Iowa Insurance Division (IID)

Iowa Rate Increase History Since 2005 (Individual Major Medical / Hospital)

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/28/2026	Wellmark Blue Cross Blue Shield of Iowa	Pre-ACA individual products (min = 6.8%, max = 10.5%)	Major Medical	1/1/2027	8.50%	8.50%
8/27/2026	UnitedHealthcare Plan of the River Valley	All ACA individual products	ACA Individual	1/1/2027	10.35%	10.35%
8/27/2026	Oscar Insurance Company	All ACA individual products	ACA Individual	1/1/2027	11.90%	7.94%
8/27/2026	Iowa Total Care	All ACA individual products	ACA Individual	1/1/2027	16.60%	16.60%
8/27/2026	Bankers Reserve Life Ins. Co. of Wisconsin	ACA individual -- off Exchange ONLY -- new carrier for 2027 -- no existing Iowa policies	ACA Individual	1/1/2027	0.00%	0.00%
8/27/2026	Avera Health Plans	All ACA individual products	ACA Individual	1/1/2027	14.39%	14.39%
8/27/2026	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27	Major Medical	1/1/2027	5.50%	5.50%
8/27/2026	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2027	4.38%	4.38%
		Average rate increase of Major Medical and Hospital filings for CY 2026 ===>>>>			*8.95%*	*8.46%*
9/29/2025	Medica Insurance Company	All ACA individual products	ACA Individual	1/1/2026	27.39%	27.39%
9/29/2025	Oscar Insurance Company	All ACA individual products	ACA Individual	1/1/2026	12.74%	12.74%
9/29/2025	Iowa Total Care	All ACA individual products	ACA Individual	1/1/2026	26.92%	26.92%
9/29/2025	UnitedHealthcare Plan of the River Valley	All ACA individual products	ACA Individual	1/1/2026	18.93%	18.93%
9/29/2025	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2026	13.65%	13.65%
9/29/2025	Avera Health Plans	All ACA individual products	ACA Individual	1/1/2026	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/26/2025	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27 -- IID negotiated the increase from 24.60% down to 19.90% based on several concerns	Major Medical	1/1/2026	24.60%	19.90%
9/26/2025	Wellmark Blue Cross Blue Shield of Iowa	Pre-ACA individual product - some plans @ 3% while others @ 10.6%	Major Medical	1/1/2026	6.94%	6.94%
9/26/2025	Wellmark Health Plan of Iowa	Pre-ACA individual products -- some plans @ 3% while others @ 10.6%	Major Medical	1/1/2026	3.67%	3.67%
		Average rate increase of Major Medical and Hospital filings for CY 2025 ===>>>>			*14.98%*	*14.46%*
9/16/2024	Wellmark Health Plan of Iowa	pre-ACA individual products {some @ 5.5%, other @ 8.6%} -- AVG = 8.3% overall.	Major Medical	1/1/2025	8.30%	8.30%
9/16/2024	Wellmark Blue Cross Blue Shield of Iowa	Wellmark pre-ACA Pools -- ranging from 5.5% to 8.6% depending on the pool. The average increase is 7%.	Major Medical	1/1/2025	7.00%	7.00%
9/16/2024	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27 -- IID negotiated the increase from 16.60% down to 12.30% based on several concerns	Major Medical	1/1/2025	16.60%	12.30%
8/26/2024	Medica Insurance Company	All ACA individual products	ACA Individual	1/1/2025	-5.29%	-5.29%
8/26/2024	Oscar Insurance Company	All ACA individual products	ACA Individual	1/1/2025	-5.00%	-5.00%
8/26/2024	Iowa Total Care	All ACA individual products	ACA Individual	1/1/2025	0.00%	0.00%
8/26/2024	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2025	1.08%	1.08%
8/26/2024	UnitedHealthcare Plan of the River Valley	All ACA individual products	ACA Individual	1/1/2025	0.00%	0.00%
3/21/2024	Philadelphia American Life Insurance Company	Hospital Indemnity - Form H-0224.IA et al -- IID negotiated the increase from 14.57% down to 11.90% based on several concerns	Hospital Indemnity	6/1/2024	14.57%	11.90%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
2/28/2024	Symetra Life Insurance Company	Form SBC-01505 6/20)	Hospital Indemnity	8/1/2024	-21.00%	-21.00%
2/7/2024	Guarantee Trust Life Insurance Company	Forms G0553, G1550 et al	Hospital Indemnity		-16.67%	-16.67%
		Average rate increase of Major Medical and Hospital filings for CY 2024 ===>>>>			*-0.04%*	*-0.67%*
9/26/2023	Medica Insurance Company	All ACA individual products	ACA Individual	1/1/2024	3.14%	3.14%
9/26/2023	Oscar Insurance Company	All ACA individual products	ACA Individual	1/1/2024	0.50%	-1.50%
9/26/2023	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2024	-7.40%	-7.40%
8/8/2023	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27	Major Medical	1/1/2024	4.00%	4.00%
8/1/2023	Wellmark Health Plan of Iowa	pre-ACA individual products	Major Medical	1/1/2024	4.90%	4.90%
8/1/2023	Wellmark Blue Cross Blue Shield of Iowa	Wellmark pre-ACA Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (2.4% on Direct / Independent Agents, 4.9% for the 513C basic and standard plans, and 4.9% on all Farm Bureau Pools	Major Medical	1/1/2024	3.70%	3.70%
3/3/2023	ManhattanLife Insurance and Annuity Company	Hospital Confinement and Other Fixed Indemnity Insurance Policy --form number CGAPJ15	Hospital Indemnity	5/1/2023	9.50%	9.50%
		Average rate increase of Major Medical and Hospital filings for CY 2023 ===>>>>			*2.62%*	*2.33%*
9/30/2022	Medica Insurance Company	All ACA individual products	ACA Individual	1/1/2023	9.74%	9.74%
9/16/2022	Wellmark Health Plan of Iowa	pre-ACA individual products	Major Medical	1/1/2023	7.80%	7.80%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/16/2022	Wellmark Blue Cross Blue Shield of Iowa	Wellmark pre-ACA Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (5.9% on Direct Pay, 3.6% on Farm Bureau Pools and 3.6% for the 513C basic and standard plans	Major Medical	1/1/2023	6.20%	6.20%
9/16/2022	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27	Major Medical	1/1/2023	14.00%	14.00%
9/16/2022	Oscar Insurance Company	All ACA individual products	ACA Individual	1/1/2023	5.09%	5.09%
9/16/2022	CareSource Iowa Company	All ACA individual products	ACA Individual	1/1/2023	0.00%	0.00%
9/8/2022	Philadelphia American Life Insurance Company	Hospital Indemnity - Form H-0224.IA et al -- IID negotiated the increase from 17.95% down to 12.845% based on several concerns	Hospital Indemnity	11/1/2022	17.95%	12.85%
9/6/2022	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2023	-0.90%	-0.90%
8/22/2022	Freedom Life Insurance Company of America	Grandfathered + NGF Transitional_Association | HDHP-06 | GF AG Ind Maj Med	Major Medical	1/1/2023	5.40%	5.40%
		Average rate increase of Major Medical and Hospital filings for CY 2022 ===>>>>			*7.25%*	*6.69%*
10/12/2021	Philadelphia American Life Insurance Company	Hospital Indemnity - Form H-0214 -- the carrier requested that the filing be withdrawn during the course of the review.	Hospital Indemnity	Proposal *withdrawn* by IID	6.60%	0.00%
9/17/2021	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2022	11.10%	11.10%
9/17/2021	Medica Insurance Company	All ACA individual products -- the actual increase is 0.09% (just under 1/10 of 1%), however, we're recording this as 0% to avoid confusion with 9%. It is CLOSE to a 0% increase.	ACA Individual	1/1/2022	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/17/2021	Wellmark Blue Cross Blue Shield of Iowa	Wellmark pre-ACA Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (5.9% on Direct Pay, 3.6% on Farm Bureau Pools and 3.6% for the 513C basic and standard plans	Major Medical	1/1/2022	4.74%	4.74%
9/17/2021	Wellmark Health Plan of Iowa	pre-ACA individual products	Major Medical	1/1/2022	10.00%	10.00%
9/17/2021	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27 -- IID negotiated the increase from 25.00% down to 9.5% based on several concerns	Major Medical	1/1/2022	25.00%	9.50%
9/15/2021	Oscar Insurance Company	All ACA individual products	ACA Individual	1/1/2022	-9.10%	-9.10%
7/13/2021	Philadelphia American Life Insurance Company	Hospital Indemnity - Form H-0224.IA et al	Hospital Indemnity	6/1/2021	10.14%	10.14%
7/9/2021	Freedom Life Insurance Company of America	Grandfathered + NGF Transitional_Association | HDHP-06 | GF AG Ind Maj Med	Major Medical	1/1/2022	5.40%	5.40%
3/2/2021	Guardian Life Insurance Company of America (The)	Group Hospital Indenmity -- policy form GP-1-HI-15 -- CERT GC-HI-15	Group Hospital Indemnity	5/1/2021	-4.60%	-4.60%
2/23/2021	American National Insurance Company	KMMT, KMM92, KM95, et al -- IID negotiated the increase from 6.00% down to 0.00% based on several concerns	Hospital Surgical	2/23/2021	6.00%	0.00%
		Average rate increase of Major Medical and Hospital filings for CY 2021 ===>>>>			*5.93%*	*3.38%*
11/11/2020	Reserve National Insurance Company	SFI-1 -- IID negotiated the increase from 9.00% down to 7.00% based on several concerns	Hospital Indemnity	1/1/2021	9.00%	7.00%
9/24/2020	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2021	-42.04%	-42.04%
9/24/2020	Oscar Insurance Company	All ACA individual products	ACA Individual	1/1/2021	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/24/2020	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27 -- IID negotiated the increase from 19.00% down to 15.00% based on several concerns	Major Medical	1/1/2021	19.00%	15.00%
9/24/2020	Wellmark Health Plan of Iowa	pre-ACA individual products	Major Medical	1/1/2021	8.70%	8.70%
9/24/2020	Wellmark Blue Cross Blue Shield of Iowa	Wellmark pre-ACA Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (8.7% on Direct Pay, 4.2% on Farm Bureau Pools and 4.2% for the 513C basic and standard plans	Major Medical	1/1/2021	6.40%	6.40%
9/24/2020	Medica Insurance Company	All ACA individual products	ACA Individual	1/1/2021	-2.22%	-2.22%
6/15/2020	Standard Life and Accident Insurance Company	SLA-CAT08	Hospital Surgical	Proposal *withdrawn* by IID	10.00%	0.00%
