



Rates are based on the age of each applicant.

To qualify for the non-smoker rate, you must not have smoked cigarettes, cigars, pipes or used chewing tobacco, smokeless tobacco or any other form of tobacco or illegal drug substances within the past 12 months.

Families with one child pay only the one child rate. Families with two or more children pay the two or more children rate.

Asuris Clarity 70

Age Band Category	\$1,000 Deductible		\$3,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-24	149	173	97	113
25-29	172	197	112	128
30-34	200	230	131	151
35-39	236	271	153	177
40-44	279	325	183	212
45-49	339	391	223	256
50-54	402	462	260	303
55-59	472	544	309	356
60 +	557	648	360	423
First Child	139	139	92	92
2 or More Children	263	263	173	173

Asuris Clarity 50

Age Band Category	\$2,500 Deductible		\$5,000 Deductible	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0-24	54	62	40	47
25-29	60	70	45	53
30-34	71	80	53	61
35-39	84	95	61	72
40-44	99	114	74	85
45-49	120	138	91	104
50-54	143	164	106	124
55-59	168	193	126	145
60 +	198	229	148	173
First Child	48	48	37	37
2 or More Children	93	93	70	70

Rates Effective August 1, 2008