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 Year 2006

   For policy effective year 2006, 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.

	2006 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**	**20 40**	**24 26**	**30**
1	0.0	0.3	4.8	2.0	0.0	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0
2	0.0	2.1	6.1	2.5	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0
3	0.0	1.7	5.2	2.2	0.0	0.0	0.0	1.1	0.0	0.6	0.0	0.0	0.0
4	0.0	2.0	6.1	2.7	0.0	0.2	0.0	1.1	0.0	0.0	0.0	0.0	0.0
5	0.0	3.4	7.0	2.2	0.0	0.0	0.0	1.8	0.0	0.0	0.0	0.0	0.0
6	0.0	3.5	6.1	2.8	0.1	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0
7	0.0	2.3	7.4	3.0	0.0	0.0	0.0	1.7	0.0	0.7	1.6	0.0	0.0
8	0.0	3.6	7.4	2.3	0.0	0.1	0.0	1.7	0.0	0.4	1.5	0.0	0.0
9	0.0	3.7	7.3	3.6	0.0	0.7	0.0	2.0	0.0	5.2	0.0	0.0	0.0
10	0.0	1.6	7.8	3.4	0.0	0.3	0.0	3.1	0.0	4.3	0.4	0.0	0.0
11	0.0	3.4	8.9	3.4	0.0	1.9	0.0	2.8	0.0	2.9	0.8	0.0	0.0
12	0.0	5.6	7.1	3.2	0.0	0.4	0.0	4.2	0.0	0.5	0.6	0.0	0.0
13	0.0	1.4	7.2	1.5	0.0	2.7	0.0	5.2	0.0	0.5	1.7	0.0	0.0
14	0.0	1.7	9.2	3.5	0.0	4.2	0.0	4.4	1.1	0.5	0.8	0.0	0.0
15	2.2	7.1	16.5	8.7	0.0	7.8	0.0	10.9	4.0	1.4	1.6	0.0	0.0
16	5.7	15.8	21.3	9.1	0.0	13.3	2.6	15.4	7.1	6.0	11.2	0.0	0.0
17	0.0	5.9	10.5	4.6	0.3	0.7	0.0	6.3	0.0	6.3	0.0	0.0	0.0
18	5.5	8.3	26.6	16.8	0.0	3.3	0.0	4.1	0.0	1.6	0.0	0.0	0.0
19	2.8	5.9	20.4	9.1	0.7	5.3	0.0	10.4	3.8	2.2	0.0	0.5	0.0
20	6.1	18.6	26.0	18.1	0.4	4.8	0.0	11.9	0.0	1.6	2.4	0.0	0.0
21	9.2	20.4	31.1	19.4	1.8	16.6	4.7	28.7	16.3	5.1	9.8	2.6	0.0
22	10.6	15.3	30.8	26.0	5.3	16.6	5.4	31.3	16.6	9.9	13.8	0.4	0.0
23	0.0	1.3	8.2	1.7	1.3	12.5	0.0	5.7	1.2	0.9	4.0	0.0	0.0
24	0.0	1.7	7.9	1.7	0.0	2.9	0.0	6.9	0.0	0.3	4.4	0.0	0.0
25	0.7	5.7	13.9	6.7	0.0	9.0	0.0	5.0	6.4	9.2	0.0	0.0	0.0
26	2.4	6.2	16.2	6.1	0.0	8.6	0.9	17.3	6.0	8.4	0.0	0.0	0.0
27	0.0	1.3	4.2	2.4	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	0.0

(Territory labels the left-hand column of Statistical Class rows 1–27.)

2006 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	20	24	10	15 16	26	42	10	26	40
Territory 1	3.5	0.0	13.5	3.2	0.0	6.0	0.0	0.0	0.0	0.0	2.4	0.0	0.0	0.0
2	0.0	0.0	13.5	2.1	0.0	4.9	3.3	0.0	0.0	0.0	2.7	1.6	0.0	0.0
3	0.0	0.0	15.0	3.5	0.0	5.8	0.0	0.0	0.0	0.0	1.7	0.2	0.0	0.2
4	0.0	0.0	11.8	5.4	0.0	8.3	3.6	0.0	0.0	0.0	1.4	0.0	0.0	0.0
5	0.5	0.0	15.3	6.4	0.0	7.9	0.6	0.0	0.0	0.0	2.3	0.0	0.0	0.5
6	2.4	0.0	13.7	2.7	0.0	12.5	0.1	0.0	0.0	0.0	4.8	0.0	0.0	0.8
7	2.0	0.0	15.0	3.0	0.0	9.4	6.8	0.0	0.0	0.0	5.4	0.0	0.0	1.4
8	2.7	0.0	20.3	4.0	0.0	16.4	5.1	3.4	0.0	0.0	5.5	0.0	0.0	0.8
9	4.3	0.0	18.9	6.0	0.0	7.9	3.8	6.3	0.0	2.5	5.8	0.0	0.0	1.1
10	6.7	0.0	23.1	10.1	2.7	11.7	1.6	6.1	0.0	2.7	7.2	0.0	0.0	1.6
11	10.7	0.0	24.5	8.5	0.0	8.7	3.2	0.0	0.0	0.4	8.4	0.1	0.0	1.7
12	10.3	0.0	26.1	14.2	0.0	16.5	2.5	1.1	0.0	2.0	10.0	0.0	0.0	2.6
13	10.9	0.0	27.0	12.5	2.9	11.8	3.0	6.7	0.0	4.8	14.4	0.0	0.0	0.0
14	13.2	0.0	29.5	15.8	0.0	11.0	1.9	3.6	0.0	9.3	12.3	3.4	0.0	5.1
15	19.8	3.6	38.4	23.2	1.6	15.2	4.0	2.1	0.0	9.2	21.2	5.0	0.0	5.6
16	25.2	5.8	44.3	25.1	7.6	25.5	10.2	0.0	2.7	14.2	24.4	12.6	0.9	6.9
17	5.6	0.0	36.4	20.8	0.0	16.9	0.4	5.7	0.0	0.0	4.3	2.5	1.8	0.0
18	12.4	0.0	27.8	15.8	0.0	12.9	9.5	0.0	0.0	4.4	14.3	0.0	0.0	5.5
19	14.0	0.9	38.6	16.0	4.5	11.6	14.4	0.0	0.0	0.0	15.6	1.5	0.0	5.3
20	18.9	0.0	31.4	14.8	6.6	11.5	3.3	0.0	0.0	0.0	10.7	0.0	2.6	0.0
21	26.7	9.5	51.1	32.0	4.7	22.4	13.2	2.0	5.0	17.8	35.3	1.4	3.0	9.9
22	28.7	10.9	55.7	33.9	6.7	25.3	22.5	11.1	9.5	16.9	18.8	0.9	7.8	8.9
23	15.5	1.2	35.0	18.6	0.0	14.7	3.2	0.0	0.0	7.0	24.3	0.0	1.6	0.0
24	12.9	0.0	27.4	12.6	0.0	10.1	2.6	0.0	0.0	0.0	16.8	0.0	0.0	1.9
25	14.4	0.0	33.6	32.2	0.0	11.0	5.6	15.0	0.0	2.2	10.3	0.0	0.0	4.9
26	18.6	3.6	39.1	20.8	2.4	15.3	4.1	6.7	0.0	12.1	26.4	0.0	1.0	4.2
27	0.0	0.0	10.9	1.2	0.0	3.9	0.0	0.8	0.0	0.0	1.4	0.0	0.0	0.0