The credits provided under this Rule are offered to enhance the prospects for a viable voluntary market in all territories and classifications. The credits shall be reviewed annually and any necessary adjustments shall be made.

Any credit adjustments made under this Rule shall not result in a Member's participation ratio being adjusted below zero.

Private Passenger Motor Vehicles

Each Member shall receive credit for voluntarily writing private passenger business within the territories and classifications that would otherwise be disproportionately represented in CAR. This credit is applied to the Member's participation units used to determine its share of CAR's underwriting results as provided for in Rule 11 – Assessments and Participation.

A. Policy Effective Dates April 1, 2007 through March 31, 2008

   For policy effective dates April 1, 2007 through March 31, 2008, for each unit of voluntary retained private passenger business written in credit-eligible territories and classifications, participation credits will be given as shown below using approved credit factors and based upon a territory/classification matrix methodology for calculating rate subsidies. Specific credit factors will be determined annually.

Credit Factors

Rate Class	10	10	10	10	15	17	17	17	17	18	18	18	30
Statistical Class	10	20 40	22 42	24 26	15 16	10	15 16	22 42	24 26	10 15 16	20 40	24 26	30
Territory 1	0.0	1.4	5.7	3.1	0.1	0.0	0.0	0.8	0.0	0.2	0.1	0.0	0.0
2	0.0	1.8	7.1	3.2	0.0	0.0	0.0	1.9	0.0	0.2	0.5	0.0	0.0
3	0.0	1.8	7.1	2.9	0.0	0.0	0.0	2.0	0.0	0.2	0.4	0.0	0.0
4	0.0	2.3	7.5	3.2	0.0	0.0	0.0	1.9	0.0	0.6	0.2	0.0	0.0
