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Private Passenger Residual Market Rates May 1, 2019 Effective Date

Rate Implementation Notes

Below are notes relevant to implementing the May 1, 2019 effective date private passenger residual market rates using the Rating Factor tables posted on CAR's website.

The final approved rates reflect:

- (1) Revised base rates reflecting changes to Section 100-K in the filing.**
- (2) The rates have an effective date of May 1, 2019.**
- (3) The stated amount base rate for fire (comprehensive) is corrected from the prior version.**

The following notes reflect the previous version as filed, and have not changed with the approved filing.

- Base rates by coverage have been modified to reflect current loss experience.
- Rating territories are unchanged.
- This filing proposes to discontinue the anti-theft discount for the comprehensive coverages. All other discounts remain unchanged. The elimination of the anti-theft discount affected the following rate pages: R-49, RS-1, RS-2, and Index "A".
- 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.
- Deductible relativities are unchanged.
- Model year/VRG relativities are shifted by 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.
- Miscellaneous rating factors are unchanged (RS-1), with the exception of the anti-theft discount elimination.
- Towing and Labor and Substitute Transportation are unchanged.
- The commission schedule for assigned risk business is unchanged.
- The motorcycle rates are unchanged. However, the comprehensive coverage rates have been updated to reflect the elimination of the anti-theft discount. Note that territory rating groups for motorcycles are the same as private passenger vehicles.