



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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BULLETIN 13-EX-1

TO: ALL HEALTH INSURERS

FROM: RALPH T. HUDGENS
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: MARCH 29, 2013

RE: GEOGRAPHIC RATING AREAS

All health insurance policies with an effective date on or after January 1, 2014 should use the attached geographic rating region map for rating purposes.

If you have any questions please contact Tom Carswell, Assistant Division Director of the Division of Insurance Product Review, tcarswell@oci.ga.gov.



RALPH T. HUDGENS
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA

Attachment

Georgia Geographic Rating Area Summary

Georgia Department of Insurance

March 29, 2013

Exhibit 1 – Map of Geographic Rating Areas

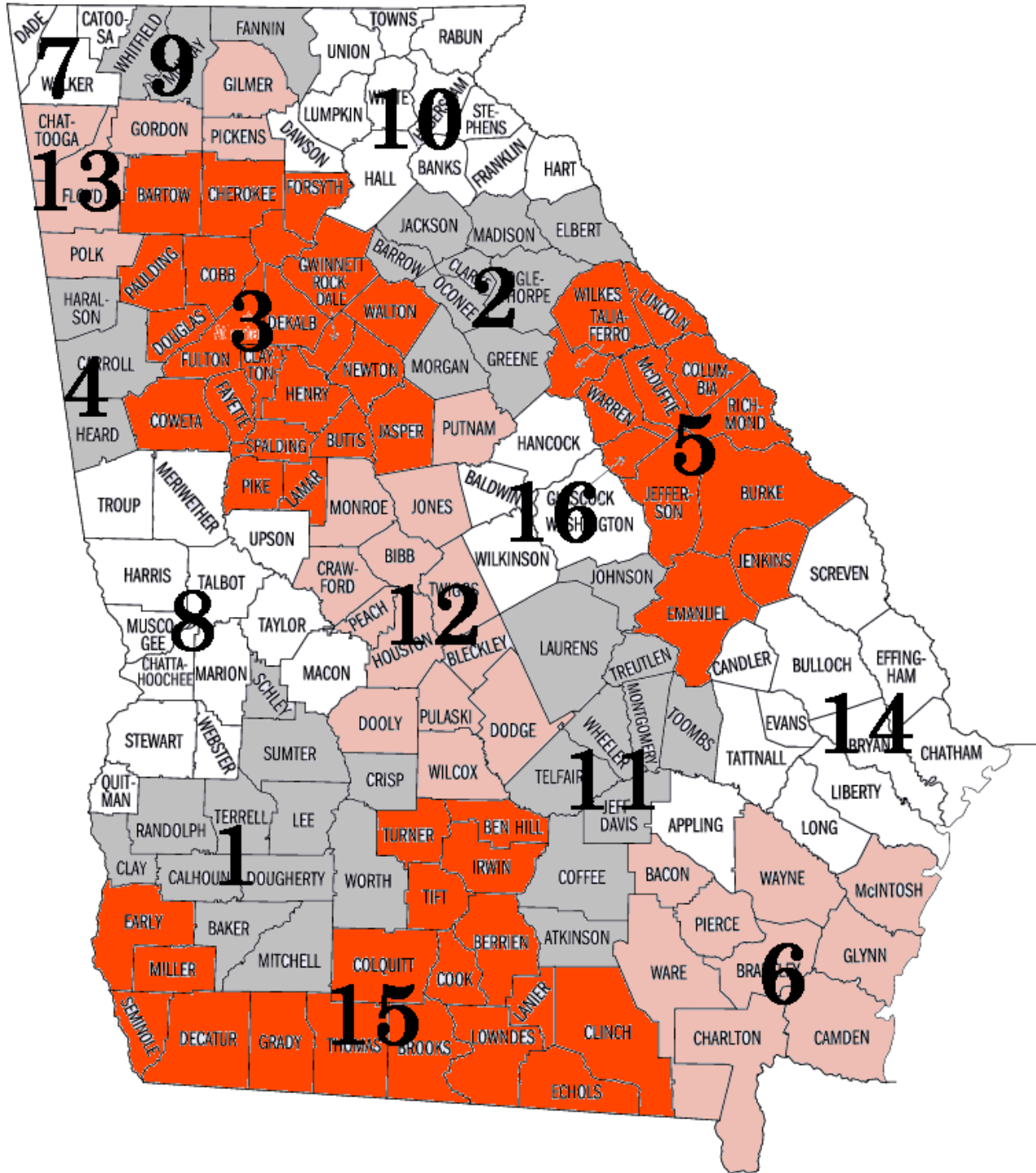


Exhibit 2 – List of Geographic Rating Areas

AREAS OF GEORGIA - LIST OF COUNTIES
Area 1
Baker Calhoun Clay Crisp Dougherty Lee Mitchell Randolph Schley Sumter Terrell Worth
Area 2
Barrow Clarke Elbert Greene Jackson Madison Morgan Oconee Oglethorpe

Geographic Rating Areas
 Georgia Department of Insurance
 Exhibit 2- List of Geographic Rating Areas

AREAS OF GEORGIA - LIST OF COUNTIES
Area 3
Bartow Butts Cherokee Clayton Cobb Coweta DeKalb Douglas Fayette Forsyth Fulton Gwinnett Henry Jasper Lamar Newton Paulding Pike Rockdale Spalding Walton
Area 4
Carroll Haralson Heard
Area 5
Burke Columbia Emanuel Glascock Jefferson Jenkins Lincoln McDuffie Richmond Taliaferro Warren Wilkes

Geographic Rating Areas
 Georgia Department of Insurance
 Exhibit 2- List of Geographic Rating Areas

AREAS OF GEORGIA - LIST OF COUNTIES
Area 6
Bacon Brantley Camden Charlton Glynn McIntosh Pierce Ware Wayne
