Is a difference between level and increasing and ? The a difference between level and increasing and ? The changed over according increase/decreasing premiums, and of policies the payment over the course time? affect premiums over ? different policies in run?

can policy the rates at which premiums or ?
Do premium over based on or increase decrease?
How are policies steady premiums, so on?
How do change different policy choices?
How based on levels, premiums different types
premium can time on the of
Does kind level inc/dec ?
payments be influenced increasing and decreasing
What differences levels, premiums and different premiums?
affect premiums: level
How are types over the years?
is the difference in level and and ?
effect of vs increases vs decreases over time
What between premiums levels and increasing and ?
Is it true that an impact premium?
Premium payments influenced related to policy
are the premiums levels, increase/decreasing, different .
payments can change policy type, increase decrease
Is it that or decreasing differently?
Different of affect the payment over .
it related policy type, payments level or?
How impacted policy over the
premium different and increasing or policy? different policies premiums over?
Policy premium payments over time. is it or ?
What policies have say about at?
Is related the policy are payments by decreasing?
How do policy over time?
want to know if different policies over time.
Does premium with time level, increasing or?
I wonder if there and policy that payments.
Is premium different level increasing decreasing
premiums changed over on levels, premiums and premiums.
Is premium payments influenced policy type?
do policies change the rates at or over?
How premiums changed over increase/decreasing premiums, and of
affect the long haul?
How affected policies such stable and ones?
Do the policies premiums?
it true that policy anddec premium?
How do different affect rates at which ?
payments are affected by types: level up?
How policies premium payment levels you me explanation?
might premium payments: inc/dec
Is and premiums policy?
the of policy, do change with time?
$I'm\ wondering\ if\ ___\ are\ ___\ between\ ___\ __\ policy\ ___\ make\ ___\ payments\ different.$
Is related to policy type, payments if increasing or?
$I \ wonder ____ \ differences ____ \ and \ decreasing \ policy ____ \ that ____ \ premiums ___\$
there a way which differing policies long ?

Do	with time when	to of _	?	
the	e different _	and increase	decreasing policy.	
	if there a	decreasing and _	levels that	premium payments.
Is it	_ that policy	prem	ium payments?	
	premiums affected	various over	?	
the	e different l	oetween level incre	easing and?	
How	affect	over time?		
		vs premium	ns?	
	n			
		9,		
		compare and		
		type,		
			increase or decreas	se.
	vs ones			
				premium payments.
			ments	
		premiums: ver		
		ect premiums:		ifferent .
		miums time b		
			and increasing and _	policies?
			ium increase	
			of	
		premium payments		·
				policies?
				increases or?
		on type		
			lifferent	or ?
		evel inc/dec		
		reases to		
	of level premiums v	vs vs pr	emium relate	ed to different
What	the effects of	premiums	falling on	_?
	change level o	of policy or?		
Can	_ policies premiu	ıms?		
	policy p	remiums time, leve	el or ones?	
	of policies have	effects on	time?	
pre	emiums change	based policy	cype, increase	e?
What	the on premit	um time	_ by a of?	
do	like steady	ones affect :	payments?	
	premium diffe	erent because of ar	nd increasing and	?
Is it	_ to policy	premium payments influ	ienced	?
		on premium payments?		
lev	el changing rate	s, what	have to say about	?
				premium pay out
			enced by decl	ining?
		nium over		
Premium			1.	
		and waning		
it r	elated to ty	ype: premiums	_ by level?	
it r Do prem	elated to ty iums the _	ype: premiums to the	_ by level?	

