

R-147
 C.A.R.
 11/1/2009

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	\$ 126	\$ 192	\$ 155	\$ 234
7,500	152	230	179	269
9,000	171	259	206	307
12,000	214	319	259	390
15,000	253	364	298	449
18,000	276	417	335	506
22,500	341	512	402	607
30,000	429	637	511	764
37,500	499	750	604	905
45,000	571	857	683	1,024
60,000	703	1,058	844	1,265
75,000	830	1,246	999	1,496
90,000	953	1,431	1,144	1,715
120,000	1,178	1,766	1,408	2,113
150,000	1,379	2,067	1,656	2,484
180,000	1,585	2,379	1,907	2,857
225,000	1,908	2,859	2,290	3,433
300,000	2,412	3,623	2,895	4,342
375,000	2,926	4,393	3,510	5,268
450,000	3,426	5,141	4,112	6,172
600,000	4,391	6,587	5,264	7,895
750,000	5,322	7,981	6,381	9,573
900,000	6,226	9,342	7,469	11,205
1,000,000	7,084	10,628	8,498	12,747
Direct Coverage (Excess)		Premium Computation		
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's Experience Rating Plan.

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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	140	87	131	72	110
15,000	117	176	110	163	92	137
18,000	135	202	125	186	105	155
22,500	160	240	148	221	125	186
30,000	202	303	186	283	155	235
37,500	240	361	221	334	186	280
45,000	275	412	256	382	215	322
60,000	341	512	317	473	264	398
75,000	406	613	376	566	318	476
90,000	470	705	434	651	366	548
120,000	588	880	544	813	455	684
150,000	700	1,048	646	969	545	815
180,000	808	1,216	749	1,123	629	945
225,000	963	1,441	891	1,336	747	1,121
300,000	1,227	1,842	1,135	1,705	953	1,432
375,000	1,486	2,231	1,375	2,065	1,153	1,736
450,000	1,742	2,614	1,609	2,416	1,353	2,030
600,000	2,254	3,378	2,085	3,125	1,750	2,626
750,000	2,747	4,117	2,543	3,810	2,136	3,200
900,000	3,217	4,824	2,975	4,464	2,500	3,749
1,000,000	3,655	5,482	3,379	5,072	2,841	4,261
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.