

To control the size of the population of the Plan, the Rules established in accordance with Article X annually provide for territorial and classification credits for those companies voluntarily writing private passenger automobile Insurance within those territories and classifications that would otherwise be disproportionately represented in the Plan. The size of the credits shall be such as to enhance the prospects that no classification or territory is disproportionately represented in the Plan.

The allowance of such credits shall be based upon each Member's statewide mix of business in such a manner that any Member Company accepting its fair share of business in all classes and territories shall not be penalized. No Member Company may receive credit for any risk insured through CAR.