5	0.0	3.4	8.0	3.3	0.0	0.4	0.0	1.9	0.0	0.4	0.6	0.0	0.0
6	0.0	3.9	8.0	3.4	0.1	0.0	0.0	2.3	0.0	1.1	0.7	0.0	0.0
7	0.0	3.8	7.9	4.0	0.0	0.0	0.0	2.3	0.0	2.3	1.2	0.0	0.0
8	0.0	4.7	8.0	3.9	0.0	0.0	0.0	2.2	0.0	1.7	1.9	0.0	0.0
9	0.0	5.0	8.5	4.9	0.0	0.0	0.0	2.7	0.0	4.9	0.2	0.0	0.0
10	0.0	3.1	9.6	4.9	0.0	0.0	0.0	3.3	0.0	4.5	1.7	0.0	0.0
11	0.0	3.4	8.4	4.1	0.0	0.0	0.0	3.7	0.0	2.2	2.1	0.0	0.0
12	0.0	3.2	8.0	3.3	0.0	0.0	0.0	4.0	0.0	1.5	1.5	0.0	0.0
13	0.0	4.4	8.1	4.3	0.0	0.6	0.0	3.6	0.0	1.3	1.2	0.0	0.0
14	0.6	6.3	12.4	6.9	0.0	4.0	0.0	7.5	1.7	0.9	1.6	0.0	0.0
15	1.3	7.3	15.5	8.4	0.0	5.5	0.0	10.1	3.4	1.0	1.9	0.0	0.0
16	4.2	12.5	20.3	7.9	0.0	7.7	0.0	14.9	5.3	6.7	8.2	0.0	0.0
17	0.0	6.5	12.3	6.9	0.0	0.1	0.0	8.0	0.0	7.6	0.0	0.0	0.0
18	5.6	16.6	27.5	17.7	0.0	0.9	0.0	5.3	0.0	0.7	0.5	0.0	0.0
19	1.8	4.8	22.5	7.8	0.4	3.5	0.0	13.9	0.0	4.7	0.0	2.6	0.0
20	6.3	19.9	30.6	16.7	0.0	3.0	0.0	14.6	0.0	4.3	2.8	0.0	0.0
21	8.3	13.9	34.1	21.1	1.5	15.0	3.0	29.1	19.1	5.4	7.7	5.5	0.0
22	10.5	14.9	31.6	28.5	4.2	15.0	3.1	31.9	18.7	8.2	2.7	3.7	0.0
23	0.0	1.5	8.7	2.4	2.0	9.2	0.0	6.7	0.0	3.5	0.0	0.0	0.0
24	0.0	1.5	8.6	2.4	0.0	4.6	0.0	5.8	0.0	0.8	4.9	1.7	0.0
25	0.4	4.8	12.8	5.7	0.0	5.1	0.0	3.7	6.5	11.0	0.0	0.0	0.0
26	1.6	11.3	20.6	6.4	0.0	6.3	0.0	14.6	5.1	2.9	2.0	0.0	0.0
27	0.0	2.4	5.2	3.3	0.1	0.0	0.0	1.0	0.0	0.0	0.2	0.0	0.0
40	0.0	1.5	8.1	2.1	0.0	0.4	0.0	5.0	0.0	0.7	1.3	0.4	0.0
41	0.0	5.3	8.6	5.2	0.0	2.0	0.0	3.3	0.0	0.8	1.4	0.0	0.0
42	1.3	7.3	15.5	8.4	0.0	5.5	0.0	10.1	3.4	1.0	1.9	0.0	0.0
43	1.3	7.3	15.5	8.4	0.0	5.5	0.0	10.1	3.4	1.0	1.9	0.0	0.0
44	4.2	12.5	20.3	7.9	0.0	7.7	0.0	14.9	5.3	6.7	8.2	0.0	0.0
45	1.3	7.3	15.5	8.4	0.0	5.5	0.0	10.1	3.4	1.0	1.9	0.0	0.0

