

Non Tobacco Rates (Monthly Premium) Age 90													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$301.38				\$342.36		\$301.63					\$233.99
ACE Property and Casualty Insurance Company	Male	\$205.17				\$274.75		\$207.17	\$82.92				\$163.08
ACE Property and Casualty Insurance Company	Female	\$182.25				\$244.25		\$184.17	\$73.67				\$144.92
Assured Life Association	Unisex	\$274.80	\$337.30	\$427.50	\$332.60	\$437.60		\$327.50					\$201.50
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$225.40				\$283.00		\$230.10					\$172.20
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$304.30				\$416.60		\$322.10					\$165.40
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$263.00				\$340.17		\$265.67					\$217.50
Lumico Life Insurance Company	Female	\$235.75				\$304.83		\$238.08					\$194.92
Mutual of Omaha Insurance Company	Unisex	\$220.00		\$315.60		\$333.30		\$258.70	\$92.60				\$197.90
National Health Insurance Company	Unisex	\$229.85				\$295.96	\$87.48	\$239.42					\$181.14
Old Surety Life Insurance Company	Unisex	\$155.92				\$439.08		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$265.79	\$306.68		\$266.05					\$214.88
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$235.17	\$282.17			\$308.75		\$237.58	\$90.25	\$118.75	\$146.67		\$180.58
United States Fire Insurance Company	Female	\$213.75	\$256.50			\$280.67		\$216.00	\$82.08	\$107.92	\$133.33		\$164.17
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

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Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$3,618.00				\$4,110.00		\$3,621.00					\$2,809.00
ACE Property and Casualty Insurance Company	Male	\$2,462.00				\$3,297.00		\$2,486.00	\$995.00				\$1,957.00
ACE Property and Casualty Insurance Company	Female	\$2,187.00				\$2,931.00		\$2,210.00	\$884.00				\$1,739.00
Assured Life Association	Unisex	\$3,297.70	\$4,047.50	\$5,129.50	\$3,991.00	\$5,251.40		\$3,930.20					\$2,417.90
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$2,704.30				\$3,395.70		\$2,761.70					\$2,066.40
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,651.30				\$4,998.70		\$3,865.70					\$1,984.90
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$3,156.00				\$4,082.00		\$3,188.00					\$2,610.00
Lumico Life Insurance Company	Female	\$2,829.00				\$3,658.00		\$2,857.00					\$2,339.00
Mutual of Omaha Insurance Company	Unisex	\$2,640.00		\$3,786.70		\$3,999.60		\$3,104.40	\$1,110.60				\$2,374.90
National Health Insurance Company	Unisex	\$2,758.20				\$3,551.55	\$1,049.78	\$2,873.07					\$2,173.72
Old Surety Life Insurance Company	Unisex	\$1,871.08				\$5,268.92		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,127.00	\$3,608.00		\$3,130.00					\$2,528.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$2,822.00	\$3,386.00			\$3,705.00		\$2,851.00	\$1,083.00	\$1,425.00	\$1,760.00		\$2,167.00
United States Fire Insurance Company	Female	\$2,565.00	\$3,078.00			\$3,368.00		\$2,592.00	\$985.00	\$1,295.00	\$1,600.00		\$1,970.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Old Surety Life Insurance Company plans are issue age rated.

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Tobacco Rates (Monthly Premium)													
Age 90													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$334.78				\$380.43		\$335.03					\$259.98
ACE Property and Casualty Insurance Company	Male	\$235.83				\$316.00		\$238.25	\$95.17				\$187.50
ACE Property and Casualty Insurance Company	Female	\$209.67				\$280.92		\$211.75	\$84.67				\$166.67
Assured Life Association	Unisex	\$315.90	\$387.70	\$491.30	\$382.30	\$503.00		\$376.50					\$231.60
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$259.00				\$325.30		\$264.50					\$197.90
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$349.70				\$478.80		\$370.30					\$190.10
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$292.25				\$377.83		\$295.92					\$241.50
Lumico Life Insurance Company	Female	\$261.92				\$338.67		\$265.17					\$216.42
Mutual of Omaha Insurance Company	Unisex	\$252.90		\$362.70		\$383.10		\$297.40	\$106.40				\$227.50
National Health Insurance Company	Unisex	\$275.60				\$354.80	\$104.93	\$287.01					\$217.18
Old Surety Life Insurance Company	Unisex	\$171.52				\$482.98		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$292.37	\$337.35		\$292.66					\$236.37
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$261.25	\$313.50			\$343.08		\$263.92	\$100.25	\$132.00	\$162.83		\$200.75
United States Fire Insurance Company	Female	\$237.50	\$285.00			\$311.83		\$239.92	\$91.17	\$120.00	\$148.00		\$182.50
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,019.00				\$4,567.00		\$4,022.00					\$3,121.00
ACE Property and Casualty Insurance Company	Male	\$2,830.00				\$3,792.00		\$2,859.00	\$1,142.00				\$2,250.00
ACE Property and Casualty Insurance Company	Female	\$2,516.00				\$3,371.00		\$2,541.00	\$1,016.00				\$2,000.00
Assured Life Association	Unisex	\$3,790.50	\$4,652.40	\$5,896	\$4,587.36	\$6,036		\$4,517.50					\$2,779.20
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,108.40				\$3,903.10		\$3,174.40					\$2,375.20
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,196.90				\$5,746		\$4,443.40					\$2,281.40
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$3,507.00				\$4,534.00		\$3,551.00					\$2,898.00
Lumico Life Insurance Company	Female	\$3,143.00				\$4,064.00		\$3,182.00					\$2,597.00
Mutual of Omaha Insurance Company	Unisex	\$3,034.40		\$4,352.50		\$4,597.20		\$3,568.30	\$1,276.60				\$2,729.80
National Health Insurance Company	Unisex	\$3,307.20				\$4,257.64	\$1,259.15	\$3,444.07					\$2,606.20
Old Surety Life Insurance Company	Unisex	\$2,058.24				\$5,795.76		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,439.70	\$3,968.80		\$3,443.00					\$2,780.80
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,135.00	\$3,762.00			\$4,117.00		\$3,167.00	\$1,203.00	\$1,584.00	\$1,954.00		\$2,409.00
United States Fire Insurance Company	Female	\$2,850.00	\$3,420.00			\$3,742.00		\$2,879.00	\$1,094.00	\$1,440.00	\$1,776.00		\$2,190.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$309.54				\$351.69		\$309.79					\$240.32
ACE Property and Casualty Insurance Company	Male	\$208.17				\$279.08		\$210.25	\$84.08				\$165.58
ACE Property and Casualty Insurance Company	Female	\$185.08				\$248.00		\$186.92	\$74.75				\$147.17
Assured Life Association	Unisex	\$276.80	\$340.80	\$432.70	\$336.90	\$442.90		\$331.80					\$203.80
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$231.60				\$290.80		\$236.50					\$176.90
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$306.70				\$419.90		\$324.70					\$166.70
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$272.25				\$352.08		\$275.00					\$225.00
Lumico Life Insurance Company	Female	\$244.00				\$315.50		\$246.50					\$201.67
Mutual of Omaha Insurance Company	Unisex	\$224.40		\$321.90		\$340.00		\$263.90	\$94.00				\$201.90
National Health Insurance Company	Unisex	\$235.62				\$303.40	\$89.76	\$245.38					\$185.70
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$269.11	\$306.68		\$269.53					\$218.62
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$242.17	\$290.67			\$317.92		\$244.67	\$93.00	\$122.33	\$151.08		\$186.08
United States Fire Insurance Company	Female	\$220.17	\$264.25			\$289.00		\$222.42	\$84.50	\$111.17	\$137.33		\$169.17
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Age 91													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$3,716.00				\$4,222.00		\$3,719.00					\$2,885.00
ACE Property and Casualty Insurance Company	Male	\$2,498.00				\$3,349.00		\$2,523.00	\$1,009.00				\$1,987.00
ACE Property and Casualty Insurance Company	Female	\$2,221.00				\$2,976.00		\$2,243.00	\$897.00				\$1,766.00
Assured Life Association	Unisex	\$3,321.00	\$4,089.50	\$5,192.10	\$4,043.10	\$5,314.40		\$3,981.20					\$2,445.60
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$2,778.70				\$3,489.20		\$2,837.70					\$2,123.30
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,680.30				\$5,038.70		\$3,896.50					\$2,000.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$3,267.00				\$4,225.00		\$3,300.00					\$2,700.00
Lumico Life Insurance Company	Female	\$2,928.00				\$3,786.00		\$2,958.00					\$2,420.00
Mutual of Omaha Insurance Company	Unisex	\$2,692.80		\$3,862.50		\$4,079.60		\$3,166.60	\$1,128.10				\$2,422.50
National Health Insurance Company	Unisex	\$2,827.40				\$3,640.85	\$1,077.13	\$2,944.55					\$2,228.42
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,166.00	\$3,608.00		\$3,171.00					\$2,572.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$2,906.00	\$3,488.00			\$3,815.00		\$2,936.00	\$1,116.00	\$1,468.00	\$1,813.00		\$2,233.00
United States Fire Insurance Company	Female	\$2,642.00	\$3,171.00			\$3,468.00		\$2,669.00	\$1,014.00	\$1,334.00	\$1,648.00		\$2,030.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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ACE Property and Casualty Insurance Company	Male	\$239.42				\$320.92		\$241.83	\$96.67				\$190.42
ACE Property and Casualty Insurance Company	Female	\$212.83				\$285.25		\$214.92	\$86.00				\$169.25
Assured Life Association	Unisex	\$318.10	\$391.70	\$497.30	\$387.30	\$509.10		\$381.40					\$234.30
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$266.20				\$334.20		\$271.80					\$203.40
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$352.50				\$482.60		\$373.20					\$191.70
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$302.50				\$391.00		\$306.25					\$249.92
Lumico Life Insurance Company	Female	\$271.08				\$350.42		\$274.42					\$224.00
Mutual of Omaha Insurance Company	Unisex	\$257.90		\$370.00		\$390.80		\$303.30	\$108.10				\$232.00
National Health Insurance Company	Unisex	\$282.52				\$363.65	\$107.69	\$294.25					\$222.58
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$296.02	\$337.35		\$296.48					\$240.48
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$269.08	\$322.92			\$353.33		\$272.00	\$103.25	\$135.92	\$167.83		\$206.75
United States Fire Insurance Company	Female	\$244.58	\$293.50			\$321.25		\$247.25	\$93.83	\$123.58	\$152.50		\$187.92
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

