

Iowa Insurance Division (IID)

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

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|---|---|---|------------------------|-----------------------|-----------------|-------------------|
| 9/29/2025 | Medica Insurance Company | All ACA individual products | ACA Individual | 1/1/2026 | 27.39% | 27.39% |
| 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 | Avera Health Plans | All ACA individual products | ACA Individual | 1/1/2026 | 0.00% | 0.00% |
| 9/29/2025 | Iowa Total Care | All ACA individual products | ACA Individual | 1/1/2026 | 26.92% | 26.92% |
| 9/29/2025 | Oscar Insurance Company | All ACA individual products | ACA Individual | 1/1/2026 | 12.74% | 12.74% |
| 9/29/2025 | Wellmark Health Plan of Iowa | All ACA individual products | ACA Individual | 1/1/2026 | 13.65% | 13.65% |
| 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% |
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2025 ==>>>></i> | | | | | 14.98% | 14.46% |
| 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 | 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% |

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|---|--|---|------------------------|-----------------------|-----------------|-------------------|
| 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 | Wellmark Health Plan of Iowa | All ACA individual products | ACA Individual | 1/1/2025 | 1.08% | 1.08% |
| 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 | UnitedHealthcare Plan of the River Valley | All ACA individual products | ACA Individual | 1/1/2025 | 0.00% | 0.00% |
| 8/26/2024 | Iowa Total Care | 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% |
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2024 ==>>>></i> | | | | | <i>-0.04%</i> | <i>-0.67%</i> |
| 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% |

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|---|--|---|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2023 ==>>>></i> | | | | | <i>2.62%</i> | <i>2.33%</i> |
| 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% |
| 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% |

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|---|--|---|--------------------------|------------------------------------|-----------------|-------------------|
| <i>Average rate increase of Major Medical and Hospital filings for CY 2022 ==>>>></i> | | | | | <i>7.25%</i> | <i>6.69%</i> |
| 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 <i>*withdrawn* by IID</i> | 6.60% | 0.00% |
| 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% |
| 9/17/2021 | 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% |
| 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% |
| 9/15/2021 | 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 Indemnity -- 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% |

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|--|--|---|------------------------|-----------------------------|-----------------|-------------------|
| <i>Average rate increase of Major Medical and Hospital filings for CY 2021 ===>>></i> | | | | | <i>5.93%</i> | <i>3.38%</i> |
| 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 | Medica Insurance Company | All ACA individual products | ACA Individual | 1/1/2021 | -2.22% | -2.22% |
| 9/24/2020 | Wellmark Health Plan of Iowa | All ACA individual products | ACA Individual | 1/1/2021 | -42.04% | -42.04% |
| 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 | 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 | Oscar Insurance Company | All ACA individual products | ACA Individual | 1/1/2021 | 0.00% | 0.00% |
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2020 ===>>></i> | | | | | <i>1.62%</i> | <i>-0.16%</i> |
| 11/14/2019 | American National Insurance Company | KMMT, KMM92, KM95, et al | Hospital Surgical | 3/1/2020 | 6.00% | 6.00% |

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|------------------|---|--|--------------------------|-------------------------|-----------------|-------------------|
| 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% |
| 9/24/2019 | Wellmark Health Plan of Iowa | Individual WHPI -- All individual grandfathered transition policies. | Major Medical | 1/1/2020 | 12.60% | 12.60% |
| 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% |
| 9/6/2019 | Wellmark Value Health Plan, Inc. | All ACA individual products | ACA Individual | 1/1/2020 | 4.75% | 4.75% |
| 9/6/2019 | Wellmark Health Plan of Iowa | All ACA individual products | ACA Individual | 1/1/2020 | 4.70% | 4.70% |
| 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 Health Plan of Iowa | All ACA individual products -- these are new QHP products for 2019 | ACA Individual | 1/1/2019 | 0.00% | 0.00% |
| 9/28/2018 | 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% |

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|---|---|---|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 9/21/2018 | 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% |
| 9/7/2018 | 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% |
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2018 ==>>>>></i> | | | | | <i>3.69%</i> | <i>0.84%</i> |

| | | | | | | |
|------------|---|---|----------------|----------|--------|--------|
| 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% |