Credit Factors (continued)

Rate Class	20	20	20	20	21	21	21	25	25	25	25	26	26	26
Statistical Class	10	15 16	22	24	10 15 16	20	24	10	15 16	26	42	10 15 16	26	40
Territory 1	1.3	0.0	13.8	0.7	0.0	6.4	0.5	0.0	0.0	0.0	2.5	0.0	0.0	0.3
2	0.0	0.0	14.4	2.2	0.0	6.7	2.4	0.0	0.0	0.0	2.6	0.0	0.0	0.0
3	0.0	0.0	16.0	4.5	0.0	7.0	1.2	0.0	0.0	0.0	2.6	0.0	0.0	0.3
4	0.0	0.0	15.2	7.6	0.0	8.2	2.4	0.0	0.0	0.0	2.3	0.0	0.0	0.5
5	0.0	0.0	13.4	7.4	0.0	10.7	3.1	0.0	0.0	0.0	2.9	0.0	0.0	0.8
6	0.0	0.0	13.6	3.0	0.0	16.4	1.3	0.0	0.0	0.0	4.2	2.4	0.0	1.3
7	0.0	0.0	15.6	2.8	0.0	15.1	5.3	0.0	0.0	0.0	4.7	0.5	0.0	1.7
8	0.6	0.0	18.0	4.3	0.0	12.3	9.8	0.0	0.0	0.0	4.7	0.0	0.0	0.9
9	1.6	0.0	18.8	6.3	0.1	11.3	7.7	5.9	0.0	0.0	5.7	4.9	0.0	0.7
10	6.0	0.0	22.4	10.5	0.7	10.5	6.0	3.0	0.0	0.3	5.7	1.8	0.0	1.5
11	8.3	0.0	23.9	11.6	0.0	15.0	4.7	0.1	0.0	0.7	6.8	0.0	0.0	1.8
12	8.4	0.0	25.1	11.2	0.0	15.0	4.4	0.0	3.5	1.2	9.9	0.0	0.0	2.0
13	8.6	0.0	26.4	11.6	0.0	14.5	3.8	0.0	5.4	3.3	11.8	0.0	0.0	3.6
14	14.5	0.0	37.8	19.5	0.0	15.3	3.6	3.3	0.0	9.9	20.4	0.7	0.0	5.6
15	18.6	0.0	43.4	23.2	0.3	17.6	5.1	6.1	0.0	11.9	24.9	8.8	0.5	5.7
16	19.1	0.0	44.5	23.8	6.7	27.0	11.8	0.0	0.0	13.3	27.6	0.3	0.7	7.0
17	3.0	0.0	38.5	14.8	0.0	9.4	0.7	4.9	0.0	0.0	2.5	0.0	1.4	0.2
18	9.9	0.0	30.9	13.8	0.0	13.9	10.3	0.0	0.0	7.5	14.4	0.0	0.0	6.3
19	13.3	0.0	47.6	17.3	10.7	13.7	2.7	0.0	0.0	0.0	16.3	6.5	0.0	5.0
20	16.6	0.0	34.6	16.6	10.1	14.9	3.5	17.0	0.0	5.3	12.3	3.8	0.0	0.0
21	29.3	0.8	61.3	34.7	3.6	25.4	11.2	3.5	0.0	25.1	43.0	5.5	4.4	9.8
22	28.9	0.0	58.8	34.2	5.7	28.7	24.4	4.8	0.0	13.7	30.3	1.2	7.3	11.5
23	14.5	0.0	37.8	19.0	0.0	14.2	12.2	0.0	0.0	6.5	28.0	0.6	3.1	0.0
24	8.8	0.0	28.8	12.5	0.0	11.8	3.1	0.7	0.0	11.4	12.1	0.0	0.0	7.3
25	13.2	0.0	35.2	39.6	9.7	14.0	2.4	18.4	0.0	0.0	7.1	3.8	0.0	5.3
26	17.6	0.0	42.0	22.0	1.6	17.6	4.9	11.9	0.0	11.2	25.3	0.0	0.0	6.3
27	0.0	0.0	10.0	0.2	0.0	5.7	0.0	0.0	0.0	0.0	2.6	0.0	0.0	0.3
40	7.9	0.0	27.2	11.3	0.0	12.2	1.9	4.0	0.0	3.7	16.2	1.6	0.0	1.2
41	8.6	0.0	28.7	12.1	0.0	12.9	2.1	0.3	0.0	6.5	13.5	0.0	0.0	5.5
42	18.6	0.0	43.4	23.2	0.3	17.6	5.1	6.1	0.0	11.9	24.9	8.8	0.5	5.7
43	18.6	0.0	43.4	23.2	0.3	17.6	5.1	6.1	0.0	11.9	24.9	8.8	0.5	5.7
44	19.1	0.0	44.5	23.8	6.7	27.0	11.8	0.0	0.0	13.3	27.6	0.3	0.7	7.0
45	18.6	0.0	43.4	23.2	0.3	17.6	5.1	6.1	0.0	11.9	24.9	8.8	0.5	5.7