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BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Annual Premium)													
Age 91													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,129.00				\$4,690.00		\$4,132.00					\$3,207.00
ACE Property and Casualty Insurance Company	Male	\$2,873.00				\$3,851.00		\$2,902.00	\$1,160.00				\$2,285.00
ACE Property and Casualty Insurance Company	Female	\$2,554.00				\$3,423.00		\$2,579.00	\$1,032.00				\$2,031.00
Assured Life Association	Unisex	\$3,817.30	\$4,700.60	\$5,968	\$4,647.24	\$6,109		\$4,576.20					\$2,811.10
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,193.90				\$4,010.50		\$3,261.70					\$2,440.60
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,230.20				\$5,792		\$4,478.80					\$2,299.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$3,630.00				\$4,692.00		\$3,675.00					\$2,999.00
Lumico Life Insurance Company	Female	\$3,253.00				\$4,205.00		\$3,293.00					\$2,688.00
Mutual of Omaha Insurance Company	Unisex	\$3,095.20		\$4,439.60		\$4,689.20		\$3,639.80	\$1,296.60				\$2,784.40
National Health Insurance Company	Unisex	\$3,390.26				\$4,363.85	\$1,292.22	\$3,530.94					\$2,670.95
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,482.60	\$3,968.80		\$3,488.10					\$2,829.20
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,229.00	\$3,875.00			\$4,240.00		\$3,264.00	\$1,239.00	\$1,631.00	\$2,014.00		\$2,481.00
United States Fire Insurance Company	Female	\$2,935.00	\$3,522.00			\$3,855.00		\$2,967.00	\$1,126.00	\$1,483.00	\$1,830.00		\$2,255.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

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Non Tobacco Rates (Monthly Premium) Age 92													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$317.87				\$361.19		\$318.12					\$246.82
ACE Property and Casualty Insurance Company	Male	\$211.33				\$283.25		\$213.42	\$85.42				\$168.08
ACE Property and Casualty Insurance Company	Female	\$187.92				\$251.83		\$189.75	\$75.92				\$149.42
Assured Life Association	Unisex	\$278.80	\$344.50	\$438.00	\$341.40	\$448.40		\$336.20					\$206.10
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$237.80				\$298.60		\$242.80					\$181.70
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$308.80				\$422.90		\$327.00					\$167.90
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$281.83				\$364.33		\$284.67					\$232.92
Lumico Life Insurance Company	Female	\$252.58				\$326.58		\$255.17					\$208.75
Mutual of Omaha Insurance Company	Unisex	\$228.90		\$328.30		\$346.80		\$269.20	\$95.50				\$205.90
National Health Insurance Company	Unisex	\$241.57				\$311.03	\$91.94	\$251.54					\$190.34
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$272.51	\$306.68		\$272.93					\$222.36
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$249.42	\$299.25			\$327.42		\$252.08	\$95.75	\$126.00	\$155.58		\$191.67
United States Fire Insurance Company	Female	\$226.75	\$272.00			\$297.67		\$229.17	\$87.08	\$114.58	\$141.42		\$174.25
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Non Tobacco Rates (Annual Premium) Age 92													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$3,816.00				\$4,336.00		\$3,819.00					\$2,963.00
ACE Property and Casualty Insurance Company	Male	\$2,536.00				\$3,399.00		\$925.00	\$1,025.00				\$2,017.00
ACE Property and Casualty Insurance Company	Female	\$2,255.00				\$3,022.00		\$2,277.00	\$911.00				\$1,793.00
Assured Life Association	Unisex	\$3,345.10	\$4,133.50	\$5,256.40	\$4,097.07	\$5,380.50		\$4,033.90					\$2,473.40
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$2,853.20				\$3,582.90		\$2,913.80					\$2,180.20
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,706.00				\$5,074.30		\$3,924.10					\$2,014.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$3,382.00				\$4,372.00		\$3,416.00					\$2,795.00
Lumico Life Insurance Company	Female	\$3,031.00				\$3,919.00		\$3,062.00					\$2,505.00
Mutual of Omaha Insurance Company	Unisex	\$2,746.70		\$3,939.70		\$4,161.10		\$3,229.90	\$1,146.00				\$2,470.90
National Health Insurance Company	Unisex	\$2,898.89				\$3,732.30	\$1,103.33	\$3,018.46					\$2,284.13
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,206.00	\$3,608.00		\$3,211.00					\$2,616.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$2,993.00	\$3,591.00			\$3,929.00		\$3,025.00	\$1,149.00	\$1,512.00	\$1,867.00		\$2,300.00
United States Fire Insurance Company	Female	\$2,721.00	\$3,264.00			\$3,572.00		\$2,750.00	\$1,045.00	\$1,375.00	\$1,697.00		\$2,091.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Tobacco Rates (Monthly Premium)													
Age 92													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$353.19				\$401.34		\$353.44					\$274.22
ACE Property and Casualty Insurance Company	Male	\$243.00				\$325.75		\$245.50	\$98.17				\$193.33
ACE Property and Casualty Insurance Company	Female	\$216.08				\$289.50		\$218.25	\$87.25				\$171.83
Assured Life Association	Unisex	\$320.40	\$395.90	\$503.50	\$392.40	\$515.40		\$386.40					\$236.90
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$273.30				\$343.20		\$279.10					\$208.80
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$355.00				\$486.00		\$375.90					\$193.00
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$313.08				\$404.75		\$316.92					\$258.67
Lumico Life Insurance Company	Female	\$280.58				\$362.75		\$284.08					\$231.83
Mutual of Omaha Insurance Company	Unisex	\$263.10		\$377.40		\$398.60		\$309.40	\$109.80				\$236.70
National Health Insurance Company	Unisex	\$289.56				\$372.80	\$110.25	\$301.69					\$228.24
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$299.76	\$337.35		\$300.22					\$244.60
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$277.08	\$332.58			\$363.92		\$280.00	\$106.42	\$140.08	\$172.83		\$212.83
United States Fire Insurance Company	Female	\$251.92	\$302.33			\$330.83		\$254.58	\$96.75	\$127.33	\$157.17		\$193.50
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Tobacco Rates (Annual Premium) Age 92													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,240.00				\$4,818.00		\$4,243.00					\$3,292.00
ACE Property and Casualty Insurance Company	Male	\$2,916.00				\$3,909.00		\$2,946.00	\$1,178.00				\$2,320.00
ACE Property and Casualty Insurance Company	Female	\$2,593.00				\$3,474.00		\$2,619.00	\$1,047.00				\$2,062.00
Assured Life Association	Unisex	\$3,845.00	\$4,751.10	\$6,042	\$4,709.28	\$6,185		\$4,636.60					\$2,843.00
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,279.50				\$4,118.30		\$3,349.20					\$2,506.00
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,259.80				\$5,833		\$4,510.40					\$2,315.90
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$3,757.00				\$4,857.00		\$3,803.00					\$3,104.00
Lumico Life Insurance Company	Female	\$3,367.00				\$4,353.00		\$3,409.00					\$2,782.00
Mutual of Omaha Insurance Company	Unisex	\$3,157.10		\$4,528.40		\$4,782.90		\$3,712.50	\$1,317.20				\$2,840.10
National Health Insurance Company	Unisex	\$3,474.72				\$4,473.62	\$1,323.01	\$3,620.24					\$2,738.87
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,526.60	\$3,968.80		\$3,532.10					\$2,877.60
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,325.00	\$3,991.00			\$4,367.00		\$3,360.00	\$1,277.00	\$1,681.00	\$2,074.00		\$2,554.00
United States Fire Insurance Company	Female	\$3,023.00	\$3,628.00			\$3,970.00		\$3,055.00	\$1,161.00	\$1,528.00	\$1,886.00		\$2,322.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Non Tobacco Rates (Monthly Premium) Age 93													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$326.45				\$370.85		\$326.70					\$253.32
ACE Property and Casualty Insurance Company	Male	\$214.50				\$287.33		\$216.67	\$86.58				\$170.50
ACE Property and Casualty Insurance Company	Female	\$190.58				\$255.33		\$192.58	\$77.00				\$151.58
Assured Life Association	Unisex	\$280.80	\$348.20	\$443.60	\$346.00	\$454.00		\$340.70					\$208.50
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$244.00				\$306.40		\$249.20					\$186.40
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$310.40				\$424.90		\$328.60					\$168.70
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$291.67				\$377.17		\$294.58					\$241.08
Lumico Life Insurance Company	Female	\$261.42				\$338.00		\$264.00					\$216.08
Mutual of Omaha Insurance Company	Unisex	\$233.50		\$334.90		\$353.70		\$274.50	\$97.00				\$210.00
National Health Insurance Company	Unisex	\$247.63				\$318.74	\$94.32	\$257.89					\$195.08
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$275.57	\$306.68		\$275.91					\$225.93
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$256.83	\$308.25			\$337.25		\$259.50	\$98.58	\$129.75	\$160.25		\$197.25
United States Fire Insurance Company	Female	\$233.50	\$280.17			\$306.58		\$235.92	\$89.58	\$118.00	\$145.67		\$179.33
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Non Tobacco Rates (Annual Premium) Age 93													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$3,919.00				\$4,452.00		\$3,922.00					\$3,041.00
ACE Property and Casualty Insurance Company	Male	\$2,574.00				\$3,448.00		\$2,600.00	\$1,039.00				\$2,046.00
ACE Property and Casualty Insurance Company	Female	\$2,287.00				\$3,064.00		\$2,311.00	\$924.00				\$1,819.00
Assured Life Association	Unisex	\$3,369.70	\$4,177.90	\$5,322.70	\$4,151.67	\$5,448.40		\$4,087.80					\$2,501.90
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$2,927.70				\$3,676.30		\$2,989.80					\$2,237.10
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,724.80				\$5,099.30		\$3,943.60					\$2,024.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$3,500.00				\$4,526.00		\$3,535.00					\$2,893.00
Lumico Life Insurance Company	Female	\$3,137.00				\$4,056.00		\$3,168.00					\$2,593.00
Mutual of Omaha Insurance Company	Unisex	\$2,801.70		\$4,018.40		\$4,244.30		\$3,294.50	\$1,164.10				\$2,520.20
National Health Insurance Company	Unisex	\$2,971.52				\$3,824.90	\$1,131.83	\$3,094.65					\$2,340.99
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,242.00	\$3,608.00		\$3,246.00					\$2,658.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$3,082.00	\$3,699.00			\$4,047.00		\$3,114.00	\$1,183.00	\$1,557.00	\$1,923.00		\$2,367.00
United States Fire Insurance Company	Female	\$2,802.00	\$3,362.00			\$3,679.00		\$2,831.00	\$1,075.00	\$1,416.00	\$1,748.00		\$2,152.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

