R-146
C.A.R.
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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	$ 154	$ 234	$ 189	$ 285
7,500	187	281	218	330
9,000	209	317	251	375
12,000	261	389	317	476
15,000	310	446	363	548
18,000	337	509	410	618
22,500	418	626	492	742
30,000	525	779	625	935
37,500	611	919	738	1,106
45,000	697	1,048	835	1,252
60,000	859	1,293	1,031	1,547
75,000	1,015	1,522	1,221	1,830
90,000	1,166	1,750	1,398	2,096
120,000	1,439	2,160	1,721	2,583
150,000	1,686	2,526	2,025	3,037
180,000	1,937	2,908	2,331	3,491
225,000	2,333	3,495	2,799	4,195
300,000	2,949	4,429	3,538	5,307
375,000	3,577	5,370	4,291	6,439
450,000	4,188	6,284	5,027	7,544
600,000	5,367	8,050	6,435	9,650
750,000	6,506	9,755	7,799	11,702
900,000	7,610	11,420	9,130	13,696
1,000,000	8,658	12,991	10,387	15,580

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.

COMMONWEALTH AUTOMOBILE REINSURERS
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	70	101	66	95	54	80
7,500	78	120	72	112	64	94
9,000	95	144	89	135	75	112
12,000	116	171	105	161	87	135
15,000	144	215	135	200	112	167
18,000	165	246	153	228	128	189
22,500	195	294	181	270	153	228
30,000	246	369	228	346	189	286
37,500	294	443	270	409	228	343
45,000	336	503	313	466	262	394
60,000	418	626	386	579	324	487
75,000	497	749	460	692	389	582
90,000	575	861	530	794	447	670
120,000	719	1,075	665	994	556	837
150,000	856	1,282	790	1,185	666	995
180,000	988	1,486	914	1,372	770	1,155
225,000	1,177	1,763	1,088	1,632	912	1,370
300,000	1,499	2,252	1,387	2,084	1,166	1,751
375,000	1,817	2,727	1,681	2,524	1,409	2,120
450,000	2,129	3,195	1,968	2,952	1,654	2,481
600,000	2,756	4,129	2,548	3,819	2,140	3,209
750,000	3,356	5,033	3,109	4,656	2,611	3,911
900,000	3,932	5,896	3,637	5,456	3,055	4,582
1,000,000	4,469	6,701	4,130	6,199	3,472	5,207

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

For Garagekeepers Experience Rating Plan, refer to CAR.