

R-146  
C.A.R.  
2/1/2018

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 (214) (215)		Coverage Codes (211) (212)	
\$6,000	\$ 143	\$ 218	\$ 175	\$ 265
7,500	173	261	203	306
9,000	194	294	233	349
12,000	243	362	294	442
15,000	288	414	338	509
18,000	313	473	381	574
22,500	388	581	457	689
30,000	488	723	580	869
37,500	567	853	685	1,028
45,000	648	973	776	1,163
60,000	798	1,201	958	1,437
75,000	943	1,414	1,135	1,700
90,000	1,083	1,625	1,299	1,947
120,000	1,337	2,006	1,599	2,399
150,000	1,566	2,347	1,881	2,821
180,000	1,800	2,701	2,165	3,244
225,000	2,167	3,247	2,601	3,898
300,000	2,740	4,114	3,287	4,930
375,000	3,323	4,989	3,986	5,982
450,000	3,891	5,838	4,670	7,008
600,000	4,986	7,479	5,978	8,965
750,000	6,044	9,063	7,245	10,871
900,000	7,070	10,609	8,482	12,724
1,000,000	8,043	12,069	9,649	14,474
<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	65	94	61	89	50	75
7,500	73	112	67	104	59	88
9,000	89	134	83	125	70	104
12,000	108	159	98	149	81	125
15,000	134	200	125	185	104	155
18,000	153	229	142	212	119	175
22,500	181	273	168	251	142	212
30,000	229	343	212	321	175	266
37,500	273	411	251	380	212	318
45,000	312	468	291	433	244	366
60,000	388	581	359	538	301	452
75,000	462	696	427	643	362	541
90,000	534	800	493	738	415	623
120,000	668	999	618	923	517	778
150,000	795	1,191	734	1,101	619	924
180,000	918	1,380	849	1,275	715	1,073
225,000	1,093	1,637	1,011	1,517	847	1,273
300,000	1,393	2,092	1,289	1,936	1,083	1,626
375,000	1,688	2,533	1,562	2,345	1,309	1,970
450,000	1,978	2,969	1,828	2,743	1,537	2,304
600,000	2,560	3,836	2,367	3,548	1,988	2,982
750,000	3,118	4,675	2,888	4,326	2,425	3,634
900,000	3,653	5,478	3,379	5,068	2,839	4,256
1,000,000	4,151	6,225	3,837	5,759	3,225	4,838
<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.