

Attachment A-4

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2010 Through 12/31/2010

Age/Sex	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	\$ 224	\$ 260	\$ 174	\$ 124	\$ 126	\$ 114	\$ 269	\$ 312	\$ 209	\$ 149	\$ 151	\$ 137
20	225	261	176	125	123	111	270	313	211	150	148	133
21	229	265	178	126	124	112	274	318	214	152	149	135
22	236	274	184	131	128	116	283	328	221	157	153	139
23	243	281	189	134	132	120	291	338	227	161	158	144
24	249	288	193	138	136	123	299	346	232	165	163	148
25	254	294	197	141	139	126	305	353	237	169	166	151
26	259	300	201	143	141	128	310	360	241	172	170	154
27	263	305	204	146	144	131	316	366	245	175	173	157
28	269	311	209	149	147	134	322	374	250	178	176	160
29	274	318	213	152	150	136	329	382	255	182	180	164
30	281	326	218	156	154	140	338	391	262	187	185	168
31	289	335	224	160	158	144	346	402	269	192	190	172
32	297	345	231	165	163	148	356	414	277	198	195	177
33	308	358	240	171	169	154	369	429	288	205	203	184
34	320	372	249	178	176	160	384	447	299	213	211	192
35	332	387	259	185	183	166	399	464	310	222	219	199
36	344	401	268	192	189	172	413	481	322	230	227	207
37	355	414	277	198	196	178	427	497	333	238	235	214
38	366	427	286	205	202	184	439	513	344	246	243	221
39	377	439	295	211	208	189	452	527	354	253	250	227
40	387	451	303	217	214	194	465	542	364	261	257	233
41	398	465	313	224	220	200	478	557	375	269	264	240
42	411	480	323	232	227	207	493	575	388	278	273	248
43	426	497	335	240	236	214	511	596	402	289	283	257
44	440	514	346	249	244	222	528	616	415	298	293	267
45	458	536	361	259	254	231	550	643	433	311	305	277
46	476	557	375	271	264	241	571	668	450	325	317	289
47	494	578	388	281	274	250	593	694	466	338	329	300
48	519	608	408	296	288	263	623	729	490	355	345	315
49	544	637	428	310	302	275	653	764	514	372	362	330
50	569	667	448	325	316	288	683	800	538	390	379	346
51	595	697	469	339	330	301	714	836	563	407	396	361
52	628	736	495	358	344	314	753	883	594	429	413	377
53	661	775	522	377	367	334	794	931	627	452	440	400
54	703	824	555	400	390	354	844	989	667	480	468	425
55	765	897	603	434	424	386	918	1,077	724	521	509	463
56	810	949	638	459	449	407	972	1,139	766	551	538	489
57	856	1,003	675	485	474	430	1,028	1,204	810	582	569	516
58	902	1,056	710	510	499	452	1,082	1,267	852	612	598	543
59	949	1,111	747	536	525	476	1,138	1,333	896	643	630	571
60	1,036	1,213	812	585	573	522	1,243	1,456	974	702	688	626
61	1,062	1,243	834	599	587	533	1,274	1,491	1,001	719	704	640
62	1,087	1,272	855	613	600	544	1,304	1,526	1,026	736	721	653
63	1,117	1,307	880	630	617	558	1,341	1,569	1,056	756	740	669
64	1,145	1,339	904	645	634	572	1,374	1,607	1,084	774	761	686
65+	1,229	1,439	967	693	679	616	1,475	1,726	1,160	832	815	739

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.

Attachment A-4

**Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2010 Through 12/31/2010**

Age/Sex	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	\$ 250	\$ 290	\$ 192	\$ 139	\$ 133	\$ 121	\$ 300	\$ 348	\$ 230	\$ 167	\$ 160	\$ 145
20	291	337	225	162	142	128	349	405	270	194	171	154
21	300	348	233	166	155	138	360	417	279	200	186	166
22	310	360	241	172	168	149	372	431	289	207	202	178
23	321	372	250	178	171	151	385	447	300	214	205	182
24	333	386	259	185	175	155	400	463	310	222	210	186
25	348	403	270	193	179	159	417	484	325	232	215	190
26	363	421	283	202	183	162	436	505	339	242	220	195
27	379	440	295	210	188	167	455	528	354	252	226	200
28	395	458	308	219	195	174	474	550	369	263	235	208
29	412	478	321	229	203	181	494	573	385	274	244	217
30	426	495	332	237	212	189	512	593	398	284	254	227
31	441	512	343	245	220	197	529	614	412	294	264	236
32	455	528	354	253	229	205	546	634	425	304	275	246
33	469	545	366	261	238	214	563	654	439	314	285	256
34	480	558	374	268	247	222	576	669	449	321	296	267
35	491	571	383	274	256	231	589	685	460	329	307	277
36	502	584	392	281	266	240	602	700	470	337	319	288
37	513	597	401	288	275	249	615	717	481	345	330	299
38	526	612	411	295	285	258	631	735	493	354	341	310
39	539	628	422	303	293	266	646	754	506	364	352	319
40	551	643	432	311	301	273	662	772	518	373	361	328
41	564	658	442	318	309	281	677	789	530	382	371	337
42	576	673	452	326	317	288	691	807	542	391	381	346
43	589	688	462	333	325	296	707	825	555	400	390	355
44	601	703	473	341	333	302	721	843	567	409	399	363
45	613	717	483	348	340	309	736	861	580	418	408	371
46	626	732	493	354	347	315	751	878	591	425	416	378
47	638	747	503	362	354	322	766	897	604	434	425	386
48	652	764	515	370	362	329	782	917	618	445	435	395
49	667	782	527	379	371	337	800	938	632	455	445	404
50	682	800	539	388	379	345	818	960	647	466	455	413
51	697	819	552	398	388	353	837	982	663	477	466	423
52	718	843	570	410	397	361	862	1,012	683	492	477	433
53	739	868	586	422	412	374	887	1,042	704	507	494	449
54	765	900	608	438	427	387	919	1,080	730	525	512	465
55	810	952	643	463	452	411	972	1,142	771	556	543	493
56	838	984	665	479	468	425	1,005	1,181	798	575	562	510
57	867	1,019	689	496	484	439	1,041	1,223	827	596	581	527
58	895	1,052	711	512	500	453	1,074	1,262	853	614	600	544
59	924	1,086	734	528	516	468	1,109	1,304	881	634	619	562
60	964	1,134	765	551	539	489	1,157	1,361	918	661	646	587
61	981	1,153	779	561	548	496	1,177	1,384	935	673	657	596
62	996	1,171	792	569	556	503	1,195	1,406	950	683	667	604
63	1,014	1,193	808	580	566	511	1,217	1,431	969	696	679	614
64	1,032	1,214	823	589	576	519	1,238	1,457	988	707	691	623
65+	1,105	1,299	878	631	616	558	1,325	1,559	1,054	758	740	670
<i>Children</i>												
One Child	\$ 220	\$ 254	\$ 168	\$ 120	NA	\$ 111	\$ 264	\$ 304	\$ 202	\$ 145	NA	\$ 133
2+ Children	\$ 559	\$ 646	\$ 428	\$ 307	NA	\$ 282	\$ 671	\$ 775	\$ 514	\$ 368	NA	\$ 338

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

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