

Effective 8-1-2026

PLATEAU INSURANCE COMPANY
WEST VIRGINIA Standard Plans MALE Rates - ANNUAL
 FOR USE IN ZIP CODES: ALL OF STATE

Attained Age	Preferred					Attained Age	Standard				
	Plan A	Plan F	Plan G	HD Plan G	Plan N		Plan A	Plan F	Plan G	HD Plan G	Plan N
65	2,547	3,137	2,572	900	1,692	65	2,851	3,476	2,879	1,008	1,894
66	2,547	3,137	2,572	900	1,692	66	2,851	3,476	2,879	1,008	1,894
67	2,547	3,137	2,572	900	1,692	67	2,851	3,476	2,879	1,008	1,894
68	2,547	3,137	2,572	900	1,692	68	2,851	3,476	2,879	1,008	1,894
69	2,547	3,137	2,572	900	1,692	69	2,851	3,476	2,879	1,008	1,894
70	2,623	3,222	2,651	928	1,742	70	2,939	3,573	2,969	1,039	1,951
71	2,702	3,310	2,729	956	1,796	71	3,026	3,670	3,056	1,071	2,011
72	2,784	3,401	2,811	984	1,849	72	3,117	3,772	3,148	1,102	2,071
73	2,868	3,494	2,897	1,014	1,905	73	3,210	3,875	3,243	1,134	2,134
74	2,953	3,589	2,982	1,043	1,962	74	3,307	3,983	3,340	1,169	2,198
75	3,042	3,687	3,072	1,075	2,020	75	3,407	4,093	3,442	1,205	2,263
76	3,131	3,787	3,164	1,107	2,081	76	3,506	4,205	3,544	1,241	2,331
77	3,227	3,894	3,259	1,141	2,143	77	3,615	4,325	3,652	1,278	2,401
78	3,322	4,000	3,356	1,175	2,208	78	3,721	4,442	3,760	1,316	2,473
79	3,422	4,110	3,456	1,209	2,274	79	3,832	4,567	3,872	1,356	2,548
80	3,525	4,225	3,562	1,247	2,343	80	3,948	4,695	3,988	1,396	2,622
81	3,631	4,343	3,669	1,283	2,413	81	4,068	4,827	4,109	1,437	2,704
82	3,740	4,463	3,778	1,322	2,485	82	4,190	4,961	4,231	1,481	2,784
83	3,853	4,589	3,892	1,362	2,560	83	4,315	5,102	4,359	1,526	2,867
84	3,967	4,716	4,007	1,402	2,637	84	4,444	5,246	4,490	1,571	2,953
85	4,088	4,849	4,129	1,444	2,715	85	4,578	5,394	4,624	1,618	3,043
86	4,211	4,987	4,253	1,489	2,797	86	4,715	5,546	4,763	1,668	3,133
87	4,336	5,125	4,380	1,533	2,880	87	4,857	5,705	4,907	1,718	3,227
88	4,467	5,271	4,511	1,579	2,968	88	5,003	5,866	5,054	1,769	3,322
89	4,601	5,420	4,646	1,626	3,056	89	5,152	6,032	5,204	1,822	3,422
90	4,737	5,571	4,786	1,675	3,147	90	5,307	6,203	5,360	1,875	3,525
91	4,856	5,704	4,906	1,717	3,227	91	5,439	6,352	5,495	1,923	3,614
92	4,978	5,839	5,028	1,760	3,307	92	5,576	6,503	5,632	1,971	3,704
93	5,102	5,977	5,154	1,803	3,390	93	5,713	6,657	5,772	2,020	3,795
94	5,229	6,118	5,282	1,849	3,473	94	5,856	6,816	5,916	2,070	3,891
95	5,360	6,264	5,414	1,894	3,562	95	6,003	6,978	6,064	2,122	3,988
96	5,495	6,413	5,550	1,943	3,649	96	6,152	7,146	6,215	2,176	4,088
97	5,632	6,565	5,689	1,990	3,741	97	6,308	7,317	6,372	2,231	4,190
98	5,772	6,721	5,831	2,041	3,835	98	6,465	7,492	6,531	2,286	4,296
99	5,917	6,882	5,977	2,092	3,931	99	6,625	7,670	6,693	2,343	4,402

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.25000 Monthly: Divide by 12

