

Residual Market Mechanisms by Jurisdiction

This chart shows the residual market mechanism(s) presently in effect in each jurisdiction.

State or Jurisdiction	AIP	LAD ⁴	CAIP/CAP SRDP	CLAD	JUA	SF	RF	Other
Alabama	✓ [#]	6	✓					
Alaska	✓ [#]	6	✓					
Arizona	✓	N	✓					
Arkansas	✓	A	✓					
California ¹	✓	N ⁶	✓					
Colorado	✓	N	✓					
Connecticut	✓	N	✓					
Delaware	✓	N	✓					
District of Columbia	✓	N	✓					
Florida					✓			
Georgia	✓ [#]	5	✓					
Hawaii					✓			
Idaho	✓	N	✓					
Illinois	✓	A	✓					
Indiana	✓	A	✓					
Iowa	✓	A	✓					
Kansas	✓	A	✓					
Kentucky	✓	A	✓					
Louisiana	✓		✓					
Maine	✓	N	✓					
Maryland						✓		
Massachusetts								✓
Michigan					✓			
Minnesota	✓	A	✓					
Mississippi	✓ [#]	5	✓					
Missouri					✓			
Montana	✓	N	✓					
Nebraska	✓	A	✓					
Nevada	✓	N	✓					
New Hampshire			✓				✓	
New Jersey ²	✓	N	✓					
New Mexico	✓	N	✓					
New York	✓	N	✓	N	✓ ⁷			
North Carolina							✓	
North Dakota	✓	A	✓					
Ohio	✓		✓					
Oklahoma	✓	A	✓					
Oregon	✓	N	✓					
Pennsylvania	✓	N	✓	N				
Rhode Island	✓ [#]	N	✓					
South Carolina ³	✓	N	✓	N	✓ ⁸		✓ ⁸	
South Dakota	✓	A	✓					
Tennessee	✓ [#]	5	✓					
Texas	✓	N		N				
Utah	✓	N	✓					
Vermont	✓	N	✓					
Virginia	✓	A	✓					
Washington	✓	N	✓					
West Virginia	✓	N	✓					
Wisconsin	✓	A	✓					
Wyoming	✓	N	✓					
TOTALS	43	36	43	4	5	1	3	1

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¹The California AARP also administers the California low cost auto insurance program.

²The New Jersey Personal Automobile Insurance Plan (NJPAIP) effective 10/1/92. Refer to page 8 for further explanations. New Jersey's Urban Zone Assigned Risk Plan (UZZAR), Special Automobile Insurance Plan (SAIP), and Low-Speed Vehicle Program are administered from AIPSO's regional office in Mt. Laurel, New Jersey.

³South Carolina Associated Auto Insurers Plan (a JUA) began operations 3/1/99. The Associated Auto Insurers Plan of South Carolina (an AIP) began operations 3/1/03.

⁴LAD
A—AIPSO-Administered LAD:
The LAD buy-out fee is a governing committee-approved servicing company fee supplemented by an adjustment based on the mechanism's private passenger rate adequacy.

N—Negotiated LAD:
The LAD buy-out fee is negotiated between the servicing company and the buy-out company.

⁵LAD discontinued July 1, 2002.

⁶Effective February 1, 2005.

⁷New York Public Automobile Pool (PAP).

⁸Run-off business only.