

Attachment A-1

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 1/1/2010 Through 3/31/2010

Age/Gender	Non-Smoker Rates						Smoker Rates					
	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
<i>Males</i>												
0-19	\$ 207	\$ 240	\$ 161	\$ 115	\$ 117	\$ 106	\$ 249	\$ 288	\$ 193	\$ 138	\$ 140	\$ 127
20	208	241	163	115	114	103	250	290	195	138	137	123
21	211	245	165	117	115	104	254	294	198	140	138	125
22	218	253	170	121	118	107	262	304	204	145	142	129
23	225	260	175	124	122	111	270	312	210	149	146	133
24	230	267	179	127	125	114	276	320	215	153	150	137
25	235	272	182	130	128	117	282	326	219	156	154	140
26	239	277	186	132	131	119	287	333	223	159	157	142
27	243	282	189	135	133	121	292	338	227	162	160	145
28	248	288	193	138	136	123	298	346	232	165	163	148
29	253	294	197	140	139	126	304	353	236	168	167	151
30	260	302	202	144	142	129	312	362	242	173	171	155
31	267	310	207	148	146	133	320	372	249	177	175	159
32	274	319	213	152	150	137	329	382	256	183	181	164
33	285	331	222	158	156	142	342	397	266	190	188	170
34	296	344	230	164	162	148	355	413	276	197	195	177
35	307	357	239	171	169	154	369	429	287	205	203	184
36	318	371	248	178	175	159	382	445	298	213	210	191
37	329	383	257	183	181	165	394	460	308	220	217	198
38	339	395	265	189	187	170	406	474	318	227	224	204
39	348	406	273	195	192	175	418	487	327	234	231	210
40	358	417	281	201	198	180	430	501	337	241	237	216
41	368	430	289	207	204	185	442	516	347	249	244	222
42	380	443	299	214	210	191	456	532	359	257	252	229
43	394	459	310	222	218	198	472	551	371	267	261	238
44	407	475	320	230	226	206	488	570	384	276	271	247
45	424	495	334	240	235	214	508	594	400	288	282	257
46	440	515	346	251	244	222	528	618	416	301	293	267
47	457	535	359	260	254	231	549	642	431	312	304	278
48	480	562	378	273	266	243	576	674	453	328	319	291
49	503	589	396	287	279	254	604	707	475	344	335	305
50	526	617	415	300	292	266	631	740	498	360	350	320
51	550	644	434	314	305	278	660	773	520	376	366	334
52	581	680	458	331	318	290	697	816	549	397	382	348
53	612	717	483	348	339	309	734	860	579	418	407	370
54	650	762	514	370	360	327	780	915	616	444	432	393
55	708	830	558	402	392	357	849	995	669	482	471	428
56	749	878	590	425	415	377	899	1,054	708	510	498	452
57	792	928	624	449	438	398	950	1,113	749	538	526	477
58	834	976	657	472	461	418	1,001	1,172	788	566	553	502
59	877	1,027	691	496	485	440	1,053	1,233	829	595	582	528
60	958	1,122	751	541	530	482	1,149	1,346	901	649	636	579
61	982	1,149	771	554	543	493	1,178	1,379	925	665	651	592
62	1,005	1,176	790	567	555	503	1,206	1,411	948	680	666	604
63	1,033	1,209	814	582	571	516	1,240	1,451	977	699	685	619
64	1,058	1,238	836	596	586	529	1,270	1,486	1,003	715	703	634
65+	1,137	1,330	894	641	628	569	1,364	1,596	1,073	769	754	683

This work product was prepared solely to provide assistance to the Idaho Individual High Risk Reinsurance Pool. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends any third party recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

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Age/Gender	Non-Smoker Rates						Smoker Rates					
	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
<i>Females</i>												
0-19	\$ 231	\$ 268	\$ 178	\$ 129	\$ 123	\$ 112	\$ 278	\$ 321	\$ 213	\$ 154	\$ 148	\$ 134
20	269	312	208	149	132	118	323	374	250	179	158	142
21	277	322	215	154	143	128	333	386	258	185	172	153
22	287	332	223	159	155	137	344	399	267	191	186	165
23	297	344	231	165	158	140	356	413	277	198	190	168
24	308	357	239	171	162	143	370	428	287	205	194	172
25	322	373	250	179	166	147	386	447	300	214	199	176
26	336	389	261	186	170	150	403	467	314	224	203	180
27	351	407	273	194	174	154	421	488	327	233	209	185
28	366	424	285	203	181	161	439	509	342	244	217	193
29	381	442	296	211	188	168	457	530	356	254	226	201
30	394	457	307	219	196	175	473	549	368	263	235	209
31	408	473	317	227	204	182	489	568	381	272	244	218
32	421	489	328	234	212	190	505	586	393	281	254	228
33	434	504	338	242	220	198	521	605	406	290	264	237
34	444	516	346	248	228	206	533	619	415	297	274	247
35	454	528	355	254	237	214	545	633	425	305	284	256
36	464	540	362	260	246	222	557	648	435	312	295	266
37	474	552	371	266	254	230	569	663	445	319	305	276
38	486	566	380	273	263	239	583	679	456	328	316	286
39	498	581	390	280	271	246	598	697	468	336	325	295
40	510	595	399	287	279	253	612	714	479	345	334	303
41	521	608	409	294	286	260	626	730	490	353	343	312
42	533	622	418	301	293	267	639	747	501	362	352	320
43	544	636	427	308	301	273	653	763	513	370	361	328
44	556	650	437	315	308	280	667	780	525	378	369	336
45	567	663	447	322	314	286	681	796	536	386	377	343
46	578	677	456	328	321	292	694	812	547	393	385	350
47	590	691	465	335	328	298	708	829	559	402	393	357
48	603	707	476	343	335	304	723	848	571	411	402	365
49	616	723	487	351	343	311	740	867	585	421	411	374
50	630	740	499	359	351	319	756	888	598	431	421	382
51	645	757	511	368	359	326	774	908	613	442	431	391
52	664	780	527	379	367	334	797	936	632	455	441	401
53	683	803	542	391	381	346	820	963	651	469	457	415
54	708	832	562	405	395	358	849	999	675	486	474	430
55	749	880	594	428	418	380	899	1,056	713	514	502	456
56	775	910	615	443	433	393	930	1,092	738	532	519	471
57	802	943	637	459	448	406	963	1,131	764	551	538	488
58	827	972	657	473	462	419	993	1,167	789	568	555	503
59	854	1,005	679	489	477	433	1,025	1,206	814	586	573	519
60	892	1,049	707	510	498	452	1,070	1,258	849	611	598	543
61	907	1,066	721	518	506	459	1,088	1,280	865	622	608	551
62	921	1,083	732	527	514	465	1,105	1,300	879	632	617	558
63	938	1,103	747	536	523	473	1,125	1,324	896	643	628	568
64	954	1,122	761	545	532	480	1,145	1,347	914	654	639	576
65+	1,021	1,201	812	584	570	516	1,226	1,441	975	701	684	619
<i>Children</i>												
One Child	\$ 203	\$ 235	\$ 156	\$ 111	NA	\$ 102	\$ 244	\$ 281	\$ 187	\$ 134	NA	\$ 123
2+ Children	\$ 517	\$ 597	\$ 396	\$ 284	NA	\$ 260	\$ 621	\$ 716	\$ 475	\$ 340	NA	\$ 312

Notes: (a) These rates are to apply for twelve months from issue.
(b) Commissions are equal to 5% of premium.

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