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|---|---|--|------------------------|-------------------------|-----------------|-------------------|
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2017 ==>>>></i> | | | | | <i>20.48%</i> | <i>19.48%</i> |
| 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 | 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 | 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 | 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 | 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% |
| 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 | All ACA individual product lines =42.6% average (with plan variations). | ACA Individual | 1/1/2017 | 42.60% | 42.60% |
| 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% |

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|---|--|---|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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% |
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2016 ==>>>></i> | | | | | 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 | 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 | 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 | 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 | 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 | Gundersen Health Plan, Inc. | All ACA individual compliant products average rate increase = 9.39% | ACA Individual | 1/1/2016 | 9.39% | 9.39% |

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|------------------|---|--|------------------------|-----------------------|-----------------|-------------------|
| 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 | 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 | 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 | 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 | 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% |
| 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 adjustmetnet invoice they received from CMS. The company 'ate' the \$400k instead. | ACA Individual | 1/1/2016 | 28.70% | 28.70% |
| 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 Grandfathered + NGF + Transitional Pre-ACA FACT Generation 25 | Major Medical | 4/1/2015 | 19.00% | 17.50% |

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|---|---|---|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2015 ==>>>></i> | | | | | 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% |
| 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 | 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% |
| 9/15/2014 | 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% |
| 9/10/2014 | CoOpportunity 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% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|--|------------------------|-----------------------|-----------------|-------------------|
| 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 | 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% |
| 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% |
| 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% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|--|------------------------|-----------------------|-----------------|-------------------|
| 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 Blue Cross Blue Shield of Iowa | Blue Transitions | Major Medical | 4/1/2013 | 12.20% | 12.20% |
| 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 | 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 Health Plan of Iowa | Farm Bureau Individual Old WHPI | Major Medical | 4/1/2013 | -1.89% | -1.89% |
| 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 | Group Conversion | Major Medical | 4/1/2013 | 0.00% | 0.00% |
| 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% |

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% |

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|------------------|---|--|------------------------|-----------------------------|-----------------|-------------------|
| 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 | 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% |
| 9/18/2012 | 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% |
| 9/13/2012 | Wellpoint Life and Health Insurance Company (fka Unicare) | UWIC-7382IA et al | Major Medical | 1/1/2013 | 5.80% | 5.80% |
| 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% |
| 9/11/2012 | 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 | Pre-4/96 products (Old and New Alliance Select), and Group Conversion-Age Rated CMM | Major Medical | 4/1/2012 | 5.50% | 5.50% |
| 1/3/2012 | Wellmark Blue Cross Blue Shield of Iowa | Blue Value | Major Medical | 4/1/2012 | 0.00% | 0.00% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|---|--|--|------------------------|------------------------------------|-----------------|-------------------|
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2012 ==>>>></i> | | | | | 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% |

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|------------------|---|--|------------------------|-----------------------------|-----------------|-------------------|
| 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% |
| 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 IV | Major Medical | 4/1/2011 | 10.80% | 8.50% |
| 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 | 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 Value | Major Medical | 4/1/2011 | 0.00% | 0.00% |
| 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 | H.I.A, Ind. CMM, Pre 4-96 Old & New | Major Medical | 4/1/2011 | 0.00% | 0.00% |
| 2/15/2011 | Wellmark Blue Cross Blue Shield of Iowa | CRF - 1/01 Pool III | Major Medical | 4/1/2011 | 10.80% | 8.50% |
| 2/2/2011 | 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-600(IA) HDHP | Major Medical | 4/1/2011 | 6.00% | 6.00% |
| 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% |

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|---|--|--|------------------------|------------------------------------|-----------------|-------------------|
| 1/6/2011 | Trustmark Insurance Company | Forms 1, 7, 9, 19 et al | Major Medical | 3/1/2011 | 17.00% | 6.10% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2011 ==>>>></i> | | | | | 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 <i>*withdrawn* by IID</i> | 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 <i>*filed* by IID</i> | 4.20% | 2.00% |
| 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 <i>*withdrawn* by IID</i> | 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 <i>*withdrawn* by IID</i> | 6.00% | 0.00% |
| 10/27/2010 | Continental General Insurance Company (FKA United Teacher) | Forms 925, 5811 et al | Hospital Surgical | Proposal <i>*withdrawn* by IID</i> | 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 | American Republic Ins. Co. -- formerly World Ins. Co. | 12A et al | 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% |
| 9/29/2010 | Wellpoint Life and Health Insurance Company (fka Unicare) | UWIC-7382IA et al | Major Medical | Proposal <i>*withdrawn* by IID</i> | 22.60% | 0.00% |