Notes

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Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Monthly Premium)													
Age 93													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$362.60				\$412.00		\$362.94					\$281.47
ACE Property and Casualty Insurance Company	Male	\$246.58				\$330.42		\$249.08	\$99.67				\$196.00
ACE Property and Casualty Insurance Company	Female	\$219.17				\$293.75		\$221.42	\$88.58				\$174.25
Assured Life Association	Unisex	\$322.80	\$400.20	\$509.80	\$397.70	\$521.90		\$391.60					\$239.70
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$280.40				\$352.10		\$286.40					\$214.30
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$356.80				\$488.40		\$377.70					\$194.00
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$324.00				\$418.92		\$328.08					\$267.75
Lumico Life Insurance Company	Female	\$290.42				\$375.42		\$294.00					\$239.92
Mutual of Omaha Insurance Company	Unisex	\$268.40		\$384.90		\$406.60		\$315.60	\$111.50				\$241.40
National Health Insurance Company	Unisex	\$296.90				\$382.05	\$113.10	\$309.12					\$233.91
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$303.13	\$337.35		\$303.50					\$248.52
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$285.42	\$342.50			\$374.75		\$288.42	\$109.58	\$144.25	\$178.08		\$219.33
United States Fire Insurance Company	Female	\$259.50	\$311.33			\$340.67		\$262.17	\$99.67	\$131.17	\$161.92		\$199.33
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

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Tobacco Rates (Annual Premium)
Age 93

Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,353.00				\$4,946.00		\$4,357.00					\$3,379.00
ACE Property and Casualty Insurance Company	Male	\$2,959.00				\$3,965.00		\$2,989.00	\$1,196.00				\$2,352.00
ACE Property and Casualty Insurance Company	Female	\$2,630.00				\$3,525.00		\$2,657.00	\$1,063.00				\$2,091.00
Assured Life Association	Unisex	\$3,873.20	\$4,802.20	\$6,118	\$4,772.04	\$6,263		\$4,698.70					\$2,875.80
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,365.20				\$4,225.70		\$3,436.60					\$2,571.40
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,281.40				\$5,861		\$4,532.90					\$2,327.40
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$3,888.00				\$5,027.00		\$3,937.00					\$3,213.00
Lumico Life Insurance Company	Female	\$3,485.00				\$4,505.00		\$3,528.00					\$2,879.00
Mutual of Omaha Insurance Company	Unisex	\$3,220.30		\$4,618.80		\$4,878.50		\$3,786.80	\$1,338.00				\$2,896.80
National Health Insurance Company	Unisex	\$3,562.74				\$4,584.54	\$1,357.22	\$3,709.41					\$2,806.92
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,566.20	\$3,968.80		\$3,570.60					\$2,923.80
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,425.00	\$4,110.00			\$4,497.00		\$3,461.00	\$1,315.00	\$1,731.00	\$2,137.00		\$2,632.00
United States Fire Insurance Company	Female	\$3,114.00	\$3,736.00			\$4,088.00		\$3,146.00	\$1,196.00	\$1,574.00	\$1,943.00		\$2,392.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Old Surety Life Insurance Company plans are issue age rated.