How do different policy affect rise fall time?
Is related premium look different they or decrease?
Different premiums level rates.
are the payments like steady premiums or ?
do various change premiums ?
Is in level and increasing/decreasing policies?
policies change rates at which increase and?
Premium are affected by types: or changing?
Do policies impact the time?
it related policy type: payments influenced anddecreasing?
There is difference premium payments and policies.
What happens to the over with ?
How do policies time?
How changed over time levels, and level policy
The effects premiums vs decreases on payment are
Is true that affects level premium?
The of vs vs decreases is policies.
How are the changed levels, and
The premiums vs increases vs decreases on
Is it policy type, premium influenced decreasing?
changed depending increase decrease, and of policy.
How the payments by like premiums, and on?
premium payments level vs increasing and ?
Are premium influenced increasing/decreasing?
Policy types affect premiums over or?
different of affect the premium levels over question.
There an premiums vs vs premium payments
there a which different policies premiums in the ?
the premiums levels and increasing decreasing?
are the changed between premiums, and of
wonder differences between and levels that up payments.
are changed over by different ?
Are premiums level, decreasing?
premium payments over on level, decreasing or increasing?
are changed depending increase/decreasing and level policy.
it related type, and is premium influenced vs and?
be by levels increasing and decreasing levels.
I am if between increasing policy that payments different.
it policy an impact level inc/dec premium?
Are there between policy levels that affect?
you know if the the of level inc/dec?
are premiums impacted policy types?
The level premiums vs and are related to over
How are the by time?
difference premium payments of levels increasing policies?
Is it related policy Do it is or decreases?
What is difference between premiums for ?
The level premiums vs increases and payment
Different policies the of premiums vs on premium
true that policy effect level vs inc/dec ?

How	premiums the years different?
	might different if increase or decrease policy type
	premiums change policy type, increase decrease?
How	are the payments affected policies premiums
	by vs increasing and decreasing types?
	true that policy can level inc/dec?
	there premiums between levels increasing and decreasing?
How	the premiums changed increase/decreasing premiums types?
Is	impacts level vs inc/dec premiums?
	type, are premiums influenced by and increasing?
	true kind affects of premiums: level vs inc/dec?
	it true policy kind level premiums?
	the policies such as premiums or ones
	different kinds of policies premium levels
	premium payment between the increasing and ?
	emium the and and waning ?
	are affected by policies steady premiums ones?
	are the affected as premiums rising ones?
	a which different policies premiums term?
	e premium levels and ?
	policies over time?
	of premiums vs increases on premium payments is
	do affect premiums time?
	premium amounts by policy types?
	premium payments look different if they increases or?
	different have effect premiums?
	true that impact level premiums?
	it related to type: Do look if increases or ?
	happens to over with of policies?
	nium have an level and waning type.
	to policy type, is premium by changing?
	kind levels and premiums?
	over time affected by vs increasing ones.
	wonder if policies premium payments: level ?
	level changing rates.
	premiums ones affectpremium payments over time
	different change premiums of time?
	payments change policy level or increase?
	impact on premium payment amounts time of policies?
	do change when policies ?
	does policy affect inc/dec?
	do policies premiums over ?
	changed over on increase/decreasing premiums of premiums
	type of affects level and changing ?
	can policy affect rates at and fall over?
	does premiums over with different policies?
	the have an on inc/dec?
	emium related to the level types?
	premium change on level, amount, and or increasing?
	that level vs premiums are to policy?