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|------------------|--|---|------------------------|-----------------------------|-----------------|-------------------|
| 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% |
| 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 | Scheduled Indemnity CH-26112-IP (06/09) IA -- not a rate increase -- rates for existing policies are *not* affected | Hospital Indemnity | | | |
| 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 | | | |
| 6/17/2010 | 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|---|------------------------|-----------------------------|-----------------|-------------------|
| 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% |
| 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 | IND09 (Community Flex) | Major Medical | Proposal Disapproved by IID | 30.00% | 0.00% |
| 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 | 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% |
| 3/16/2010 | 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% |

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|---|---|-------------------------------------|------------------------|-----------------------|-----------------|-------------------|
| 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 | 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 | Blue Value | Major Medical | 5/1/2010 | 0.00% | 0.00% |
| 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 - 4/96 - 1/01 Pool III | Major Medical | 5/1/2010 | 17.19% | 17.19% |
| 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 Transitions | Major Medical | 5/1/2010 | 30.86% | 25.00% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2010 ==>>>></i> | | | | | <i>17.47%</i> | <i>6.25%</i> |

| | | | | | | |
|------------|--|--|-------------------|-----------------------------|--------|--------|
| 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 Hiplowa. | 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 Family Mutual Insurance Company | H-400 / H-425 combined | Major Medical | 1/1/2010 | 25.00% | 21.00% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|---|------------------------|-----------------------------|-----------------|-------------------|
| 10/9/2009 | American Republic Ins. Co. -- formerly World Ins. Co. | A3601-A3606 | Major Medical | 1/1/2010 | 7.50% | 7.50% |
| 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% |
| 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 | 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% |
| 8/18/2009 | Pekin Life Insurance Company | H38 IA | Major Medical | 10/1/2009 | 20.00% | 16.00% |
| 8/18/2009 | Pekin Life Insurance Company | H21 | Major Medical | 10/1/2009 | 20.00% | 16.00% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|---|------------------------|-----------------------------|-----------------|-------------------|
| 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% |
| 8/5/2009 | Pekin Life Insurance Company | H41 IA (Rev. 11-05) | Major Medical | 10/1/2009 | 20.00% | 20.00% |
| 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% |
| 7/27/2009 | Golden Rule Insurance Company | GRI-H-STD-14 | Major Medical | Proposal *withdrawn* by IID | 9.00% | 0.00% |
| 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 deemed 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|---------------------------------|------------------------|-----------------------------|-----------------|-------------------|
| 5/15/2009 | American Community Mutual Insurance Company | ICDHP-TIER (Triple Tier) | Major Medical | 7/1/2009 | 10.33% | 10.33% |
| 5/5/2009 | National Financial Insurance Company | K5388 et al | Hospital Surgical | Proposal Disapproved by IID | 35.00% | 0.00% |
| 5/5/2009 | Genworth Life and Annuity Insurance Company [FedHome] | NAC-9948 | Major Medical | 7/1/2009 | 39.00% | 20.00% |
| 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% |
| 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 - 4/96 - 1/01 Pool III | Major Medical | 4/1/2009 | 10.00% | 10.00% |
| 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 | DPStandard CMM 4/96 et al | Major Medical | 4/1/2009 | 14.20% | 14.20% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|---|---|--|------------------------|-----------------------------|-----------------|-------------------|
| 1/15/2009 | Wellmark Blue Cross Blue Shield of Iowa | Blue Dental | Major Medical | 4/1/2009 | 0.00% | 0.00% |
| 1/14/2009 | American Republic Insurance Company | A-3562 et al (UltraCare Preferred Gen 1) | Major Medical | 4/1/2009 | 12.55% | 12.55% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2009 ==>>>></i> | | | | | 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% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|------------------------------|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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 | H39 IA | 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% |