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NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

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Non Tobacco Rates (Monthly Premium)													
Age 94													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$334.95				\$380.51		\$335.28					\$260.06
ACE Property and Casualty Insurance Company	Male	\$217.67				\$291.67		\$219.92	\$87.92				\$173.00
ACE Property and Casualty Insurance Company	Female	\$193.50				\$259.25		\$195.42	\$78.25				\$153.83
Assured Life Association	Unisex	\$282.90	\$352.10	\$449.40	\$350.80	\$460.00		\$345.50					\$210.90
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$250.20				\$314.20		\$255.50					\$191.20
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$311.90				\$427.00		\$330.20					\$169.60
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$301.92				\$390.33		\$304.92					\$249.50
Lumico Life Insurance Company	Female	\$270.58				\$349.83		\$273.33					\$223.67
Mutual of Omaha Insurance Company	Unisex	\$238.10		\$341.60		\$360.80		\$280.00	\$98.50				\$214.20
National Health Insurance Company	Unisex	\$253.79				\$326.65	\$96.68	\$264.33					\$199.99
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$278.54	\$306.68		\$278.97					\$229.67
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$264.50	\$317.50			\$347.42		\$267.42	\$101.67	\$133.67	\$165.00		\$203.25
United States Fire Insurance Company	Female	\$240.42	\$288.58			\$315.83		\$243.08	\$92.42	\$121.50	\$150.00		\$184.75
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Non Tobacco Rates (Annual Premium) Age 94													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,021.00				\$4,568.00		\$4,025.00					\$3,122.00
ACE Property and Casualty Insurance Company	Male	\$2,612.00				\$3,500.00		\$2,639.00	\$1,055.00				\$2,076.00
ACE Property and Casualty Insurance Company	Female	\$2,322.00				\$3,111.00		\$2,345.00	\$939.00				\$1,846.00
Assured Life Association	Unisex	\$3,395.10	\$4,224.70	\$5,392.80	\$4,209.83	\$5,520.20		\$4,145.40					\$2,530.50
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$3,002.10				\$3,769.80		\$3,065.90					\$2,294.00
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,742.70				\$5,124.30		\$3,962.80					\$2,034.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$3,623.00				\$4,684.00		\$3,659.00					\$2,994.00
Lumico Life Insurance Company	Female	\$3,247.00				\$4,198.00		\$3,280.00					\$2,684.00
Mutual of Omaha Insurance Company	Unisex	\$2,857.60		\$4,098.90		\$4,329.20		\$3,360.40	\$1,182.50				\$2,570.80
National Health Insurance Company	Unisex	\$3,045.42				\$3,919.80	\$1,160.19	\$3,171.99					\$2,399.88
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,277.00	\$3,608.00		\$3,282.00					\$2,702.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$3,174.00	\$3,810.00			\$4,169.00		\$3,209.00	\$1,220.00	\$1,604.00	\$1,980.00		\$2,439.00
United States Fire Insurance Company	Female	\$2,885.00	\$3,463.00			\$3,790.00		\$2,917.00	\$1,109.00	\$1,458.00	\$1,800.00		\$2,217.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Tobacco Rates (Monthly Premium)													
Age 94													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$372.18				\$422.83		\$372.43					\$288.97
ACE Property and Casualty Insurance Company	Male	\$250.33				\$335.42		\$252.83	\$101.08				\$199.08
ACE Property and Casualty Insurance Company	Female	\$222.50				\$298.17		\$224.75	\$89.92				\$177.00
Assured Life Association	Unisex	\$325.20	\$404.70	\$516.60	\$403.20	\$528.80		\$397.10					\$242.40
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$287.60				\$361.10		\$293.70					\$219.70
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$358.50				\$490.80		\$379.60					\$194.90
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$335.33				\$433.58		\$339.58					\$277.08
Lumico Life Insurance Company	Female	\$300.58				\$388.58		\$304.33					\$248.33
Mutual of Omaha Insurance Company	Unisex	\$273.70		\$392.60		\$414.70		\$321.90	\$113.30				\$246.20
National Health Insurance Company	Unisex	\$304.23				\$391.59	\$115.95	\$316.87					\$239.67
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$306.39	\$337.35		\$306.87					\$252.64
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$293.92	\$352.67			\$386.17		\$297.00	\$112.83	\$148.58	\$183.33		\$225.83
United States Fire Insurance Company	Female	\$267.17	\$320.58			\$351.00		\$270.00	\$102.58	\$135.08	\$166.67		\$205.33
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Annual Premium)													
Age 94													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,468.00				\$5,076.00		\$4,471.00					\$3,469.00
ACE Property and Casualty Insurance Company	Male	\$3,004.00				\$4,025.00		\$3,034.00	\$1,213.00				\$2,389.00
ACE Property and Casualty Insurance Company	Female	\$2,670.00				\$3,578.00		\$2,697.00	\$1,079.00				\$2,124.00
Assured Life Association	Unisex	\$3,902.50	\$4,856.00	\$6,199	\$4,838.88	\$6,345		\$4,764.80					\$2,908.60
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,450.70				\$4,333.10		\$3,524.00					\$2,636.80
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,302.00				\$5,890		\$4,555.00					\$2,338.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$4,024.00				\$5,203.00		\$4,075.00					\$3,325.00
Lumico Life Insurance Company	Female	\$3,607.00				\$4,663.00		\$3,652.00					\$2,980.00
Mutual of Omaha Insurance Company	Unisex	\$3,284.60		\$4,711.30		\$4,976.10		\$3,862.50	\$1,359.20				\$2,954.90
National Health Insurance Company	Unisex	\$3,650.77				\$4,699.02	\$1,391.44	\$3,802.39					\$2,875.99
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,604.70	\$3,968.80		\$3,610.20					\$2,972.20
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,527.00	\$4,232.00			\$4,634.00		\$3,564.00	\$1,354.00	\$1,783.00	\$2,200.00		\$2,710.00
United States Fire Insurance Company	Female	\$3,206.00	\$3,847.00			\$4,212.00		\$3,240.00	\$1,231.00	\$1,621.00	\$2,000.00		\$2,464.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