6/12/2020	Freedom Life Insurance Company of America	Grandfathered + NGF Transitional_Association | HDHP-06 | GF AG Ind Maj Med	Major Medical	1/1/2021	5.70%	5.70%
		Average rate increase of Major Medical and Hospital filings for CY 2020 ===>>>>			*1.62%*	*-0.16%*
11/14/2019	American National Insurance Company	KMMT, KMM92, KM95, et al	Hospital Surgical	3/1/2020	6.00%	6.00%
9/24/2019	Wellmark Health Plan of Iowa	Individual WHPI -- All individual grandfathered | transition policies.	Major Medical	1/1/2020	12.60%	12.60%
9/24/2019	Wellmark Blue Cross Blue Shield of Iowa	Wellmark pre-ACA Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (12.6% on Direct Pay, 12.4% on Farm Bureau Pools and 12.4% for the 513C basic and standard plans	Major Medical	1/1/2020	12.50%	12.50%
9/9/2019	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27	Major Medical	1/1/2020	2.00%	2.00%
9/6/2019	Medica Insurance Company	All ACA individual products	ACA Individual	1/1/2020	-11.28%	-11.28%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/6/2019	Wellmark Health Plan of Iowa	All ACA individual products	ACA Individual	1/1/2020	4.70%	4.70%
9/6/2019	Wellmark Value Health Plan, Inc.	All ACA individual products	ACA Individual	1/1/2020	4.75%	4.75%
8/1/2019	United States Fire Insurance Company	Fixed Indemnity -- HIP-30000P	Hospital Indemnity	Proposal *filed* by IID	0.00%	0.00%
6/18/2019	Freedom Life Insurance Company of America	Grandfathered + NGF Transitional_Association | HDHP-06 | GF AG Ind Maj Med	Major Medical	1/1/2020	5.50%	5.50%
4/19/2019	Reserve National Insurance Company	SFI-1	Hospital Indemnity		13.50%	13.50%
1/17/2019	Standard Insurance Company	GP0614-HI, GC0614-HI -- Group Hospital Indemnity Insurance	Group Hospital Indemnity	Proposal *filed* by IID	0.00%	0.00%
		Average rate increase of Major Medical and Hospital filings for CY 2019 ===>>>>			*4.57%*	*4.57%*
9/28/2018	Medica Insurance Company	All ACA individual products	ACA Individual	1/1/2019	-9.00%	-9.00%
9/28/2018	Wellmark Value Health Plan, Inc.	All ACA individual products -- these are new QHP products for 2019	ACA Individual	1/1/2019	0.00%	0.00%
9/28/2018	Wellmark Health Plan of Iowa	All ACA individual products -- these are new QHP products for 2019	ACA Individual	1/1/2019	0.00%	0.00%
9/21/2018	Wellmark Blue Cross Blue Shield of Iowa	Wellmark Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (11% on pre-ACA Direct Pay Pools III, IV, and V -- and 5.3% on pre-ACA Farm Bureau Pools I, II, III, IV, and V)	Major Medical	1/1/2019	8.10%	8.10%
9/21/2018	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27	Major Medical	1/1/2019	11.00%	7.90%
9/7/2018	Reserve National Insurance Company	ACS-1, ACS-OP, S-ACS-OP -- IID negotiated this proposal from 9.5% as originally filed down to 5% based upon several factors.	Hospital Indemnity	11/1/2018	9.50%	5.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/8/2018	American National Insurance Company	KMMT, KMM92, KM95, et al -- IID negotiated this proposal down to 10% vs. the original 28% that was filed.	Hospital Surgical	10/1/2018	28.00%	10.00%
6/14/2018	Freedom Life Insurance Company of America	Grandfathered + NGF Transitional_Association | HDHP-06 | GF AG Ind Maj Med	Major Medical	1/1/2019	5.60%	5.60%
2/2/2018	Medico Insurance Company	HIA60, HIA62	Hospital Indemnity	5/1/2018	-20.00%	-20.00%
		Average rate increase of Major Medical and Hospital filings for CY 2018 ===>>>>			*3.69%*	*0.84%*
10/11/2017	Freedom Life Insurance Company of America	Grandfathered + NGF Transitional_Association | HDHP-06 | GF AG Ind Maj Med	Major Medical	1/1/2018	6.50%	6.50%
9/26/2017	Medica Insurance Company	All ACA individual products -- 56.7% average increase with plan variations. This amount assumes that no Federal CSRs will be paid to the carrier to reduce cost sharing for eligible members. With CSR payments, the increase was 43.5%	ACA Individual	1/1/2018	56.70%	56.70%
9/21/2017	Wellmark Blue Cross Blue Shield of Iowa	Wellmark Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (9.4% on pre-ACA Direct Pay Pools III, IV, and V -- and 14.2 % on pre-ACA Farm Bureau Pools I, II, III, IV, and V)	Major Medical	1/1/2018	12.20%	12.20%
9/21/2017	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 1-27	Major Medical	1/1/2018	27.00%	22.00%
6/14/2017	Golden Rule Insurance Company	HPG2-GRI-14	Hospital Indemnity	Proposal *filed* by IID	0.00%	0.00%
		Average rate increase of Major Medical and Hospital filings for CY 2017 ===>>>>			*20.48%*	*19.48%*
8/30/2016	Aetna Health of Iowa	All ACA individual product lines average = 22.5% average (with large plan variations).	ACA Individual	1/1/2017	22.58%	22.58%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/30/2016	Medica Insurance Company	All ACA individual products -- 19% average increase with plan variations.	ACA Individual	1/1/2017	19.00%	19.00%
8/30/2016	Wellmark Synergy Health, Inc.	All ACA individual products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Individual	1/1/2017	0.00%	0.00%
8/30/2016	Wellmark Health Plan of Iowa	All ACA individual product lines = 37.77% average (with plan variations).	ACA Individual	1/1/2017	37.77%	37.77%
8/30/2016	Wellmark Blue Cross Blue Shield of Iowa	All ACA individual product lines =42.6% average (with plan variations).	ACA Individual	1/1/2017	42.60%	42.60%
8/30/2016	Gundersen Health Plan, Inc.	All ACA individual compliant products average rate increase =19.79%	ACA Individual	1/1/2017	19.79%	19.79%
8/30/2016	Wellmark Health Plan of Iowa	Individual WHPI -- All individual grandfathered | transition policies.	Major Medical	1/1/2017	42.60%	42.60%
8/30/2016	Wellmark Blue Cross Blue Shield of Iowa	Wellmark Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. (5.7% on pre-ACA Direct Pay Pools III, IV, and V -- and 6.1% on pre-ACA Farm Bureau Pools I, II, III, IV, and V)	Major Medical	1/1/2017	5.90%	5.90%
8/30/2016	Freedom Life Insurance Company of America	All ACA individual product lines =17.37% average. However, the carrier has ZERO ACA compliant policies inforce, so no member is affected by this proposal	ACA Individual	1/1/2017	17.37%	17.37%
8/30/2016	Wellmark Value Health Plan, Inc.	All ACA individual products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Individual	1/1/2017	0.00%	0.00%
4/22/2016	Freedom Life Insurance Company of America	Grandfathered + NGF Transitional_Association | HDHP-06 | GF AG Ind Maj Med	Major Medical	7/1/2016	5.80%	5.80%
3/4/2016	Golden Rule Insurance Company	Association Group | NGF_Transitional | Pre-ACA | FACT Generation 25-27	Major Medical	8/1/2016	4.50%	4.50%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
		Average rate increase of Major Medical and Hospital filings for CY 2016 ===>>>>			*18.16%*	*18.16%*
12/8/2015	Golden Rule Insurance Company	Association Group | Grandfathered | Pre-ACA | FACT Generation 1-25	Major Medical	4/1/2016	6.00%	6.00%
8/25/2015	UnitedHealthcare of the Midlands, Inc.	All ACA individual products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Individual	1/1/2016	0.00%	0.00%
8/25/2015	Wellmark Blue Cross Blue Shield of Iowa	Wellmark Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. This filing could not be negotiated downward due to projected experience.	Major Medical	1/1/2016	17.60%	17.60%
8/25/2015	Wellmark Health Plan of Iowa	Individual WHPI -- All individual grandfathered | transition policies. This filing could not be negotiated downward due to projected experience.	Major Medical	1/1/2016	28.70%	28.70%
8/25/2015	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	All ACA individual product lines average = 19.8% average (with plan variations). Original proposal was 17.8%, however, they re-filed when they received a 9.24 million dollar risk adjustment invoice from CMS.	ACA Individual	1/1/2016	19.80%	19.80%
8/25/2015	Avera Health Plans	All ACA individual product lines = -4.7% average (with plan variations).	ACA Individual	1/1/2016	-4.70%	-4.70%
8/25/2015	Wellmark Health Plan of Iowa	All ACA individual product lines = 28.7% average (with plan variations). The increase could have been worse had the carrier tried to re-coup the extra risk adjusmtnet invoice they received from CMS. The company 'ate' the $400k instead.	ACA Individual	1/1/2016	28.70%	28.70%
8/25/2015	Medica Insurance Company	All ACA individual products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Individual	1/1/2016	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/25/2015	UnitedHealthcare Life Insurance Company	All ACA individual products -- new entrant into the ACA market, and so these represent new plans and rates only. This is the initial filing for the carrier.	ACA Individual	1/1/2016	0.00%	0.00%
8/25/2015	Celtic Insurance Company	All ACA individual product lines = 9.8%. The carrier has ZERO ACA compliant individual policies inforce, so no member is affected by this proposal	ACA Individual	1/1/2016	9.80%	9.80%
8/25/2015	Wellmark Blue Cross Blue Shield of Iowa	All ACA individual product lines = 24.5% average (with plan variations).	ACA Individual	1/1/2016	26.50%	24.50%
8/25/2015	Freedom Life Insurance Company of America	All ACA individual product lines = 9.9% average (with plan variations). However, the carrier has ZERO ACA compliant policies inforce, so no member is affected by this proposal	ACA Individual	1/1/2016	9.90%	9.90%
8/25/2015	Gundersen Health Plan, Inc.	All ACA individual compliant products average rate increase = 9.39%	ACA Individual	1/1/2016	9.39%	9.39%
4/1/2015	Freedom Life Insurance Company of America	HDHP-06 | GF AG Ind Maj Med	Major Medical	6/1/2015	6.00%	6.00%
