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Private Passenger Residual Market Rates
October 1, 2016 Effective Date

Rate Implementation Notes

Below are notes relevant to implementing the October 1, 2016 effective date private passenger residual market rates using the Rating Factors tables posted on CAR's website.

- Base rates by coverage have been modified to reflect current loss experience.
- Rating territories are unchanged.
- BI, U-1, U-2, and PDL increased limit factors have been updated for vehicles other than Motorcycles.
- Med Pay increased limits rates are updated.
- Deductible relativities are unchanged.
- Model year/VRG relativities are revised and updated through 2017 MY.
- The VRG Assignment By Price Table has been revised.
- The Stated Amount Rates have been updated. The Stated Amount Divisor Table has been revised.
- Miscellaneous rating factors are updated (RS-1)
- Towing and Labor and Sub Transportation are unchanged.
- Discounts remain unchanged.
- The commission schedule for assigned risk business is unchanged
- Motorcycle base rates have been updated. Note that territory rating groups for motorcycles are the same as private passenger vehicles and have not changed.
- A rating procedure for Electric Motorcycles has been added to the Motorcycle rate pages.
- Motorcycle increased limit factors have been updated for U-1 and U-2 coverage's.
- Motorcycle Med Pay Rates By Limit have been updated.
- Motorcycle Substitute Transportation and Towing and Labor Rates have been updated.