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Non Tobacco Rates (Monthly Premium) Age 95													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$343.70				\$390.51		\$344.03					\$266.89
ACE Property and Casualty Insurance Company	Male	\$220.92				\$296.08		\$223.17	\$89.25				\$175.67
ACE Property and Casualty Insurance Company	Female	\$196.33				\$263.17		\$198.33	\$79.33				\$156.17
Assured Life Association	Unisex	\$285.00	\$356.00	\$455.20	\$355.60	\$466.00		\$350.20					\$213.30
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$256.40				\$321.90		\$261.80					\$195.90
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$313.00				\$428.60		\$331.40					\$170.20
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$312.42				\$404.00		\$315.58					\$258.33
Lumico Life Insurance Company	Female	\$280.00				\$362.08		\$282.83					\$231.50
Mutual of Omaha Insurance Company	Unisex	\$242.90		\$348.40		\$368.00		\$285.60	\$100.10				\$218.50
National Health Insurance Company	Unisex	\$260.13				\$334.75	\$99.05	\$270.88					\$204.90
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$281.26	\$306.68		\$281.52					\$233.15
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$272.50	\$327.08			\$357.92		\$275.42	\$104.67	\$137.75	\$169.92		\$209.33
United States Fire Insurance Company	Female	\$247.75	\$297.33			\$325.42		\$250.42	\$95.08	\$125.17	\$154.50		\$190.33
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Non Tobacco Rates (Annual Premium) Age 95													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,126.00				\$4,688.00		\$4,130.00					\$3,204.00
ACE Property and Casualty Insurance Company	Male	\$2,651.00				\$3,553.00		\$2,678.00	\$1,071.00				\$2,108.00
ACE Property and Casualty Insurance Company	Female	\$2,356.00				\$3,158.00		\$2,380.00	\$952.00				\$1,874.00
Assured Life Association	Unisex	\$3,419.90	\$4,271.50	\$5,462.80	\$4,267.66	\$5,591.70		\$4,202.40					\$2,559.50
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$3,076.70				\$3,863.30		\$3,141.90					\$2,350.90
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,756.30				\$5,142.60		\$3,977.20					\$2,042.20
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$3,749.00				\$4,848.00		\$3,787.00					\$3,100.00
Lumico Life Insurance Company	Female	\$3,360.00				\$4,345.00		\$3,394.00					\$2,778.00
Mutual of Omaha Insurance Company	Unisex	\$2,914.80		\$4,180.80		\$4,415.80		\$3,427.60	\$1,201.20				\$2,622.10
National Health Insurance Company	Unisex	\$3,121.62				\$4,016.98	\$1,188.56	\$3,250.60					\$2,458.78
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,309.00	\$3,608.00		\$3,312.00					\$2,743.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$3,270.00	\$3,925.00			\$4,295.00		\$3,305.00	\$1,256.00	\$1,653.00	\$2,039.00		\$2,512.00
United States Fire Insurance Company	Female	\$2,973.00	\$3,568.00			\$3,905.00		\$3,005.00	\$1,141.00	\$1,502.00	\$1,854.00		\$2,284.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Tobacco Rates (Monthly Premium)													
Age 95													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$381.76				\$433.91		\$382.35					\$296.46
ACE Property and Casualty Insurance Company	Male	\$254.17				\$340.42		\$256.67	\$102.67				\$202.08
ACE Property and Casualty Insurance Company	Female	\$225.83				\$302.58		\$228.08	\$91.25				\$179.58
Assured Life Association	Unisex	\$327.60	\$409.20	\$523.30	\$408.80	\$535.60		\$402.50					\$245.20
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$294.70				\$370.10		\$301.00					\$225.20
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$359.80				\$492.60		\$381.00					\$195.60
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$347.08				\$448.67		\$351.50					\$286.83
Lumico Life Insurance Company	Female	\$311.00				\$402.17		\$315.00					\$257.08
Mutual of Omaha Insurance Company	Unisex	\$279.20		\$400.50		\$423.00		\$328.30	\$115.10				\$251.20
National Health Insurance Company	Unisex	\$311.87				\$401.32	\$118.80	\$324.71					\$245.61
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$309.39	\$337.35		\$309.67					\$256.47
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$302.83	\$363.33			\$397.75		\$306.00	\$116.33	\$153.00	\$188.83		\$232.67
United States Fire Insurance Company	Female	\$275.25	\$330.33			\$361.58		\$278.17	\$105.75	\$139.08	\$171.67		\$211.50
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Tobacco Rates (Annual Premium) Age 95													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,583.00				\$5,209.00		\$4,590.00					\$3,559.00
ACE Property and Casualty Insurance Company	Male	\$3,050.00				\$4,085.00		\$3,080.00	\$1,232.00				\$2,425.00
ACE Property and Casualty Insurance Company	Female	\$2,710.00				\$3,631.00		\$2,737.00	\$1,095.00				\$2,155.00
Assured Life Association	Unisex	\$3,930.90	\$4,909.80	\$6,279	\$4,905.36	\$6,427		\$4,830.30					\$2,942.00
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,536.40				\$4,440.60		\$3,611.40					\$2,702.20
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,317.60				\$5,911		\$4,571.50					\$2,347.30
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$4,165.00				\$5,384.00		\$4,218.00					\$3,442.00
Lumico Life Insurance Company	Female	\$3,732.00				\$4,826.00		\$3,780.00					\$3,085.00
Mutual of Omaha Insurance Company	Unisex	\$3,350.30		\$4,805.50		\$5,075.60		\$3,939.80	\$1,380.70				\$3,013.90
National Health Insurance Company	Unisex	\$3,742.48				\$4,815.79	\$1,425.66	\$3,896.52					\$2,947.35
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,639.90	\$3,968.80		\$3,643.20					\$3,017.30
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,634.00	\$4,360.00			\$4,773.00		\$3,672.00	\$1,396.00	\$1,836.00	\$2,266.00		\$2,792.00
United States Fire Insurance Company	Female	\$3,303.00	\$3,964.00			\$4,339.00		\$3,338.00	\$1,269.00	\$1,669.00	\$2,060.00		\$2,538.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Non Tobacco Rates (Monthly Premium)													
Age 96													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$352.53				\$400.67		\$352.94					\$273.72
ACE Property and Casualty Insurance Company	Male	\$224.25				\$300.42		\$226.50	\$90.50				\$178.25
ACE Property and Casualty Insurance Company	Female	\$199.25				\$267.00		\$201.33	\$80.58				\$158.50
Assured Life Association	Unisex	\$287.10	\$359.70	\$461.00	\$360.50	\$471.90		\$355.00					\$215.70
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$262.60				\$329.70		\$268.20					\$200.70
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$314.20				\$430.10		\$332.60					\$170.80
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$323.33				\$418.17		\$326.58					\$267.33
Lumico Life Insurance Company	Female	\$289.75				\$374.83		\$292.67					\$239.58
Mutual of Omaha Insurance Company	Unisex	\$247.80		\$355.40		\$375.30		\$291.40	\$101.70				\$222.90
National Health Insurance Company	Unisex	\$266.58				\$343.13	\$101.52	\$277.62					\$210.07
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$281.26	\$306.68		\$281.52					\$233.15
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$280.75	\$336.83			\$368.58		\$283.58	\$107.75	\$141.83	\$175.00		\$215.58
United States Fire Insurance Company	Female	\$255.25	\$306.17			\$335.08		\$257.75	\$97.92	\$128.92	\$159.08		\$196.00
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Non Tobacco Rates (Annual Premium) Age 96													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,232.00				\$4,810.00		\$4,237.00					\$3,286.00
ACE Property and Casualty Insurance Company	Male	\$2,691.00				\$3,605.00		\$2,718.00	\$1,086.00				\$2,139.00
ACE Property and Casualty Insurance Company	Female	\$2,391.00				\$3,204.00		\$2,416.00	\$967.00				\$1,902.00
Assured Life Association	Unisex	\$3,444.50	\$4,316.60	\$5,532.30	\$4,326.02	\$5,662.80		\$4,259.40					\$2,588.80
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$3,151.10				\$3,956.90		\$3,217.90					\$2,407.80
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,769.90				\$5,161.20		\$3,991.60					\$2,049.50
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$3,880.00				\$5,018.00		\$3,919.00					\$3,208.00
Lumico Life Insurance Company	Female	\$3,477.00				\$4,498.00		\$3,512.00					\$2,875.00
Mutual of Omaha Insurance Company	Unisex	\$2,973.10		\$4,264.50		\$4,504.10		\$3,496.20	\$1,220.20				\$2,674.60
National Health Insurance Company	Unisex	\$3,198.95				\$4,117.59	\$1,218.19	\$3,331.50					\$2,520.85
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,309.00	\$3,608.00		\$3,312.00					\$2,743.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$3,369.00	\$4,042.00			\$4,423.00		\$3,403.00	\$1,293.00	\$1,702.00	\$2,100.00		\$2,587.00
United States Fire Insurance Company	Female	\$3,063.00	\$3,674.00			\$4,021.00		\$3,093.00	\$1,175.00	\$1,547.00	\$1,909.00		\$2,352.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Monthly Premium) Age 96													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$391.76				\$445.16		\$392.18					\$304.21
ACE Property and Casualty Insurance Company	Male	\$257.92				\$345.42		\$260.50	\$104.17				\$205.00
ACE Property and Casualty Insurance Company	Female	\$229.25				\$307.08		\$231.58	\$92.58				\$182.17
Assured Life Association	Unisex	\$329.90	\$413.50	\$529.90	\$414.40	\$542.40		\$408.00					\$248.00
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$301.80				\$379.00		\$308.20					\$230.60
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$361.10				\$494.40		\$382.30					\$196.30
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$359.17				\$464.42		\$363.75					\$296.83
Lumico Life Insurance Company	Female	\$321.92				\$416.25		\$326.00					\$266.08
Mutual of Omaha Insurance Company	Unisex	\$284.80		\$408.50		\$431.40		\$334.90	\$116.90				\$256.20
National Health Insurance Company	Unisex	\$319.61				\$411.35	\$121.75	\$332.86					\$251.92
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$309.39	\$337.35		\$309.67					\$256.47
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$311.83	\$374.17			\$409.67		\$315.08	\$119.75	\$157.58	\$194.42		\$239.58
United States Fire Insurance Company	Female	\$283.50	\$340.17			\$372.42		\$286.50	\$108.92	\$143.25	\$176.75		\$217.83
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Annual Premium) Age 96													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,703.00				\$5,344.00		\$4,708.00					\$3,652.00
ACE Property and Casualty Insurance Company	Male	\$3,095.00				\$4,145.00		\$3,126.00	\$1,250.00				\$2,460.00
ACE Property and Casualty Insurance Company	Female	\$2,751.00				\$3,685.00		\$2,779.00	\$1,111.00				\$2,186.00
Assured Life Association	Unisex	\$3,959.20	\$4,961.60	\$6,359	\$4,972.44	\$6,509		\$4,895.80					\$2,975.60
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,622.00				\$4,548.10		\$3,698.80					\$2,767.60
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,333.20				\$5,932		\$4,588.10					\$2,355.70
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$4,310.00				\$5,573.00		\$4,365.00					\$3,562.00
Lumico Life Insurance Company	Female	\$3,863.00				\$4,995.00		\$3,912.00					\$3,193.00
Mutual of Omaha Insurance Company	Unisex	\$3,417.30		\$4,901.70		\$5,177.20		\$4,018.60	\$1,402.50				\$3,074.20
National Health Insurance Company	Unisex	\$3,835.33				\$4,936.25	\$1,461.02	\$3,994.33					\$3,023.04
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,639.90	\$3,968.80		\$3,643.20					\$3,017.30
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,742.00	\$4,490.00			\$4,916.00		\$3,781.00	\$1,437.00	\$1,891.00	\$2,333.00		\$2,875.00
United States Fire Insurance Company	Female	\$3,402.00	\$4,082.00			\$4,469.00		\$3,438.00	\$1,307.00	\$1,719.00	\$2,121.00		\$2,614.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