Effective 8-1-2026

PLATEAU INSURANCE COMPANY
WEST VIRGINIA Standard Plans FEMALE Rates - ANNUAL
 FOR USE IN ZIP CODES: ALL OF STATE

Attained Age	Preferred					Attained Age	Standard				
	Plan A	Plan F	Plan G	HD Plan G	Plan N		Plan A	Plan F	Plan G	HD Plan G	Plan N
65	2,314	2,879	2,338	819	1,538	65	2,592	3,187	2,618	917	1,722
66	2,314	2,879	2,338	819	1,538	66	2,592	3,187	2,618	917	1,722
67	2,314	2,879	2,338	819	1,538	67	2,592	3,187	2,618	917	1,722
68	2,314	2,879	2,338	819	1,538	68	2,592	3,187	2,618	917	1,722
69	2,314	2,879	2,338	819	1,538	69	2,592	3,187	2,618	917	1,722
70	2,386	2,958	2,409	844	1,585	70	2,672	3,277	2,698	945	1,774
71	2,457	3,037	2,480	867	1,632	71	2,751	3,364	2,778	973	1,829
72	2,530	3,119	2,556	895	1,681	72	2,834	3,456	2,862	1,002	1,883
73	2,606	3,204	2,632	922	1,732	73	2,919	3,551	2,949	1,032	1,940
74	2,685	3,290	2,712	950	1,783	74	3,006	3,648	3,037	1,062	1,997
75	2,765	3,380	2,793	979	1,836	75	3,097	3,750	3,128	1,094	2,058
76	2,848	3,471	2,877	1,007	1,892	76	3,188	3,851	3,221	1,128	2,119
77	2,934	3,567	2,963	1,037	1,948	77	3,287	3,960	3,319	1,162	2,182
78	3,021	3,664	3,051	1,068	2,006	78	3,384	4,068	3,418	1,196	2,248
79	3,111	3,764	3,143	1,100	2,068	79	3,485	4,180	3,521	1,232	2,315
80	3,204	3,869	3,238	1,133	2,130	80	3,590	4,296	3,626	1,269	2,385
81	3,301	3,977	3,335	1,168	2,194	81	3,698	4,417	3,734	1,307	2,458
82	3,401	4,086	3,433	1,202	2,259	82	3,809	4,539	3,847	1,346	2,530
83	3,504	4,200	3,538	1,238	2,327	83	3,923	4,666	3,962	1,387	2,606
84	3,607	4,315	3,643	1,276	2,396	84	4,039	4,798	4,080	1,429	2,684
85	3,715	4,437	3,753	1,313	2,468	85	4,161	4,931	4,203	1,472	2,765
86	3,827	4,561	3,866	1,353	2,542	86	4,286	5,071	4,330	1,515	2,848
87	3,943	4,687	3,982	1,393	2,620	87	4,417	5,215	4,459	1,561	2,934
88	4,059	4,818	4,100	1,435	2,697	88	4,548	5,362	4,593	1,607	3,021
89	4,182	4,954	4,224	1,478	2,778	89	4,684	5,512	4,731	1,657	3,112
90	4,307	5,094	4,350	1,523	2,861	90	4,824	5,668	4,873	1,705	3,205
91	4,416	5,214	4,458	1,561	2,934	91	4,944	5,803	4,994	1,749	3,285
92	4,525	5,336	4,571	1,600	3,006	92	5,068	5,939	5,120	1,792	3,368
93	4,638	5,462	4,684	1,640	3,082	93	5,195	6,080	5,248	1,836	3,450
94	4,754	5,590	4,801	1,681	3,158	94	5,325	6,223	5,379	1,883	3,536
95	4,873	5,722	4,921	1,722	3,238	95	5,457	6,372	5,513	1,930	3,626
96	4,994	5,858	5,045	1,766	3,318	96	5,594	6,523	5,650	1,977	3,716
97	5,120	5,996	5,171	1,811	3,402	97	5,734	6,679	5,792	2,027	3,810
98	5,248	6,139	5,300	1,854	3,487	98	5,877	6,839	5,936	2,079	3,905
99	5,379	6,285	5,433	1,902	3,574	99	6,024	7,001	6,084	2,130	4,002