are by increase/decreasing and level of over
premiums different between and policies?
different on premiums over?
are depending levels, and decrease, types of premiums.
Premium different if an or in policy
There is effect of on premium payment time.
Howlevel premiums or decreasing time?
Is it related policy by vs decreasing
How changed over time?
What happens premiums over different?
Does impact and ?
Do the policies premiums?
payments may change type, level or increase
if differences between policy to premium pay out differently.
In run different affect?
How are premiums different increase/decreasing premiums, level
How of affect over is a
does premium payments look different is increases and decreases?
level or premiums?
Is there a premiums level and ?
How the by policies steady rising ones?
payment between level and increasing or ?
Does premium with time on policy decreasing? How the time levels, premiums level of policy
payments change with policy?
it the kind influences premiums: level vs ?
policy kind affect premiums?
How are changed types ?
How time by types?
are payments affected premiums and rising ones?
How do different policy affect the premiums over?
kinds policies impact premium over time.
difference premium payments between levels increasing decreasing policies?
the premiums changed time increase/decreasing premiums, and policy
premiums changed based on increase/decreasing and of
Is it true ex/dec?
it to policy type, by by vs decreasing?
of policy premiums time?
it becauselevelincreasing andtypes paymentsinfluenced?
the does differing premiums?
What type affects with time, or?
$I \ \underline{\hspace{1cm}} if \ \underline{\hspace{1cm}} payments \ \underline{\hspace{1cm}} different \ \underline{\hspace{1cm}} increasing \ \underline{\hspace{1cm}} decreasing \ \underline{\hspace{1cm}} levels.$
level ones affect differently?
Do have a premiums time?
The effect level premiums vs increases on related to
Is it affects and inc/dec premiums?
if policies will level or inc/dec.
by level and increasing?
payments have some level increasing waning types.
different have to do level or changing rates?

time when it to increasing or decreasing?
How premiums changed on premiums, and of policy
How different policy choices affect at which ?
premiums vs increasing/decreasing ones
premiums are impacted years policy?
What policies affect payment time?
The ws increases vs decreases payments time not yet
How are premiums changed time on levels, and
Is possible level anddecreasing affect differently?
Is reason that influenced levels increasing decreasing policies?
premiums based on level, amount, decreasing increasing?
are the changed time on levels, premiums and
related to type, are premium by and decreasing?
Does policy kind have level premiums?
How the premiums changed on and policy
How by types time?
if are differences between increasing and policy levels that
Premium payments may be an decrease in policy
Do look differently if there decrease in policy?
Do differently over time?
payments are vs increasing decreasing policy
Premium payments an vs and policy type
Is way which differing policies have an in run?
How different of impact
What is choosing level over ones or decrease payment?
Is premium payments the level, decreasing policy?
level inc/dec premiums policy?
Premium affect on level vs and type. I wonder if and policies differ .
that policy kind impacts versus inc/dec? How do different policies level ?
Do premium payments?
Are the affected premiums, falling ones?
was were differences and policy levels make up payments.
Premium payments by increasing and decreasing
the premium payment different between ?
How the affected like steady ones, and on?
different policies change at which premium increase?
can different choices affect rates and fall?
How are premiums on levels, premiums types.
does payments with different policies?
Does policies premiums haul?
is premium payments for level decreasing policies?
changed time depending increase/decreasing premiums, and types of premiums
I if there were decreasing levels that payments.
are the changed over by and level policy.
sorts of a different effect time?
Is policy and inc/dec?
There $___$ in premium $___$ between $___$ and increasing $___$ declining $___$.
What is the difference in premium rising ?

Is there	_ difference	the	levels	increasing	policies?		
How	premiums a	affected	by polic	y?			
					premium payment		
are	premiums ch	nanged l	evels, increase	e/decreasing	different	time	
there	between	and decre	easing le	vels that	?		
						yments over a period	time.
	may be affect						
	policy choice						
					and decreasing or	?	
					changing?		
					s decreases:	?	
				ncrease/decreas			
				waning pol			
	ayments				J - J		
	s premiun						
	ns le						
	m payments			?			
	on						
				re and	?		
					 over time no	.	
				ifferent policies		·	
				el rat			
				lecreasing			
				decreasing			
					ones.		
	affecte				l anddogroaging?		
	ns to premiums				l anddecreasing?		
				and easing			
					f		
	inc/dec p						
	hav				marma antia		
					payment is		
				increasing			
				cy level			
				level or inc/dec			
					g and policies.		
				d decreasing po			
				kinds of			
				ng and po			
					.?		
	rue that policy l						
					cost over	?	
	premium _						
				payments	time		
	influenced			pes?			
	_ how are						
				reasing ones	?		
	s impact c						
01	fpolicies have _	different	effect p	remiums over _	?		
Which type $_$	policy	amoui	nts time,	or changi	ng?		

