

R-155  
 C.A.R.  
 10/1/2003

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	\$ 127	\$ 193	\$ 156	\$ 235
7,500	153	231	180	270
9,000	172	260	207	308
12,000	215	320	260	392
15,000	254	365	299	451
18,000	277	419	336	508
22,500	342	514	404	609
30,000	431	640	513	767
37,500	501	753	606	909
45,000	573	860	686	1,028
60,000	706	1,062	847	1,270
75,000	833	1,251	1,003	1,502
90,000	957	1,437	1,149	1,722
120,000	1,183	1,773	1,414	2,121
150,000	1,385	2,075	1,663	2,494
180,000	1,591	2,389	1,915	2,868
225,000	1,916	2,870	2,299	3,447
300,000	2,422	3,638	2,907	4,359
375,000	2,938	4,411	3,524	5,289
450,000	3,440	5,162	4,129	6,197
600,000	4,409	6,613	5,285	7,927
750,000	5,343	8,013	6,407	9,611
900,000	6,251	9,380	7,499	11,250
1,000,000	7,112	10,671	8,532	12,798
<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	57	84	53	78	44	66
7,500	64	99	60	92	51	77
9,000	78	117	73	110	61	92
12,000	95	141	87	132	72	110
15,000	117	177	110	164	92	138
18,000	136	203	125	187	105	156
22,500	161	241	149	222	125	187
30,000	203	304	187	284	156	236
37,500	241	362	222	335	187	281
45,000	276	414	257	384	216	323
60,000	342	514	318	475	265	400
75,000	408	615	378	568	319	478
90,000	472	708	436	654	367	550
120,000	590	884	546	816	457	687
150,000	703	1,052	649	973	547	818
180,000	811	1,221	752	1,128	632	949
225,000	967	1,447	895	1,341	750	1,125
300,000	1,232	1,849	1,140	1,712	957	1,438
375,000	1,492	2,240	1,381	2,073	1,158	1,743
450,000	1,749	2,624	1,615	2,426	1,358	2,038
600,000	2,263	3,392	2,093	3,138	1,757	2,637
750,000	2,758	4,134	2,553	3,825	2,145	3,213
900,000	3,230	4,843	2,987	4,482	2,510	3,764
1,000,000	3,670	5,504	3,393	5,092	2,852	4,278
<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.