Modal Factors: Semi Annual: 0.5000 Quarterly: 0.25000 Monthly: Divide by 12

Household Discount Factor 0.93

Rate Pg 2 of 4

Effective 8-1-2026

PLATEAU INSURANCE COMPANY
WEST VIRGINIA Standard Plans MALE Rates - MONTHLY
 FOR USE IN ZIP CODES: ALL OF STATE

Attained Age	Preferred					Attained Age	Standard				
	Plan A	Plan F	Plan G	HD Plan G	Plan N		Plan A	Plan F	Plan G	HD Plan G	Plan N
65	212.25	261.42	214.33	75.00	141.00	65	237.58	289.67	239.92	84.00	157.83
66	212.25	261.42	214.33	75.00	141.00	66	237.58	289.67	239.92	84.00	157.83
67	212.25	261.42	214.33	75.00	141.00	67	237.58	289.67	239.92	84.00	157.83
68	212.25	261.42	214.33	75.00	141.00	68	237.58	289.67	239.92	84.00	157.83
69	212.25	261.42	214.33	75.00	141.00	69	237.58	289.67	239.92	84.00	157.83
70	218.58	268.50	220.92	77.33	145.17	70	244.92	297.75	247.42	86.58	162.58
71	225.17	275.83	227.42	79.67	149.67	71	252.17	305.83	254.67	89.25	167.58
72	232.00	283.42	234.25	82.00	154.08	72	259.75	314.33	262.33	91.83	172.58
73	239.00	291.17	241.42	84.50	158.75	73	267.50	322.92	270.25	94.50	177.83
74	246.08	299.08	248.50	86.92	163.50	74	275.58	331.92	278.33	97.42	183.17
75	253.50	307.25	256.00	89.58	168.33	75	283.92	341.08	286.83	100.42	188.58
76	260.92	315.58	263.67	92.25	173.42	76	292.17	350.42	295.33	103.42	194.25
77	268.92	324.50	271.58	95.08	178.58	77	301.25	360.42	304.33	106.50	200.08
78	276.83	333.33	279.67	97.92	184.00	78	310.08	370.17	313.33	109.67	206.08
79	285.17	342.50	288.00	100.75	189.50	79	319.33	380.58	322.67	113.00	212.33
80	293.75	352.08	296.83	103.92	195.25	80	329.00	391.25	332.33	116.33	218.50
81	302.58	361.92	305.75	106.92	201.08	81	339.00	402.25	342.42	119.75	225.33
82	311.67	371.92	314.83	110.17	207.08	82	349.17	413.42	352.58	123.42	232.00
83	321.08	382.42	324.33	113.50	213.33	83	359.58	425.17	363.25	127.17	238.92
84	330.58	393.00	333.92	116.83	219.75	84	370.33	437.17	374.17	130.92	246.08
85	340.67	404.08	344.08	120.33	226.25	85	381.50	449.50	385.33	134.83	253.58
86	350.92	415.58	354.42	124.08	233.08	86	392.92	462.17	396.92	139.00	261.08
87	361.33	427.08	365.00	127.75	240.00	87	404.75	475.42	408.92	143.17	268.92
88	372.25	439.25	375.92	131.58	247.33	88	416.92	488.83	421.17	147.42	276.83
89	383.42	451.67	387.17	135.50	254.67	89	429.33	502.67	433.67	151.83	285.17
90	394.75	464.25	398.83	139.58	262.25	90	442.25	516.92	446.67	156.25	293.75
91	404.67	475.33	408.83	143.08	268.92	91	453.25	529.33	457.92	160.25	301.17
92	414.83	486.58	419.00	146.67	275.58	92	464.67	541.92	469.33	164.25	308.67
93	425.17	498.08	429.50	150.25	282.50	93	476.08	554.75	481.00	168.33	316.25
94	435.75	509.83	440.17	154.08	289.42	94	488.00	568.00	493.00	172.50	324.25
95	446.67	522.00	451.17	157.83	296.83	95	500.25	581.50	505.33	176.83	332.33
96	457.92	534.42	462.50	161.92	304.08	96	512.67	595.50	517.92	181.33	340.67
97	469.33	547.08	474.08	165.83	311.75	97	525.67	609.75	531.00	185.92	349.17
98	481.00	560.08	485.92	170.08	319.58	98	538.75	624.33	544.25	190.50	358.00
99	493.08	573.50	498.08	174.33	327.58	99	552.08	639.17	557.75	195.25	366.83