1/9/2015	Golden Rule Insurance Company	Association Group | NGF + Transitional | Pre-ACA | FACT Generation 26-27	Major Medical	4/1/2015	6.10%	2.50%
1/9/2015	Golden Rule Insurance Company	Association Group | Grandfathered + NGF + Transitional | Pre-ACA | FACT Generation 25	Major Medical	4/1/2015	19.00%	17.50%
		Average rate increase of Major Medical and Hospital filings for CY 2015 ===>>>>			*11.42%*	*10.98%*
12/23/2014	Golden Rule Insurance Company	Association Group | Grandfathered Pre-ACA | FACT Generation 1-24	Major Medical	1/1/2015	6.10%	6.10%
10/29/2014	Celtic Insurance Company	All ACA product lines = 0%. The carrier has ZERO ACA compliant policies inforce, so no member is affected by this proposal	ACA Individual	1/1/2015	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
10/10/2014	Time Insurance Company	All ACA product lines = 13% average (with significant plan variations).	ACA Individual	1/1/2015	23.00%	13.00%
9/17/2014	Wellmark Blue Cross Blue Shield of Iowa	All ACA product lines = 14.5% average (with significant plan variations).	ACA Individual	1/1/2015	14.50%	14.50%
9/15/2014	Wellmark Health Plan of Iowa	All ACA product lines = 11.9% average (with significant plan variations).	ACA Individual	1/1/2015	11.90%	11.90%
9/15/2014	Freedom Life Insurance Company of America	All ACA product lines = 9.89% average (with plan variations). However, the carrier has ZERO ACA compliant policies inforce, so no member is affected by this proposal	ACA Individual	1/1/2015	9.89%	9.89%
9/10/2014	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	All ACA product lines = 8.7% average (with plan variations). This does *NOT* include a larger IHAWP increase, however, those premiums are not paid for by CHC-Iowa members) If IHAWP is included, the average is 15.2%	ACA Individual	1/1/2015	8.70%	8.70%
9/10/2014	Avera Health Plans	All ACA product lines = 4.8% average (with plan variations).	ACA Individual	1/1/2015	4.80%	4.80%
9/10/2014	Gundersen Health Plan, Inc.	GundersenONE products =3.2% ==>> GundersenONE HSA rates *decreased* by 4/10ths of 1%) Total Average = .83% or 8/10th of 1% for the two products. Recorded as 1% to avoid confusion.	ACA Individual	1/1/2015	1.00%	1.00%
9/10/2014	CoOportunity Health	Split by: Premier = 15.6% Preferred = 21.2% Avg =19% || Doesn't include larger increase on IMCP, but those premiums aren't paid for by CoOp members. If IMCP plans are included, the average is 23.6%.	ACA Individual	1/1/2015	19.00%	19.00%
8/28/2014	Wellmark Blue Cross Blue Shield of Iowa	Wellmark Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. This rate increase represents a trend increase + new ACA fees	Major Medical	1/1/2015	5.90%	5.90%
8/28/2014	Wellmark Health Plan of Iowa	Individual WHPI (0.00% on All individual grandfathered | transition policies)	Major Medical	1/1/2015	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/25/2014	Freedom Life Insurance Company of America	HDHP-06 | GF AG Ind Maj Med	Major Medical	5/1/2014	5.80%	5.80%
		Average rate increase of Major Medical and Hospital filings for CY 2014 ===>>>>			*8.51%*	*7.74%*
10/16/2013	Golden Rule Insurance Company	Association Group - FACT Group Gen 25	Major Medical	4/15/2014	5.80%	5.80%
9/9/2013	Wellmark Blue Cross Blue Shield of Iowa	Wellmark Pools III, IV, V, Blue Transitions, Farm Bureau Pools I, II, III, IV, V, and other misc pools. This rate increase represents ACA fees only -- nothing for trend and loss ratios.	Major Medical	1/1/2014	4.80%	4.80%
9/6/2013	Wellmark Health Plan of Iowa	Individual WHPI (0% for non-grandfathered and -10% (negative) for grandfathered business.	Major Medical	1/1/2014	0.00%	0.00%
3/20/2013	MEGA Life and Health Insurance Company	Form 25876 SIGNATURE	Hospital Surgical	Proposal *withdrawn* by IID	5.80%	0.00%
2/15/2013	Celtic Insurance Company	G5-541-00041 (CeltiCare 1.0/2.0/2.1)	Major Medical	3/1/2013	5.70%	5.70%
2/5/2013	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	MMGR/OR	Major Medical	3/1/2013	5.80%	5.80%
1/28/2013	Golden Rule Insurance Company	Association Group - FACT Group Gen 25	Major Medical	4/15/2013	15.00%	15.00%
1/22/2013	Wellmark Blue Cross Blue Shield of Iowa	Pools III, IV, and V	Major Medical	4/1/2013	12.20%	12.20%
1/22/2013	Wellmark Blue Cross Blue Shield of Iowa	Blue Transitions	Major Medical	4/1/2013	12.20%	12.20%
1/22/2013	Wellmark Health Plan of Iowa	Individual WHPI	Major Medical	4/1/2013	3.00%	3.00%
1/22/2013	Wellmark Blue Cross Blue Shield of Iowa	Farm Bureau Pools I, II, III, IV, and V	Major Medical	4/1/2013	13.30%	13.30%
1/22/2013	Wellmark Blue Cross Blue Shield of Iowa	Basic and Standard plans (pricing is set by statute (513C) - negotiation/modification is not possible. (DPStandard CMM 4/96 et al)	Major Medical	4/1/2013	13.30%	13.30%
1/22/2013	Wellmark Blue Cross Blue Shield of Iowa	H.I.A., Banks, Creameries and Individual CMM, Pre 4/96 Alliance Select - Old and New Products	Major Medical	4/1/2013	0.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
1/22/2013	Wellmark Blue Cross Blue Shield of Iowa	Group Conversion	Major Medical	4/1/2013	0.00%	0.00%
1/22/2013	Wellmark Blue Cross Blue Shield of Iowa	Individual Blue Value	Major Medical	4/1/2013	0.00%	0.00%
1/22/2013	Wellmark Health Plan of Iowa	Farm Bureau Individual Old WHPI	Major Medical	4/1/2013	-1.89%	-1.89%
		Average rate increase of Major Medical and Hospital filings for CY 2013 ===>>>>			*5.94%*	*5.58%*
12/13/2012	American Family Mutual Insurance Company	H-235(IA) et al	Major Medical	1/1/2013	5.80%	5.80%
11/8/2012	Time Insurance Company	Form TIM.CER.IA, JIM.CER.IA, 227, 244, 554, 380, and 397	Major Medical	1/1/2013	9.00%	9.00%
11/8/2012	John Alden Life Insurance Company	Form TIM.CER.IA, JIM.CER.IA, 227, 244, 554, 380, and 397	Major Medical	1/1/2013	9.00%	9.00%
10/12/2012	Trustmark Insurance Company	Forms 1, 7, 9, 19 et al -- the company may re-file it later	Major Medical	Proposal *withdrawn* by IID	6.00%	0.00%
10/5/2012	Kanawha Insurance Company	Form 90840	Hospital Indemnity	1/1/2013	30.00%	22.00%
10/1/2012	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 et al	Major Medical	1/1/2013	5.80%	5.80%
9/25/2012	Celtic Life Insurance Company	Form G5-541-00041 et al	Major Medical	Proposal *withdrawn* by IID	30.00%	0.00%
9/18/2012	Companion Life Insurance Company	CLI CH 3000 (the actual increase is .9% (less than 1%), but the format could be confusing.	Major Medical	11/1/2012	1.00%	1.00%
9/18/2012	MEGA Life and Health Insurance Company	Form 25876 SIGNATURE -- withdrawn at the request of the carrier. May refile at a later date.	Hospital Surgical	Proposal *withdrawn* by IID	5.80%	0.00%
9/13/2012	Freedom Life Insurance Company of America	HDHP-06 | GF AG Ind Maj Med	Major Medical	10/1/2012	14.38%	5.80%
9/13/2012	Wellpoint Life and Health Insurance Company (fka Unicare)	UWIC-7382IA et al	Major Medical	1/1/2013	5.80%	5.80%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/11/2012	Golden Rule Insurance Company	Initial filing -- association group (FACT Generation 27) - G278102012, G27SVR2012, G27CPY2012 and G27HSA2012. This is not a rate increase.	Major Medical	11/1/2012		
8/28/2012	Physicians Mutual Insurance Company	P345	Hospital Surgical	10/1/2012	5.00%	5.00%
7/24/2012	Golden Rule Insurance Company	Association Group - FACT Group (Generations 7-9 and 12-24)	Major Medical	10/1/2012	5.80%	5.80%
5/9/2012	Independence American Insurance Company	Form IAIC GP 107	Major Medical	Proposal *withdrawn* by IID	5.80%	0.00%
3/6/2012	John Alden Life Insurance Company	Forms JIM.CER.IA (rates for new business only -- this is not a rate increase on existing policies)	Major Medical	7/1/2012		
3/6/2012	Time Insurance Company	Forms TIM.CER.IA (rates for new business only -- this is not a rate increase on existing policies)	Major Medical	7/1/2012		
2/22/2012	Pekin Life Insurance Company	H41 IA (Rev. 11-05)	Major Medical	4/1/2012	31.28%	5.80%
2/22/2012	Pekin Life Insurance Company	H-21, H29, H30, H38 and H39	Major Medical	4/1/2012	39.00%	5.80%
1/3/2012	Wellmark Blue Cross Blue Shield of Iowa	Blue Value	Major Medical	4/1/2012	0.00%	0.00%
1/3/2012	Wellmark Blue Cross Blue Shield of Iowa	Blue Transitions	Major Medical	4/1/2012	9.35%	9.35%
1/3/2012	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool V	Major Medical	4/1/2012	9.35%	9.35%
1/3/2012	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool IV	Major Medical	4/1/2012	9.35%	9.35%
1/3/2012	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool III	Major Medical	4/1/2012	9.35%	9.35%
1/3/2012	Wellmark Blue Cross Blue Shield of Iowa	Basic and Standard plans (pricing is set by statute (513C) - negotiation/modification is not possible. (DPStandard CMM 4/96 et al)	Major Medical	4/1/2012	7.03%	7.03%
1/3/2012	Wellmark Blue Cross Blue Shield of Iowa	Pre-4/96 products (Old and New Alliance Select), and Group Conversion-Age Rated CMM	Major Medical	4/1/2012	5.50%	5.50%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
		Average rate increase of Major Medical and Hospital filings for CY 2012 ===>>>>			*11.28%*	*5.94%*
12/29/2011	Thrivent Financial for Lutherans	AMA	Major Medical	2/1/2012	9.00%	5.80%
11/29/2011	State Farm Mutual Automobile Insurance Company	97047	Hospital Surgical	1/1/2002	7.20%	7.20%
11/16/2011	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	MMGR/OR -- the filing was withdrawn since the cost of outside review would likely cost more than the rate increase would generate.	Major Medical	Proposal *withdrawn* by IID	12.00%	0.00%
9/6/2011	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	10/1/2011	6.00%	6.00%