Area 7
Catoosa Dade Walker
Area 8
Chattahoochee Harris Macon Marion Meriwether Muscogee Quitman Stewart Talbot Taylor Troup Upson Webster
Area 9
Fannin Murray Whitfield

Geographic Rating Areas
Georgia Department of Insurance
Exhibit 2- List of Geographic Rating Areas

AREAS OF GEORGIA - LIST OF COUNTIES
Area 10
Banks Dawson Franklin Habersham Hall Hart Lumpkin Rabun Stephens Townsend Union White
Area 11
Atkinson Coffee Jeff Davis Johnson Laurens Montgomery Telfair Toombs Treutlen Wheeler
Area 12
Bibb Bleckley Crawford Dodge Dooly Houston Jones Monroe Peach Pulaski Putnam Twiggs Wilcox

Geographic Rating Areas
 Georgia Department of Insurance
 Exhibit 2- List of Geographic Rating Areas

AREAS OF GEORGIA - LIST OF COUNTIES
Area 13
Chattooga Floyd Gilmer Gordon Pickens Polk
Area 14
Appling Bryan Bulloch Candler Chatham Effingham Evans Liberty Long Screven Tattnall
Area 15
Ben Hill Berrien Brooks Clinch Colquitt Cook Decatur Early Echols Grady Irwin Lanier Lowndes Miller Seminole Thomas Tift Turner
Area 16
Baldwin Hancock Washington Wilkinson

Exhibit 3- List of Geographic Rating Areas by County

COUNTIES OF GEORGIA - LIST OF AREAS	
County	Area
Appling	Area 14
Atkinson	Area 11
Bacon	Area 6
Baker	Area 1
Baldwin	Area 16
Banks	Area 10
Barrow	Area 2
Bartow	Area 3
Ben Hill	Area 15
Berrien	Area 15
Bibb	Area 12
Bleckley	Area 12
Brantley	Area 6
Brooks	Area 15
Bryan	Area 14
Bulloch	Area 14
Burke	Area 5
Butts	Area 3
Calhoun	Area 1
Camden	Area 6
Candler	Area 14
Carroll	Area 4
Catoosa	Area 7
Charlton	Area 6
Chatham	Area 14
Chattahoochee	Area 8
Chattooga	Area 13
Cherokee	Area 3
Clarke	Area 2
Clay	Area 1
Clayton	Area 3
Clinch	Area 15
Cobb	Area 3
Coffee	Area 11
Colquitt	Area 15
Columbia	Area 5
Cook	Area 15
Coweta	Area 3
Crawford	Area 12

