Attachment A-4

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2013 Through 12/31/2013

	Non-Smoker Rates						Smoker Rates					
Age/Sex	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
Males												
0-19	$ 262	$ 304	$ 204	$ 145	$ 147	$ 134	$ 315	$ 365	$ 244	$ 174	$ 177	$ 161
20	264	306	206	146	144	131	317	367	247	176	173	157
21	268	309	209	149	145	132	321	371	251	178	174	158
22	277	321	216	153	150	136	332	385	259	184	180	163
23	285	330	222	158	154	141	342	396	266	189	185	169
24	291	338	226	161	159	144	350	405	271	193	190	173
25	297	344	231	164	162	147	357	413	277	197	194	177
26	303	351	235	168	165	151	363	421	282	201	199	181
27	308	357	240	171	169	153	370	428	288	205	203	184
28	315	365	244	174	172	156	378	438	293	209	207	188
29	321	373	249	178	176	160	385	447	298	213	211	192
30	330	383	255	182	180	163	396	459	307	219	216	196
31	338	393	262	187	186	168	405	471	315	224	223	201
32	348	404	270	192	190	173	417	485	324	231	228	208
33	361	420	280	200	198	180	434	504	336	240	238	216
34	375	436	291	208	206	187	450	523	350	250	247	224
35	389	452	303	217	214	195	467	543	363	261	257	234
36	403	469	314	225	222	201	483	563	377	270	266	242
37	416	485	325	232	230	209	500	582	390	278	276	251
38	429	501	335	240	236	215	515	601	402	288	284	258
39	441	514	346	248	244	222	529	617	415	297	293	266
40	454	529	356	254	251	227	544	635	427	305	301	273
41	466	545	367	262	258	234	559	654	440	315	309	281
42	482	562	378	271	267	242	578	674	454	325	320	290
43	499	582	392	281	276	251	598	698	470	338	331	301
44	515	602	405	291	286	260	619	723	486	350	343	312
45	537	628	422	304	297	271	644	754	506	365	357	325
46	558	653	439	317	309	281	670	783	527	381	371	338
47	580	678	455	330	321	293	696	813	546	396	385	351
48	608	711	478	347	338	307	729	854	574	416	405	369
49	637	746	502	364	353	322	764	895	602	436	424	386
50	666	781	526	380	370	338	800	937	631	456	444	405
51	697	816	549	397	386	352	836	979	659	477	463	423
52	736	862	580	419	403	368	883	1,035	696	502	483	442
53	775	908	611	441	430	391	931	1,090	733	529	516	469
54	824	966	651	468	457	414	989	1,159	781	562	548	497
55	897	1,051	707	509	496	451	1,076	1,261	848	610	596	542
56	949	1,112	747	538	526	477	1,138	1,334	897	646	631	573
57	1,003	1,175	790	568	555	504	1,203	1,410	948	682	666	605
58	1,057	1,237	832	598	584	530	1,268	1,484	998	717	701	636
59	1,111	1,301	876	628	614	557	1,333	1,561	1,051	754	737	669
60	1,213	1,421	951	685	672	611	1,456	1,706	1,141	822	806	733
61	1,244	1,456	977	701	688	625	1,492	1,748	1,172	841	825	750
62	1,273	1,490	1,002	718	703	638	1,527	1,788	1,202	862	844	766
63	1,309	1,532	1,031	737	723	654	1,571	1,838	1,237	885	867	785
64	1,340	1,569	1,058	755	743	670	1,608	1,883	1,269	906	891	804
65+	1,440	1,685	1,133	812	795	722	1,727	2,022	1,359	974	955	866

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Attachment A-4

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2013 Through 12/31/2013

	Non-Smoker Rates						Smoker Rates					
Age/Sex	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F	Basic	Standard	Cat A	Cat B	HSA-S	HSA-F
Females												
0-19	$ 294	$ 339	$ 225	$ 163	$ 155	$ 142	$ 352	$ 407	$ 270	$ 196	$ 186	$ 170
20	341	395	264	189	167	150	409	474	317	227	200	180
21	351	407	272	195	181	162	421	489	327	234	217	194
22	364	421	282	201	197	174	436	505	339	242	236	209
23	376	437	293	209	200	178	451	524	351	251	240	213
24	391	452	303	217	205	181	469	543	363	261	246	217
25	407	473	317	226	209	186	489	567	381	271	251	223
26	425	493	331	236	215	190	510	592	397	284	258	228
27	445	515	346	246	221	196	533	619	415	296	265	235
28	464	537	360	257	228	204	556	644	432	308	274	244
29	483	559	376	268	239	213	579	671	451	321	286	255
30	500	580	388	277	248	221	600	696	466	332	297	265
31	517	599	402	287	258	231	620	718	482	344	309	277
32	533	619	415	297	268	240	640	743	498	357	321	288
33	549	638	429	306	279	250	659	766	515	367	335	300
34	563	654	439	314	289	260	675	785	527	377	347	312
35	575	669	449	322	300	271	690	802	539	386	361	325
36	587	683	459	330	311	281	705	820	551	396	373	338
37	601	700	469	337	322	291	721	840	563	404	386	350
38	616	717	482	346	333	302	739	860	578	415	400	362
39	631	736	494	356	343	312	758	883	593	427	412	374
40	646	754	505	364	353	321	775	905	606	436	424	385
41	661	771	518	373	362	329	793	925	621	447	435	394
42	675	788	529	382	371	338	810	945	635	458	446	405
43	690	806	541	391	382	347	828	967	650	469	458	416
44	705	823	554	400	389	355	845	987	664	479	467	425
45	719	841	566	407	398	362	863	1,009	679	489	478	435
46	733	858	577	415	406	369	879	1,029	693	498	488	443
47	747	876	590	424	415	377	897	1,051	708	509	498	452
48	764	895	603	434	424	386	917	1,074	724	521	509	463
49	781	915	617	445	434	394	937	1,098	740	533	521	473
50	798	937	631	455	445	404	958	1,125	758	546	533	485
51	817	959	647	466	455	413	980	1,151	777	559	546	496
52	841	988	667	481	466	423	1,009	1,186	801	577	559	508
53	865	1,017	687	495	483	438	1,039	1,221	824	594	579	525
54	897	1,055	712	513	500	454	1,076	1,265	855	616	600	544
55	949	1,115	753	542	530	482	1,138	1,338	904	651	636	578
56	981	1,154	779	562	548	497	1,178	1,384	935	674	658	597
57	1,016	1,194	807	582	567	514	1,220	1,433	968	698	681	617
58	1,048	1,232	833	600	585	531	1,257	1,479	999	720	702	637
59	1,083	1,273	860	619	604	548	1,299	1,527	1,032	743	725	658
60	1,130	1,328	896	646	631	573	1,356	1,594	1,075	775	758	687
61	1,149	1,351	913	657	642	582	1,379	1,621	1,095	789	770	698
62	1,167	1,372	927	667	652	590	1,400	1,646	1,113	801	782	708
63	1,188	1,398	946	679	663	599	1,426	1,677	1,136	814	795	718
64	1,209	1,421	965	691	674	609	1,450	1,706	1,157	829	809	731
65+	1,294	1,521	1,028	740	723	654	1,553	1,826	1,234	888	867	785
Children												
One Child	$ 258	$ 297	$ 197	$ 141	NA	$ 129	$ 309	$ 357	$ 236	$ 169	NA	$ 155
2+ Children	$ 656	$ 756	$ 501	$ 358	NA	$ 329	$ 787	$ 907	$ 601	$ 430	NA	$ 395

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

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