8/31/2011	United American Insurance Company	HS1 -- the filing was withdrawn since the cost of outside review would be more than the rate increase would generate.	Major Medical	Proposal *withdrawn* by IID	9.00%	0.00%
8/23/2011	American Republic Ins. Co. -- formerly World Ins. Co.	12A et al	Major Medical	12/1/2011	6.00%	6.00%
8/18/2011	Wellpoint Life and Health Insurance Company (fka Unicare)	UWIC-7382IA et al	Major Medical	1/1/2012	6.10%	6.10%
8/8/2011	Physicians Mutual Insurance Company	P345	Hospital Surgical	2/1/2012	9.00%	9.00%
7/18/2011	American Republic Ins. Co. -- formerly World Ins. Co.	A3800 et al	Major Medical	9/1/2011	6.00%	6.00%
5/10/2011	The Chesapeake Life Insurance Company	CH-26116-IP (01/10) IA - rates are increasing due to underwriting changes and the elimination of tobacco loads. Rates for existing policies are not affected. Only new business is affected.	Hospital Indemnity			
4/26/2011	Investors Life Insurance Company of North America	AH-610 -- company agreed to withdraw the filing after discussions with IID (PPACA adjustment not allowed)	Major Medical	Proposal *withdrawn* by IID	12.00%	0.00%
4/13/2011	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	5/1/2011	6.00%	6.00%
3/17/2011	Illinois Mutual Life Insurance Company	743 et al	Major Medical	5/1/2011	23.36%	5.13%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	Group Conversion	Major Medical	4/1/2011	0.00%	0.00%
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	Blue Value	Major Medical	4/1/2011	0.00%	0.00%
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	Basic and Standard plans (pricing is set by statute (513C) - negotiation/modification is not possible. (DPStandard CMM 4/96 et al)	Major Medical	4/1/2011	11.33%	11.33%
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	Blue Transitions	Major Medical	4/1/2011	15.00%	15.00%
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool V	Major Medical	4/1/2011	10.80%	8.50%
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool III	Major Medical	4/1/2011	10.80%	8.50%
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool IV	Major Medical	4/1/2011	10.80%	8.50%
2/15/2011	Wellmark Blue Cross Blue Shield of Iowa	H.I.A, Ind. CMM, Pre 4-96 Old & New	Major Medical	4/1/2011	0.00%	0.00%
2/2/2011	American Republic Insurance Company	A-3562 et al (UltraCare Preferred Gen 1)	Major Medical	4/1/2011	3.00%	3.00%
2/1/2011	American Family Mutual Insurance Company	H-400 / H-425 combined	Major Medical	4/1/2011	6.00%	0.00%
2/1/2011	American Family Mutual Insurance Company	H-235(IA)	Major Medical	4/1/2011	6.00%	6.00%
2/1/2011	American Family Mutual Insurance Company	H-600(IA) HDHP	Major Medical	4/1/2011	6.00%	6.00%
1/6/2011	Trustmark Insurance Company	Forms 1, 7, 9, 19 et al	Major Medical	3/1/2011	17.00%	6.10%
		Average rate increase of Major Medical and Hospital filings for CY 2011 ===>>>>			*8.34%*	*5.21%*
12/30/2010	American Public Life Insurance Company	HI-2200 -- the filing was withdrawn since the cost of outside review would be more than the rate increase would generate.	Hospital Indemnity	Proposal *withdrawn* by IID	35.00%	0.00%
12/14/2010	Wellpoint Life and Health Insurance Company (fka Unicare)	UNI-7382IA PPACA (9/10) -- The purpose of this rate filing is to add the PPACA benefits to the Heartland Choice product	Major Medical	Proposal *filed* by IID	4.20%	2.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
12/6/2010	Pekin Life Insurance Company	H-21, H29, H30, H38 and H39	Major Medical	2/1/2011	6.00%	6.00%
12/6/2010	American Republic Ins. Co. -- formerly World Ins. Co.	A3601-A3606	Major Medical	2/1/2011	6.00%	6.00%
12/6/2010	AXA Equitable Life Insurance Company	CMM 124/133 / ACM129/133	Major Medical	2/1/2011	15.00%	6.00%
11/19/2010	Globe Life and Accident Insurance Company	H-6, PR-20, HSEP -- the filing was withdrawn since the cost of outside review would be more than the rate increase would generate.	Hospital Surgical	Proposal *withdrawn* by IID	10.00%	0.00%
11/18/2010	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	HSG/OR -- the filing was withdrawn since the cost of outside review would be more than the rate increase would generate.	Hospital Surgical	Proposal *withdrawn* by IID	6.00%	0.00%
10/27/2010	Continental General Insurance Company (FKA United Teacher)	Forms 925, 5811 et al	Hospital Surgical	Proposal *withdrawn* by IID	15.00%	0.00%
10/25/2010	Pekin Life Insurance Company	H41 IA (Rev. 11-05)	Major Medical	12/1/2010	6.00%	6.00%
9/30/2010	Continental General Insurance Company (FKA United Teacher)	4000, 708, 951, P1-51833	Major Medical	11/1/2010	20.00%	6.00%
9/30/2010	American Republic Ins. Co. -- formerly World Ins. Co.	12A et al	Major Medical	12/1/2010	6.00%	6.00%
9/29/2010	Wellpoint Life and Health Insurance Company (fka Unicare)	UWIC-7382IA et al	Major Medical	Proposal *withdrawn* by IID	22.60%	0.00%
9/20/2010	Pekin Life Insurance Company	H41 IA (carrier requested that the filing be withdrawn from consideration -- will re-file later)	Major Medical	Proposal *withdrawn* by IID	37.20%	0.00%
9/20/2010	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 et al	Major Medical	1/1/2011	6.00%	6.00%
9/8/2010	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	MMGR/OR	Major Medical	10/1/2010	30.00%	6.00%
9/3/2010	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 (adjustment to cover additional PPACA benefits) No policies inforce.	Major Medical	9/23/2010	4.00%	4.00%
8/31/2010	American Family Mutual Insurance Company	H-28	Major Medical	10/1/2010	6.00%	6.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/26/2010	Physicians Mutual Insurance Company	P231, R269, P232, R267, R272	Hospital Surgical	Proposal *withdrawn* by IID	6.00%	0.00%
7/22/2010	Illinois Mutual Life Insurance Company	760, 775, 776, 885_886	Major Medical	Proposal *withdrawn* by IID	12.00%	0.00%
7/22/2010	Prudential Insurance Company of America	Prumed83	Major Medical	9/1/2010	6.00%	6.00%
7/19/2010	Physicians Mutual Insurance Company	P345	Hospital Surgical	10/1/2010	6.00%	6.00%
7/15/2010	Companion Life Insurance Company	INDV.BP IA 1101 and INDV.MM IA 1101	Major Medical	Proposal *withdrawn* by IID	14.00%	0.00%
6/24/2010	The Chesapeake Life Insurance Company	CH-26111-IP (06/09) IA -- NO Iowa policies / Adding a one-time application fee	Hospital Surgical			
6/24/2010	The Chesapeake Life Insurance Company	Scheduled Indemnity CH-26112-IP (06/09) IA -- not a rate increase -- rates for existing policies are *not* affected	Hospital Indemnity			
6/17/2010	The Chesapeake Life Insurance Company	CH-26116-IP (01/10) IA -- NO Iowa policies // Not a rate increase filing -- simply adding issue age rates for age 56 through 63 for *new business only*	Hospital Indemnity			
6/16/2010	Physicians Mutual Insurance Company	P345	Hospital Surgical	Proposal *withdrawn* by IID	12.00%	0.00%
6/14/2010	Reserve National Insurance Company	PS-1 / PS-OP	Hospital Surgical	8/1/2010	6.00%	6.00%
5/13/2010	American Family Mutual Insurance Company	H-600(IA) HDHP, H-95(IA) -- No rates are being increased. This is simply mapping geographic factors from the old company to the assuming company . No policyholders rates will increase as a result of this action.	Major Medical	7/1/2010		
5/13/2010	American Family Mutual Insurance Company	H-400 / H-425 combined -- No rates are being increased. This is simply mapping geographic factors from the old company to the assuming company . No policyholders rates will increase as a result of this action.	Major Medical	7/1/2010		
5/12/2010	Reserve National Insurance Company	PS-1	Hospital Surgical	Proposal *withdrawn* by IID	25.00%	0.00%
4/27/2010	Unified Life Insurance Company (National Financial)	G761 et al	Hospital Surgical	Proposal *withdrawn* by IID	18.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
4/26/2010	Thrivent Financial for Lutherans	AMA	Major Medical	7/1/2010	20.00%	12.00%
4/23/2010	Genworth Life and Annuity Insurance Company [FedHome]	NAC-9948	Major Medical	Proposal *withdrawn* by IID	20.00%	0.00%
4/15/2010	Kanawha Insurance Company	FAH - 63-84 et al	Major Medical	Proposal *withdrawn* by IID	10.00%	0.00%
4/13/2010	Trustmark Insurance Company	Forms 1, 7, 9, 19 et al	Major Medical	Proposal *withdrawn* by IID	22.00%	0.00%
3/24/2010	American Community Mutual Insurance Company	ICDHP-TIER (Triple Tier)	Major Medical	7/1/2010	60.60%	16.50%
3/24/2010	American Community Mutual Insurance Company	ICDHP-HSA (Next Generation HSA)	Major Medical	7/1/2010	60.60%	16.50%
3/24/2010	American Community Mutual Insurance Company	PMEDII (Medalist II)	Major Medical	7/1/2010	60.60%	16.50%
3/24/2010	American Community Mutual Insurance Company	IND09 (Community Flex)	Major Medical	Proposal Disapproved by IID	30.00%	0.00%
3/16/2010	Thrivent Financial for Lutherans	AMA, BMM, DMM, EMM	Major Medical	Proposal *withdrawn* by IID	15.00%	0.00%
2/9/2010	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	7/1/2010	13.40%	5.00%
2/3/2010	American Republic Insurance Company	A-3562 et al (UltraCare Preferred Gen 1)	Major Medical	4/1/2009	12.55%	12.55%
1/29/2010	American Community Mutual Insurance Company	IND09 (Community Flex)	Major Medical	4/1/2010	20.00%	20.00%
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	DPStandard CMM 4/96 et al	Major Medical	5/1/2010	17.19%	17.19%
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	Blue Value	Major Medical	5/1/2010	0.00%	0.00%
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	Group Conversion	Major Medical	5/1/2010	0.00%	0.00%
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	H.I.A, Ind. CMM, Pre 4-96 Old & New	Major Medical	5/1/2010	10.44%	10.44%
