

SERFF Tracking Number: PRLF-126666763 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 45902
Company Tracking Number:
TOI: H06 Health - Conversion Sub-TOI: H06.000 Health - Conversion
Product Name: 2010 Medical Conversion
Project Name/Number: /

Filing at a Glance

Company: Principal Life Insurance Company

Product Name: 2010 Medical Conversion

TOI: H06 Health - Conversion

Sub-TOI: H06.000 Health - Conversion

Filing Type: Rate

SERFF Tr Num: PRLF-126666763 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 45902

Co Tr Num:

Author: Ann McCoy

Date Submitted: 06/09/2010

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 07/13/2010

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested: 09/01/2010

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/13/2010

Deemer Date:

Submitted By: Ann McCoy

PPACA: Pre-PPACA Submission

Filing Description:

Principal Life Insurance Company

NAIC No. 332-61271

FEIN No. 42-0127290

Rate Revision for Group Medical Conversion Coverage - GC 500 (MGCT) Policy Series

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Not required in
Iowa

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Discretionary

Explanation for Other Group Market Type:

State Status Changed: 07/13/2010

Created By: Ann McCoy

Corresponding Filing Tracking Number:

Attached, for your review and approval, is a copy of revised rates for our Group Medical Conversion coverage listed above. An Actuarial Memorandum to certify compliance with the applicable laws of your state and the rules of the

<i>SERFF Tracking Number:</i>	<i>PRLF-126666763</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45902</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H06 Health - Conversion</i>	<i>Sub-TOI:</i>	<i>H06.000 Health - Conversion</i>
<i>Product Name:</i>	<i>2010 Medical Conversion</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Arkansas Department of Insurance is also attached. These revised rates will apply to new issues and renewals.

As mentioned in our Actuarial Memorandum attached, this policy is issued to persons between the ages of 19 and 64 and is available as a conversion from the Company's group coverage. Coverage is also available for dependent children who are under the age of 19 and/or students from 19-24 covered under the family plan. A new conversion plan is also available for a spouse whose coverage terminated because of divorce or legal separation from the insured or because of the death of the insured.

We are proposing an effective date no earlier than September 1, 2010, with a first year average increase of 3.3% and an 11.5% increase made by the fourth year rates. There is currently 1 insured under this policy. Rates were last approved on June 2, 2009.

Please let me know if you need any additional information to approve this filing for our use.

Thank you

Company and Contact

Filing Contact Information

Ann McCoy, State/Federal Compliance Analyst mccoy.ann@principal.com
 711 High St. 800-986-3343 [Phone] 89658 [Ext]
 K-005-E81 515-246-2491 [FAX]
 Des Moines, IA 50392-0002

Filing Company Information

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type: Life & Health
Des Moines, IA 50392-0002	Group Name:	State ID Number:
(800) 986-3343 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 rate filing = \$50.00
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$50.00	06/09/2010	37101638

SERFF Tracking Number: PRLF-126666763 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/13/2010	07/13/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	07/12/2010	07/12/2010	Ann McCoy	07/13/2010	07/13/2010

SERFF Tracking Number: PRLF-126666763 State: Arkansas
Filing Company: Principal Life Insurance Company State Tracking Number: 45902
Company Tracking Number:
TOI: H06 Health - Conversion Sub-TOI: H06.000 Health - Conversion
Product Name: 2010 Medical Conversion
Project Name/Number: /

Disposition

Disposition Date: 07/13/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your rate increase on your submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

Rate data does NOT apply to filing.

SERFF Tracking Number: PRLF-126666763 *State:* Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Medical Conversion Rate Filing	Approved-Closed	Yes

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Company Tracking Number:
TOI: H06 Health - Conversion Sub-TOI: H06.000 Health - Conversion
Product Name: 2010 Medical Conversion
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/12/2010

Submitted Date 07/12/2010

Respond By Date

Dear Ann McCoy,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Your actuarial memorandum indicates that there is one policyholder in Arkansas. It is requested that you provide us with the current premium of the policyholder along with the proposed premium if our department approves your request for a rate increase.

