

DEPARTMENT OF INSURANCE

HEALTH POLICY AND REFORM BUREAU
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Geographic Rating Region Proposals Comparison

6 Regions Proposal:

- Maximum increase of 23%;
- Average increase of 9.1%;
- Areas that would see the greatest rate shock include:
 - "Northern" - All Counties North of Kern including the foothills, Monterey, and all of Northern California except the Bay Area and the Central Valley (up to 19%);
 - Bay Area (up to 23%); and
 - Los Angeles (up to 22%)

13 Regions Proposal:

- Maximum increase of 25.1%;
- Average Increase of 4.0%;
- Areas that would see the greatest rate shock include:
 - Greater Sacramento (up to 22.2%);
 - Bay Area (up to 21.5%); and
 - Los Angeles (up to 25.1%)

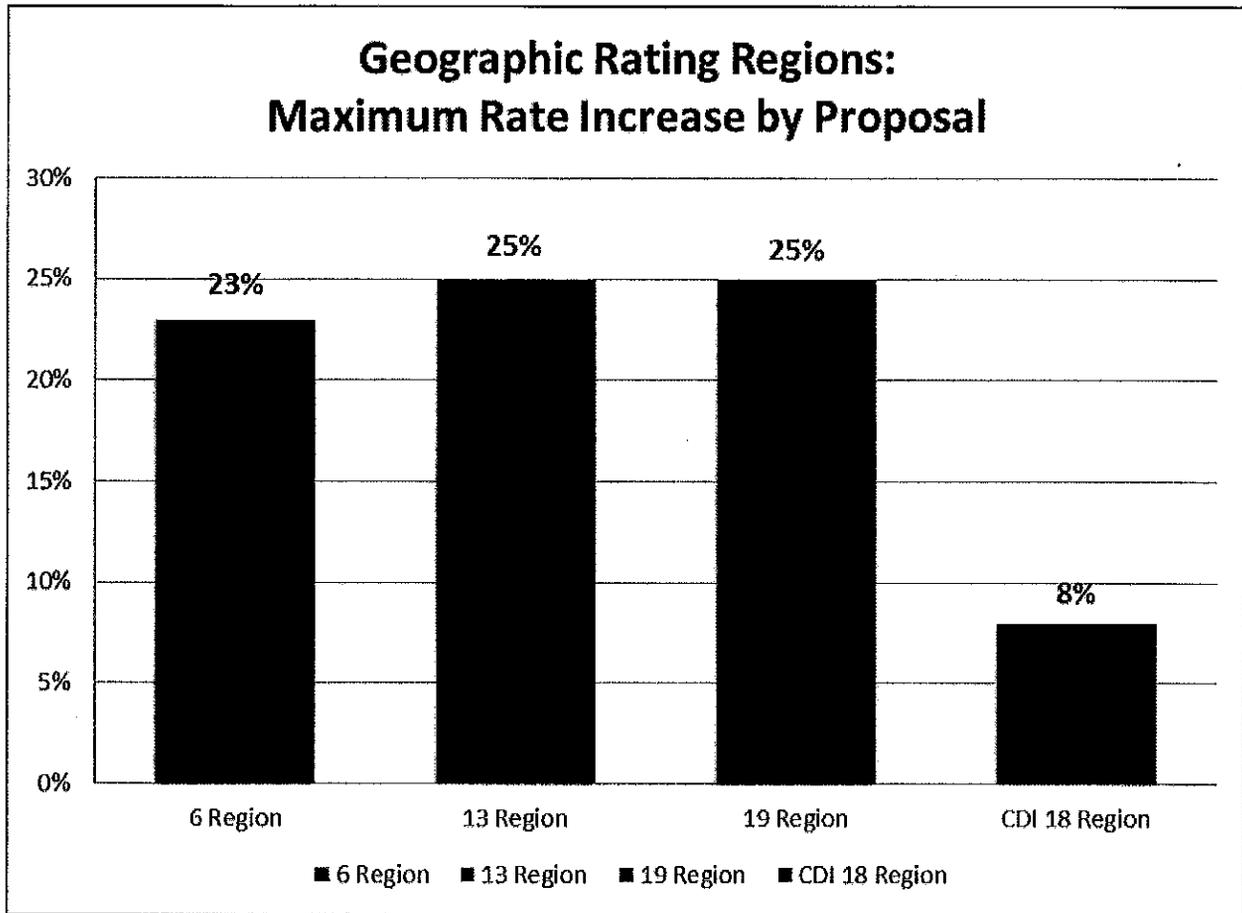
18 Regions Proposal:

- Maximum increase of 8%;
- Average increase of 3.5%
 - Far Northern California (8%) (Butte, Del Norte, Humboldt, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, & Trinity)
 - Eastern Central Valley and Foothills (6.7%) (Calaveras, Tuolumne, Mariposa, Madera); and
 - Northern Sacramento Valley (6.7%) (Lake, Tehama, Yuba, Yolo, Colusa, Glenn, Sutter)
- Please see the attached map

19 Regions Proposal:

- Maximum increase of 25%;
- Average Increase of 4.0%;
- Areas that would see the greatest rate shock include:
 - Greater Sacramento (up to 22.5%);
 - Northern Central Valley (up to 18.4%); and
 - Los Angeles (up to 25%)

Also please see the attached graph comparing the maximum increase for each proposal, below.



18 Region

Los Angeles, Orange, Kern, and Santa Clara
 divisions not shown.

Region 9

Los Angeles zip codes 90247-51, 90260-61, 90274-75, 905-912, 915, 917, 918, and 935, and
 Orange county zip codes 906-907

Region 10

All other L.A. zip codes

All other Orange zip codes in Region 13

Kern zip codes 933 in Region 6, all other Kern Zip codes in Region 15

Santa Clara zip codes 940-943 in Region 1, all other Santa Clara zip codes in Region 16

