



ANNUAL PREMIUM RATES BY AGE

AGE GROUPS (Based on last birthday)	\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
19-29	2,292	2,556	1,884	1,980
30-39	3,288	3,768	2,688	2,940
40-49	4,308	4,536	3,300	3,360
50-59	5,808	5,964	4,572	4,584
60-64	7,704	7,788	6,024	6,084
65-69	16,032	16,212	14,196	14,364
1 Child	1,032		804	
2 Children	1,656		1,296	
3+ Children	2,376		1,848	

AGE GROUPS (Based on last birthday)	\$2,000 DEDUCTIBLE		\$4,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
19-29	1,392	1,704	1,044	1,200
30-39	1,944	2,352	1,464	1,656
40-49	2,340	2,628	1,764	1,920
50-59	3,444	3,528	2,328	2,544
60-64	4,464	4,536	3,240	3,288
65-69	10,092	10,200	4,512	4,608
70-74	N/A	N/A	9,720	9,828
1 Child	636		468	
2 Children	1,020		744	
3+ Children	1,464		1,080	

AGE GROUPS (Based on last birthday)	\$10,000 DEDUCTIBLE		\$25,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
19-29	708	756	480	516
30-39	900	912	564	624
40-49	1,200	1,296	744	780
50-59	1,704	1,800	1,152	1,164
60-64	2,088	2,256	1,512	1,524
65-69	2,796	2,904	2,136	2,196
70-74	3,792	3,816	2,952	3,024
75-79**	4,632	4,704	3,804	3,972
80-84**	5,652	5,712	4,560	4,800
85-89**	6,888	6,936	5,460	5,796
90-94**	8,376	8,388	6,504	6,972
95+**	10,176	10,200	7,776	8,400
1 Child	348		252	
2 Children	552		348	
3+ Children	804		492	

All rates effective September 1, 2004

** Available only to persons renewing at this age, not new applicants.

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SEMI-ANNUAL PREMIUM RATES BY AGE

AGE GROUPS (Based on last birthday)	\$500 DEDUCTIBLE		\$1,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
19-29	1,194	1,332	978	1,032
30-39	1,710	1,962	1,398	1,530
40-49	2,238	2,358	1,716	1,746
50-59	3,018	3,102	2,376	2,382
60-64	4,008	4,050	3,132	3,162
65-69	8,334	8,430	7,380	7,470
1 Child	534		420	
2 Children	846		660	
3+ Children	1,212		942	

AGE GROUPS (Based on last birthday)	\$2,000 DEDUCTIBLE		\$4,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
19-29	726	888	540	624
30-39	1,008	1,224	762	864
40-49	1,218	1,368	918	996
50-59	1,788	1,836	1,212	1,320
60-64	2,322	2,358	1,686	1,710
65-69	5,250	5,304	2,346	2,394
70-74	N/A	N/A	5,052	5,112
1 Child	330		246	
2 Children	522		378	
3+ Children	744		552	

AGE GROUPS (Based on last birthday)	\$10,000 DEDUCTIBLE		\$25,000 DEDUCTIBLE	
	MALE	FEMALE	MALE	FEMALE
19-29	366	396	252	270
30-39	468	474	294	324
40-49	624	672	384	408
50-59	888	936	600	606
60-64	1,086	1,176	786	792
65-69	1,452	1,512	1,110	1,140
70-74	1,974	1,986	1,536	1,572
75-79**	2,406	2,448	1,980	2,064
80-84**	2,940	2,970	2,370	2,496
85-89**	3,582	3,606	2,838	3,012
90-94**	4,356	4,362	3,384	3,624
95+**	5,292	5,304	4,044	4,368
1 Child	180		132	
2 Children	282		180	
3+ Children	408		252	

All rates effective September 1, 2004

** Available only to persons renewing at this age, not new applicants.

A 4% annual surcharge has been factored into the semi-annual premium