

LM General Insurance Company
Automobile Rating Manual

SECTION A – INDEX PAGE

Version	Effective Date
1.00	6/17/2013
1.01	9/23/2013

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SECTION G – GENERAL RULES

In this manual reference to

- “Bodily Injury” shall mean Compulsory Bodily Injury to Others and/or Optional Bodily Injury to Others
- “Property Damage Liability” shall mean Damage to Someone Else’s Property
- “Uninsured Motorists” shall mean Bodily Injury Caused by an Uninsured Auto
- “Underinsured Motorists” shall mean Bodily Injury Caused by an Underinsured Auto
- “Physical Damage Coverage” shall mean Collision, Limited Collision, and Comprehensive
- “Liability Insurance” shall mean Bodily Injury, Property Damage Liability, Medical Payments, Personal Injury Protection, and Uninsured Motorists
- “Liability Coverage” shall mean Bodily Injury and Property Damage Liability
- “License Years” shall mean an operator’s license years at policy effective date
- “Age” shall mean an operator’s age at policy expiration for the purpose of the Senior discount
- “Newly Independent” is indicated when one or more but not all operators are removed from a Liberty Mutual Personal Market private passenger auto policy on which he/she was a listed operator for at least twelve months AND who purchases a new private passenger auto policy

All rates are in the Rate Pages.

The rates and rules in this manual are applicable to policies written by

LM General Insurance Company

which is herein referred to as the “Company”

G15. Deferred Operators

An operator can be deferred from the policy if the operator is the named insured or listed operator on another auto insurance policy. Deferred operators are not used in ratemaking.

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