| 6/11/2008 | 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 | 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|---------------------------------|------------------------|-----------------------------|-----------------|-------------------|
| 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-400(IA) | Major Medical | 9/15/2008 | 19.50% | 19.50% |
| 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-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% |
| 6/2/2008 | American Family Mutual Insurance Company | H-235(IA) | Major Medical | 7/1/2008 | 26.70% | 26.70% |
| 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 | HSA (Community Med HSA) | Major Medical | 7/1/2008 | 18.00% | 18.00% |
| 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% |
| 4/25/2008 | American Community Mutual Insurance Company | PMED (Medalist) | Major Medical | 7/1/2008 | 20.00% | 20.00% |
| 4/25/2008 | American Community Mutual Insurance Company | PMEDII (Medalist II) | 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 - Group Conversion | Major Medical | 4/1/2008 | 0.00% | 0.00% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|--|------------------------|-----------------------|-----------------|-------------------|
| 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 | 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% |
| 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 Republic Insurance Company | UltraCare 1, 2, UltraComp 3 and Scheduled MM | Major Medical | 3/1/2008 | 15.00% | 15.00% |
| 12/28/2007 | American Community Mutual Insurance Company | PMEDII (Medalist II) | Major Medical | 3/1/2008 | 17.00% | 17.00% |
| 12/28/2007 | American 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% |
| 12/27/2007 | American National Insurance Company | KMMT, KMM92, KM95, et al | Major Medical | 2/15/2008 | 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% |
| 12/21/2007 | 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|---|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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 | H-95(IA) et al | Major Medical | 11/1/2007 | 25.00% | 15.00% |
| 8/21/2007 | American Family Mutual Insurance Company | AH-14 (IA) | Major Medical | 11/1/2007 | 25.00% | 10.00% |
| 8/20/2007 | Physicians Mutual Insurance Company | P231, R269, P232, R267, R272 | Hospital Surgical | 11/1/2007 | 25.00% | 22.00% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|--|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|-----------------------|------------------------|-----------------------|-----------------|-------------------|
| 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 | H30 | Major Medical | 5/1/2007 | 20.00% | 20.00% |
| 3/21/2007 | Pekin Life Insurance Company | H29 | Major Medical | 5/1/2007 | 20.00% | 20.00% |
| 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 | H39 IA | Major Medical | 5/1/2007 | 10.00% | 10.00% |
| 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-425(IA) | Major Medical | 6/1/2007 | 29.00% | 29.00% |
| 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-600(IA) HDHP | Major Medical | 6/1/2007 | 14.00% | 14.00% |
| 2/21/2007 | American Family Mutual Insurance Company | H-292(IA), H-290(IA) | Major Medical | 6/1/2007 | 14.00% | 14.00% |
| 2/12/2007 | Companion Life Insurance Company | INDV.BP IA 0204 et al | Major Medical | 4/1/2007 | 15.00% | 15.00% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|--|--|------------------------|-----------------------|-----------------|-------------------|
| 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 | Trustmark Insurance Company | IASTD/I and IABASIC/I | Major Medical | 4/1/2007 | 17.00% | 17.00% |
| 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 - 1/01 Pool IV | Major Medical | 4/1/2007 | 5.59% | 5.59% |
| 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 | Blue Value | Major Medical | 4/1/2007 | 0.00% | 0.00% |
| 1/11/2007 | American Republic Insurance Company | UltraCare 1, 2, UltraComp 3 and Scheduled MM | Major Medical | 4/1/2007 | 14.00% | 14.00% |
| 1/11/2007 | American Republic Insurance Company | A-3317 & A-3318 | Major Medical | 4/1/2007 | 20.67% | 20.67% |
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2007 ===>>>></i> | | | | | <i>17.99%</i> | <i>13.60%</i> |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|---|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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 | 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 | | |
| 10/10/2006 | 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 | | |
