

R-155  
 C.A.R.  
 10/1/2002

COMMONWEALTH AUTOMOBILE REINSURERS  
 Massachusetts Commercial Automobile

Garagekeepers Premiums - Other Than Collision

Limit of Maximum Liability	*Specified Causes of Loss		*Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
	Coverage Codes		Coverage Codes	
	(214)	(215)	(211)	(212)
\$6,000	\$ 104	\$ 158	\$ 128	\$ 192
7,500	125	189	147	221
9,000	141	213	169	252
12,000	176	262	213	321
15,000	208	299	245	369
18,000	227	343	275	416
22,500	280	421	331	498
30,000	353	524	420	628
37,500	410	616	496	744
45,000	469	704	561	841
60,000	578	869	693	1,039
75,000	682	1,024	821	1,229
90,000	783	1,176	940	1,409
120,000	968	1,451	1,157	1,736
150,000	1,133	1,698	1,361	2,041
180,000	1,302	1,955	1,567	2,347
225,000	1,568	2,349	1,881	2,821
300,000	1,982	2,977	2,379	3,567
375,000	2,404	3,610	2,884	4,328
450,000	2,815	4,224	3,379	5,071
600,000	3,608	5,412	4,325	6,487
750,000	4,372	6,557	5,243	7,865
900,000	5,115	7,676	6,137	9,206
1,000,000	5,820	8,732	6,982	10,473
<b>Direct Coverage (Excess)</b>		<b>Premium Computation</b>		
Specified Perils (216)		Multiply the coverage 214 premium by 1.35		
Comprehensive (213)		Multiply the coverage 211 premium by 1.35		

\*Theft and Mischief or Vandalism losses are subject to a \$100 per car and \$500 per occurrence deductible applying to each loss.

Optional Deductibles

\$250 per car and \$1,000 per occurrence - Multiply the above by .90.

\$500 per car and \$2,500 per occurrence - Multiply the above by .75.

For Garagekeepers Experience Rating Plan, refer to CAR.

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Garagekeepers Premiums - Collision

Limit of Maximum Liability	Collision \$300 Deductible		Collision \$500 Deductible		Collision \$1000 Deductible	
	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)	Legal Liability (311)	Direct (Primary) (312)
\$ 6,000	47	69	43	64	36	54
7,500	52	81	49	75	42	63
9,000	64	96	60	90	50	75
12,000	78	115	71	108	59	90
15,000	96	145	90	134	75	113
18,000	111	166	102	153	86	128
22,500	132	197	122	182	102	153
30,000	166	249	153	232	128	193
37,500	197	296	182	274	153	230
45,000	226	339	210	314	177	264
60,000	280	421	260	389	217	327
75,000	334	503	309	465	261	391
90,000	386	579	357	535	300	450
120,000	483	723	447	668	374	562
150,000	575	861	531	796	448	669
180,000	664	999	615	923	517	777
225,000	791	1,184	732	1,097	614	921
300,000	1,008	1,513	933	1,401	783	1,177
375,000	1,221	1,833	1,130	1,696	948	1,426
450,000	1,431	2,147	1,322	1,985	1,111	1,668
600,000	1,852	2,776	1,713	2,568	1,438	2,158
750,000	2,257	3,383	2,089	3,130	1,755	2,629
900,000	2,643	3,963	2,444	3,668	2,054	3,080
1,000,000	3,003	4,504	2,777	4,167	2,334	3,501
<b>Direct Coverage (Excess)</b>		<b>Premium Computation</b>				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.