Geographic Rating Areas
 Georgia Department of Insurance
 Exhibit 3- List of Geographic Rating Areas by County

COUNTIES OF GEORGIA - LIST OF AREAS	
County	Area
Crisp	Area 1
Dade	Area 7
Dawson	Area 10
Decatur	Area 15
DeKalb	Area 3
Dodge	Area 12
Dooly	Area 12
Dougherty	Area 1
Douglas	Area 3
Early	Area 15
Echols	Area 15
Effingham	Area 14
Elbert	Area 2
Emanuel	Area 5
Evans	Area 14
Fannin	Area 9
Fayette	Area 3
Floyd	Area 13
Forsyth	Area 3
Franklin	Area 10
Fulton	Area 3
Gilmer	Area 13
Glascocock	Area 5
Glynn	Area 6
Gordon	Area 13
Grady	Area 15
Greene	Area 2
Gwinnett	Area 3
Habersham	Area 10
Hall	Area 10
Hancock	Area 16
Haralson	Area 4
Harris	Area 8
Hart	Area 10
Heard	Area 4
Henry	Area 3
Houston	Area 12
Irwin	Area 15
Jackson	Area 2
Jasper	Area 3

Geographic Rating Areas
 Georgia Department of Insurance
 Exhibit 3- List of Geographic Rating Areas by County

COUNTIES OF GEORGIA - LIST OF AREAS	
County	Area
Jeff Davis	Area 11
Jefferson	Area 5
Jenkins	Area 5
Johnson	Area 11
Jones	Area 12
Lamar	Area 3
Lanier	Area 15
Laurens	Area 11
Lee	Area 1
Liberty	Area 14
Lincoln	Area 5
Long	Area 14
Lowndes	Area 15
Lumpkin	Area 10
Macon	Area 8
Madison	Area 2
Marion	Area 8
McDuffie	Area 5
McIntosh	Area 6
Meriwether	Area 8
Miller	Area 15
Mitchell	Area 1
Monroe	Area 12
Montgomery	Area 11
Morgan	Area 2
Murray	Area 9
Muscogee	Area 8
Newton	Area 3
Oconee	Area 2
Oglethorpe	Area 2
Paulding	Area 3
Peach	Area 12
Pickens	Area 13
Pierce	Area 6
Pike	Area 3
Polk	Area 13
Pulaski	Area 12
Putnam	Area 12
Quitman	Area 8
Rabun	Area 10

Geographic Rating Areas
 Georgia Department of Insurance
 Exhibit 3- List of Geographic Rating Areas by County

COUNTIES OF GEORGIA - LIST OF AREAS	
County	Area
Randolph	Area 1
Richmond	Area 5
Rockdale	Area 3
Schley	Area 1
Screven	Area 14
Seminole	Area 15
Spalding	Area 3
Stephens	Area 10
Stewart	Area 8
Sumter	Area 1
Talbot	Area 8
Taliaferro	Area 5
Tattnall	Area 14
Taylor	Area 8
Telfair	Area 11
Terrell	Area 1
Thomas	Area 15
Tift	Area 15
Toombs	Area 11
Towns	Area 10
Treutlen	Area 11
Troup	Area 8
Turner	Area 15
Twiggs	Area 12
Union	Area 10
Upson	Area 8
Walker	Area 7
Walton	Area 3
Ware	Area 6
Warren	Area 5
Washington	Area 16
Wayne	Area 6
Webster	Area 8
Wheeler	Area 11
White	Area 10
Whitfield	Area 9
Wilcox	Area 12
Wilkes	Area 5
Wilkinson	Area 16
Worth	Area 1