different depending on level, decreasing?
premiums different when level ?
How are the premiums based premiums, and
Do depending on type, level, amount, decreasing increasing?
How the at which over time?
policies affect level versus ?
Which on premiums time?
How are premiums over time according levels, and and
premium change according to type, decreasing increasing?
true that kind policy affects premiums?
much does premiums with different policies?
Does policies the long?
there a in for increasing and policies?
are affected by like steady falling ones.
premiums affected over the years, by policy types:?
true that types impact inc/dec payments?
Policy types affect premium or it or down?
do policy the rates which go up over ?
payments look different an increase or decrease types.
effect of level premiums vs is related
premium payments look if increase in policy?
premiums due policy level, increasing ?
How change depending on and different types
wonder whether there differences decreasing policy up premium payments.
Is it true that affects premiums?
How premiums on levels, and level
are the changed depending on premiums level
I know are differences between increasing levels that the premium different.
Premium payments based on policy level
are the payments by policies such ones?
effect of premiums and decreases payment over is .
How different affect the premium payment can me ?
affect premiums: versus ?
are premiums impacted years by the ?
Will change based on the type ?
Does the policies changing for premiums?
the difference between and and decreasing policies?
are between decreasing policy that affect premium
Premium are impacted by it or?
the premiums over time depending on levels, premiums, premiums, some series of the premiums over time depending on levels, premiums, pre
you tell how level premiums decreasing ones?
payments it level or is it up or down?
How do varying policies ?
there are and policies for premium payments.
premiums change on type, level, or ?
premiums affected by type: level ?
How are policy types over ?
The level vs increases decreases premium over time known.
change over time policy type, level, increase.
that thekind impactvspremiums?

mremium payments between levels and and waning?
In the policies premiums?
Premium payments might affected by inc/dec.
paid different level or decreasing policies?
policies the effect increases vs decreases.
There is reason for premium to influenced by policies.
premium payments change time, on policy or decrease?
are the changed by levels, increase/decreasing different ?
known the premiums vs increases vs decreases will time.
the premiums changed depending on levels,
Premium payments can affected by policy types: a?
Premium look different if there an increase or
are the differences premiums between level decreasing?
payments affected by premiums vs increasing/decreasing
Are payments between level increasing policies?
do choices affect rates which charges increase or?
want know how kinds policies premium levels over.
Is it related policy type, look increase decrease?
premiums in long run?
itthat levelinc/decpayments by policies?
you how level compare those up and down? different premiums long?
change time different policies?
how level premiums compare to and decreasing
How the premiums depending levels, increase/decreasing, of premiums
tion the premiums the premiums the premium that the premium the premium that the premium the premium that th
wonder if there are hetween decreasing levels difference premiums
wonder if there are between decreasing levels difference premiums.
affected by steady falling ones?
affected by steady falling ones? How the by increase/decreasing and different?
affected by steady falling ones? How the by increase/decreasing and different? What is difference in payments levels
affected by steady falling ones? How the by increase/decreasing and different? What is difference in payments levels level increasing and decreasing policies?
affected by steady falling ones? How the by increase/decreasing and different? What is difference in payments levels level increasing and decreasing policies? Is there a difference increasing and policies?
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What the impact on premiums policy?
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Is it type affects level vs?
to policy type, Is by level decreasing?
Is it are influenced by vs changing?
I wonder there between increasing decreasing levels make premium out
do policies rates?
Do change time depending type, level, or?
between level and increasing decreasing?
related policy type, look different if it increases decreases?
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different kinds policies can affect the over?
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How is the impact time changed different ?
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Do premiums change on type, increase ?

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might affected by policy vs. inc/dec	
Is payments different the increasing and decreasing?	

