

R-146
C.A.R.
4/1/2013

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	\$ 128	\$ 195	\$ 157	\$ 237
7,500	154	233	182	273
9,000	173	263	209	311
12,000	217	323	263	395
15,000	257	369	302	455
18,000	280	423	340	513
22,500	346	519	408	615
30,000	435	646	518	775
37,500	506	761	612	918
45,000	579	869	693	1,038
60,000	713	1,073	856	1,283
75,000	842	1,263	1,013	1,517
90,000	966	1,451	1,160	1,739
120,000	1,194	1,791	1,428	2,143
150,000	1,398	2,096	1,679	2,519
180,000	1,607	2,412	1,934	2,897
225,000	1,935	2,899	2,322	3,481
300,000	2,446	3,674	2,936	4,403
375,000	2,967	4,455	3,559	5,342
450,000	3,474	5,213	4,170	6,258
600,000	4,452	6,679	5,338	8,006
750,000	5,397	8,093	6,470	9,707
900,000	6,313	9,473	7,574	11,362
1,000,000	7,183	10,777	8,617	12,925
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	58	85	54	79	45	67
7,500	65	100	61	93	52	78
9,000	79	119	74	112	62	93
12,000	96	142	88	133	73	112
15,000	119	178	112	165	93	139
18,000	137	205	127	189	106	157
22,500	162	243	150	224	127	189
30,000	205	307	189	287	157	238
37,500	243	366	224	339	189	284
45,000	279	418	260	387	218	327
60,000	346	519	321	480	268	404
75,000	412	622	381	574	322	483
90,000	477	715	440	660	371	556
120,000	596	892	552	824	461	694
150,000	710	1,063	655	983	553	826
180,000	819	1,233	759	1,139	638	958
225,000	976	1,461	903	1,355	757	1,137
300,000	1,244	1,868	1,151	1,729	966	1,452
375,000	1,507	2,262	1,394	2,094	1,169	1,760
450,000	1,766	2,651	1,632	2,450	1,372	2,058
600,000	2,286	3,425	2,114	3,169	1,775	2,663
750,000	2,785	4,175	2,579	3,863	2,166	3,245
900,000	3,262	4,892	3,017	4,526	2,535	3,801
1,000,000	3,706	5,559	3,426	5,143	2,881	4,321
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.