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	CRF Pool V	Major Medical	5/1/2010	18.79%	18.79%
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool IV	Major Medical	5/1/2010	24.30%	22.00%
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	Blue Transitions	Major Medical	5/1/2010	30.86%	25.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
1/6/2010	Wellmark Blue Cross Blue Shield of Iowa	CRF - 4/96 - 1/01 Pool III	Major Medical	5/1/2010	17.19%	17.19%
		Average rate increase of Major Medical and Hospital filings for CY 2010 ===>>>>			*17.47%*	*6.25%*
12/10/2009	American National Insurance Company	IASTD96 et al	Major Medical	12/10/2009	5.00%	0.00%
12/8/2009	Reserve National Insurance Company	CHS-99	Hospital Surgical	2/1/2010	30.00%	25.00%
12/4/2009	National Health Insurance Company	BPIA-IR, SPIA-IR (513C B&S) -- IID withdrew the filing from consideration since 513C Basic and Standard policies can no longer be sold due to the advent of HipIowa.	Major Medical	Proposal Disapproved by IID		
11/18/2009	American Republic Ins. Co. -- formerly World Ins. Co.	A3800 et al	Major Medical	5/1/2009	15.00%	15.00%
11/12/2009	Continental General Insurance Company (FKA United Teacher)	4000, 708, 951, P1-51833	Major Medical	1/1/2010	13.20%	7.64%
10/9/2009	American Family Mutual Insurance Company	H-600(IA) HDHP	Major Medical	12/1/2009	25.00%	25.00%
10/9/2009	American Family Mutual Insurance Company	H-235(IA)	Major Medical	1/1/2010	20.00%	16.70%
10/9/2009	American Republic Ins. Co. -- formerly World Ins. Co.	A3601-A3606	Major Medical	1/1/2010	7.50%	7.50%
10/9/2009	American Family Mutual Insurance Company	H-400 / H-425 combined	Major Medical	1/1/2010	25.00%	21.00%
10/8/2009	Companion Life Insurance Company	INDV.BP IA 0204 et al	Major Medical	Proposal *withdrawn* by IID	5.00%	0.00%
10/1/2009	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	HSG/OR	Hospital Surgical	1/1/2010	10.00%	10.00%
9/28/2009	Globe Life and Accident Insurance Company	H-6, PR-20, HSEP, et al	Hospital Surgical	11/1/2009	10.00%	10.00%
9/23/2009	Humana Insurance Company	IA-70129 HDHP 8/2002 IA-70129 8/2002	Major Medical	1/1/2010	1.60%	0.00%
9/18/2009	Continental General Insurance Company	12A et al	Major Medical	11/1/2009	27.00%	15.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
9/17/2009	Wellpoint Life and Health Insurance Company (fka Unicare)	UWIC-7382IA et al	Major Medical	1/1/2010	20.00%	20.00%
9/8/2009	Kanawha HealthCare Solutions (Metropolitan Life Ins Co)	FAH 15-86, FAH - 47CME-71 et al	Hospital Surgical		30.00%	10.00%
8/31/2009	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 et al	Major Medical	1/1/2010	7.50%	7.50%
8/24/2009	United American Insurance Company	HS1	Major Medical	10/1/2009	10.00%	6.00%
8/21/2009	Trustmark Insurance Company	H1-MM-1 B et al	Major Medical	Proposal *withdrawn* by IID	10.00%	0.00%
8/19/2009	Pekin Life Insurance Company	H31 & H32 (B&S)	Major Medical	10/1/2009	5.00%	5.00%
8/18/2009	Pekin Life Insurance Company	H21	Major Medical	10/1/2009	20.00%	16.00%
8/18/2009	Pekin Life Insurance Company	H38 IA	Major Medical	10/1/2009	20.00%	16.00%
8/18/2009	Pekin Life Insurance Company	H39 IA	Major Medical	10/1/2009	20.00%	16.00%
8/18/2009	AXA Equitable Life Insurance Company	CMM 124/133 / ACM129/133	Major Medical	3/1/2010	15.00%	15.00%
8/14/2009	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	MMGR/OR	Major Medical	10/1/2009	15.00%	15.00%
8/12/2009	Continental General Insurance Company (FKA United Teacher)	Forms 925, 5811 et al	Hospital Surgical	10/1/2009	15.00%	15.00%
8/5/2009	Pekin Life Insurance Company	H41 IA (Rev. 11-05)	Major Medical	10/1/2009	20.00%	20.00%
8/5/2009	Pekin Life Insurance Company	H30	Major Medical	10/1/2009	20.00%	20.00%
8/5/2009	Pekin Life Insurance Company	H29	Major Medical	10/1/2009	20.00%	20.00%
7/27/2009	Golden Rule Insurance Company	GRI-H-STD-14	Major Medical	Proposal *withdrawn* by IID	9.00%	0.00%
7/27/2009	AXA Equitable Life Insurance Company	LMM (AS 102-MM)	Major Medical	10/1/2009	18.00%	18.00%
7/27/2009	AXA Equitable Life Insurance Company	CBM 122	Major Medical	10/1/2009	20.00%	20.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
7/17/2009	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	10/1/2009	9.00%	3.00%
7/14/2009	Companion Life Insurance Company	INDV.BP IA 0204 et al	Major Medical	7/1/2009	7.00%	7.00%
7/14/2009	Reserve National Insurance Company	PS-1 -- This is not a rate increase filing. These are *new* rates for additional maximum benefits for misc. hospital expenses. Consequently, the filing was essentially deemeed approved with little review.	Hospital Surgical			
6/26/2009	Physicians Mutual Insurance Company	P345	Hospital Surgical	10/1/2009	9.00%	9.00%
6/25/2009	American Family Mutual Insurance Company	H-28	Major Medical	9/1/2009	25.00%	17.00%
6/22/2009	American Family Mutual Insurance Company	AH-14 (IA)	Major Medical	11/1/2009	15.00%	11.00%
6/22/2009	American Family Mutual Insurance Company	H-95(IA) et al	Major Medical	11/1/2009	15.00%	11.00%
5/21/2009	American Community Mutual Insurance Company	PMEDII (Medalist II)	Major Medical	7/1/2009	25.33%	25.33%
5/18/2009	American Community Mutual Insurance Company	ICDHP-HSA (Next Generation HSA)	Major Medical	7/1/2009	25.33%	20.00%
5/18/2009	American Community Mutual Insurance Company	PMED (Medalist)	Major Medical	7/1/2009	25.00%	22.00%
5/15/2009	American Community Mutual Insurance Company	HSA (Community Med HSA)	Major Medical	7/1/2009	10.33%	10.33%
5/15/2009	American Community Mutual Insurance Company	ICDHP-TIER (Triple Tier)	Major Medical	7/1/2009	10.33%	10.33%
5/5/2009	Genworth Life and Annuity Insurance Company [FedHome]	NAC-9948	Major Medical	7/1/2009	39.00%	20.00%
5/5/2009	National Financial Insurance Company	K5388 et al	Hospital Surgical	Proposal Disapproved by IID	35.00%	0.00%
4/22/2009	Prudential Insurance Company of America	Prumed83	Major Medical	7/1/2009	25.00%	4.20%
3/19/2009	Reserve National Insurance Company	PS-1 / PS-OP	Hospital Surgical	5/1/2009	9.20%	9.20%
3/16/2009	Trustmark Insurance Company	Forms 1, 7, 9, 19 et al	Major Medical	Proposal *withdrawn* by IID	35.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/12/2009	Thrivent Financial for Lutherans	AMA, BMM, DMM, EMM	Major Medical	4/1/2009	35.00%	23.00%
3/4/2009	Mutual of Omaha Insurance Company	100 VB/F, H215, et al	Hospital Surgical	6/1/2009	15.00%	12.00%
3/3/2009	American Republic Ins. Co. -- formerly World Ins. Co.	A3800 et al	Major Medical	4/1/2009	10.00%	10.00%
3/2/2009	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	Proposal *withdrawn* by IID	10.00%	0.00%
1/21/2009	Golden Rule Insurance Company	GRI-H-1.2, GRI-H-8 et al	Major Medical	4/1/2009	13.00%	9.00%
1/16/2009	American Community Mutual Insurance Company	ICDHP-HSA (Next Generation HSA)	Major Medical	4/1/2009	7.00%	7.00%
1/16/2009	American Community Mutual Insurance Company	ICDHP-TIER (Triple Tier)	Major Medical	4/1/2009	7.00%	7.00%
1/15/2009	Wellmark Blue Cross Blue Shield of Iowa	CRF Pool V	Major Medical	4/1/2009	7.62%	7.62%
1/15/2009	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool IV	Major Medical	4/1/2009	10.00%	10.00%
1/15/2009	Wellmark Blue Cross Blue Shield of Iowa	Blue Transitions	Major Medical	4/1/2009	7.62%	7.62%
1/15/2009	Wellmark Blue Cross Blue Shield of Iowa	Blue Value	Major Medical	4/1/2009	0.00%	0.00%
1/15/2009	Wellmark Blue Cross Blue Shield of Iowa	Blue Dental	Major Medical	4/1/2009	0.00%	0.00%
1/15/2009	Wellmark Blue Cross Blue Shield of Iowa	DPStandard CMM 4/96 et al	Major Medical	4/1/2009	14.20%	14.20%
1/15/2009	Wellmark Blue Cross Blue Shield of Iowa	CRF - 4/96 - 1/01 Pool III	Major Medical	4/1/2009	10.00%	10.00%
1/14/2009	American Republic Insurance Company	A-3562 et al (UltraCare Preferred Gen 1)	Major Medical	4/1/2009	12.55%	12.55%
		Average rate increase of Major Medical and Hospital filings for CY 2009 ===>>>>			*15.60%*	*11.32%*
12/24/2008	Humana Insurance Company	IA-70129 $0 Deductible Increase	Major Medical	4/1/2009	5.00%	5.00%
12/23/2008	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	4/1/2009	5.00%	5.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
12/19/2008	United American Insurance Company	GSP2	Hospital Surgical	1/1/2009	5.00%	5.00%
12/15/2008	American National Insurance Company	IASTD96 et al	Major Medical	12/15/2008	15.00%	0.00%
12/15/2008	American National Life Insurance Company of Texas	ANL-IASTD96 et al	Major Medical	12/15/2008	15.00%	0.00%
12/2/2008	American Insurance Company of Texas	N277	Hospital Surgical	Proposal Disapproved by IID	35.00%	0.00%
11/24/2008	American National Life Insurance Company of Texas	ANL-KMM92 et al	Major Medical	2/15/2009	15.00%	15.00%
11/24/2008	American National Insurance Company	KMMT, KMM92, KM95, et al	Major Medical	2/15/2009	15.00%	15.00%
11/7/2008	Wellpoint Life and Health Insurance Company (fka Unicare)	UWIC-7382IA et al	Major Medical	1/1/2009	30.00%	25.00%
11/3/2008	Trustmark Insurance Company	IASTD/I and IABASIC/I	Major Medical	4/1/2009	17.00%	17.00%
10/22/2008	American Republic Ins. Co. -- formerly World Ins. Co.	A3601-A3606	Major Medical	1/1/2009	7.50%	7.50%
10/8/2008	Trustmark Insurance Company	H1-MM-1 B et al	Major Medical	1/1/2009	35.00%	22.00%
9/5/2008	Reserve National Insurance Company	CHS-99	Hospital Surgical	1/1/2009	20.00%	20.00%
9/3/2008	Humana Insurance Company	IA-70129 HDHP 8/2002 IA-70129 8/2002	Major Medical	10/1/2008	9.40%	9.40%
9/2/2008	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 et al	Major Medical	1/1/2009	12.80%	12.80%
