

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

GARAGES

GARAGES SUBJECT TO THE MASSACHUSETTS COMPULSORY LAW																				
Territories																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
RATES PER PLATE																				
Coverage A-1	1367	1367	1367	1367	1367	1367	1367	1367	1367	1367	400	423	354	571	412	605	602	609	879	642
Coverage A-2	173	173	173	173	173	173	173	173	173	173	65	68	60	84	66	88	88	88	118	92
Coverage PDL	1356	1356	1356	1356	1356	1356	1356	1356	1356	1356	398	421	353	568	411	601	598	605	873	638
Coverage B	187	187	187	187	187	187	187	187	187	187	55	58	49	78	57	83	82	84	120	88

GARAGES MEDICAL PAYMENT TABLES						
Bodily Injury Liability Limits	Garage Automobile Medical Payments			Garage Automobile and Other Than Covered Autos		
	Limit per Person			Limit per Person		
	<u>1,000</u>	<u>2,000</u>	<u>5,000</u>	<u>1,000</u>	<u>2,000</u>	<u>5,000</u>
20/40	5.1%	5.9%	7.1%	7.2%	8.4%	10.0%
25/50	4.5%	5.2%	6.2%	6.3%	7.4%	8.8%
35/80	3.8%	4.3%	5.2%	5.3%	6.1%	7.3%
50/100	3.3%	3.8%	4.6%	4.6%	5.4%	6.5%
100/300	2.5%	2.9%	3.5%	3.5%	4.1%	4.9%
250/500	1.9%	2.2%	2.6%	2.6%	3.1%	3.6%
500/500	1.7%	1.9%	2.3%	2.3%	2.7%	3.2%
500/1000	1.6%	1.9%	2.3%	2.3%	2.7%	3.2%
1000/1000	1.5%	1.7%	2.1%	2.1%	2.4%	2.9%

ALL TERRITORIES		
<u>Limits</u>	U-1 Uninsured	U-2 Underinsured
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235

The foregoing tables are based on Table 4 increased limits factors. For other limits, the policy factor for medical payments shall be determined as follows:

Medical Payments Percentage for Basic Bodily Injury Limits / Table Percentage for Increased Limits

R-145
C.A.R.
7/1/2020

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Garages Subject to the Massachusetts Compulsory Law

Garage Operations - Other Than Covered Autos

Liability Rates

		Combined Single Limit of Liability (in 000's) - Rate is per \$100 of Payroll						
		50	100	200	250	300	500	1000
All Territories		0.506	0.623	0.740	0.778	0.808	0.893	1.009
Minimum Premium per Location		33	41	48	51	53	58	66

These rates reflect an aggregate limit, applicable to other than auto losses, of three times the otherwise applicable per accident liability limit.

For aggregate limits other than three times the per accident limit, multiply the rates by the following factors:

1 x Accident Limit	0.950
2 x Accident Limit	0.980
5 x Accident Limit	1.030
7 x Accident Limit	1.050

Increased Limit Factors

<u>CSL</u>	<u>Factor</u>
\$50,000	1.000
\$75,000	1.136
\$80,000	1.157
\$100,000	1.232
\$200,000	1.463
\$250,000	1.537
\$300,000	1.597
\$500,000	1.764
\$750,000	1.900
\$1,000,000	1.995
\$2,000,000	2.194
\$2,500,000	2.257
\$5,000,000	2.461

The Aggregate Limit is three times the Accident Limit.