R-146
C.A.R.
3/1/2019

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

Garagekeepers Premiums - Other Than Collision

	*Specified Causes of Loss		*Comprehensive	
	Legal Liability	Direct (Primary)	Legal Liability	Direct (Primary)
Limit of Maximum Liability	Coverage Codes (214)	(215)	Coverage Codes (211)	(212)
$6,000	$ 155	$ 236	$ 190	$ 287
7,500	188	283	220	332
9,000	210	319	253	378
12,000	263	392	319	479
15,000	312	449	366	552
18,000	339	513	413	622
22,500	421	630	495	747
30,000	529	784	629	942
37,500	615	925	743	1,114
45,000	702	1,055	841	1,261
60,000	865	1,302	1,038	1,558
75,000	1,022	1,533	1,230	1,843
90,000	1,174	1,762	1,408	2,111
120,000	1,449	2,175	1,733	2,601
150,000	1,698	2,544	2,039	3,058
180,000	1,951	2,928	2,347	3,516
225,000	2,349	3,520	2,819	4,225
300,000	2,970	4,460	3,563	5,344
375,000	3,602	5,408	4,321	6,484
450,000	4,218	6,328	5,062	7,597
600,000	5,405	8,107	6,480	9,718
750,000	6,552	9,824	7,854	11,784
900,000	7,664	11,500	9,194	13,793
1,000,000	8,719	13,083	10,460	15,690

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	70	102	66	96	54	81
7,500	79	121	73	113	64	95
9,000	96	145	90	136	76	113
12,000	117	172	106	162	88	136
15,000	145	217	136	201	113	168
18,000	166	248	154	230	129	190
22,500	196	296	182	272	154	230
30,000	248	372	230	348	190	288
37,500	296	446	272	412	230	345
45,000	338	507	315	469	264	397
60,000	421	630	389	583	326	490
75,000	501	754	463	697	392	586
90,000	579	867	534	800	450	675
120,000	724	1,083	670	1,001	560	843
150,000	862	1,291	796	1,193	671	1,002
180,000	995	1,496	920	1,382	775	1,163
225,000	1,185	1,775	1,096	1,644	918	1,380
300,000	1,510	2,268	1,397	2,099	1,174	1,763
375,000	1,830	2,746	1,693	2,542	1,419	2,135
450,000	2,144	3,218	1,982	2,973	1,666	2,498
600,000	2,775	4,158	2,566	3,846	2,155	3,232
750,000	3,380	5,068	3,131	4,689	2,629	3,939
900,000	3,960	5,938	3,663	5,494	3,077	4,614
1,000,000	4,500	6,748	4,159	6,243	3,496	5,244

Direct Coverage (Excess)	**Premium Computation**
Collision (313)	Multiply the coverage 311 premium by 1.35

For Garagekeepers Experience Rating Plan, refer to CAR.