AUTO DEALERS
Rating Procedures

Liability Coverages Subject to the Massachusetts Compulsory Law

COMPULSORY BODILY INJURY LIABILITY (Coverage A-1)

Refer to rate pages.

PERSONAL INJURY PROTECTION (Coverage A-2)

Refer to rate pages.

OPTIONAL BODILY INJURY LIABILITY (Coverage B)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the following formula:

$$(B, \text{incr}) = ([(A\text{-}1_{20/40}) + (B_{20/40})] \times ILF) - [(A\text{-}1_{25/50})])$$

where

B, incr	denotes the Optional Bodily Injury Liability rate,
$A\text{-}1_{20/40}$	denotes the Bodily Injury rate with the basic limits rate (20/40),
$A\text{-}1_{25/50}$	denotes the Bodily Injury rate with the compulsory rate (25/50),
$B_{20/40}$	denotes the basic limits (20/40) Optional Bodily Injury Liability rate,
ILF	denotes the appropriate Increased Limits Factor.

PROTECTION AGAINST UNINSURED (Coverage U1) AND UNDERINSURED (Coverage U2) MOTORISTS

Refer to rate pages.

PROPERTY DAMAGE LIABILITY (Coverage C)

Basic Limits

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

Deductible Coverage

Refer to Manual rules.

MEDICAL PAYMENTS (Coverage D)

Refer to rate pages.

AUTO DEALERS
Rating Procedures

Risk Subject to the Massachusetts Compulsory Law

LIABILITY – DEALER OR REPAIR PLATE NOT ISSUED

Basic Limits (Combined Single Limit, $50,000)

Refer to rate pages.

Increased Limits

For increased limits, apply the appropriate Increased Limits Factor to the basic limits rate shown on the rate pages.

DEALERS PHYSICAL DAMAGE COVERAGE

Refer to rate and rule pages.

GARAGEKEEPERS INSURANCE

Refer to rate pages.

FIRE, THEFT, CAC, COMPREHENSIVE $100 GLASS DEDUCTIBLE

Charge 95% of the otherwise determined premium that would apply in the absence of a glass deductible.