Notes

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BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Non Tobacco Rates (Monthly Premium) Age 97													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$361.52				\$410.84		\$362.02					\$280.72
ACE Property and Casualty Insurance Company	Male	\$227.58				\$304.92		\$229.92	\$91.92				\$180.92
ACE Property and Casualty Insurance Company	Female	\$202.25				\$271.00		\$204.33	\$81.75				\$160.83
Assured Life Association	Unisex	\$288.90	\$363.30	\$466.60	\$365.10	\$477.60		\$359.50					\$218.20
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$268.80				\$337.50		\$274.50					\$205.40
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$315.40				\$431.90		\$334.00					\$171.50
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$334.67				\$432.83		\$338.00					\$276.67
Lumico Life Insurance Company	Female	\$299.92				\$387.92		\$302.92					\$248.00
Mutual of Omaha Insurance Company	Unisex	\$252.70		\$362.50		\$382.90		\$297.20	\$103.30				\$227.30
National Health Insurance Company	Unisex	\$273.23				\$351.71	\$104.06	\$284.65					\$215.33
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$281.26	\$306.68		\$281.52					\$233.15
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$289.08	\$346.92			\$379.67		\$292.08	\$111.00	\$146.00	\$180.33		\$222.00
United States Fire Insurance Company	Female	\$262.75	\$315.33			\$345.17		\$265.50	\$100.92	\$132.75	\$163.92		\$201.83
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

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BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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Non Tobacco Rates (Annual Premium) Age 97													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,340.00				\$4,932.00		\$4,346.00					\$3,370.00
ACE Property and Casualty Insurance Company	Male	\$2,731.00				\$3,659.00		\$2,759.00	\$1,103.00				\$2,171.00
ACE Property and Casualty Insurance Company	Female	\$2,427.00				\$3,252.00		\$2,452.00	\$981.00				\$1,930.00
Assured Life Association	Unisex	\$3,466.30	\$4,359.60	\$5,599.20	\$4,381.35	\$5,730.90		\$4,313.80					\$2,618.50
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$3,225.50				\$4,050.40		\$3,294.10					\$2,464.70
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,785.10				\$5,182.30		\$4,007.50					\$2,057.70
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$4,016.00				\$5,194.00		\$4,056.00					\$3,320.00
Lumico Life Insurance Company	Female	\$3,599.00				\$4,655.00		\$3,635.00					\$2,976.00
Mutual of Omaha Insurance Company	Unisex	\$3,032.60		\$4,349.60		\$4,594.30		\$3,566.00	\$1,239.50				\$2,728.10
National Health Insurance Company	Unisex	\$3,278.71				\$4,220.50	\$1,248.72	\$3,415.83					\$2,583.94
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,309.00	\$3,608.00		\$3,312.00					\$2,743.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$3,469.00	\$4,163.00			\$4,556.00		\$3,505.00	\$1,332.00	\$1,752.00	\$2,164.00		\$2,664.00
United States Fire Insurance Company	Female	\$3,153.00	\$3,784.00			\$4,142.00		\$3,186.00	\$1,211.00	\$1,593.00	\$1,967.00		\$2,422.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

Notes

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Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Monthly Premium)													
Age 97													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$401.76				\$456.40		\$402.26					\$311.96
ACE Property and Casualty Insurance Company	Male	\$261.67				\$350.75		\$264.33	\$105.75				\$208.17
ACE Property and Casualty Insurance Company	Female	\$232.58				\$311.75		\$234.92	\$94.00				\$185.00
Assured Life Association	Unisex	\$332.00	\$417.60	\$536.30	\$419.70	\$548.90		\$413.20					\$250.80
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$309.00				\$388.00		\$315.50					\$236.10
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$362.60				\$496.40		\$383.90					\$197.10
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$371.75				\$480.67		\$376.50					\$307.33
Lumico Life Insurance Company	Female	\$333.17				\$430.83		\$337.42					\$275.42
Mutual of Omaha Insurance Company	Unisex	\$290.50		\$416.60		\$440.10		\$341.60	\$118.70				\$261.30
National Health Insurance Company	Unisex	\$327.67				\$421.59	\$124.79	\$341.21					\$258.13
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$309.39	\$337.35		\$309.67					\$256.47
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$321.08	\$385.42			\$421.92		\$324.58	\$123.33	\$162.33	\$200.33		\$246.75
United States Fire Insurance Company	Female	\$291.92	\$350.33			\$383.58		\$295.08	\$112.08	\$147.58	\$182.08		\$224.33
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

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UnitedHealthcare Insurance Company plans are community rated.

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Tobacco Rates (Annual Premium)
Age 97

Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,823.00				\$5,479.00		\$4,829.00					\$3,745.00
ACE Property and Casualty Insurance Company	Male	\$3,140.00				\$4,209.00		\$3,172.00	\$1,269.00				\$2,498.00
ACE Property and Casualty Insurance Company	Female	\$2,791.00				\$3,741.00		\$2,819.00	\$1,128.00				\$2,220.00
Assured Life Association	Unisex	\$3,984.30	\$5,011.00	\$6,436	\$5,036.04	\$6,587		\$4,958.40					\$3,009.80
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,707.50				\$4,655.60		\$3,786.40					\$2,833.00
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,350.70				\$5,957		\$4,606.30					\$2,365.20
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$4,461.00				\$5,768.00		\$4,518.00					\$3,688.00
Lumico Life Insurance Company	Female	\$3,998.00				\$5,170.00		\$4,049.00					\$3,305.00
Mutual of Omaha Insurance Company	Unisex	\$3,485.70		\$4,999.60		\$5,280.80		\$4,098.90	\$1,424.70				\$3,135.70
National Health Insurance Company	Unisex	\$3,932.01				\$5,059.13	\$1,497.53	\$4,094.57					\$3,097.57
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,639.90	\$3,968.80		\$3,643.20					\$3,017.30
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,853.00	\$4,625.00			\$5,063.00		\$3,895.00	\$1,480.00	\$1,948.00	\$2,404.00		\$2,961.00
United States Fire Insurance Company	Female	\$3,503.00	\$4,204.00			\$4,603.00		\$3,541.00	\$1,345.00	\$1,771.00	\$2,185.00		\$2,692.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Non Tobacco Rates (Monthly Premium) Age 98													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$370.69				\$421.25		\$371.18					\$287.80
ACE Property and Casualty Insurance Company	Male	\$231.00				\$309.58		\$233.33	\$93.33				\$183.67
ACE Property and Casualty Insurance Company	Female	\$205.33				\$275.17		\$207.42	\$83.00				\$163.25
Assured Life Association	Unisex	\$290.70	\$366.90	\$472.20	\$369.90	\$483.30		\$364.10					\$220.70
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$275.00				\$345.30		\$280.90					\$210.10
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$316.50				\$433.40		\$335.10					\$172.10
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$346.33				\$448.00		\$349.83					\$286.33
Lumico Life Insurance Company	Female	\$310.42				\$401.50		\$313.50					\$256.67
Mutual of Omaha Insurance Company	Unisex	\$257.80		\$369.70		\$390.50		\$303.10	\$104.90				\$231.90
National Health Insurance Company	Unisex	\$280.16				\$360.47	\$106.71	\$291.69					\$220.76
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$281.26	\$306.68		\$281.52					\$233.15
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$297.75	\$357.25			\$391.08		\$300.75	\$114.25	\$150.42	\$185.67		\$228.67
United States Fire Insurance Company	Female	\$270.67	\$324.75			\$355.50		\$273.42	\$103.83	\$136.75	\$168.75		\$207.83
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

