

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.

