

R-146
C.A.R.
9/1/2014

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	\$ 137	\$ 209	\$ 168	\$ 254
7,500	165	250	195	293
9,000	186	282	224	334
12,000	233	347	282	424
15,000	276	396	324	488
18,000	300	454	365	550
22,500	371	557	438	660
30,000	467	693	556	832
37,500	543	817	657	985
45,000	621	932	744	1,114
60,000	765	1,151	918	1,377
75,000	903	1,355	1,087	1,628
90,000	1,037	1,557	1,245	1,866
120,000	1,281	1,922	1,532	2,299
150,000	1,500	2,249	1,802	2,703
180,000	1,724	2,588	2,075	3,108
225,000	2,076	3,111	2,492	3,735
300,000	2,625	3,942	3,150	4,724
375,000	3,184	4,780	3,819	5,732
450,000	3,728	5,594	4,474	6,715
600,000	4,777	7,167	5,728	8,590
750,000	5,791	8,684	6,942	10,416
900,000	6,774	10,165	8,127	12,191
1,000,000	7,707	11,564	9,246	13,869
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	62	91	58	85	48	72
7,500	70	107	65	100	56	84
9,000	85	128	79	120	67	100
12,000	103	152	94	143	78	120
15,000	128	191	120	177	100	149
18,000	147	220	136	203	114	168
22,500	174	261	161	240	136	203
30,000	220	329	203	308	168	255
37,500	261	393	240	364	203	305
45,000	299	449	279	415	234	351
60,000	371	557	344	515	288	433
75,000	442	667	409	616	346	518
90,000	512	767	472	708	398	597
120,000	640	957	592	884	495	745
150,000	762	1,141	703	1,055	593	886
180,000	879	1,323	814	1,222	685	1,028
225,000	1,047	1,568	969	1,454	812	1,220
300,000	1,335	2,004	1,235	1,855	1,037	1,558
375,000	1,617	2,427	1,496	2,247	1,254	1,888
450,000	1,895	2,845	1,751	2,629	1,472	2,208
600,000	2,453	3,675	2,268	3,400	1,905	2,857
750,000	2,988	4,480	2,767	4,145	2,324	3,482
900,000	3,500	5,249	3,237	4,856	2,720	4,078
1,000,000	3,977	5,965	3,676	5,518	3,091	4,636
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.