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 FOR USE IN ZIP CODES: ALL OF STATE

Attained Age	Preferred					Attained Age	Standard				
	Plan A	Plan F	Plan G	HD Plan G	Plan N		Plan A	Plan F	Plan G	HD Plan G	Plan N
65	192.83	239.92	194.83	68.25	128.17	65	216.00	265.58	218.17	76.42	143.50
66	192.83	239.92	194.83	68.25	128.17	66	216.00	265.58	218.17	76.42	143.50
67	192.83	239.92	194.83	68.25	128.17	67	216.00	265.58	218.17	76.42	143.50
68	192.83	239.92	194.83	68.25	128.17	68	216.00	265.58	218.17	76.42	143.50
69	192.83	239.92	194.83	68.25	128.17	69	216.00	265.58	218.17	76.42	143.50
70	198.83	246.50	200.75	70.33	132.08	70	222.67	273.08	224.83	78.75	147.83
71	204.75	253.08	206.67	72.25	136.00	71	229.25	280.33	231.50	81.08	152.42
72	210.83	259.92	213.00	74.58	140.08	72	236.17	288.00	238.50	83.50	156.92
73	217.17	267.00	219.33	76.83	144.33	73	243.25	295.92	245.75	86.00	161.67
74	223.75	274.17	226.00	79.17	148.58	74	250.50	304.00	253.08	88.50	166.42
75	230.42	281.67	232.75	81.58	153.00	75	258.08	312.50	260.67	91.17	171.50
76	237.33	289.25	239.75	83.92	157.67	76	265.67	320.92	268.42	94.00	176.58
77	244.50	297.25	246.92	86.42	162.33	77	273.92	330.00	276.58	96.83	181.83
78	251.75	305.33	254.25	89.00	167.17	78	282.00	339.00	284.83	99.67	187.33
79	259.25	313.67	261.92	91.67	172.33	79	290.42	348.33	293.42	102.67	192.92
80	267.00	322.42	269.83	94.42	177.50	80	299.17	358.00	302.17	105.75	198.75
81	275.08	331.42	277.92	97.33	182.83	81	308.17	368.08	311.17	108.92	204.83
82	283.42	340.50	286.08	100.17	188.25	82	317.42	378.25	320.58	112.17	210.83
83	292.00	350.00	294.83	103.17	193.92	83	326.92	388.83	330.17	115.58	217.17
84	300.58	359.58	303.58	106.33	199.67	84	336.58	399.83	340.00	119.08	223.67
85	309.58	369.75	312.75	109.42	205.67	85	346.75	410.92	350.25	122.67	230.42
86	318.92	380.08	322.17	112.75	211.83	86	357.17	422.58	360.83	126.25	237.33
87	328.58	390.58	331.83	116.08	218.33	87	368.08	434.58	371.58	130.08	244.50
88	338.25	401.50	341.67	119.58	224.75	88	379.00	446.83	382.75	133.92	251.75
89	348.50	412.83	352.00	123.17	231.50	89	390.33	459.33	394.25	138.08	259.33
90	358.92	424.50	362.50	126.92	238.42	90	402.00	472.33	406.08	142.08	267.08
91	368.00	434.50	371.50	130.08	244.50	91	412.00	483.58	416.17	145.75	273.75
92	377.08	444.67	380.92	133.33	250.50	92	422.33	494.92	426.67	149.33	280.67
93	386.50	455.17	390.33	136.67	256.83	93	432.92	506.67	437.33	153.00	287.50
94	396.17	465.83	400.08	140.08	263.17	94	443.75	518.58	448.25	156.92	294.67
95	406.08	476.83	410.08	143.50	269.83	95	454.75	531.00	459.42	160.83	302.17
96	416.17	488.17	420.42	147.17	276.50	96	466.17	543.58	470.83	164.75	309.67
97	426.67	499.67	430.92	150.92	283.50	97	477.83	556.58	482.67	168.92	317.50
98	437.33	511.58	441.67	154.50	290.58	98	489.75	569.92	494.67	173.25	325.42
99	448.25	523.75	452.75	158.50	297.83	99	502.00	583.42	507.00	177.50	333.50