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### Private Passenger Residual Market Rates November 1, 2024 Effective Date

#### Rate Implementation Notes

Below are notes relevant to implementing the November 1, 2024 effective date private passenger residual market rates using the Rating Factor tables posted on CAR's website. The rates reflect revised increased limits factors only. No other rate changes were included.

**Please note that the approved rates included changes to the Part 4 (Property Damage Liability) increased limit factors from the original filing. All other ILF's were approved as filed.**

- BI, PDL, Med Pay, U-1 and U-2 increased limit factors have been updated for all vehicles other than motorcycles.
- Base rates by coverage are unchanged.
- Rating territories are unchanged.
- All discounts remain unchanged.
- Deductible relativities are unchanged.
- Model year/VRG relativities are unchanged.
- The VRG Assignment by Price Table is unchanged.
- The Stated Amount Divisor Table is unchanged.
- The Stated Amount Rates are unchanged.
- Towing and Labor and Substitute Transportation are unchanged for all vehicles.
- The commission schedule for assigned risk business is unchanged.
- The motorcycle rates including the base rates, increased limit factors, physical damage deductibles, and age rate factors for collision and comprehensive are unchanged.