Thank you for your cooperation in this matter.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Product Name: 2010 Medical Conversion
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 07/13/2010
Submitted Date 07/13/2010

Dear Rosalind Minor,

Comments:

Response 1

Comments: Dear Rosalind Minor

Thank you for your disposition letter of July 12, 2010. Following is our response to your inquiry.

Comment: Your actuarial memorandum indicates that there is one policyholder in Arkansas. It is requested that you provide us with the current premium of the policyholder along with the proposed premium if our department approves your request for a rate increase.

Response: This policy N80003-126 was issued on September 1, 2009, at a \$1,000 deductible with a 1.00 area factor.

The 2009 effective rate for this case is \$720.

The 2010 effective rate for this case is \$744

That is a 3.3% increase in rate from the old to new schedule.

Please let us know if any additional information is needed for review of this filing.

Thank you!
Ann McCoy

Comment:

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 Product Name: 2010 Medical Conversion
 Project Name/Number: /

Related Objection 1

Applies To:
 - Health - Actuarial Justification (Supporting Document)
 Comment:

Your actuarial memorandum indicates that there is one policyholder in Arkansas. It is requested that you provide us with the current premium of the policyholder along with the proposed premium if our department approves your request for a rate increase.

Thank you for your cooperation in this matter.

Changed Items:

- No Supporting Documents changed.
- No Form Schedule items changed.
- No Rate/Rule Schedule items changed.

Sincerely,
 Ann McCoy

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 07/13/2010	Medical Conversion Rate Filing	GC 500 (MGCT)	Revised	Previous State Filing Number: Percent Rate Change Request:	42202 Rate Manual.pdf

2010 Medical Conversion Rates

\$100 Deductible Monthly Rates (Area factor = 1.00)

FOR: 1st Year Arkansas

	CLASS 1	CLASS 2	CLASS 3	CLASS 4
AGE				
0-24	609	1,516	2,338	1,431
25-29	609	1,516	2,338	1,431
30-34	680	1,633	2,455	1,502
35-39	761	1,738	2,560	1,583
40-44	862	1,862	2,684	1,684
45-49	1,085	2,213	3,035	1,907
50-54	1,379	2,694	3,516	2,201
55-59	1,745	3,326	4,148	2,567
60-64	2,232	4,185	5,007	3,053
65-69	1,262	2,525	3,347	2,084
70-74	1,262	2,525	3,347	2,084
75-	1,262	2,525	3,347	2,084

- CLASS 1: Applicant Only
- CLASS 2: Applicant and Spouse
- CLASS 3: Applicant, Spouse and Child(ren)
- CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$100 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 2nd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	1,630	3,068	4,474	3,081
25-29	1,660	3,184	4,716	3,238
30-34	1,785	3,398	5,006	3,443
35-39	1,957	3,708	5,369	3,666
40-44	2,033	3,913	5,686	3,741
45-49	2,346	4,520	6,156	3,897
50-54	2,726	5,255	6,818	4,197
55-59	3,189	6,155	7,637	4,591
60-64	3,808	7,271	8,682	5,127
65-69	1,837	4,841	6,249	3,155
70-74	2,008	5,010	6,420	3,332
75-	2,269	5,274	6,682	3,592

CLASS 1: Applicant Only

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CLASS 3: Applicant, Spouse and Child(ren)

CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$100 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 3rd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	2,652	4,620	6,610	4,731
25-29	2,712	4,852	7,095	5,045
30-34	2,891	5,162	7,558	5,385
35-39	3,153	5,678	8,178	5,749
40-44	3,203	5,964	8,688	5,798
45-49	3,607	6,827	9,276	5,887
50-54	4,072	7,817	10,120	6,193
55-59	4,634	8,983	11,126	6,615
60-64	5,385	10,357	12,357	7,200
65-69	2,411	7,157	9,150	4,226
70-74	2,753	7,496	9,493	4,579
75-	3,276	8,024	10,018	5,099

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$100 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 4th year and subsequent cases