Notes

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BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Non Tobacco Rates (Annual Premium) Age 98													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,450.00				\$5,057.00		\$4,456.00					\$3,455.00
ACE Property and Casualty Insurance Company	Male	\$2,772.00				\$3,715.00		\$2,800.00	\$1,120.00				\$2,204.00
ACE Property and Casualty Insurance Company	Female	\$2,464.00				\$3,302.00		\$2,489.00	\$996.00				\$1,959.00
Assured Life Association	Unisex	\$3,488.40	\$4,402.20	\$5,666.50	\$4,438.15	\$5,799.90		\$4,369.00					\$2,648.50
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$3,300.10				\$4,143.80		\$3,370.10					\$2,521.60
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,798.50				\$5,200.80		\$4,021.70					\$2,065.00
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$4,156.00				\$5,376.00		\$4,198.00					\$3,436.00
Lumico Life Insurance Company	Female	\$3,725.00				\$4,818.00		\$3,762.00					\$3,080.00
Mutual of Omaha Insurance Company	Unisex	\$3,093.20		\$4,436.60		\$4,686.10		\$3,637.40	\$1,258.80				\$2,782.60
National Health Insurance Company	Unisex	\$3,361.90				\$4,325.69	\$1,280.52	\$3,500.29					\$2,649.07
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,309.00	\$3,608.00		\$3,312.00					\$2,743.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$3,573.00	\$4,287.00			\$4,693.00		\$3,609.00	\$1,371.00	\$1,805.00	\$2,228.00		\$2,744.00
United States Fire Insurance Company	Female	\$3,248.00	\$3,897.00			\$4,266.00		\$3,281.00	\$1,246.00	\$1,641.00	\$2,025.00		\$2,494.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Monthly Premium)													
Age 98													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$411.84				\$467.98		\$412.42					\$319.87
ACE Property and Casualty Insurance Company	Male	\$265.50				\$356.00		\$268.25	\$107.33				\$211.33
ACE Property and Casualty Insurance Company	Female	\$236.00				\$316.42		\$238.50	\$95.42				\$187.75
Assured Life Association	Unisex	\$334.10	\$421.70	\$542.80	\$425.10	\$555.60		\$418.50					\$253.70
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$316.10				\$396.90		\$322.80					\$241.50
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$363.80				\$498.20		\$385.20					\$197.80
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$384.75				\$497.50		\$389.67					\$318.00
Lumico Life Insurance Company	Female	\$344.83				\$445.92		\$349.25					\$285.00
Mutual of Omaha Insurance Company	Unisex	\$296.30		\$425.00		\$448.90		\$348.40	\$120.60				\$266.50
National Health Insurance Company	Unisex	\$335.91				\$432.13	\$127.92	\$349.67					\$264.62
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$309.39	\$337.35		\$309.67					\$256.47
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$330.92	\$397.08			\$434.50		\$334.25	\$127.00	\$167.17	\$206.25		\$254.00
United States Fire Insurance Company	Female	\$300.83	\$361.00			\$395.00		\$303.92	\$115.42	\$151.92	\$187.50		\$230.92
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Tobacco Rates (Annual Premium)													
Age 98													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,944.00				\$5,618.00		\$4,951.00					\$3,840.00
ACE Property and Casualty Insurance Company	Male	\$3,186.00				\$4,272.00		\$3,219.00	\$1,288.00				\$2,536.00
ACE Property and Casualty Insurance Company	Female	\$2,832.00				\$3,797.00		\$2,862.00	\$1,145.00				\$2,253.00
Assured Life Association	Unisex	\$4,009.60	\$5,060.00	\$6,513	\$5,101.32	\$6,667		\$5,021.80					\$3,044.20
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,793.20				\$4,763.00		\$3,873.70					\$2,898.40
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,366.10				\$5,978		\$4,622.60					\$2,373.60
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$4,617.00				\$5,970.00		\$4,676.00					\$3,816.00
Lumico Life Insurance Company	Female	\$4,138.00				\$5,351.00		\$4,191.00					\$3,420.00
Mutual of Omaha Insurance Company	Unisex	\$3,555.50		\$5,099.60		\$5,386.30		\$4,180.90	\$1,446.90				\$3,198.40
National Health Insurance Company	Unisex	\$4,030.97				\$5,185.56	\$1,535.05	\$4,196.07					\$3,175.42
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,639.90	\$3,968.80		\$3,643.20					\$3,017.30
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$3,971.00	\$4,765.00			\$5,214.00		\$4,011.00	\$1,524.00	\$2,006.00	\$2,475.00		\$3,048.00
United States Fire Insurance Company	Female	\$3,610.00	\$4,332.00			\$4,740.00		\$3,647.00	\$1,385.00	\$1,823.00	\$2,250.00		\$2,771.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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Old Surety Life Insurance Company plans are issue age rated.

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Non Tobacco Rates (Monthly Premium) Age 99+													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$380.01				\$431.83		\$380.43					\$295.13
ACE Property and Casualty Insurance Company	Male	\$234.42				\$314.08		\$236.75	\$94.75				\$186.42
ACE Property and Casualty Insurance Company	Female	\$208.33				\$279.17		\$210.50	\$84.17				\$165.67
Assured Life Association	Unisex	\$292.50	\$370.50	\$478.10	\$374.70	\$489.30		\$368.90					\$223.20
BlueCross BlueShield Of Montana	Unisex	\$219.50				\$308.84	\$112.66	\$233.84	\$107.36				\$216.39
BlueCross BlueShield Of Montana Innovative	Unisex							\$252.88	\$126.40				
Federal Life Insurance Company	Unisex	\$281.20				\$353.10		\$287.20					\$214.90
Globe Life And Accident Insurance Company	Unisex	\$158.00	\$250.00	\$311.50		\$313.50	\$67.50	\$290.50	\$67.50				\$214.00
GPM Health and Life Insurance Company	Unisex	\$317.10				\$434.10		\$335.70					\$172.40
Guarantee Trust Life Insurance Company	Unisex	\$313.41				\$473.53		\$384.76					\$301.92
Humana Insurance Company	Unisex	\$271.32	\$295.29	\$386.77		\$394.66	\$81.72	\$371.23	\$77.33	\$162.88	\$226.16		\$273.72
Lumico Life Insurance Company	Male	\$358.50				\$463.67		\$362.00					\$296.42
Lumico Life Insurance Company	Female	\$321.25				\$415.50		\$324.42					\$265.58
Mutual of Omaha Insurance Company	Unisex	\$262.90		\$377.10		\$398.30		\$309.20	\$106.60				\$236.50
National Health Insurance Company	Unisex	\$287.09				\$369.43	\$109.35	\$299.02					\$226.19
Old Surety Life Insurance Company	Unisex	\$156.51				N/A		\$202.25					
State Farm Mutual Automobile Insurance Company	Unisex	\$178.50		\$303.62	\$281.26	\$306.68		\$281.52					\$233.15
United American Insurance Company	Unisex	\$142.00	\$260.00	\$330.00	\$317.00	\$310.00	\$52.00	\$264.00	\$52.00	\$141.00	\$198.00		\$276.00
United States Fire Insurance Company	Male	\$306.58	\$367.92			\$402.75		\$309.92	\$117.75	\$155.00	\$191.33		\$235.50
United States Fire Insurance Company	Female	\$278.75	\$334.50			\$366.17		\$281.75	\$107.00	\$140.92	\$173.92		\$214.08
UnitedHealthcare Insurance Company	Male	\$172.00	\$254.25	\$303.50		\$305.00		\$240.00		\$92.25	\$182.75		\$209.50
UnitedHealthcare Insurance Company	Female	\$152.50	\$225.25	\$269.00		\$270.50		\$213.00		\$81.75	\$162.25		\$186.00
WMI Mutual Insurance Company	Unisex	\$162.00						\$218.00					\$181.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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Non Tobacco Rates (Annual Premium) Age 99+													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$4,562.00				\$5,184.00		\$4,567.00					\$3,543.00
ACE Property and Casualty Insurance Company	Male	\$2,813.00				\$3,769.00		\$2,841.00	\$1,137.00				\$2,237.00
ACE Property and Casualty Insurance Company	Female	\$2,500.00				\$3,350.00		\$2,526.00	\$1,010.00				\$1,988.00
Assured Life Association	Unisex	\$3,509.40	\$4,446.40	\$5,736.50	\$4,496.30	\$5,871.50		\$4,426.60					\$2,678.80
BlueCross BlueShield Of Montana	Unisex	\$2,634.00				\$3,706	\$1,351.92	\$2,806.08	\$1,288.32				\$2,596.68
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,034.56	\$1,516.80				
Federal Life Insurance Company	Unisex	\$3,374.50				\$4,237.40		\$3,446.10					\$2,578.60
Globe Life And Accident Insurance Company	Unisex	\$1,797.00	\$2,841.00	\$3,539.00		\$3,561.00	\$765.00	\$3,303.00	\$765.00				\$2,429.00
GPM Health and Life Insurance Company	Unisex	\$3,804.90				\$5,208.90		\$4,028.30					\$2,068.40
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$3,255.84	\$3,543.48	\$4,641.24		\$4,735.92	\$980.64	\$4,454.76	\$927.96	\$1,954.56	\$2,713.92		\$3,284.64
Lumico Life Insurance Company	Male	\$4,302.00				\$5,564.00		\$4,344.00					\$3,557.00
Lumico Life Insurance Company	Female	\$3,855.00				\$4,986.00		\$3,893.00					\$3,187.00
Mutual of Omaha Insurance Company	Unisex	\$3,155.10		\$4,525.40		\$4,779.80		\$3,710.10	\$1,278.60				\$2,838.20
National Health Insurance Company	Unisex	\$3,445.08				\$4,433.17	\$1,312.20	\$3,588.18					\$2,714.32
Old Surety Life Insurance Company	Unisex	\$1,878.09				N/A		\$2,427.03					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,100.00		\$3,572.00	\$3,309.00	\$3,608.00		\$3,312.00					\$2,743.00
United American Insurance Company	Unisex	\$1,702.00	\$3,111.00	\$3,956.00	\$3,802.00	\$3,715.00	\$620.00	\$3,159.00	\$620.00	\$1,691.00	\$2,376.00		\$3,305.00
United States Fire Insurance Company	Male	\$3,679.00	\$4,415.00			\$4,833.00		\$3,719.00	\$1,413.00	\$1,860.00	\$2,296.00		\$2,826.00
United States Fire Insurance Company	Female	\$3,345.00	\$4,014.00			\$4,394.00		\$3,381.00	\$1,284.00	\$1,691.00	\$2,087.00		\$2,569.00
UnitedHealthcare Insurance Company	Male	\$2,064.00	\$3,051.00	\$3,642.00		\$3,660.00		\$2,880.00		\$1,107.00	\$2,193.00		\$2,514.00
UnitedHealthcare Insurance Company	Female	\$1,830.00	\$2,703.00	\$3,228.00		\$3,246.00		\$2,556.00		\$981.00	\$1,947.00		\$2,232.00
WMI Mutual Insurance Company	Unisex	\$1,944.00						\$2,616.00					\$2,172.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

