

**Attachment A-2**

**Idaho Individual High Risk Reinsurance Pool  
Mandated Plan Street Premium Rates  
Monthly Premium Rates For Policies Issued or Renewed Effective 4/1/2012 Through 6/30/2012**

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	\$ 239	\$ 277	\$ 186	\$ 133	\$ 135	\$ 122	\$ 287	\$ 333	\$ 223	\$ 159	\$ 162	\$ 146
20	241	279	188	133	132	119	289	335	226	160	158	143
21	244	283	191	135	133	120	293	339	229	162	159	144
22	252	292	197	140	137	124	303	351	236	168	164	148
23	260	301	202	144	141	128	311	361	242	172	169	153
24	266	308	207	147	145	132	319	370	248	177	174	158
25	271	314	211	150	148	135	325	377	253	180	178	162
26	276	320	215	153	151	137	331	384	257	184	181	165
27	281	326	218	156	154	140	337	391	262	187	184	168
28	287	333	223	159	157	143	344	399	268	191	188	171
29	293	340	227	162	161	146	351	408	273	195	193	175
30	300	349	233	167	164	149	361	418	280	200	197	179
31	308	358	239	171	169	153	370	429	287	205	203	184
32	317	368	246	176	174	158	381	442	296	211	209	190
33	329	382	256	183	181	164	395	459	307	219	217	197
34	342	398	266	190	188	171	410	477	319	228	225	205
35	355	413	276	198	195	178	426	496	332	237	234	213
36	368	428	287	205	202	184	441	514	344	246	243	221
37	380	443	296	212	209	190	456	531	356	254	251	229
38	391	456	306	219	216	196	469	548	367	263	259	236
39	402	469	315	226	222	202	483	563	378	271	267	243
40	414	482	324	232	229	208	496	579	389	279	274	249
41	425	496	334	239	235	214	511	596	401	287	282	256
42	439	512	345	247	243	221	527	615	414	297	291	265
43	455	531	358	257	252	229	546	637	429	308	302	274
44	470	549	370	266	261	238	564	658	443	319	313	285
45	490	572	385	277	271	247	587	687	462	332	326	296
46	509	595	400	289	282	257	610	714	480	347	338	308
47	528	618	415	301	293	267	634	742	498	361	352	321
48	555	649	436	316	307	280	665	779	524	379	369	337
49	581	681	458	331	322	294	697	817	549	397	387	353
50	608	712	479	347	337	308	730	855	575	416	405	369
51	635	745	501	362	352	321	763	893	601	435	423	386
52	671	786	529	382	368	335	805	943	635	459	441	402
53	707	828	558	402	392	357	848	994	669	483	470	428
54	751	880	593	427	416	378	902	1,057	712	513	500	454
55	818	958	644	464	453	412	981	1,150	773	557	544	494
56	866	1,014	682	491	479	435	1,039	1,217	818	589	575	522
57	915	1,072	721	518	506	459	1,098	1,286	865	622	608	551
58	963	1,128	759	545	533	483	1,156	1,354	911	654	639	580
59	1,014	1,187	798	573	560	508	1,216	1,424	958	687	673	610
60	1,107	1,296	868	625	612	557	1,328	1,555	1,041	750	735	669
61	1,134	1,328	891	640	627	570	1,361	1,593	1,069	768	753	684
62	1,161	1,359	913	655	642	581	1,394	1,631	1,096	786	770	698
63	1,194	1,397	941	673	659	596	1,432	1,676	1,129	807	791	715
64	1,223	1,431	965	689	677	611	1,467	1,717	1,158	827	813	733
65+	1,313	1,537	1,033	741	726	658	1,576	1,844	1,239	889	871	789

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**Idaho Individual High Risk Reinsurance Pool  
Mandated Plan Street Premium Rates  
Monthly Premium Rates For Policies Issued or Renewed Effective 4/1/2012 Through 6/30/2012**

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	\$ 267	\$ 309	\$ 205	\$ 148	\$ 142	\$ 129	\$ 321	\$ 371	\$ 246	\$ 178	\$ 171	\$ 155
20	311	360	241	173	152	137	373	432	289	207	183	164
21	320	371	249	178	166	148	385	446	298	213	199	177
22	331	384	257	184	179	159	397	461	309	221	215	190
23	343	398	267	191	183	162	412	477	320	229	220	194
24	356	412	276	198	187	165	427	495	332	237	224	198
25	372	431	289	206	191	169	446	517	347	248	230	203
26	388	450	302	215	196	174	466	540	362	258	235	208
27	405	470	315	225	201	178	486	564	378	270	241	214
28	422	490	329	234	209	186	507	588	395	281	251	223
29	440	510	343	244	217	194	528	613	411	293	261	232
30	455	528	354	253	226	202	547	634	425	303	271	242
31	471	547	366	262	235	210	565	656	440	314	282	252
32	486	564	379	271	245	219	583	677	454	325	293	263
33	501	582	391	279	254	228	602	699	469	335	305	274
34	513	596	400	286	264	237	615	715	480	343	317	285
35	524	610	410	293	274	247	629	732	492	352	328	296
36	536	623	419	300	284	256	643	748	502	360	340	308
37	548	638	428	307	294	266	657	766	514	369	353	319
38	562	654	439	316	304	276	674	785	527	379	365	331
39	575	671	450	324	313	284	691	805	540	389	376	341
40	589	687	461	332	322	292	707	825	553	398	386	351
41	602	703	472	340	330	300	723	843	566	408	397	360
42	616	719	483	348	339	308	739	863	579	418	407	370
43	629	735	494	356	347	316	755	882	593	427	417	379
44	642	751	505	364	356	323	771	901	606	437	427	388
45	655	767	516	372	363	330	787	920	619	446	436	396
46	668	782	526	379	371	337	802	938	632	454	445	404
47	682	798	538	387	378	344	818	958	645	464	454	413
48	697	816	550	396	387	352	836	980	660	475	464	422
49	712	835	563	405	396	360	855	1,002	676	486	475	432
50	728	855	576	415	405	368	874	1,026	691	498	486	442
51	745	875	590	425	415	377	894	1,049	708	510	498	452
52	767	901	608	438	425	386	921	1,081	730	526	509	463
53	789	927	626	451	440	400	947	1,113	752	542	528	480
54	818	961	650	468	456	414	981	1,154	780	561	547	496
55	866	1,017	687	495	483	439	1,039	1,221	824	594	580	527
56	895	1,052	711	512	500	454	1,074	1,262	853	614	600	544
57	927	1,089	736	530	518	470	1,112	1,307	883	636	621	563
58	956	1,124	759	547	534	484	1,147	1,348	911	656	641	581
59	987	1,161	784	565	551	500	1,185	1,393	941	677	662	600
60	1,030	1,211	817	589	575	522	1,236	1,454	981	706	691	627
61	1,048	1,232	832	599	585	530	1,257	1,479	999	719	702	636
62	1,064	1,251	846	608	594	538	1,277	1,502	1,015	730	713	645
63	1,084	1,274	863	619	605	546	1,300	1,529	1,036	743	725	656
64	1,102	1,297	880	630	615	555	1,323	1,556	1,055	756	738	666
65+	1,180	1,388	938	675	659	596	1,416	1,665	1,126	810	790	715
<i>Children</i>												
One Child	\$ 235	\$ 271	\$ 180	\$ 129	NA	\$ 118	\$ 282	\$ 325	\$ 216	\$ 154	NA	\$ 142
2+ Children	\$ 598	\$ 690	\$ 458	\$ 328	NA	\$ 301	\$ 717	\$ 828	\$ 549	\$ 393	NA	\$ 361

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

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