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### Private Passenger Residual Market Rates April 1, 2022 Effective Date

#### Rate Implementation Notes

Below are notes relevant to implementing the April 1, 2022 effective date private passenger residual market rates using the Rating Factor tables posted on CAR's website.

- Base rates by coverage have been modified to reflect current loss experience.
- Rating territories are unchanged.
- All discounts remain unchanged.
- BI, PDL, Med Pay, U-1 and U-2 increased limit factors have been updated for vehicles other than Motorcycles.
- Deductible relativities are unchanged.
- Model year/VRG relativities have been updated through 2023.
- 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 have been updated (RS-1). The update is to the comprehensive rate relativity factor for Model Years Not Shown, related to Rule 22. The factor has changed from 1.025 to 1.044.
- Towing and Labor and Substitute Transportation are unchanged for vehicles other than Motorcycles.
- The commission schedule for assigned risk business is unchanged.
- The motorcycle rates are unchanged.