Is that kind the level inc/dec premium?
changed by policy and?
that policy affects inc/dec premiums?
the premiums to levels, increase/decreasing different types.
different level and increasing decreasing policies
true vs inc/dec affect the kind?
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premium payments are affected types: it up down?
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Different effect of premiums increases and
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do change over when policy choices?
How depending on levels, different of premiums
What impact on premium payments over different ?
Is it to are payments by level or?
if there any differences and policy levels that different.
change over time depending levels, increase/decreasing level level
it type, is payments influenced level vs
if increasing decreasing policy levels affect
payment for level increasing and policies?
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Premium influenced policy types: it level or is going ?
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Do time, on policy type, level, increasing?

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olicy kind are th it true want to premi it true th policie here's a are th o policies are o premiur oes fow t	leve leve leve leve leve leve leve leve	between a premanaged premanaged differ dents defer dents defer dents described by dents de	increasing and anium levels a remium over a remium	nd premium are policy type ac policy type ac policy and want bremiums remiums policy and want bremiums remiums	levels t ms. plicy? leve ss? cies ones ing policie rising plicy types? affect going policy.	hat premium el? es??levels the rat	e of?

could be differences levels and policies
Do premiums change level, and?
The impact vs increases vs decreases is yet
How change rates which the premiums go or?
of affect differently time?
can be affected policy types: or varies?
Premium payments to to level increasing waning policy type.
do premium change over time with ?
How the payments affected by steady falling?
have at level or changing rates?
I want between decreasing increasing policy levels that up
type of effect on over time?
is difference in payments the and declining policies?
the kind affects level or inc/dec.
Is it that vs payments by ?
that policy kind an effect on inc/dec?
I policy affects premium payments: level
areLevel increasing/decreasing ones
How different over time?
There be decreasing policy make premium pay out
effect of vs and on premium unknown.
the impact payment amounts over to types of?
Is it policy are influenced level ?
are the that in store premiums, versus changing ?
much do premiums according to policies?
are payments impacted policies premiums rising ones?
the level premiums affect payments differently?
affected by policy type: vs. inc./dec.
different increase or decrease in policy type.
types premium over is is it up or down?
different the policy type increases or
I if there between policy levels premiums.
effect level vs increases and on premium different policies.
it possible be influenced by level vs decreasing?
Do premium payments change based the ?
payments affected by levels premiums decreasing
it type premiums affects the level inc/dec?
premiums level vs inc/dec?
premiums: versus rates
different if there are increasing policies?
Policy types payments time it level going up down
Is related to type: are premium payments level?
There is premiums and increasing and policies.
How do choices affect premium charges or?
Which premiums: or changing?
are premiums time based on levels, increase/decreasing
I am there differences increasing decreasing affect payments.
I want to premiums and decreasing ones
different policies payment levels time can you give explanation?
How are the payments policies steady rising

	know	premium	s to increa	sing or	decreasing ti	me?	
What	the	policies have	say about	are_	cha	inging?	
I		are differences bet	ween increasing	·	policy levels	make premium pay	to
What		different	level	versus	changing rates?		
Is	infl	uenced by the	increasing	and	types?		
	6	affect inl	ong haul?				
	premium pa	yments	the ty	ре,	amount, or	increasing?	
The _	le	vel incre	ases decre	ases ov	er time is	policies	
	the	premiums over ti	me p	olicies	?		
	premiums _	between l	evels	and wa	aning policies?		
How	policie	s at whic	h premium	_ increa	ise?		
	the	in store for	premiums,		changing rates?		
	know	how different	of policies affect		payment levels	??	
Policy	y types affec	et premiums	Is	or is _	or _	?	
Do	premiun	ns or decreased		_?			
What	to	the long run	poli	cies?			
	level vs	_ and typ	oe premiun	n paym	ents.		
	if	are differences	increasing	dec	reasing policy level	s that payments _	·
Do _	ba	sed on policy type _	level	?			
	change	_ time it comes	s		or decreasing.		
How	kinds	of policies	payment		a question.		
	it to _	is premiun	n payments influ	enced	level	_?	