8/28/2008	AXA Equitable Life Insurance Company	CMM 124/133 / ACM129/133	Major Medical	3/1/2009	25.00%	12.00%
8/28/2008	Globe Life and Accident Insurance Company	H-6, PR-20, HSEP, et al	Hospital Surgical	10/19/2008	10.00%	10.00%
8/21/2008	Physicians Mutual Insurance Company	P231, R269, P232, R267, R272	Hospital Surgical	11/1/2008	19.00%	10.00%
8/20/2008	United American Insurance Company	HS1	Major Medical	10/1/2008	10.00%	10.00%
8/19/2008	Continental General Insurance Company (FKA United Teacher)	4000, 708, 951, P1-51833	Major Medical	10/1/2008	25.00%	10.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/4/2008	Companion Life Insurance Company	INDV.BP IA 0204 et al	Major Medical	1/1/2009	3.50%	3.50%
7/10/2008	Reserve National Insurance Company	LHS	Hospital Surgical	9/1/2008	20.00%	20.00%
7/8/2008	Continental General Insurance Company (FKA United Teacher)	Forms 925, 5811 et al	Hospital Surgical	9/1/2008	30.00%	15.00%
6/30/2008	Physicians Mutual Insurance Company	P345	Hospital Surgical	10/1/2008	9.00%	9.00%
6/25/2008	Everence Association, Inc. -- FKA Mennonite	92711, 92718	Major Medical	1/1/2009	12.00%	12.00%
6/23/2008	Physicians Mutual Insurance Company	R359	Hospital Surgical	8/1/2008	55.00%	30.00%
6/17/2008	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	MMGR/OR	Major Medical	9/1/2008	15.00%	15.00%
6/11/2008	Pekin Life Insurance Company	H41 IA (Rev. 11-05)	Major Medical	8/1/2008	15.00%	15.00%
6/11/2008	Pekin Life Insurance Company	H39 IA	Major Medical	8/1/2008	15.00%	15.00%
6/11/2008	Pekin Life Insurance Company	H38 IA	Major Medical	8/1/2008	15.00%	15.00%
6/11/2008	Pekin Life Insurance Company	H30	Major Medical	8/1/2008	15.00%	15.00%
6/11/2008	Pekin Life Insurance Company	H29	Major Medical	8/1/2008	15.00%	15.00%
6/6/2008	Physicians Mutual Insurance Company	P600	Hospital Surgical	8/1/2008	48.00%	35.00%
6/2/2008	American Family Mutual Insurance Company	H-292(IA), H-290(IA)	Major Medical	7/1/2008	19.50%	19.50%
6/2/2008	American Family Mutual Insurance Company	H-400(IA)	Major Medical	9/15/2008	19.50%	19.50%
6/2/2008	American Family Mutual Insurance Company	H-235(IA)	Major Medical	7/1/2008	26.70%	26.70%
6/2/2008	American Family Mutual Insurance Company	H-600(IA) HDHP	Major Medical	9/1/2008	19.50%	19.50%
6/2/2008	American Family Mutual Insurance Company	H-425(IA)	Major Medical	7/1/2008	19.50%	19.50%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
5/28/2008	Continental General Insurance Company	12A et al	Major Medical	Proposal Disapproved by IID		
5/22/2008	State Farm Mutual Automobile Insurance Company	97032 et al	Hospital Surgical	9/1/2008	5.20%	5.20%
5/14/2008	Trustmark Insurance Company	Forms 1, 7, 9, 19 et al	Major Medical	7/1/2008	35.00%	20.00%
4/25/2008	American Community Mutual Insurance Company	PMED (Medalist)	Major Medical	7/1/2008	20.00%	20.00%
4/25/2008	American Community Mutual Insurance Company	HSA (Community Med HSA)	Major Medical	7/1/2008	18.00%	18.00%
4/25/2008	American Community Mutual Insurance Company	PMEDII (Medalist II)	Major Medical	7/1/2008	20.00%	20.00%
4/25/2008	American Community Mutual Insurance Company	ICDHP-HSA (Next Generation HSA)	Major Medical	7/1/2008	15.00%	15.00%
4/25/2008	American Community Mutual Insurance Company	ICDHP-TIER (Triple Tier)	Major Medical	7/1/2008	20.00%	20.00%
4/16/2008	American Republic Insurance Company	A-1589 and A-2288	Hospital Surgical	7/1/2008	20.00%	17.50%
4/15/2008	Prudential Insurance Company of America	Prumed83	Major Medical	7/17/2008	18.00%	8.00%
2/22/2008	American Family Mutual Insurance Company	H-28	Major Medical	7/1/2008	30.00%	23.00%
2/12/2008	Mutual of Omaha Insurance Company	100 VB/F, H215, et al	Hospital Surgical	5/1/2008	30.00%	27.40%
2/5/2008	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool IV	Major Medical	4/1/2008	7.61%	7.61%
2/5/2008	Wellmark Blue Cross Blue Shield of Iowa	CRF - 4/96 - 1/01 Pool III	Major Medical	4/1/2008	0.00%	0.00%
2/5/2008	Wellmark Blue Cross Blue Shield of Iowa	CRF - Group Conversion	Major Medical	4/1/2008	0.00%	0.00%
2/5/2008	Wellmark Blue Cross Blue Shield of Iowa	Blue Value	Major Medical	4/1/2008	0.00%	0.00%
1/24/2008	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	4/1/2008	15.00%	8.00%
1/15/2008	American Republic Insurance Company	A-3562 et al (UltraCare Preferred Gen 1)	Major Medical	4/1/2008	21.55%	12.55%
1/8/2008	Trustmark Insurance Company	IASTD/I and IABASIC/I	Major Medical	4/1/2008	17.00%	17.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
1/7/2008	Thrivent Financial for Lutherans	AMA, BMM, DMM, EMM	Major Medical	4/1/2008	30.00%	20.60%
1/3/2008	American Republic Insurance Company	A-3317 & A-3318	Major Medical	4/1/2008	18.10%	18.10%
		Average rate increase of Major Medical and Hospital filings for CY 2008 ===>>>>			*17.99%*	*13.93%*
12/28/2007	American Community Mutual Insurance Company	ICDHP-TIER (Triple Tier)	Major Medical	3/1/2008	17.00%	17.00%
12/28/2007	American Community Mutual Insurance Company	ICDHP-HSA (Next Generation HSA)	Major Medical	3/1/2008	17.00%	17.00%
12/28/2007	American Community Mutual Insurance Company	PMEDII (Medalist II)	Major Medical	3/1/2008	17.00%	17.00%
12/28/2007	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	3/1/2008	15.00%	15.00%
12/27/2007	American National Life Insurance Company of Texas	ANL-KMM92 et al	Major Medical	2/15/2008	15.00%	15.00%
12/27/2007	American National Insurance Company	KMMT, KMM92, KM95, et al	Major Medical	2/15/2008	15.00%	15.00%
12/21/2007	Golden Rule Insurance Company	GRI-HC-1, GRI-HC-1.1	Major Medical	4/15/2008	15.00%	15.00%
12/10/2007	Golden Rule Insurance Company	GRI-H-1.2, GRI-H-8 et al	Major Medical	2/1/2008	15.00%	10.00%
12/7/2007	Unified Life Insurance Company (National Financial)	G761 et al	Hospital Surgical	2/1/2008	15.00%	15.00%
11/20/2007	American Republic Ins. Co. -- formerly World Ins. Co.	A3800 et al	Major Medical	4/1/2008	15.00%	7.50%
11/15/2007	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	HSG/OR	Hospital Surgical	2/1/2008	25.00%	12.00%
11/6/2007	Aetna Health of Iowa, Inc. -- PKA Coventry Health Care of Iowa	Rate Filing	Major Medical	1/1/2008	0.00%	0.00%
11/2/2007	American Republic Ins. Co. -- formerly World Ins. Co.	A3601-A3606	Major Medical	1/1/2008	15.00%	7.50%
10/10/2007	Companion Life Insurance Company	INDV.BP IA 0204 et al	Major Medical	1/1/2008	10.00%	10.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
10/4/2007	Reserve National Insurance Company	CHS-99	Hospital Surgical	1/1/2008	10.00%	10.00%
10/4/2007	Wellpoint Life and Health Insurance Company (fka Unicare)	UWIC-7382IA et al	Major Medical	1/1/2008	20.00%	20.00%
10/1/2007	American Community Mutual Insurance Company	The purpose of this filing is to increase the minimum deductibles offered to meet federal guidelines for qualified HSA policies and adjust the rate factors accordingly on Policy Form ICDHP-HSA.	Major Medical			
9/27/2007	Globe Life and Accident Insurance Company	H-6, PR-20, HSEP, et al	Hospital Surgical	10/1/2007	10.00%	10.00%
9/27/2007	United American Insurance Company	HS1	Major Medical	12/6/2007	10.00%	10.00%
9/26/2007	United American Insurance Company	GSP2	Hospital Surgical	1/1/2008	14.00%	14.00%
8/31/2007	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 et al	Major Medical	1/1/2008	10.00%	10.00%
8/30/2007	AXA Equitable Life Insurance Company	CBM 122	Major Medical	10/1/2007	25.00%	16.70%
8/27/2007	Wellmark Blue Cross Blue Shield of Iowa	DPStandard CMM 4/96 et al	Major Medical	10/1/2007	-24.00%	-24.00%
8/21/2007	American Family Mutual Insurance Company	AH-14 (IA)	Major Medical	11/1/2007	25.00%	10.00%
8/21/2007	American Family Mutual Insurance Company	H-95(IA) et al	Major Medical	11/1/2007	25.00%	15.00%
8/20/2007	Physicians Mutual Insurance Company	P231, R269, P232, R267, R272	Hospital Surgical	11/1/2007	25.00%	22.00%
8/8/2007	Golden Rule Insurance Company	GRI-H-STD-14	Major Medical	10/1/2007	9.50%	9.50%
8/2/2007	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	10/1/2007	15.00%	7.00%
7/26/2007	AXA Equitable Life Insurance Company	CMM 124/133 / ACM129/133	Major Medical	2/14/2008	30.00%	21.00%
6/26/2007	Everence Association, Inc. -- FKA Mennonite	92711, 92718	Major Medical	1/1/2008	10.00%	10.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
6/21/2007	American Republic Insurance Company	Informational - A-3562 et al (UltraCare Preferred Gen 1) - The purpose of this informational filing is to add additional deductible options to the above major medical forms.	Major Medical	10/1/2007		
6/20/2007	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	10/1/2007	35.00%	19.00%
6/19/2007	Golden Rule Insurance Company	GR-106	Major Medical	10/1/2007	12.00%	5.00%
6/18/2007	American Community Mutual Insurance Company	ICDHP-HSA (Next Generation HSA)	Major Medical	10/1/2007	3.79%	3.79%
6/18/2007	American Community Mutual Insurance Company	ICDHP-TIER (Triple Tier)	Major Medical	10/1/2007	3.79%	3.79%
6/13/2007	Physicians Mutual Insurance Company	P345	Hospital Surgical	10/1/2007	9.00%	9.00%
6/7/2007	American Republic Ins. Co. -- formerly World Ins. Co.	A3800 et al	Major Medical	8/1/2007	25.00%	19.00%
6/7/2007	Illinois Mutual Life Insurance Company	743 et al	Major Medical	12/1/2007	25.00%	11.00%
6/7/2007	Wellmark Blue Cross Blue Shield of Iowa	Pool V (5) actuarial memo -- The purpose of this filing is to document the methodology employed to develop initial rates for the policy forms listed below. It is not intended to be used for any other purpose.	Major Medical			
5/11/2007	American Community Mutual Insurance Company	HSA (Community Med HSA)	Major Medical	7/11/2007	18.00%	4.00%
