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Private Passenger Residual Market Rates February 1, 2018 Effective Date

Rate Implementation Notes

Below are notes relevant to implementing the February 1, 2018 effective date private passenger residual market rates using the Rating Factors tables posted on CAR's website.

- The effective data has been changed to February 1, 2018
- Base rates by coverage have been modified to reflect current loss experience. **Note that the base rates have changed since CAR's original filing.**
- Rating territories are unchanged.
- Med Pay, U-1, and U-2 increased limit factors have been updated for vehicles other than Motorcycles. BI and PDL increased limit factors are unchanged. **Note that the U-1 increased limits factors have changed since CAR's original filing.**
- Deductible relativities are unchanged.
- Model year/VRG relativities are shifted by one year, but the relativity factors are unchanged.
- The VRG Assignment By Price Table is unchanged.
- The Stated Amount Divisor Table is unchanged.
- The Stated Amount Rates have been updated. **Note that the Stated Amount rates have changed since CAR's original filing.**
- Miscellaneous rating factors are unchanged (RS-1).
- Towing and Labor and Substitute Transportation are unchanged.
- Discounts remain unchanged.
- The commission schedule for assigned risk business is unchanged.
- Motorcycle base rates have not changed. Note that territory rating groups for motorcycles are the same as private passenger vehicles.
- The approved motorcycle training sites have been updated.