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	3,705	6,219	8,811	6,431
25-29	3,795	6,570	9,546	6,907
30-34	4,030	6,980	10,186	7,386
35-39	4,385	7,708	11,072	7,895
40-44	4,409	8,077	11,781	7,917
45-49	4,906	9,204	12,491	7,937
50-54	5,459	10,456	13,522	8,249
55-59	6,122	11,897	14,720	8,700
60-64	7,009	13,536	16,143	9,336
65-69	3,003	9,544	12,140	5,330
70-74	3,521	10,057	12,659	5,864
75-	4,314	10,857	13,454	6,652

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CLASS 2: Applicant and Spouse

CLASS 3: Applicant, Spouse and Child(ren)

CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$500 Deductible Monthly Rates (Area factor = 1.00)

FOR: 1st Year Arkansas

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	589	1,467	2,263	1,385
25-29	589	1,467	2,263	1,385
30-34	658	1,581	2,377	1,454
35-39	736	1,682	2,478	1,532
40-44	835	1,803	2,598	1,630
45-49	1,051	2,143	2,938	1,846
50-54	1,335	2,607	3,403	2,131
55-59	1,589	3,220	4,016	2,484
60-64	2,160	4,051	4,847	2,956
65-69	1,234	2,469	3,265	2,030
70-74	1,234	2,469	3,265	2,030
75-	1,234	2,469	3,265	2,030

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 2nd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	1,193	2,291	3,332	2,263
25-29	1,229	2,403	3,519	2,381
30-34	1,347	2,596	3,757	2,538
35-39	1,466	2,809	3,999	2,690
40-44	1,554	2,999	4,292	2,794
45-49	1,843	3,553	4,731	2,978
50-54	2,191	4,204	5,335	3,279
55-59	2,608	4,995	6,083	3,650
60-64	3,149	5,983	7,020	4,140
65-69	1,652	3,732	4,672	2,551
70-74	1,796	3,877	4,815	2,698
75-	2,014	4,097	5,033	2,913

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CLASS 3: Applicant, Spouse and Child(ren)

CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 3rd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	1,798	3,116	4,401	3,142
25-29	1,868	3,339	4,774	3,377
30-34	2,035	3,612	5,138	3,622
35-39	2,195	3,936	5,521	3,847
40-44	2,273	4,195	5,985	3,958
45-49	2,636	4,962	6,523	4,109
50-54	3,047	5,800	7,267	4,427
55-59	3,527	6,769	8,150	4,816
60-64	4,138	7,915	9,194	5,325
65-69	2,070	4,996	6,080	3,073
70-74	2,357	5,285	6,366	3,367
75-	2,794	5,725	6,801	3,796

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 4th year and subsequent cases

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	2,420	3,965	5,503	4,047
25-29	2,527	4,303	6,068	4,404
30-34	2,745	4,658	6,561	4,739
35-39	2,946	5,097	7,089	5,040
40-44	3,014	5,427	7,730	5,157
45-49	3,453	6,415	8,370	5,275
50-54	3,928	7,444	9,258	5,610
55-59	4,474	8,598	10,280	6,017
60-64	5,157	9,905	11,433	6,545
65-69	2,500	6,298	7,530	3,610
70-74	2,936	6,736	7,963	4,055
75-	3,597	7,402	8,623	4,706

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$1000 Deductible Monthly Rates (Area factor = 1.00)

FOR: 1st Year Arkansas

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	525	1,307	2,016	1,234
25-29	525	1,307	2,016	1,234
30-34	586	1,409	2,118	1,295
35-39	656	1,499	2,208	1,365
40-44	744	1,606	2,315	1,453
45-49	936	1,909	2,618	1,645
50-54	1,190	2,323	3,032	1,899
55-59	1,505	2,869	3,578	2,214
60-64	1,925	3,610	4,319	2,634
65-69	1,142	2,284	2,993	1,851
70-74	1,142	2,284	2,993	1,851
75-	1,142	2,284	2,993	1,851

