Attachment A-4

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2012 Through 12/31/2012

	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	$ 252	$ 292	$ 196	$ 140	$ 142	$ 128	$ 303	$ 351	$ 235	$ 168	$ 170	$ 154
20	254	294	198	140	139	125	304	352	238	168	166	150
21	257	298	201	142	140	126	309	357	241	171	168	152
22	266	308	207	147	144	130	319	369	249	177	173	156
23	273	317	213	151	149	135	328	380	255	182	178	162
24	280	325	218	155	153	139	336	389	261	186	183	166
25	286	331	222	158	156	142	343	397	266	190	187	170
26	291	337	226	161	159	145	349	405	271	193	191	173
27	296	343	230	164	162	147	355	412	276	197	194	177
28	302	351	235	167	165	150	363	421	282	201	198	180
29	308	358	239	171	169	154	370	429	287	205	203	184
30	317	367	246	175	173	157	380	441	295	211	208	189
31	325	377	252	180	178	162	390	452	303	216	214	194
32	334	388	260	185	183	166	401	466	312	222	220	200
33	347	403	270	193	190	173	416	483	324	231	228	208
34	360	419	280	200	198	180	432	503	337	240	237	216
35	374	435	291	208	206	187	449	522	349	250	247	224
36	387	451	302	216	213	194	465	542	362	259	256	233
37	400	466	312	223	220	201	480	560	375	268	265	241
38	412	481	322	231	228	207	495	577	387	277	273	248
39	424	494	332	238	234	213	509	593	398	285	281	256
40	436	508	341	245	241	219	523	610	410	293	289	263
41	448	523	352	252	248	225	538	628	423	303	297	270
42	463	540	364	261	256	232	555	648	436	313	307	279
43	479	559	377	271	265	241	575	671	452	325	318	289
44	495	578	389	280	275	250	594	694	467	336	330	300
45	516	603	406	292	286	260	619	723	487	350	343	312
46	536	627	422	305	297	271	643	752	506	366	356	325
47	556	651	437	317	309	282	668	781	525	380	370	338
48	584	684	460	333	324	295	701	821	552	399	389	355
49	612	717	482	349	340	310	735	860	579	419	407	372
50	641	751	505	365	355	324	769	901	606	439	427	389
51	669	784	528	382	371	339	803	941	633	458	446	406
52	707	828	557	403	388	353	848	994	669	483	465	424
53	745	873	588	424	413	376	894	1,047	705	509	495	451
54	791	928	625	450	439	398	950	1,113	750	540	526	478
55	861	1,010	679	489	477	434	1,034	1,212	815	587	573	521
56	912	1,069	719	517	505	459	1,095	1,282	862	621	606	550
57	964	1,129	759	546	533	484	1,157	1,355	911	655	640	581
58	1,015	1,189	799	574	561	509	1,218	1,426	959	689	674	611
59	1,068	1,250	841	604	591	536	1,281	1,500	1,009	724	709	643
60	1,166	1,365	914	658	645	587	1,399	1,638	1,097	790	774	705
61	1,195	1,399	939	674	661	600	1,434	1,679	1,126	809	793	720
62	1,223	1,432	962	690	676	613	1,468	1,718	1,155	828	811	735
63	1,258	1,471	991	709	694	628	1,509	1,766	1,189	851	833	754
64	1,288	1,507	1,017	726	714	644	1,546	1,809	1,220	871	856	772
65+	1,384	1,619	1,088	780	764	693	1,660	1,943	1,306	936	917	831

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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 10/1/2012 Through 12/31/2012

	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	$ 282	$ 326	$ 216	$ 156	$ 150	$ 136	$ 338	$ 391	$ 259	$ 188	$ 180	$ 164
20	328	380	254	182	160	144	393	456	304	218	192	173
21	338	391	262	187	174	155	405	470	314	225	209	187
22	349	405	271	194	189	167	419	486	325	233	227	201
23	361	419	281	201	193	170	434	503	337	241	231	205
24	375	435	291	208	197	174	450	521	349	250	236	209
25	392	454	304	217	202	178	470	544	365	261	242	214
26	409	474	318	227	206	183	491	569	382	272	248	219
27	427	495	332	237	212	188	512	594	398	284	254	225
28	445	516	346	247	220	196	534	619	416	296	264	235
29	464	538	361	257	229	204	556	645	433	309	275	245
30	480	557	373	266	238	212	576	668	448	320	286	255
31	496	576	386	276	248	222	595	691	463	331	297	266
32	512	595	399	285	258	231	615	714	479	342	309	277
33	528	613	412	294	268	240	634	736	494	353	321	289
34	540	628	421	301	278	250	648	754	506	362	334	300
35	553	642	432	309	288	260	663	771	518	371	346	312
36	565	657	441	316	299	270	678	788	529	380	359	324
37	577	672	451	324	310	280	693	807	541	388	371	336
38	592	689	463	333	320	290	710	827	555	399	384	348
39	606	707	474	341	330	299	728	848	569	410	396	359
40	621	724	486	350	339	308	745	869	583	420	407	369
41	635	741	497	358	348	316	762	889	597	430	418	379
42	649	757	509	367	357	324	778	909	610	440	428	389
43	663	774	520	375	366	333	795	929	624	450	439	399
44	677	791	532	384	375	340	812	949	638	461	449	409
45	691	808	544	392	383	348	829	969	652	470	459	418
46	704	824	555	399	391	355	845	989	666	479	469	426
47	718	841	567	407	399	362	862	1,009	680	489	478	435
48	734	860	579	417	408	370	881	1,032	695	500	489	445
49	750	880	593	427	417	379	900	1,056	712	512	501	455
50	767	901	607	437	427	388	921	1,081	728	525	512	465
51	785	921	622	448	437	397	942	1,106	746	537	524	476
52	808	949	641	461	447	406	970	1,139	769	554	537	488
53	832	977	660	476	464	421	998	1,173	792	571	557	505
54	862	1,013	685	493	481	436	1,034	1,215	821	591	577	523
55	912	1,072	724	522	509	462	1,094	1,286	868	626	611	555
56	943	1,108	749	539	527	478	1,132	1,330	898	647	632	574
57	976	1,148	775	559	545	495	1,172	1,377	931	670	654	594
58	1,007	1,184	800	576	563	510	1,209	1,421	960	691	675	612
59	1,040	1,223	826	595	581	527	1,248	1,467	991	714	697	632
60	1,086	1,276	861	620	606	550	1,303	1,532	1,033	744	728	661
61	1,104	1,298	877	631	616	559	1,325	1,558	1,052	757	740	670
62	1,121	1,318	891	641	626	566	1,345	1,582	1,070	769	751	680
63	1,142	1,343	909	653	637	576	1,370	1,611	1,091	783	764	691
64	1,161	1,366	927	664	648	585	1,394	1,639	1,112	796	777	702
65+	1,243	1,462	989	711	694	628	1,492	1,754	1,186	853	833	754
Children												
One Child	$ 247	$ 286	$ 189	$ 136	NA	$ 125	$ 297	$ 343	$ 227	$ 163	NA	$ 149
2+ Children	$ 630	$ 727	$ 482	$ 345	NA	$ 317	$ 756	$ 872	$ 579	$ 414	NA	$ 380

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

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