B. Policy Effective Dates April 1, 2008 through March 31, 2009

For policy effective dates April 1, 2008 through March 31, 2009, for each unit of voluntary retained private passenger business written in credit-eligible territories and classifications, participation credits will be given as shown below using approved credit factors and based upon a territory/classification matrix methodology for calculating rate subsidies. Specific credit factors will be determined annually.

Credit Factors (continued)

Rate Class	10	10	10	10	15	17	17	17	17	18	18	18	30
Statistical Class	**10**	**20 40**	**22 42**	**24 26**	**15 16**	**10**	**15 16**	**22 42**	**24 26**	**10 15 16**	**20 40**	**24 26**	**30**
Territory													
1	0.0	3.2	5.5	3.8	0.4	0.0	0.0	1.4	0.0	1.9	1.8	0.0	0.0
2	0.0	2.0	8.0	4.8	0.0	0.0	0.0	0.9	0.0	0.0	0.8	0.0	0.0
3	0.0	2.4	7.5	3.6	0.0	0.0	0.0	1.8	0.0	3.5	0.0	0.0	0.0
4	0.0	3.3	7.7	4.4	0.0	0.0	0.0	2.2	0.0	0.0	0.4	0.0	0.0
5	0.0	4.4	8.5	4.3	0.0	0.5	0.0	1.7	0.0	1.7	0.0	0.0	0.0
6	0.0	4.4	8.2	5.0	0.2	0.0	0.0	1.9	0.0	0.0	0.9	0.0	0.0
7	0.0	4.1	8.5	4.1	0.0	0.0	0.0	2.5	0.0	0.8	0.6	0.0	0.0
8	0.0	3.0	8.5	4.8	0.2	0.0	0.0	2.7	0.0	0.5	0.9	0.0	0.0
9	0.0	2.0	8.8	3.3	0.0	0.0	0.0	1.6	0.0	1.5	0.0	0.0	0.0
10	0.0	2.4	9.3	4.5	0.0	0.0	0.0	2.4	0.0	7.5	0.0	0.0	0.0
11	0.0	3.5	6.5	3.6	0.6	1.4	0.0	2.4	0.0	0.1	2.5	0.0	0.0
12	0.0	3.0	8.0	4.3	0.0	0.0	0.0	2.9	0.0	0.1	1.0	0.0	0.0
13	0.0	5.9	7.2	5.0	0.0	0.3	0.0	3.0	0.0	2.8	2.1	0.0	0.0
14	0.3	1.3	13.3	7.1	0.0	0.0	0.0	5.4	0.0	1.6	0.0	0.0	0.0
15	0.6	9.9	12.8	8.9	0.0	2.1	0.0	12.1	2.1	0.3	4.9	1.2	0.0
16	3.1	4.9	24.5	11.9	0.6	4.0	0.0	18.5	6.5	6.5	1.1	0.0	0.0
17	0.0	0.3	11.8	2.1	0.4	0.0	0.0	7.7	0.0	6.8	0.0	0.0	0.0
18	4.7	15.5	18.4	13.9	0.0	1.2	0.0	5.9	0.0	0.5	1.2	0.0	0.0
19	1.2	3.6	16.2	5.5	1.3	0.8	0.0	13.9	0.0	0.6	0.3	0.0	0.0
20	6.1	17.3	24.2	12.6	0.0	0.7	0.0	13.7	0.0	3.7	0.0	0.0	0.0
21	7.1	9.2	28.3	17.9	2.6	10.3	0.7	28.9	15.0	4.0	5.6	8.1	0.0
22	9.5	13.1	27.5	16.0	3.6	10.1	0.4	29.6	14.5	6.1	10.0	0.0	0.0
23	0.0	0.8	8.0	2.9	1.9	4.5	0.0	6.8	0.0	0.8	0.0	0.0	0.0
24	0.0	4.3	8.3	3.0	0.0	3.4	0.0	5.2	0.0	0.3	0.0	2.8	0.0
25	0.4	1.6	9.7	4.0	0.0	4.5	0.0	8.6	0.0	10.7	0.0	0.0	0.0
26	1.2	11.6	19.2	5.6	0.8	2.5	0.0	13.4	5.1	1.1	0.0	2.9	0.0
27	0.0	1.2	6.7	3.4	0.1	0.0	0.0	0.7	0.0	0.6	0.0	0.0	0.0
40	0.8	5.8	9.2	10.6	0.7	0.0	0.0	3.8	0.0	7.7	0.0	0.0	0.0
41	0.0	3.2	8.3	5.7	0.0	0.6	0.0	3.6	0.0	0.8	0.1	0.0	0.0
42	1.3	3.4	10.7	7.2	0.0	4.8	0.0	4.5	5.8	0.3	3.5	0.0	0.0
43	1.0	8.8	14.6	11.0	0.0	5.3	0.0	8.3	1.6	0.3	0.0	2.6	0.0
44	2.2	3.6	14.5	6.4	0.2	6.8	0.0	10.4	3.9	3.8	5.3	0.0	1.1
45	2.4	4.3	13.1	10.5	0.0	4.8	0.0	10.5	1.7	1.3	3.9	0.0	0.0

Credit Factors (continued)