Notes

†Only companies that chose to respond to our survey are included.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Tobacco Rates (Monthly Premium) Age 99+													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$422.08				\$479.81		\$422.75					\$327.87
ACE Property and Casualty Insurance Company	Male	\$269.58				\$361.17		\$272.25	\$108.92				\$214.33
ACE Property and Casualty Insurance Company	Female	\$239.58				\$321.08		\$242.00	\$96.75				\$190.50
Assured Life Association	Unisex	\$336.20	\$425.90	\$549.50	\$430.70	\$562.40		\$424.00					\$256.60
BlueCross BlueShield Of Montana	Unisex	\$252.42				\$355.16	\$129.55	\$268.91	\$123.46				\$248.84
BlueCross BlueShield Of Montana Innovative	Unisex							\$290.81	\$145.36				
Federal Life Insurance Company	Unisex	\$323.20				\$405.90		\$330.10					\$247.00
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$364.50				\$498.90		\$385.90					\$198.10
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$405.52	\$441.35	\$578.07		\$589.87	\$122.14	\$554.85	\$115.59	\$243.45	\$338.02		\$409.10
Lumico Life Insurance Company	Male	\$398.25				\$514.92		\$403.33					\$329.17
Lumico Life Insurance Company	Female	\$356.92				\$461.50		\$361.50					\$295.00
Mutual of Omaha Insurance Company	Unisex	\$302.20		\$433.50		\$457.80		\$355.40	\$122.50				\$271.90
National Health Insurance Company	Unisex	\$344.27				\$442.96	\$131.06	\$358.53					\$271.20
Old Surety Life Insurance Company	Unisex	\$172.16				N/A		\$222.48					
State Farm Mutual Automobile Insurance Company	Unisex	\$196.35		\$333.98	\$309.39	\$337.35		\$309.67					\$256.47
United American Insurance Company	Unisex	\$164.00	\$299.00	\$380.00	\$365.00	\$357.00	\$60.00	\$303.00	\$60.00	\$163.00	\$228.00		\$317.00
United States Fire Insurance Company	Male	\$340.83	\$408.92			\$447.58		\$344.25	\$130.83	\$172.08	\$212.42		\$261.83
United States Fire Insurance Company	Female	\$309.83	\$371.75			\$406.92		\$313.00	\$118.92	\$156.42	\$193.17		\$238.00
UnitedHealthcare Insurance Company	Male	\$189.20	\$279.67	\$333.85		\$335.50		\$264.00		\$101.47	\$201.02		\$230.45
UnitedHealthcare Insurance Company	Female	\$167.75	\$247.77	\$295.90		\$297.55		\$234.30		\$89.92	\$178.47		\$204.60
WMI Mutual Insurance Company	Unisex	\$203.00						\$272.00					\$226.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$259.79		\$354.39		\$360.36		\$291.43		\$154.31	\$220.52		\$261.86

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UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

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Tobacco Rates (Annual Premium) Age 99+													
Insurance Company Name†	Gender	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$5,067.00				\$5,760.00		\$5,075.00					\$3,936.00
ACE Property and Casualty Insurance Company	Male	\$3,235.00				\$4,334.00		\$3,267.00	\$1,307.00				\$2,572.00
ACE Property and Casualty Insurance Company	Female	\$2,875.00				\$3,853.00		\$2,904.00	\$1,161.00				\$2,286.00
Assured Life Association	Unisex	\$4,033.80	\$5,110.80	\$6,594	\$5,168.16	\$6,749		\$5,088.10					\$3,079.00
BlueCross BlueShield Of Montana	Unisex	\$3,029.04				\$4,262	\$1,554.60	\$3,226.92	\$1,481.52				\$2,986.08
BlueCross BlueShield Of Montana Innovative	Unisex							\$3,489.72	\$1,744.32				
Federal Life Insurance Company	Unisex	\$3,878.80				\$4,870.60		\$3,961.10					\$2,963.90
Globe Life And Accident Insurance Company	Unisex												
GPM Health and Life Insurance Company	Unisex	\$4,373.40				\$5,987		\$4,630.20					\$2,377.40
Guarantee Trust Life Insurance Company	Unisex												
Humana Insurance Company	Unisex	\$4,866.24	\$5,296.20	\$6,937		\$7,078	\$1,465.68	\$6,658	\$1,387.08	\$2,921.40	\$4,056.24		\$4,909.20
Lumico Life Insurance Company	Male	\$4,779.00				\$6,179.00		\$4,840.00					\$3,950.00
Lumico Life Insurance Company	Female	\$4,283.00				\$5,538.00		\$4,338.00					\$3,540.00
Mutual of Omaha Insurance Company	Unisex	\$3,626.60		\$5,201.60		\$5,494.10		\$4,264.50	\$1,469.70				\$3,262.30
National Health Insurance Company	Unisex	\$4,131.20				\$5,315.56	\$1,572.70	\$4,302.41					\$3,254.41
Old Surety Life Insurance Company	Unisex	\$2,065.92				N/A		\$2,669.76					
State Farm Mutual Automobile Insurance Company	Unisex	\$2,310.00		\$3,929.20	\$3,639.90	\$3,968.80		\$3,643.20					\$3,017.30
United American Insurance Company	Unisex	\$1,958.00	\$3,578.00	\$4,550.00	\$4,373.00	\$4,274.00	\$713.00	\$3,634.00	\$713.00	\$1,945.00	\$2,733.00		\$3,801.00
United States Fire Insurance Company	Male	\$4,090.00	\$4,907.00			\$5,371.00		\$4,131.00	\$1,570.00	\$2,065.00	\$2,549.00		\$3,142.00
United States Fire Insurance Company	Female	\$3,718.00	\$4,461.00			\$4,883.00		\$3,756.00	\$1,427.00	\$1,877.00	\$2,318.00		\$2,856.00
UnitedHealthcare Insurance Company	Male	\$2,270.40	\$3,356.04	\$4,006.20		\$4,026.00		\$3,168.00		\$1,217.64	\$2,412.24		\$2,765.40
UnitedHealthcare Insurance Company	Female	\$2,013.00	\$2,973.24	\$3,550.80		\$3,570.60		\$2,811.60		\$1,079.04	\$2,141.64		\$2,455.20
WMI Mutual Insurance Company	Unisex	\$2,436.00						\$3,264.00					\$2,712.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$3,117.48		\$4,252.68		\$4,324.32		\$3,497.16		\$1,851.72	\$2,646.24		\$3,142.32

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