

Attachment A-4

Idaho Individual High Risk Reinsurance Pool
Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2011 Through 12/31/2011

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	\$ 240	\$ 278	\$ 187	\$ 133	\$ 135	\$ 122	\$ 288	\$ 334	\$ 224	\$ 160	\$ 162	\$ 147
20	242	280	189	134	132	119	290	336	226	160	158	143
21	245	284	191	136	133	120	294	340	230	163	160	144
22	253	293	197	140	137	124	304	352	237	168	164	149
23	260	302	203	144	141	128	312	362	243	173	170	154
24	267	309	207	148	145	132	320	371	249	177	174	158
25	272	315	211	151	149	135	327	378	254	181	178	162
26	277	321	215	153	152	138	333	386	258	184	182	165
27	282	327	219	156	154	140	338	392	263	187	185	168
28	288	334	224	159	158	143	346	401	268	191	189	172
29	294	341	228	163	161	146	352	409	274	195	193	176
30	302	350	234	167	165	150	362	420	281	201	198	180
31	309	359	240	171	169	154	371	431	288	206	203	185
32	318	369	247	176	174	159	382	443	297	212	209	190
33	330	384	257	183	181	165	396	460	308	220	217	198
34	343	399	267	191	188	171	411	479	321	229	226	206
35	356	414	277	198	196	178	427	497	333	238	235	214
36	369	430	288	206	203	185	443	516	345	247	244	222
37	381	444	297	212	210	191	457	533	357	255	252	229
38	392	458	307	220	217	197	471	549	368	264	260	237
39	404	471	316	226	223	203	484	565	379	272	268	243
40	415	484	325	233	229	208	498	581	390	280	275	250
41	427	498	335	240	236	214	512	598	402	288	283	257
42	441	514	346	248	244	221	529	617	416	298	292	266
43	456	533	359	258	252	229	547	639	431	309	303	275
44	471	551	371	266	262	238	566	661	445	320	314	286
45	491	574	387	278	272	248	589	689	464	334	327	297
46	510	597	402	290	283	258	613	716	482	349	339	309
47	530	620	416	302	294	268	636	744	500	362	353	322
48	556	651	438	317	308	281	668	782	525	380	370	338
49	583	683	459	332	323	295	700	819	551	399	388	354
50	610	715	481	348	339	309	732	858	577	418	406	370
51	638	747	503	364	354	322	765	896	603	436	424	387
52	673	789	531	383	369	337	808	946	637	460	443	404
53	709	831	560	404	393	358	851	998	672	485	472	429
54	754	883	595	429	418	379	905	1,060	715	514	501	455
55	820	962	646	466	455	413	984	1,154	776	559	546	496
56	869	1,018	684	492	481	437	1,042	1,221	821	591	577	524
57	918	1,075	723	520	508	461	1,102	1,291	868	624	610	553
58	967	1,132	761	547	535	485	1,160	1,358	914	656	642	582
59	1,017	1,191	801	575	562	510	1,220	1,429	961	690	675	612
60	1,110	1,300	871	627	614	559	1,333	1,560	1,045	752	737	671
61	1,138	1,332	894	642	629	572	1,366	1,599	1,073	770	755	686
62	1,165	1,364	916	657	644	583	1,398	1,636	1,100	788	772	700
63	1,198	1,401	944	675	661	598	1,437	1,682	1,133	810	794	718
64	1,227	1,436	969	691	680	613	1,472	1,723	1,162	829	815	735
65+	1,318	1,542	1,036	743	728	660	1,581	1,850	1,244	892	874	792

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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Mandated Plan Street Premium Rates
Monthly Premium Rates For Policies Issued or Renewed Effective 10/1/2011 Through 12/31/2011

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	\$ 268	\$ 311	\$ 206	\$ 149	\$ 143	\$ 130	\$ 322	\$ 373	\$ 247	\$ 179	\$ 171	\$ 156
20	312	362	242	173	153	137	374	434	290	208	183	165
21	322	373	250	178	166	148	386	447	300	214	199	178
22	332	385	258	185	180	159	399	462	310	222	216	191
23	344	399	268	191	184	162	413	479	321	230	220	195
24	357	414	277	198	187	166	429	497	333	238	225	199
25	373	432	290	207	192	170	448	518	348	248	230	204
26	389	451	303	216	197	174	467	542	364	259	236	209
27	406	471	316	225	201	179	488	566	379	271	242	214
28	424	492	330	235	210	186	509	590	396	282	251	223
29	441	512	344	245	218	194	530	615	412	294	262	233
30	457	530	356	254	227	202	548	636	427	304	272	243
31	472	548	368	263	236	211	567	658	441	315	283	253
32	488	566	380	272	245	220	585	680	456	326	294	264
33	503	584	392	280	255	229	604	701	471	336	306	275
34	515	598	401	287	265	238	617	718	482	344	318	286
35	526	612	411	294	275	248	631	734	493	353	330	297
36	538	626	420	301	285	257	645	751	504	362	342	309
37	550	640	430	308	295	267	660	768	516	370	354	320
38	563	656	441	317	305	277	676	788	529	380	366	332
39	577	673	452	325	314	285	693	808	542	390	377	342
40	591	690	463	333	323	293	709	828	555	400	387	352
41	604	705	474	341	332	301	725	846	568	409	398	361
42	618	721	484	349	340	309	741	866	581	419	408	371
43	631	737	496	357	349	317	757	885	595	429	418	380
44	645	753	507	366	357	324	773	904	608	439	428	389
45	658	769	518	373	365	331	789	923	621	448	437	398
46	671	785	528	380	372	338	805	942	634	456	446	406
47	684	801	540	388	380	345	821	961	648	466	456	414
48	699	819	552	397	388	353	839	983	662	477	466	423
49	715	838	565	407	397	361	858	1,005	678	488	477	433
50	731	858	578	416	407	369	877	1,029	694	500	488	443
51	747	877	592	427	416	378	897	1,053	710	512	499	454
52	770	904	611	439	426	387	924	1,085	733	527	511	464
53	792	931	628	453	442	401	951	1,117	754	543	530	481
54	821	965	652	469	458	415	985	1,158	782	563	549	498
55	868	1,021	689	497	485	440	1,042	1,225	827	596	582	528
56	898	1,055	713	514	502	455	1,078	1,266	856	616	602	546
57	930	1,093	739	532	519	471	1,116	1,311	886	639	623	565
58	959	1,127	762	549	536	486	1,151	1,353	914	658	643	583
59	991	1,165	787	566	553	502	1,189	1,398	944	680	664	602
60	1,034	1,216	820	591	577	524	1,241	1,459	984	709	693	629
61	1,051	1,236	835	601	587	532	1,262	1,484	1,002	721	704	638
62	1,068	1,256	849	610	596	539	1,281	1,507	1,019	733	715	647
63	1,087	1,279	866	621	607	548	1,305	1,535	1,039	746	728	658
64	1,106	1,301	883	632	617	557	1,327	1,561	1,059	758	740	668
65+	1,184	1,392	941	677	661	598	1,421	1,671	1,130	812	793	718
<i>Children</i>												
One Child	\$ 236	\$ 272	\$ 180	\$ 129	NA	\$ 119	\$ 283	\$ 326	\$ 217	\$ 155	NA	\$ 142
2+ Children	\$ 600	\$ 692	\$ 459	\$ 329	NA	\$ 302	\$ 720	\$ 830	\$ 551	\$ 394	NA	\$ 362

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

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