Rate Class	20	20	20	20	21	21	21	25	25	25	25	26	26	26
Statistical Class	**10**	**15 16**	**22**	**24**	**10 15 16**	**20**	**24**	**10**	**15 16**	**26**	**42**	**10 15 16**	**26**	**40**
Territory 1	0.0	0.0	9.2	3.4	0.0	8.5	0.6	0.0	0.0	0.0	0.6	0.0	0.4	0.0
2	0.0	0.0	12.0	2.3	4.7	5.7	0.0	0.0	0.0	0.0	2.2	2.8	0.0	0.0
3	0.0	0.0	12.7	3.8	0.0	6.0	4.4	0.0	0.0	0.0	1.5	4.0	0.0	0.0
4	0.0	0.0	20.9	7.5	0.0	9.8	1.6	0.0	0.0	0.0	1.2	0.0	0.0	0.6
5	0.0	0.0	11.2	5.9	0.0	6.9	0.1	0.0	0.0	0.0	1.5	0.0	0.0	0.3
6	0.0	0.0	11.6	1.5	0.0	15.5	0.0	0.0	0.0	0.0	2.6	0.0	0.0	1.4
7	0.0	0.0	14.2	0.1	0.0	14.3	2.3	0.0	0.0	0.0	2.7	0.0	0.0	1.7
8	2.8	0.0	20.0	3.1	0.0	8.2	10.1	2.7	0.0	0.0	0.9	0.0	0.0	0.0
9	0.0	0.0	14.4	4.8	0.0	12.6	0.0	3.5	0.0	0.0	3.0	3.3	0.0	1.1
10	0.0	0.0	27.8	4.0	0.0	8.7	7.2	0.0	0.0	0.0	3.1	6.1	0.1	0.0
11	2.2	0.0	18.1	3.8	0.0	8.8	10.8	4.9	0.0	0.0	6.9	6.5	0.0	0.0
12	0.8	0.0	20.1	5.3	0.0	12.0	1.9	0.0	0.0	0.1	9.1	0.0	0.0	1.0
13	4.4	0.0	22.1	8.3	0.0	11.3	2.3	0.0	0.0	1.1	8.7	0.0	0.0	2.6
14	4.4	0.0	25.3	9.2	0.0	11.4	1.2	3.3	0.0	8.3	7.7	8.2	0.0	3.7
15	13.1	0.0	38.8	19.0	0.0	14.9	3.5	0.0	5.5	9.2	29.5	0.0	0.3	11.7
16	13.4	0.0	39.4	19.5	3.7	33.5	8.7	4.1	6.1	14.9	29.4	4.5	14.0	4.2
17	0.0	0.0	35.6	6.7	0.0	8.3	1.6	5.5	0.0	0.0	5.0	5.9	1.8	0.0
18	8.2	0.0	27.3	10.6	0.0	14.8	13.7	0.0	0.0	6.9	9.9	0.0	0.0	2.3
19	8.8	0.0	38.2	14.2	1.1	11.9	1.7	11.0	1.4	0.0	7.7	0.0	4.6	4.1
20	7.8	0.0	32.1	13.3	6.2	11.6	1.3	14.8	0.7	0.8	11.5	0.0	3.8	0.0
21	23.8	0.0	55.5	31.6	2.7	22.4	12.0	1.4	13.2	26.4	35.9	13.3	3.8	6.9
22	23.2	0.0	54.4	30.6	4.6	25.7	10.5	0.8	13.6	12.2	33.8	1.0	0.0	19.9
23	9.5	0.0	34.0	15.4	0.0	12.7	13.5	0.0	1.9	1.5	24.4	0.0	0.0	5.1
24	4.5	0.0	25.3	9.4	0.0	10.6	1.2	0.0	0.0	11.6	17.3	2.1	0.0	6.0
25	8.3	0.0	31.2	36.5	10.4	11.9	2.0	1.1	0.8	0.0	9.5	8.1	0.0	6.1
26	12.5	0.0	37.6	21.9	0.0	15.9	4.0	20.1	4.5	11.4	11.9	0.0	0.0	12.0
27	0.0	0.0	16.2	0.0	0.0	5.0	0.0	1.2	0.0	0.0	1.8	0.0	0.0	0.3
40	5.3	0.0	23.1	9.3	0.0	21.2	0.9	9.6	0.0	0.0	8.8	7.4	0.0	0.0
41	3.8	0.0	24.1	8.4	0.0	17.9	1.1	0.0	0.0	1.9	12.9	1.8	0.0	7.9
42	12.8	0.0	38.5	19.4	1.3	15.7	6.7	16.7	5.4	11.9	20.2	11.9	3.1	0.7
43	13.0	0.0	38.5	21.9	7.5	18.2	3.9	0.0	5.6	10.2	16.7	0.0	0.0	3.3
44	12.6	0.0	38.3	18.8	3.1	20.8	25.5	18.4	5.3	20.7	19.9	16.3	0.0	6.8
45	13.5	0.0	39.7	22.7	0.0	17.6	3.8	12.2	5.8	6.5	20.8	0.0	0.5	5.8