

Attachment A-3

**Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 7/1/2010 Through 9/30/2010**

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	\$ 218	\$ 253	\$ 170	\$ 121	\$ 123	\$ 111	\$ 262	\$ 304	\$ 204	\$ 145	\$ 147	\$ 133
20	220	254	171	122	120	108	263	305	206	146	144	130
21	223	258	174	123	121	109	267	309	209	148	145	131
22	230	266	179	127	125	113	276	320	215	153	149	135
23	237	274	184	131	129	117	284	329	221	157	154	140
24	242	281	188	134	132	120	291	337	226	161	158	144
25	247	287	192	137	135	123	297	344	231	164	162	147
26	252	292	196	139	138	125	302	350	235	167	165	150
27	256	297	199	142	140	127	307	356	239	170	168	153
28	262	303	203	145	143	130	314	364	244	174	172	156
29	267	310	207	148	146	133	320	372	249	178	176	160
30	274	318	213	152	150	136	329	381	255	182	180	163
31	281	326	218	156	154	140	337	392	262	187	185	168
32	289	336	225	160	159	144	347	403	270	192	190	173
33	300	349	234	167	165	150	360	418	280	200	198	180
34	311	363	243	173	171	156	374	435	291	208	205	187
35	324	377	252	180	178	162	388	452	302	216	214	194
36	335	391	261	187	185	168	402	469	314	224	221	202
37	346	404	270	193	191	174	416	484	324	232	229	208
38	357	416	279	200	197	179	428	499	335	239	236	215
39	367	428	287	206	203	184	440	513	345	247	243	221
40	377	440	296	212	208	189	453	528	355	254	250	227
41	388	453	305	218	215	195	466	543	366	262	257	234
42	400	467	315	226	221	201	481	561	378	271	266	241
43	415	484	326	234	229	209	498	581	391	281	275	250
44	428	500	337	242	238	217	514	600	404	291	286	260
45	446	522	351	253	247	225	536	626	422	303	297	270
46	464	543	365	264	257	234	557	651	438	317	309	281
47	482	564	378	274	267	244	578	676	454	329	321	292
48	506	592	398	288	280	256	607	710	477	346	336	307
49	530	621	417	302	294	268	636	745	501	362	353	322
50	554	650	437	316	308	281	665	780	524	380	369	337
51	579	679	457	330	321	293	695	815	548	397	386	352
52	612	717	482	348	335	306	734	860	579	418	403	367
53	644	755	509	367	357	325	773	907	610	440	429	390
54	685	803	541	390	380	345	822	963	649	467	456	414
55	746	874	587	423	413	376	895	1,049	705	508	496	451
56	789	925	622	448	437	397	947	1,110	746	537	524	476
57	834	977	657	473	462	419	1,001	1,173	789	567	554	503
58	878	1,029	692	497	486	441	1,054	1,235	830	596	583	529
59	924	1,082	728	522	511	464	1,109	1,299	873	627	613	556
60	1,009	1,182	791	570	558	508	1,211	1,418	949	684	670	610
61	1,034	1,211	812	583	572	519	1,241	1,453	975	700	686	623
62	1,059	1,239	833	597	585	530	1,271	1,487	999	717	702	636
63	1,088	1,274	858	613	601	543	1,306	1,528	1,029	736	721	652
64	1,115	1,305	880	628	618	557	1,338	1,566	1,056	754	741	668
65+	1,198	1,401	942	675	662	600	1,437	1,682	1,130	810	794	720

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	\$ 244	\$ 282	\$ 187	\$ 135	\$ 130	\$ 118	\$ 293	\$ 339	\$ 224	\$ 162	\$ 155	\$ 142
20	284	329	220	157	139	125	340	394	263	189	166	150
21	292	339	227	162	151	135	351	407	272	195	181	161
22	302	350	235	168	164	145	362	420	282	201	196	174
23	313	363	243	174	167	148	375	435	292	209	200	177
24	325	376	252	180	170	151	389	451	302	216	204	181
25	339	393	263	188	174	154	407	471	316	226	209	185
26	354	410	275	196	179	158	425	492	330	236	214	190
27	369	428	287	205	183	162	443	514	345	246	220	195
28	385	447	300	214	190	169	462	536	360	257	228	203
29	401	465	312	223	198	176	481	559	375	267	238	212
30	415	482	323	231	206	184	498	578	388	277	247	221
31	429	498	334	239	214	192	515	598	401	287	257	230
32	443	515	345	247	223	200	532	618	414	296	268	240
33	457	531	356	255	232	208	549	637	428	306	278	250
34	468	543	365	261	241	217	561	652	438	313	289	260
35	478	556	374	267	250	225	574	667	448	321	300	270
36	489	569	382	274	259	234	586	682	458	329	310	281
37	500	582	390	280	268	243	600	698	468	336	321	291
38	512	597	400	288	277	251	614	716	480	345	333	302
39	525	612	411	295	285	259	630	734	493	355	342	311
40	537	627	421	303	293	266	645	752	505	363	352	320
41	549	641	430	310	301	274	659	769	517	372	362	328
42	561	656	440	318	309	281	674	787	528	381	371	337
43	574	670	450	325	317	288	688	804	540	390	380	346
44	586	685	461	332	324	295	703	822	553	399	389	354
45	598	699	470	339	331	301	717	839	565	407	398	361
46	609	713	480	345	338	307	731	856	576	414	406	369
47	622	728	490	353	345	314	746	874	588	423	414	376
48	635	744	501	361	353	321	762	893	602	433	423	385
49	649	761	513	369	361	328	779	914	616	443	433	394
50	664	779	525	378	370	336	797	935	630	454	443	403
51	679	797	538	388	378	344	815	957	646	465	454	412
52	700	821	555	399	387	352	840	986	666	479	465	422
53	720	846	571	412	401	364	864	1,015	685	494	482	437
54	746	877	592	426	416	377	895	1,052	711	512	499	453
55	789	928	626	451	441	400	947	1,113	751	542	529	480
56	816	959	648	467	456	414	979	1,151	778	560	547	497
57	845	993	671	484	472	428	1,014	1,192	805	580	566	514
58	872	1,025	692	499	487	442	1,046	1,230	831	598	584	530
59	900	1,058	715	515	503	456	1,080	1,270	858	618	603	547
60	940	1,105	745	537	525	476	1,127	1,326	894	644	630	572
61	955	1,124	759	546	533	484	1,147	1,348	911	655	640	580
62	970	1,141	772	555	542	490	1,165	1,369	926	666	650	588
63	988	1,162	787	565	551	498	1,186	1,395	944	678	662	598
64	1,005	1,182	802	574	561	506	1,206	1,419	962	689	673	607
65+	1,076	1,265	856	615	601	544	1,291	1,519	1,027	738	721	652
<i>Children</i>												
One Child	\$ 214	\$ 247	\$ 164	\$ 117	NA	\$ 108	\$ 257	\$ 297	\$ 197	\$ 141	NA	\$ 129
2+ Children	\$ 545	\$ 629	\$ 417	\$ 299	NA	\$ 274	\$ 654	\$ 755	\$ 501	\$ 358	NA	\$ 329

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

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