5/8/2007	Trustmark Insurance Company	H1-MM-1 B et al	Major Medical	11/1/2007	33.00%	26.00%
4/30/2007	Humana Insurance Company	IA-70129 8/2002 et al	Major Medical	10/1/2007	-5.00%	-5.00%
4/6/2007	State Farm Mutual Automobile Insurance Company	97032 et al	Hospital Surgical	9/1/2007	5.20%	5.20%
3/26/2007	Pekin Life Insurance Company	H21	Major Medical	5/1/2007	10.00%	8.00%
3/26/2007	Prudential Insurance Company of America	Prumed83	Major Medical	7/17/2007	28.00%	18.00%
3/21/2007	Pekin Life Insurance Company	H29	Major Medical	5/1/2007	20.00%	20.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/21/2007	Pekin Life Insurance Company	H39 IA	Major Medical	5/1/2007	10.00%	10.00%
3/21/2007	Pekin Life Insurance Company	H38 IA	Major Medical	5/1/2007	10.00%	10.00%
3/21/2007	Pekin Life Insurance Company	H30	Major Medical	5/1/2007	20.00%	20.00%
3/19/2007	Prudential Insurance Company of America	CHIP 34500C	Major Medical	5/1/2007	8.00%	8.00%
3/9/2007	Physicians Mutual Insurance Company	R359	Hospital Surgical	5/1/2007	180.00%	90.00%
3/2/2007	Mutual of Omaha Insurance Company	100 VB/F, H215, et al	Hospital Surgical	5/1/2007	50.00%	35.00%
2/27/2007	American Insurance Company of Texas	N277	Hospital Surgical	4/1/2007	35.00%	20.00%
2/27/2007	National Financial Insurance Company	K5388 et al	Hospital Surgical	4/1/2007	35.00%	20.00%
2/21/2007	American Family Mutual Insurance Company	H-400(IA)	Major Medical	6/1/2007	20.00%	20.00%
2/21/2007	American Family Mutual Insurance Company	H-235(IA)	Major Medical	6/1/2007	29.00%	29.00%
2/21/2007	American Family Mutual Insurance Company	H-600(IA) HDHP	Major Medical	6/1/2007	14.00%	14.00%
2/21/2007	American Family Mutual Insurance Company	H-28	Major Medical	7/1/2007	35.00%	25.00%
2/21/2007	American Family Mutual Insurance Company	H-292(IA), H-290(IA)	Major Medical	6/1/2007	14.00%	14.00%
2/21/2007	American Family Mutual Insurance Company	H-425(IA)	Major Medical	6/1/2007	29.00%	29.00%
2/12/2007	Companion Life Insurance Company	INDV.BP IA 0204 et al	Major Medical	4/1/2007	15.00%	15.00%
1/31/2007	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	MMGR/OR	Major Medical	5/1/2007	25.00%	25.00%
1/29/2007	American Community Mutual Insurance Company	Form ICDHP-BSP	Major Medical	3/1/2007	-10.00%	-10.00%
1/25/2007	Wellmark Blue Cross Blue Shield of Iowa	Blue Value	Major Medical	4/1/2007	0.00%	0.00%
1/25/2007	Trustmark Insurance Company	IASTD/I and IABASIC/I	Major Medical	4/1/2007	17.00%	17.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
1/25/2007	Wellmark Blue Cross Blue Shield of Iowa	CRF - 4/96 - 1/01 Pool III	Major Medical	4/1/2007	0.00%	0.00%
1/25/2007	Wellmark Blue Cross Blue Shield of Iowa	CRF - Pre 4/96 Products	Major Medical	4/1/2007	0.00%	0.00%
1/25/2007	Wellmark Blue Cross Blue Shield of Iowa	DPStandard CMM 4/96 et al	Major Medical	4/1/2007	4.00%	4.00%
1/25/2007	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool IV	Major Medical	4/1/2007	5.59%	5.59%
1/11/2007	American Republic Insurance Company	A-3317 & A-3318	Major Medical	4/1/2007	20.67%	20.67%
1/11/2007	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	4/1/2007	14.00%	14.00%
1/10/2007	American Republic Insurance Company	A-3562 et al (UltraCare Preferred Gen 1)	Major Medical	4/1/2007	26.00%	26.00%
1/10/2007	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	4/1/2007	10.00%	10.00%
		Average rate increase of Major Medical and Hospital filings for CY 2007 ===>>>>			*17.99%*	*13.60%*
12/29/2006	Thrivent Financial for Lutherans	AMA, BMM, DMM, EMM	Major Medical	4/1/2007	50.00%	30.00%
12/22/2006	Golden Rule Insurance Company	GRI-HC-1, GRI-HC-1.1	Major Medical	4/15/2007	12.00%	12.00%
12/19/2006	Golden Rule Insurance Company	GRI-H-1.2, GRI-H-8 et al	Major Medical	2/1/2007	12.00%	8.00%
12/1/2006	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	HSG/OR	Hospital Surgical	2/1/2007	25.00%	25.00%
11/29/2006	American Community Mutual Insurance Company	PMED (Medalist)	Major Medical	3/1/2007	15.00%	15.00%
11/21/2006	Pekin Life Insurance Company	H41 IA (Rev. 11-05) (new business only)	Major Medical	1/1/2007	-15.00%	-15.00%
11/9/2006	Continental General Insurance Company (FKA United Teacher)	4000, 708, 951, P1-51833	Major Medical	1/24/2007	15.00%	15.00%
10/31/2006	AXA Equitable Life Insurance Company	CBM 122	Major Medical	1/1/2007	11.00%	0.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
10/31/2006	AXA Equitable Life Insurance Company	CMM 124/133 / ACM129/133	Major Medical	2/14/2007	30.00%	25.00%
10/31/2006	AXA Equitable Life Insurance Company	LMM (AS 102-MM)	Major Medical	1/1/2007	20.00%	15.10%
10/18/2006	Genworth Life and Annuity Insurance Company [FedHome]	NAC-9948	Major Medical	12/1/2006	39.00%	22.00%
10/10/2006	Companion Life Insurance Company	INDV.BP IA 0204 et al -- This rate filing is required by the statute so that the proper relationship is maintained between the carrier's lowest priced block of business and the B&S plans.	Major Medical	1/1/2007		
10/10/2006	Companion Life Insurance Company	CLI CH 3000 et al -- This filing involved reducing the age 50 and age 60 rates by 4% and 10% respectively for competitive reasons.	Major Medical	1/1/2007		
10/6/2006	American Republic Ins. Co. -- formerly World Ins. Co.	A3601-A3606	Major Medical	12/1/2006	15.00%	12.00%
10/5/2006	American Family Mutual Insurance Company	AH-14 (IA)	Major Medical	1/15/2007	39.00%	30.00%
10/3/2006	Physicians Mutual Insurance Company	P600	Hospital Surgical	4/1/2007	48.00%	40.00%
9/15/2006	Globe Life and Accident Insurance Company	H-6, PR-20, HSEP, et al	Hospital Surgical	11/1/2006	10.00%	10.00%
9/11/2006	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 et al	Major Medical	1/1/2007	5.80%	4.87%
9/8/2006	American Community Mutual Insurance Company	PMED (Medalist)	Major Medical	12/1/2006	-18.00%	-18.00%
9/6/2006	United American Insurance Company	HS1	Major Medical	12/22/2006	10.00%	10.00%
8/25/2006	Golden Rule Insurance Company	GR-106	Major Medical	10/1/2006	15.00%	5.00%
8/24/2006	Wellpoint Life and Health Insurance Company (fka Unicare)	UWIC-7382IA et al	Major Medical	12/1/2006	30.00%	30.00%
8/22/2006	American Republic Ins. Co. -- formerly World Ins. Co.	A3800 et al	Major Medical	10/1/2006	10.00%	8.00%
8/18/2006	Coventry Health and Life Insurance Company	Rate filing for individual HMO block -- Rate filing for Coventry's individual HMO block. No Iowa policies inforce (yet)… so there is no experience to review.	Major Medical	10/1/2006		

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8/18/2006	Golden Rule Insurance Company	GRI-H-STD-14	Major Medical	10/1/2006	10.50%	10.50%
8/3/2006	Trustmark Insurance Company	Forms 1, 7, 9, 19 et al	Major Medical	10/1/2006	35.00%	20.00%
7/28/2006	American National Insurance Company	KMMT, KMM92, KM95, et al	Major Medical	12/15/2006	17.00%	17.00%
7/28/2006	American National Life Insurance Company of Texas	ANL-KMM92 et al	Major Medical	12/15/2006	17.00%	17.00%
7/27/2006	American National Life Insurance Company of Texas	ANL-IASTD96 et al	Major Medical		17.00%	17.00%
7/27/2006	American National Insurance Company	IASTD96 et al	Major Medical		17.00%	17.00%
7/27/2006	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	10/1/2006	20.00%	16.00%
7/27/2006	Physicians Mutual Insurance Company	P231, R269, P232, R267, R272	Hospital Surgical	10/1/2006	25.00%	22.00%
7/24/2006	United American Insurance Company	GSP2	Hospital Surgical	1/1/2007	15.00%	15.00%
7/10/2006	American Republic Insurance Company	A-3167 (UltraComp MSA)	Major Medical	10/1/2006	30.00%	20.00%
7/10/2006	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	10/1/2006	25.00%	15.00%
7/7/2006	Everence Association, Inc. -- FKA Mennonite	92711, 92718	Major Medical	1/1/2007	9.00%	9.00%
6/5/2006	Companion Life Insurance Company	INDV.BP IA 0204 et al	Major Medical	7/1/2006	13.00%	13.00%
5/22/2006	State Farm Mutual Automobile Insurance Company	97032 et al	Hospital Surgical	9/1/2006	4.20%	4.20%
5/19/2006	Illinois Mutual Life Insurance Company	743 et al	Major Medical	12/1/2006	25.00%	15.00%
5/9/2006	Reserve National Insurance Company	LHS	Hospital Surgical	7/1/2006	7.50%	7.50%
5/8/2006	Prudential Insurance Company of America	Prumed83	Major Medical	7/17/2006	45.00%	28.00%
5/8/2006	Humana Insurance Company	IA-70129 HDHP	Major Medical	7/1/2006	-13.20%	-13.20%
5/8/2006	Humana Insurance Company	IA-70129 8/2002 et al	Major Medical	7/1/2006	-3.40%	-3.40%

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5/5/2006	Prudential Insurance Company of America	CHIP 34500C	Major Medical	7/17/2006	45.00%	28.00%
5/1/2006	American Community Mutual Insurance Company	HSA (Community Med HSA)	Major Medical	7/1/2006	12.68%	12.68%
4/3/2006	Continental General Insurance Company	12A et al	Major Medical	7/1/2006	10.00%	10.00%
4/3/2006	Continental General Insurance Company	PPF & PPL	Major Medical	7/1/2006	25.00%	20.00%
3/13/2006	American Family Mutual Insurance Company	H-28	Major Medical	7/1/2006	29.00%	26.00%
3/1/2006	State Farm Mutual Automobile Insurance Company	97047	Hospital Surgical	7/1/2006	18.60%	18.60%
1/30/2006	Trustmark Insurance Company	IASTD/I and IABASIC/I	Major Medical	4/1/2006	23.50%	23.50%
1/9/2006	American Republic Insurance Company	A-3317 & A-3318	Major Medical	4/1/2006	20.34%	20.34%
1/9/2006	American Community Mutual Insurance Company	PMED (Medalist)	Major Medical	3/1/2006	12.68%	12.68%
1/4/2006	American Republic Insurance Company	A-3562 et al (UltraCare Preferred Gen 1)	Major Medical	4/1/2006	3.00%	3.00%
		Average rate increase of Major Medical and Hospital filings for CY 2006 ===>>>>			*17.88%*	*14.11%*
