

Attachment A-2

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 4/1/2010 Through 6/30/2010

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	\$ 213	\$ 246	\$ 165	\$ 118	\$ 120	\$ 108	\$ 255	\$ 296	\$ 199	\$ 141	\$ 144	\$ 130
20	214	248	167	118	117	106	257	297	200	142	140	127
21	217	251	169	120	118	107	260	301	203	144	142	128
22	224	260	175	124	121	110	269	312	210	149	146	132
23	231	267	179	128	125	114	277	321	215	153	150	136
24	236	274	184	131	129	117	283	328	220	157	154	140
25	241	279	187	133	132	120	289	335	225	160	158	143
26	245	284	191	136	134	122	294	341	229	163	161	146
27	250	289	194	138	137	124	300	347	233	166	164	149
28	255	296	198	141	139	127	306	355	238	169	167	152
29	260	302	202	144	143	130	312	362	242	173	171	155
30	267	310	207	148	146	133	320	372	249	178	175	159
31	274	318	213	152	150	136	329	381	255	182	180	164
32	282	327	219	156	154	140	338	393	263	188	185	168
33	292	340	227	162	160	146	351	408	273	195	193	175
34	303	353	236	169	167	152	364	424	284	202	200	182
35	315	367	245	176	173	158	378	440	295	211	208	189
36	327	381	255	182	180	164	392	457	306	219	216	196
37	337	393	263	188	186	169	405	472	316	226	223	203
38	348	405	272	194	192	175	417	487	326	233	230	209
39	357	417	280	200	197	180	429	500	336	241	237	215
40	367	428	288	206	203	185	441	514	346	247	244	221
41	378	441	297	213	209	190	454	529	356	255	251	228
42	390	455	307	220	216	196	468	546	368	264	259	235
43	404	472	318	228	224	203	485	566	381	274	268	244
44	417	487	328	236	232	211	501	585	394	283	278	253
45	435	508	342	246	241	219	522	610	411	295	289	263
46	452	529	356	257	250	228	542	634	427	309	301	274
47	469	549	369	267	260	237	563	659	442	321	312	285
48	493	577	388	281	273	249	591	692	465	337	328	299
49	516	605	407	294	286	261	620	726	488	353	344	313
50	540	633	426	308	300	273	648	759	511	370	360	328
51	565	661	445	322	313	285	677	794	534	386	376	343
52	596	698	470	339	327	298	715	838	564	407	392	358
53	628	736	496	358	348	317	753	883	595	429	418	380
54	667	782	527	380	370	336	801	939	633	455	444	403
55	726	851	572	412	403	366	872	1,022	687	495	483	439
56	769	901	606	436	426	387	923	1,081	727	523	511	464
57	813	952	640	460	450	408	975	1,143	769	552	540	490
58	856	1,002	674	484	473	429	1,027	1,203	809	581	568	515
59	900	1,054	709	509	498	452	1,080	1,265	851	611	598	542
60	983	1,151	771	555	544	495	1,180	1,382	925	666	653	594
61	1,008	1,180	791	568	557	506	1,209	1,416	950	682	669	607
62	1,032	1,207	811	582	570	517	1,238	1,449	974	698	684	620
63	1,060	1,241	836	598	586	529	1,273	1,489	1,003	717	703	635
64	1,086	1,271	858	612	602	543	1,304	1,525	1,029	734	722	651
65+	1,167	1,365	918	658	645	584	1,400	1,638	1,101	790	773	701

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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Mandated Plan Street Premium Rates
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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	\$ 238	\$ 275	\$ 182	\$ 132	\$ 126	\$ 115	\$ 285	\$ 330	\$ 219	\$ 158	\$ 151	\$ 138
20	276	320	214	153	135	122	332	384	257	184	162	146
21	285	330	221	158	147	131	342	396	265	190	177	157
22	294	341	229	164	159	141	353	409	274	196	191	169
23	305	353	237	169	163	144	366	424	284	203	195	173
24	316	366	246	176	166	147	379	440	295	211	199	176
25	330	383	257	183	170	150	396	459	308	220	204	181
26	345	400	268	191	174	154	414	480	322	230	209	185
27	360	417	280	200	178	158	432	501	336	240	214	190
28	375	435	292	208	186	165	450	522	351	250	223	198
29	391	453	304	217	193	172	469	544	365	260	232	206
30	405	469	315	225	201	179	486	563	378	270	241	215
31	418	486	326	233	209	187	502	583	391	279	251	224
32	432	501	336	240	217	195	518	602	404	289	261	234
33	445	517	347	248	226	203	534	621	417	298	271	243
34	456	530	355	254	234	211	547	635	426	305	281	253
35	466	542	364	261	243	219	559	650	437	313	292	263
36	476	554	372	267	252	228	571	665	446	320	302	273
37	487	567	380	273	261	236	584	680	456	328	313	284
38	499	581	390	280	270	245	599	697	468	336	324	294
39	511	596	400	288	278	252	613	715	480	345	334	303
40	523	611	410	295	286	260	628	733	492	354	343	311
41	535	624	419	302	294	267	642	749	503	362	352	320
42	547	639	429	309	301	274	656	766	515	371	361	328
43	559	653	439	316	309	281	671	783	526	380	370	337
44	571	667	449	324	316	287	685	800	538	388	379	344
45	582	681	458	330	323	293	699	817	550	396	387	352
46	594	695	468	336	329	299	713	834	561	404	395	359
47	606	709	478	344	336	305	727	851	573	412	403	367
48	619	725	488	352	344	312	743	870	586	422	413	375
49	633	742	500	360	352	320	759	890	600	432	422	384
50	647	759	512	369	360	327	776	911	614	442	432	392
51	662	777	524	378	368	335	794	932	629	453	442	402
52	682	800	541	389	377	343	818	960	649	467	453	411
53	701	824	556	401	391	355	842	989	668	481	469	426
54	727	854	577	415	405	367	872	1,025	693	498	486	441
55	769	904	610	440	429	390	923	1,084	732	528	515	468
56	795	934	631	455	444	403	954	1,121	758	546	533	484
57	823	968	654	471	460	417	988	1,161	785	565	552	501
58	849	998	675	486	474	430	1,019	1,198	809	583	569	516
59	877	1,031	697	502	490	444	1,052	1,237	836	602	588	533
60	915	1,076	726	523	511	464	1,098	1,291	871	628	614	557
61	931	1,095	740	532	520	471	1,117	1,314	887	639	624	565
62	945	1,112	752	541	528	478	1,135	1,334	902	649	633	573
63	963	1,132	767	550	537	485	1,155	1,359	920	660	645	583
64	979	1,152	781	560	546	493	1,175	1,382	938	671	655	592
65+	1,048	1,233	834	599	585	530	1,258	1,479	1,000	719	702	636
<i>Children</i>												
One Child	\$ 209	\$ 241	\$ 160	\$ 114	NA	\$ 105	\$ 250	\$ 289	\$ 192	\$ 137	NA	\$ 126
2+ Children	\$ 531	\$ 613	\$ 407	\$ 291	NA	\$ 267	\$ 637	\$ 735	\$ 488	\$ 349	NA	\$ 321

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

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