



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

Private Passenger Residual Market Rates June 1, 2020 Effective Date

Rate Implementation Notes

Below are notes relevant to implementing the June 1, 2020 effective date private passenger residual market rates using the Rating Factor tables posted on CAR's website.

Please note that the approved rates included changes to the effective date from May 1, 2020 to June 1, 2020, and also included base rate changes to Part1 (Bodily Injury) and Part 5 (Optional BI).

- Base rates by coverage have been modified to reflect current loss experience. Medical Payment rates remain unchanged.
- Rating territories are unchanged.
- All discounts remain unchanged.
- BI, PDL, U-1, and U-2 increased limit factors have been updated for vehicles other than Motorcycles.
- 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).
- Towing and Labor and Substitute Transportation are unchanged for vehicles other than Motorcycles.
- The commission schedule for assigned risk business is unchanged.
- A footnote that was inadvertently dropped from prior years rate pages was added relating to the Stated Amount Comprehensive rate factor for C.A.C. with M.M.&V. (Page R-43)
- The motorcycle rates have been updated. Changes include base rates, ILF's, deductible buy-back charges, age/rate factors, towing and labor, and substitute transportation. The approved motorcycle training sites have been updated.