Attachment A-2

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 4/1/2013 Through 6/30/2013

	Non-Smoker Rates						Smoker Rates					
Age/Gender	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
Males												
0-19	$ 251	$ 291	$ 195	$ 139	$ 141	$ 128	$ 301	$ 349	$ 234	$ 167	$ 169	$ 154
20	253	293	197	140	138	125	304	352	237	168	166	150
21	257	296	201	142	139	126	308	356	241	171	167	151
22	265	307	207	147	143	130	318	369	248	176	172	157
23	273	316	212	151	148	135	327	379	255	181	177	162
24	279	323	217	154	152	138	335	388	260	185	182	166
25	285	330	221	157	155	141	342	396	265	189	186	169
26	290	336	225	161	158	144	348	404	270	193	190	173
27	295	342	230	164	162	147	354	410	276	197	194	176
28	302	349	234	167	165	150	362	419	281	201	198	180
29	307	357	238	170	168	153	369	428	286	204	202	184
30	316	367	245	175	172	156	379	440	294	210	207	188
31	323	376	251	179	178	161	388	451	301	215	213	193
32	333	387	259	184	182	166	400	464	310	221	219	199
33	346	402	268	192	190	172	415	483	322	230	228	207
34	359	417	279	199	197	179	431	501	335	239	237	215
35	373	433	290	208	205	186	448	520	348	250	246	224
36	386	450	301	216	212	193	463	539	361	259	255	232
37	399	465	312	222	220	201	479	558	374	266	264	241
38	411	480	321	230	226	206	493	576	385	276	272	247
39	423	493	331	237	234	212	507	591	397	285	281	255
40	434	507	341	244	240	218	521	608	409	292	288	261
41	446	522	351	251	247	224	536	626	422	301	296	269
42	461	538	362	260	255	232	554	645	435	312	307	278
43	478	557	375	269	264	240	573	669	450	323	317	288
44	494	577	388	279	274	249	592	692	466	335	329	299
45	514	602	404	291	285	260	617	722	485	349	342	312
46	535	625	420	304	296	269	642	750	504	365	356	323
47	555	649	436	316	307	280	666	779	523	379	369	336
48	582	681	458	332	323	294	699	818	550	398	388	353
49	610	715	481	348	338	308	732	858	577	418	406	370
50	638	748	503	364	355	323	766	898	604	437	426	388
51	667	782	526	381	370	337	801	938	631	457	444	405
52	705	826	555	401	386	352	846	991	666	481	463	423
53	743	870	585	423	412	374	891	1,044	702	507	494	449
54	789	925	623	448	438	397	947	1,110	748	538	525	476
55	859	1,007	677	487	475	432	1,031	1,208	812	585	570	519
56	909	1,065	716	515	503	457	1,090	1,278	859	618	604	548
57	960	1,125	757	544	531	483	1,153	1,350	908	653	638	580
58	1,012	1,185	797	572	559	508	1,215	1,422	956	687	671	609
59	1,064	1,246	839	602	589	534	1,277	1,495	1,006	722	706	640
60	1,162	1,361	911	656	644	585	1,394	1,634	1,093	788	772	702
61	1,191	1,395	936	672	659	598	1,429	1,674	1,123	806	790	718
62	1,219	1,427	959	688	674	611	1,463	1,713	1,151	825	808	733
63	1,254	1,467	987	706	692	626	1,504	1,761	1,185	847	830	752
64	1,284	1,503	1,013	723	711	641	1,541	1,803	1,216	868	854	770
65+	1,379	1,614	1,085	778	762	691	1,655	1,937	1,302	933	914	829

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Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
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	Non-Smoker Rates						Smoker Rates					
Age/Gender	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
Females												
0-19	$ 281	$ 324	$ 216	$ 156	$ 149	$ 136	$ 338	$ 389	$ 259	$ 188	$ 179	$ 163
20	327	378	253	181	160	143	392	454	304	217	191	172
21	336	390	261	186	174	155	404	468	313	224	208	186
22	348	403	271	193	189	167	418	484	325	232	226	201
23	360	418	280	201	192	170	432	502	336	241	230	204
24	374	433	290	208	196	174	449	520	348	250	235	208
25	390	453	304	217	201	178	468	543	365	260	241	213
26	407	472	317	226	206	182	489	567	380	272	247	219
27	426	494	331	236	211	188	511	592	397	283	254	225
28	444	514	345	246	219	195	533	617	414	295	263	234
29	462	536	360	257	229	204	555	643	432	308	274	244
30	479	555	372	265	237	211	574	666	446	318	285	254
31	495	573	385	275	247	221	594	688	462	330	296	265
32	511	593	398	285	257	230	613	711	477	342	308	276
33	526	611	411	293	267	239	631	733	493	352	321	287
34	539	626	420	301	277	249	647	752	504	361	332	299
35	551	640	430	308	288	260	661	768	516	370	345	312
36	563	654	440	316	298	269	675	785	528	379	357	323
37	576	671	450	322	308	279	691	805	539	387	370	335
38	590	687	461	331	319	289	708	824	554	397	383	347
39	605	705	473	341	329	299	726	846	568	409	395	358
40	619	722	484	348	338	307	743	867	581	418	406	369
41	633	738	496	357	347	315	759	886	595	428	417	378
42	647	755	507	365	356	323	776	905	608	439	427	388
43	661	772	519	374	365	332	793	926	622	449	439	398
44	675	788	530	383	373	340	810	946	636	459	448	407
45	689	805	542	390	382	347	827	966	651	468	458	417
46	702	821	553	398	389	354	842	986	664	477	467	424
47	716	839	565	406	398	361	859	1,006	678	488	477	433
48	732	857	578	416	406	370	878	1,028	693	499	488	444
49	748	876	591	426	416	377	898	1,052	709	511	499	453
50	764	898	605	436	426	387	917	1,078	726	523	511	464
51	783	918	620	446	436	396	939	1,102	744	536	523	475
52	805	946	639	460	446	405	966	1,136	767	552	536	486
53	829	974	658	474	462	419	995	1,169	789	569	555	503
54	859	1,010	682	492	479	434	1,031	1,212	819	590	574	521
55	909	1,068	721	520	508	461	1,090	1,282	865	624	609	554
56	940	1,105	746	538	525	476	1,128	1,326	895	645	630	572
57	973	1,144	773	557	543	493	1,168	1,372	927	669	652	591
58	1,004	1,180	798	575	561	509	1,204	1,416	957	689	673	611
59	1,037	1,219	824	593	579	525	1,244	1,463	988	711	695	630
60	1,082	1,272	858	619	605	549	1,299	1,526	1,030	743	726	658
61	1,101	1,294	874	630	614	557	1,321	1,552	1,049	755	737	669
62	1,118	1,314	888	639	624	565	1,341	1,577	1,066	767	749	678
63	1,138	1,339	907	650	635	573	1,366	1,607	1,088	780	762	688
64	1,158	1,361	924	662	646	583	1,389	1,634	1,109	794	775	700
65+	1,240	1,457	985	709	692	626	1,488	1,749	1,182	851	831	752
Children												
One Child	$ 247	$ 285	$ 189	$ 135	NA	$ 124	$ 296	$ 342	$ 226	$ 162	NA	$ 149
2+ Children	$ 628	$ 724	$ 480	$ 343	NA	$ 315	$ 754	$ 869	$ 576	$ 412	NA	$ 379

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

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