

LM General Insurance Company  
Automobile Rating Manual

**SECTION A – INDEX PAGE**

<b>Version</b>	<b>Effective Date</b>
1.00	6/17/2013
1.01	9/23/2013
1.02	4/1/2014

### **F9. Basic Package Capping Factor**

Vehicle premium for customers who purchase the basic coverage package described in the Division of Insurance Bulletin 2009-13 will be adjusted by a basic package capping factor equal to the MAIP premium effective October 1, 2013 (adjusted for the continuous coverage and low frequency discounts) divided by the Liberty premium (capped at 1.000). The basic coverage package described in the Division of Insurance Bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out of state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

**Massachusetts**  
Automobile Rating Manual  
Base Rates

Company	BI	PD	MP	PIP	Comp	Coll / Lmt Coll	UM	UIM	Fixed
LMGIC	545.5832	751.4820	52.8831	341.3924	224.0308	1005.6202	26.3583	4.0241	896.3096

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Company	BI		PD		MP		PIP		Comp		Coll / Lmt Coll		UM		UIM		Fixed	
LMGIC	509.7309	545.5832	702.0994	751.4820	49.4080	52.8831	318.9583	341.3924	209.3089	224.0308	939.5372	1005.6202	24.6262	6.3583	3.7597	4.0241	837.4098	896.3096

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