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$1000 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 2nd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	956	1,835	2,634	1,774
25-29	976	1,915	2,761	1,844
30-34	1,038	2,061	2,935	1,960
35-39	1,188	2,273	3,165	2,102
40-44	1,271	2,442	3,429	2,208
45-49	1,528	2,937	3,822	2,385
50-54	1,825	3,489	4,353	2,655
55-59	2,195	4,191	5,016	2,990
60-64	2,651	5,042	5,841	3,433
65-69	1,580	3,272	3,988	2,272
70-74	1,722	3,413	4,129	2,416
75-	1,936	3,624	4,340	2,632

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$1000 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 3rd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	1,387	2,362	3,252	2,314
25-29	1,427	2,523	3,505	2,455
30-34	1,550	2,712	3,753	2,625
35-39	1,721	3,047	4,123	2,838
40-44	1,799	3,277	4,543	2,964
45-49	2,120	3,964	5,026	3,125
50-54	2,461	4,656	5,673	3,410
55-59	2,886	5,512	6,455	3,766
60-64	3,398	6,473	7,364	4,232
65-69	2,018	4,259	4,983	2,692
70-74	2,302	4,542	5,266	2,982
75-	2,730	4,964	5,687	3,412

CLASS 1: Applicant Only

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$1000 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 4th year and subsequent cases

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	1,831	2,905	3,888	2,871
25-29	1,891	3,149	4,272	3,084
30-34	2,046	3,384	4,595	3,310
35-39	2,269	3,845	5,109	3,597
40-44	2,343	4,138	5,690	3,742
45-49	2,730	5,023	6,267	3,888
50-54	3,116	5,857	7,033	4,189
55-59	3,597	6,874	7,937	4,565
60-64	4,157	7,948	8,932	5,055
65-69	2,469	5,276	6,008	3,125
70-74	2,899	5,705	6,436	3,564
75-	3,548	6,345	7,075	4,216

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$1500 Deductible Monthly Rates (Area factor = 1.00)

FOR: 1st Year Arkansas

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	497	1,237	1,909	1,168
25-29	497	1,237	1,909	1,168
30-34	555	1,333	2,005	1,226
35-39	621	1,419	2,090	1,292
40-44	704	1,520	2,192	1,375
45-49	886	1,807	2,478	1,557
50-54	1,126	2,199	2,870	1,797
55-59	1,424	2,716	3,387	2,095
60-64	1,822	3,417	4,088	2,493
65-69	1,102	2,204	2,875	1,773
70-74	1,102	2,204	2,875	1,773
75-	1,102	2,204	2,875	1,773

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2010 Medical Conversion Rates

\$1500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 2nd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	798	1,564	2,263	1,509
25-29	811	1,627	2,359	1,563
30-34	890	1,753	2,505	1,659
35-39	988	1,923	2,695	1,775
40-44	1,065	2,065	2,909	1,868
45-49	1,287	2,481	3,247	2,028
50-54	1,544	2,956	3,702	2,263
55-59	1,863	3,560	4,278	2,558
60-64	2,272	4,299	4,997	2,945
65-69	1,470	3,042	3,709	2,118
70-74	1,597	3,170	3,837	2,246
75-	1,794	3,361	4,029	2,439

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$1500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 3rd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	1,098	1,890	2,618	1,850
25-29	1,125	2,016	2,810	1,957
30-34	1,226	2,172	3,006	2,092
35-39	1,356	2,427	3,301	2,257
40-44	1,426	2,610	3,627	2,360
45-49	1,687	3,154	4,016	2,498
50-54	1,962	3,713	4,533	2,729
55-59	2,302	4,404	5,168	3,020
60-64	2,722	5,182	5,906	3,397
65-69	1,837	3,880	4,544	2,463
70-74	2,091	4,137	4,800	2,718
75-	2,486	4,519	5,183	3,105

CLASS 1: Applicant Only

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CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$1500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 4th year and subsequent cases

