

R-146
 C.A.R.
 11/1/2022

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	\$ 145	\$ 220	\$ 177	\$ 268
7,500	176	264	205	310
9,000	196	298	236	352
12,000	245	365	298	447
15,000	291	419	341	515
18,000	316	478	385	580
22,500	393	588	462	697
30,000	493	731	587	878
37,500	574	863	693	1,039
45,000	654	984	784	1,176
60,000	807	1,214	968	1,453
75,000	953	1,429	1,147	1,718
90,000	1,095	1,643	1,313	1,968
120,000	1,351	2,028	1,616	2,425
150,000	1,583	2,372	1,901	2,852
180,000	1,819	2,731	2,189	3,278
225,000	2,191	3,282	2,628	3,939
300,000	2,769	4,159	3,322	4,983
375,000	3,359	5,042	4,029	6,046
450,000	3,933	5,901	4,720	7,084
600,000	5,040	7,559	6,042	9,061
750,000	6,109	9,160	7,323	10,988
900,000	7,146	10,723	8,573	12,861
1,000,000	8,130	12,199	9,753	14,630
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.

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Massachusetts Commercial Automobile

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	66	95	62	89	51	75
7,500	73	113	68	105	60	88
9,000	89	135	84	127	70	105
12,000	109	161	99	151	82	127
15,000	135	202	127	188	105	157
18,000	155	231	144	214	120	177
22,500	183	276	170	254	144	214
30,000	231	346	214	325	177	269
37,500	276	416	254	384	214	322
45,000	316	472	294	438	246	370
60,000	393	588	362	544	304	457
75,000	467	703	432	650	365	546
90,000	540	808	498	746	420	629
120,000	675	1,009	624	933	522	786
150,000	804	1,204	742	1,113	625	934
180,000	928	1,395	858	1,288	723	1,085
225,000	1,105	1,655	1,022	1,532	856	1,286
300,000	1,408	2,115	1,302	1,957	1,095	1,644
375,000	1,706	2,561	1,578	2,370	1,323	1,991
450,000	1,999	3,000	1,848	2,772	1,553	2,330
600,000	2,588	3,877	2,393	3,586	2,009	3,013
750,000	3,151	4,726	2,919	4,372	2,452	3,672
900,000	3,692	5,536	3,415	5,123	2,869	4,302
1,000,000	4,196	6,292	3,878	5,821	3,260	4,889
Direct Coverage (Excess)		Premium Computation				
Collision (313)		Multiply the coverage 311 premium by 1.35				

For Garagekeepers Experience Rating Plan, refer to CAR.