COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																		
Territories																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17-26	27
RATES PER PLATE																		
Coverage A-1	241	285	344	326	353	387	408	470	484	498	541	489	653	716	706	663	1847	219
Coverage A-2	42	49	59	56	60	66	69	79	81	83	90	82	108	118	117	110	300	39
Coverage PDL	360	431	525	496	539	592	625	725	746	769	837	755	1015	1116	1099	1032	2910	326
Coverage B	73	87	105	99	107	117	124	143	147	151	164	149	198	218	215	202	561	67

GARAGES MEDICAL PAYMENT TABLES						
	Garage Automobile Medical Payments			Garage Automobile and Other Than Covered Autos		
Bodily Injury	Limit per Person			Limit per Person		
Liability Limits	1,000	2,000	5,000	1,000	2,000	5,000
20/40	5.1%	5.9%	7.1%	7.2%	8.4%	10.0%
25/50	5.0%	5.7%	6.9%	7.0%	8.2%	9.7%
35/80	4.5%	5.2%	6.2%	6.3%	7.4%	8.8%
50/100	4.1%	4.7%	5.7%	5.8%	6.7%	8.0%
100/300	3.2%	3.7%	4.4%	4.5%	5.3%	6.3%
250/500	2.3%	2.7%	3.3%	3.3%	3.9%	4.6%
500/500	1.8%	2.1%	2.6%	2.6%	3.0%	3.6%
500/1000	1.8%	2.1%	2.5%	2.6%	3.0%	3.6%
1000/1000	1.5%	1.7%	2.0%	2.1%	2.4%	2.9%

ALL TERRITORIES		
	U-1	U-2
Limits	Uninsured	Underinsured
20/40	7	0
20/50	8	1
25/50	9	4
35/80	10	14
50/100	11	23
100/300	12	49
250/500	13	129
500/500	16	330

The foregoing tables are based on Table 4 increased limits factors. For other limits,
the policy factor for medical payments shall be determined as follows:

Medical Payments Percentage for Basic Bodily Injury Limits / Table Percentage for Increased Limits

Commercial Automobile Rates
Garages Subject to the Massachusetts Compulsory Law

Garage Operations - Other Than Covered Autos

Liability Rates

Territory	Combined Single Limit of Liability (in 000's)						
	50	100	200	250	300	500	1000
1 - 4, 27	0.296	0.367	0.463	0.496	0.530	0.630	0.786
5 - 13	0.384	0.477	0.601	0.643	0.688	0.817	1.019
14 - 26	0.473	0.587	0.740	0.792	0.848	1.007	1.255
Minimum Premium per Location	28	35	44	47	50	60	74

These rates reflect an aggregate limit, applicable to other than auto losses, of three times
the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the
following factors:

1 x	Accident Limit	0.950
2 x	Accident Limit	0.980
5 x	Accident Limit	1.030
7 x	Accident Limit	1.050

Increased Limit Factors

CSL	Factor
$50,000	1.000
$75,000	1.161
$80,000	1.182
$100,000	1.241
$200,000	1.565
$250,000	1.675
$300,000	1.792
$500,000	2.128
$750,000	2.435
$1,000,000	2.654
$2,000,000	2.919
$2,500,000	3.002
$5,000,000	3.276

The Aggregate Limit is three times the Accident Limit.

Commercial Automobile Rates
Garages-Not Subject to the Massachusetts Compulsory Law

Liability Rates

Combined Single Limit of Liability (in 000's)

Territory	50	100	200	250	300	500	1000
1 - 4, 27	1.411	1.751	2.208	2.363	2.529	3.003	3.745
5 - 13	2.548	3.162	3.988	4.268	4.566	5.422	6.762
14 - 26	2.666	3.309	4.172	4.466	4.777	5.673	7.076
Minimum Premium per Location	91	113	142	152	163	194	242

These rates reflect an aggregate limit, applicable to other than auto losses, of three times
the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the
following factors:

1 x Accident Limit	0.950
2 x Accident Limit	0.980
5 x Accident Limit	1.030
7 x Accident Limit	1.050

Increased Limit Factors

CSL	Factor
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$1,000,000	2.654
$2,000,000	2.919
$2,500,000	3.002
$5,000,000	3.276

Medical Payments Percentage Table
Garage Operations
Other Than Covered Auto - Covered Auto

Combined Single Limit (000)	Limit per Person		
	$1,000	$2,000	$5,000
$50	2.4%	2.7%	3.3%
$100	1.9%	2.2%	2.7%
$200	1.5%	1.7%	2.1%
$250	1.4%	1.6%	2.0%
$300	1.3%	1.5%	1.8%
$500	1.1%	1.3%	1.6%
$1,000	0.9%	1.0%	1.2%

The Aggregate Limit is three times the Accident Limit.