

R-146
C.A.R.
6/1/2016

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	\$ 132	\$ 201	\$ 161	\$ 244
7,500	159	240	187	282
9,000	179	271	215	321
12,000	224	333	271	407
15,000	265	381	311	469
18,000	288	436	351	529
22,500	357	535	421	634
30,000	449	666	534	800
37,500	522	785	631	947
45,000	597	896	715	1,071
60,000	735	1,106	882	1,323
75,000	868	1,302	1,045	1,565
90,000	997	1,496	1,196	1,793
120,000	1,231	1,847	1,472	2,209
150,000	1,442	2,161	1,732	2,598
180,000	1,657	2,487	1,994	2,987
225,000	1,995	2,990	2,395	3,589
300,000	2,523	3,788	3,027	4,540
375,000	3,060	4,594	3,670	5,508
450,000	3,583	5,376	4,300	6,453
600,000	4,591	6,887	5,505	8,255
750,000	5,565	8,345	6,671	10,010
900,000	6,510	9,769	7,810	11,716
1,000,000	7,406	11,113	8,885	13,328
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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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	60	87	56	82	46	69
7,500	67	103	62	96	54	81
9,000	82	123	76	115	64	96
12,000	99	146	90	137	75	115
15,000	123	184	115	170	96	143
18,000	141	211	131	195	110	161
22,500	167	251	155	231	131	195
30,000	211	316	195	296	161	245
37,500	251	378	231	350	195	293
45,000	287	431	268	399	225	337
60,000	357	535	331	495	277	416
75,000	425	641	393	592	333	498
90,000	492	737	454	680	382	574
120,000	615	920	569	850	476	716
150,000	732	1,097	676	1,014	570	851
180,000	845	1,271	782	1,174	658	988
225,000	1,006	1,507	931	1,397	780	1,172
300,000	1,283	1,926	1,187	1,783	997	1,497
375,000	1,554	2,332	1,438	2,159	1,205	1,814
450,000	1,821	2,734	1,683	2,526	1,415	2,122
600,000	2,357	3,532	2,180	3,267	1,831	2,746
750,000	2,871	4,305	2,659	3,983	2,233	3,346
900,000	3,364	5,044	3,111	4,667	2,614	3,919
1,000,000	3,822	5,732	3,533	5,303	2,970	4,455
Direct Coverage (Excess)			Premium Computation			
Collision (313)			Multiply the coverage 311 premium by 1.35			

For Garagekeepers Experience Rating Plan, refer to CAR.