	CLASS 1	CLASS 2	CLASS 3	CLASS 4
AGE				
0-24	1,408	2,226	2,983	2,201
25-29	1,448	2,417	3,274	2,364
30-34	1,571	2,604	3,522	2,538
35-39	1,734	2,946	3,925	2,754
40-44	1,798	3,172	4,366	2,868
45-49	2,100	3,848	4,808	2,983
50-54	2,392	4,493	5,390	3,209
55-59	2,754	5,273	6,086	3,496
60-64	3,186	6,091	6,842	3,863
65-69	2,216	4,744	5,404	2,818
70-74	2,601	5,133	5,791	3,205
75-	3,199	5,711	6,372	3,791

CLASS 1: Applicant Only

CLASS 2: Applicant and Spouse

CLASS 3: Applicant, Spouse and Child(ren)

CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$2500 Deductible Monthly Rates (Area factor = 1.00)

FOR: 1st Year Arkansas

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	456	1,137	1,753	1,073
25-29	456	1,137	1,753	1,073
30-34	510	1,225	1,841	1,126
35-39	571	1,303	1,920	1,187
40-44	647	1,397	2,013	1,263
45-49	814	1,660	2,276	1,430
50-54	1,035	2,020	2,637	1,651
55-59	1,308	2,495	3,111	1,925
60-64	1,674	3,139	3,755	2,290
65-69	1,044	2,088	2,704	1,660
70-74	1,044	2,088	2,704	1,660
75-	1,044	2,088	2,704	1,660

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2010 Medical Conversion Rates

\$2500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 2nd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	695	1,376	1,996	1,324
25-29	706	1,426	2,076	1,370
30-34	773	1,534	2,203	1,452
35-39	860	1,682	2,364	1,555
40-44	927	1,808	2,548	1,637
45-49	1,120	2,171	2,846	1,780
50-54	1,350	2,591	3,248	1,988
55-59	1,636	3,120	3,754	2,250
60-64	1,998	3,777	4,397	2,600
65-69	1,310	2,705	3,298	1,887
70-74	1,415	2,810	3,403	1,992
75-	1,579	2,969	3,564	2,154

CLASS 1: Applicant Only

CLASS 2: Applicant and Spouse

CLASS 3: Applicant, Spouse and Child(ren)

CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$2500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 3rd year rates

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	934	1,616	2,239	1,576
25-29	955	1,716	2,398	1,668
30-34	1,036	1,844	2,564	1,779
35-39	1,150	2,061	2,808	1,923
40-44	1,207	2,220	3,083	2,011
45-49	1,426	2,682	3,416	2,129
50-54	1,665	3,162	3,860	2,325
55-59	1,964	3,745	4,397	2,574
60-64	2,323	4,415	5,039	2,910
65-69	1,577	3,323	3,893	2,113
70-74	1,786	3,533	4,103	2,324
75-	2,114	3,851	4,424	2,649

CLASS 1: Applicant Only

CLASS 2: Applicant and Spouse

CLASS 3: Applicant, Spouse and Child(ren)

CLASS 4: Applicant and Child(ren)

2010 Medical Conversion Rates

\$2500 Deductible Monthly Rates (Area factor = 1.00)

FOR: Arkansas 4th year and subsequent cases

AGE	CLASS 1	CLASS 2	CLASS 3	CLASS 4
0-24	1,180	1,863	2,489	1,835
25-29	1,212	2,014	2,730	1,974
30-34	1,307	2,163	2,936	2,115
35-39	1,448	2,452	3,266	2,302
40-44	1,496	2,644	3,634	2,396
45-49	1,741	3,209	4,003	2,489
50-54	1,990	3,751	4,490	2,672
55-59	2,302	4,389	5,060	2,909
60-64	2,657	5,072	5,700	3,230
65-69	1,852	3,959	4,505	2,347
70-74	2,168	4,277	4,823	2,666
75-	2,666	4,760	5,310	3,158

CLASS 1: Applicant Only

CLASS 2: Applicant and Spouse

CLASS 3: Applicant, Spouse and Child(ren)

CLASS 4: Applicant and Child(ren)