| 10/6/2006 | 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|---|------------------------|-----------------------|-----------------|-------------------|
| 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 | Golden Rule Insurance Company | GRI-H-STD-14 | Major Medical | 10/1/2006 | 10.50% | 10.50% |
| 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 | | |
| 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-3310 (UltraNet A and B) | Major Medical | 10/1/2006 | 25.00% | 15.00% |
| 7/10/2006 | American Republic Insurance Company | A-3167 (UltraComp MSA) | Major Medical | 10/1/2006 | 30.00% | 20.00% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|--|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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 | PPF & PPL | Major Medical | 7/1/2006 | 25.00% | 20.00% |
| 4/3/2006 | Continental General Insurance Company | 12A et al | Major Medical | 7/1/2006 | 10.00% | 10.00% |
| 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 Community Mutual Insurance Company | PMED (Medalist) | Major Medical | 3/1/2006 | 12.68% | 12.68% |
| 1/9/2006 | American Republic Insurance Company | A-3317 & A-3318 | Major Medical | 4/1/2006 | 20.34% | 20.34% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|--|------------------------|-----------------------|-----------------|-------------------|
| 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 - Pre 4/96 Products | Major Medical | 1/1/2006 | 17.32% | 17.32% |
| 10/28/2005 | Wellmark Blue Cross Blue Shield of Iowa | CRF - Blue Dental | Major Medical | 1/1/2006 | 5.00% | 5.00% |
| 10/28/2005 | Wellmark Blue Cross Blue Shield of Iowa | CRF - 1/01 Pool IV | Major Medical | 1/1/2006 | 14.47% | 14.47% |
| 10/28/2005 | Wellmark Blue Cross Blue Shield of Iowa | CRF - 4/96 - 1/01 Pool III | Major Medical | 1/1/2006 | 17.51% | 17.51% |
| 10/27/2005 | AXA Equitable Life Insurance Company | LMM (AS 102-MM) | Major Medical | 2/14/2006 | 20.00% | 10.00% |
| 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 | CBM 122 | Major Medical | 2/14/2006 | 30.00% | 30.00% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|---|--|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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 | 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% |
| 8/2/2005 | American Republic Ins. Co. -- formerly World Ins. Co. | A3800 et al | Major Medical | 10/1/2005 | 22.60% | 15.00% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|--|------------------------|-----------------------|-----------------|-------------------|
| 7/20/2005 | Golden Rule Insurance Company | GR-106 | Major Medical | 9/15/2005 | 25.00% | 25.00% |
| 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 Republic Insurance Company | UltraCare 1, 2, UltraComp 3 and Scheduled MM | Major Medical | 10/1/2005 | 20.00% | 10.00% |
| 7/15/2005 | American National Life Insurance Company of Texas | Forms ANL-KMM92 et al | Major Medical | 12/15/2005 | 15.00% | 15.00% |
| 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 | Wellpoint Life and Health Insurance Company (fka Unicare) | HealthOne policies (Form UWIC-7382IA et al) | Major Medical | 9/1/2005 | 13.70% | 13.70% |
| 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 | American Republic Insurance Company | A-3167 (UltraComp MSA) | Major Medical | 10/1/2005 | 27.50% | 18.00% |
| 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 | Travelers Insurance Company | Forms GR1 et al | Major Medical | 7/1/2005 | 20.00% | 20.00% |
| 5/12/2005 | Knights of Columbus | KMD et al | Major Medical | 7/1/2005 | 25.00% | 25.00% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|------------------|--|--|------------------------|-----------------------------|-----------------|-------------------|
| 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% |
| 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 | Continental General Insurance Company | 164, 165 | Major Medical | Proposal Disapproved by IID | 17.00% | 0.00% |
| 2/24/2005 | Continental General Insurance Company | 12A et al | Major Medical | Proposal Disapproved by IID | 17.00% | 0.00% |
| 2/24/2005 | American Family Mutual Insurance Company | H-28 | Major Medical | 6/1/2005 | 16.00% | 16.00% |
| 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% |

| <i>Closed on</i> | <i>Company Name</i> | <i>Lead Form #s</i> | <i>Type of Product</i> | <i>Effective Date</i> | <i>Proposed</i> | <i>Negotiated</i> |
|--|--|---|------------------------|-----------------------|-----------------|-------------------|
| 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% |
| 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% |
| <i>Average rate increase of Major Medical and Hospital filings for CY 2005 ===>>></i> | | | | | <i>15.79%</i> | <i>13.01%</i> |