12/30/2005	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	4/1/2006	15.00%	15.00%
12/20/2005	American Insurance Company of Texas	G761 et al	Hospital Surgical	2/1/2006	7.50%	7.50%
12/20/2005	National Financial Insurance Company	G761 et al	Hospital Surgical	2/1/2006	7.50%	7.50%
12/19/2005	Golden Rule Insurance Company	GRI-H-1.2, GRI-H-8 et al	Major Medical	4/15/2006	14.00%	10.00%
12/16/2005	Mutual of Omaha Insurance Company	100 VB/F, H215, et al	Hospital Surgical	4/1/2006	25.00%	25.00%
11/14/2005	Thrivent Financial for Lutherans	AMA, BMM, DMM, EMM	Major Medical	3/1/2006	50.00%	30.00%
10/28/2005	Wellmark Blue Cross Blue Shield of Iowa	CRF - Blue Dental	Major Medical	1/1/2006	5.00%	5.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
10/28/2005	Wellmark Blue Cross Blue Shield of Iowa	CRF - Pre 4/96 Products	Major Medical	1/1/2006	17.32%	17.32%
10/28/2005	Wellmark Blue Cross Blue Shield of Iowa	CRF - 4/96 - 1/01 Pool III	Major Medical	1/1/2006	17.51%	17.51%
10/28/2005	Wellmark Blue Cross Blue Shield of Iowa	CRF - 1/01 Pool IV	Major Medical	1/1/2006	14.47%	14.47%
10/27/2005	AXA Equitable Life Insurance Company	CBM 122	Major Medical	2/14/2006	30.00%	30.00%
10/27/2005	AXA Equitable Life Insurance Company	CMM 124/133 / ACM129/133	Major Medical	2/14/2006	25.00%	25.00%
10/27/2005	AXA Equitable Life Insurance Company	LMM (AS 102-MM)	Major Medical	2/14/2006	20.00%	10.00%
10/11/2005	Continental General Insurance Company	164, 165 -- Basic and Standard rate filing ____needed to maintain the rate relativity between the B&S block and their lowest priced block. Basic Plan is 164 -- Standard Plan is 165	Major Medical	12/1/2005	-1.35%	-1.35%
10/7/2005	American Insurance Company of Texas	N277	Hospital Surgical	1/1/2006	35.00%	25.00%
9/28/2005	American Republic Ins. Co. -- formerly World Ins. Co.	A3601-A3606	Major Medical	11/1/2005	15.00%	3.50%
9/28/2005	National Foundation Life Insurance Company	HC-Shell, NN100	Hospital Surgical	12/1/2005	12.00%	9.00%
9/21/2005	American National Life Insurance Company of Texas	ANL-2003-CN -- Revised rates for association certificate ANL-2003-CN (Approved October 23, 2003) No approval authority on association products	Hospital Surgical			
9/13/2005	American National Life Insurance Company of Texas	ANL-2004-CIA	Hospital Surgical		0.00%	0.00%
9/8/2005	Everence Association, Inc. -- FKA Mennonite	Forms 2015020 et al	Major Medical	1/1/2006	8.20%	8.20%
8/30/2005	Golden Rule Insurance Company	GRI-H-1.1 et al -- This filing reduces the rate by 35% by stripping out those benefits that will now be covered by Medicare Part D.	Major Medical	11/15/2005	-35.00%	-35.00%
8/24/2005	American Family Mutual Insurance Company	H-235(IA)	Major Medical	12/1/2005	15.00%	15.00%
8/18/2005	United American Insurance Company	HS1	Major Medical	2/10/2006	10.00%	10.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
8/16/2005	Companion Life Insurance Company	INDV.BP IA 0204 et al -- This rate filing is required by the statute so that the proper relationship is maintained between the carrier's lowest priced block of business and the B&S plans	Major Medical	10/1/2005	8.30%	8.30%
8/12/2005	Golden Rule Insurance Company	GRI-H-STD-14 -- These are the 513C basic and standard policies -- they were decreased by 12% (roughly) to maintain the correct relativity with respect to their lowest priced block of business.	Major Medical	10/1/2005	-12.00%	-12.00%
8/2/2005	American Republic Ins. Co. -- formerly World Ins. Co.	A3800 et al	Major Medical	10/1/2005	22.60%	15.00%
8/2/2005	Continental General Insurance Company	12A et al	Major Medical	10/1/2005	12.00%	9.50%
8/2/2005	United American Insurance Company	GSP2	Hospital Surgical	1/1/2006	5.00%	5.00%
8/1/2005	Continental General Insurance Company	Forms PPF & PPL	Major Medical	10/1/2005	25.00%	18.00%
7/25/2005	American National Life Insurance Company of Texas	ANL-IASTD96 et al -- Basic and Standard rate filing ____This rate filing is in response to the rate filing approved on their lowest priced form ANL-2000 -- The actual rate for 503xx went up only 7.2% since the area factor went from .75 to .70.	Major Medical	10/1/2005	15.00%	15.00%
7/25/2005	American National Insurance Company	IASTD96 et al -- Basic and Standard rate filing ____This rate filing is in response to the rate filing approved on their lowest priced form ANL-2000 -- The actual rate for 503xx went up only 7.2% since the area factor went from .75 to .70.	Major Medical	10/1/2005	15.00%	15.00%
7/20/2005	Golden Rule Insurance Company	GR-106	Major Medical	9/15/2005	25.00%	25.00%
7/15/2005	American Republic Insurance Company	UltraCare 1, 2, UltraComp 3 and Scheduled MM	Major Medical	10/1/2005	20.00%	10.00%
7/15/2005	Physicians Mutual Insurance Company	P231, R269, P232, R267, R272	Hospital Surgical	11/1/2005	25.00%	25.00%
7/15/2005	American National Life Insurance Company of Texas	Forms ANL-KMM92 et al	Major Medical	12/15/2005	15.00%	15.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
7/13/2005	American National Insurance Company	KMMT, KMM92, KM95, et al	Major Medical	12/15/2005	15.00%	15.00%
7/8/2005	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	MMGR/OR	Major Medical	9/1/2005	15.00%	15.00%
7/7/2005	Everence Association, Inc. -- FKA Mennonite	92711, 92718	Major Medical	1/1/2006	12.00%	12.00%
7/1/2005	American Republic Insurance Company	A-3167 (UltraComp MSA)	Major Medical	10/1/2005	27.50%	18.00%
7/1/2005	American Republic Insurance Company	A-3562 et al (UltraCare Preferred Gen 1)	Major Medical	10/1/2005	5.00%	5.00%
7/1/2005	Wellpoint Life and Health Insurance Company (fka Unicare)	HealthOne policies (Form UWIC-7382IA et al)	Major Medical	9/1/2005	13.70%	13.70%
6/29/2005	American Family Mutual Insurance Company	AH-14 (IA)	Major Medical	10/15/2005	39.00%	34.00%
6/21/2005	Trustmark Insurance Company	H1-MM-1 B et al	Major Medical	11/1/2005	35.00%	25.00%
5/26/2005	Golden Rule Insurance Company	CL-H-6	Major Medical	9/1/2005	15.00%	15.00%
5/25/2005	Trustmark Insurance Company	Forms 1, 7, 9, 19 et al	Major Medical	7/1/2005	35.00%	18.00%
5/19/2005	Genworth Life and Annuity Insurance Company [FedHome]	NAC-9948	Major Medical	9/1/2005	39.00%	25.00%
5/16/2005	Pekin Life Insurance Company	H31 & H32 (B&S)	Major Medical	7/1/2005	-8.00%	-8.00%
5/12/2005	Knights of Columbus	KMD et al	Major Medical	7/1/2005	25.00%	25.00%
5/12/2005	Travelers Insurance Company	Forms GR1 et al	Major Medical	7/1/2005	20.00%	20.00%
5/11/2005	American Family Mutual Insurance Company	H-292(IA), H-290(IA) -- Basic and Standard rate filing -- This filing is required to maintain compliance with the rating bands in 513C of the Iowa Code	Major Medical	7/1/2005	9.00%	9.00%
5/9/2005	Illinois Mutual Life Insurance Company	743 et al	Major Medical	12/1/2005	25.00%	25.00%
4/29/2005	Investors Life Insurance Company of Indiana	621 et al	Major Medical	7/1/2005	30.00%	30.00%
4/20/2005	State Farm Mutual Automobile Insurance Company	97032 et al	Hospital Surgical	8/1/2005	4.60%	4.60%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
3/29/2005	American Community Mutual Insurance Company	HSA (Community Med HSA) -- there are *NO* Iowa policies inforce	Major Medical	7/1/2005	12.68%	12.68%
3/16/2005	Companion Life Insurance Company	INDV.BP IA 0204 et al -- This rate filing is required by the statute so that the proper relationship is maintained between the carrier's lowest priced block of business and the B&S plans	Major Medical	7/1/2005	-10.00%	-10.00%
3/16/2005	Combined Insurance Company of America	A11453-IA	Hospital Surgical	7/1/2005	30.00%	23.00%
3/8/2005	State Farm Mutual Automobile Insurance Company	97047	Hospital Surgical	7/1/2005	3.00%	3.00%
2/24/2005	American Family Mutual Insurance Company	H-28	Major Medical	6/1/2005	16.00%	16.00%
2/24/2005	Continental General Insurance Company	12A et al	Major Medical	Proposal Disapproved by IID	17.00%	0.00%
2/24/2005	Continental General Insurance Company	164, 165	Major Medical	Proposal Disapproved by IID	17.00%	0.00%
1/31/2005	American Republic Insurance Company	A-3310 (UltraNet A and B)	Major Medical	4/1/2005	10.00%	5.00%
1/28/2005	American Republic Insurance Company	A-3317 & A-3318 -- These are the basic and standard guaranteed issue rates. Pursuant to 513C, the company changed the rates on the base plan to which the B&S rates are linked.	Major Medical	4/1/2005	20.00%	20.00%
1/27/2005	American Republic Insurance Company	A-3562 et al	Major Medical	4/1/2005	3.00%	3.00%
1/26/2005	Mutual of Omaha Insurance Company	100 VB/F, H215, et al	Hospital Surgical	4/1/2005	30.00%	28.40%
1/14/2005	Pekin Life Insurance Company	H31 & H32 (B&S) -- These are the 513C Basic and Standard rates___they are based on the rates for policy form H38	Major Medical	3/1/2005	20.00%	20.00%
1/14/2005	Pekin Life Insurance Company	H38 IA, H39 IA et al	Major Medical	5/1/2005	20.00%	20.00%
1/10/2005	Prudential Insurance Company of America	Prumed83	Major Medical	3/29/2005	45.00%	45.00%

Closed on	Company Name	Lead Form #s	Type of Product	Effective Date	Proposed	Negotiated
1/6/2005	Transamerica Life Insurance Company	INDV.MM IA 1101 et al -- These are the basic and standard rates -- this rate filing is required by the statute so that the proper relationship is maintained between the carrier's lowest priced block of business and the B&S plans.	Major Medical	3/1/2005	-10.00%	-10.00%
1/6/2005	ManhattanLife Assurance Co of America - AKA Central United Life Ins Co	HSG/OR	Hospital Surgical	3/1/2005	10.00%	10.00%
		Average rate increase of Major Medical and Hospital filings for CY 2005 ===>>>>			*15.79%*	*13.01%*