

R-146
C.A.R.
10/1/2024

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 (214) (215)		Coverage Codes (211) (212)	
\$6,000	\$ 162	\$ 246	\$ 198	\$ 300
7,500	197	296	230	347
9,000	220	334	264	394
12,000	274	409	334	501
15,000	326	469	382	577
18,000	354	535	431	650
22,500	440	659	517	781
30,000	552	819	657	983
37,500	643	967	776	1,164
45,000	732	1,102	878	1,317
60,000	904	1,360	1,084	1,627
75,000	1,067	1,600	1,285	1,924
90,000	1,226	1,840	1,471	2,204
120,000	1,513	2,271	1,810	2,716
150,000	1,773	2,657	2,129	3,194
180,000	2,037	3,059	2,452	3,671
225,000	2,454	3,676	2,943	4,412
300,000	3,101	4,658	3,721	5,581
375,000	3,762	5,647	4,512	6,772
450,000	4,405	6,609	5,286	7,934
600,000	5,645	8,466	6,767	10,148
750,000	6,842	10,259	8,202	12,307
900,000	8,004	12,010	9,602	14,404
1,000,000	9,106	13,663	10,923	16,386
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	74	106	69	100	57	84
7,500	82	127	76	118	67	99
9,000	100	151	94	142	78	118
12,000	122	180	111	169	92	142
15,000	151	226	142	211	118	176
18,000	174	259	161	240	134	198
22,500	205	309	190	284	161	240
30,000	259	388	240	364	198	301
37,500	309	466	284	430	240	361
45,000	354	529	329	491	276	414
60,000	440	659	405	609	340	512
75,000	523	787	484	728	409	612
90,000	605	905	558	836	470	704
120,000	756	1,130	699	1,045	585	880
150,000	900	1,348	831	1,247	700	1,046
180,000	1,039	1,562	961	1,443	810	1,215
225,000	1,238	1,854	1,145	1,716	959	1,440
300,000	1,577	2,369	1,458	2,192	1,226	1,841
375,000	1,911	2,868	1,767	2,654	1,482	2,230
450,000	2,239	3,360	2,070	3,105	1,739	2,610
600,000	2,899	4,342	2,680	4,016	2,250	3,375
750,000	3,529	5,293	3,269	4,897	2,746	4,113
900,000	4,135	6,200	3,825	5,738	3,213	4,818
1,000,000	4,700	7,047	4,343	6,520	3,651	5,476
Direct Coverage (Excess)			Premium Computation			
Collision (313)			Multiply the coverage 311 premium by 1.35			

For Garagekeepers Experience Rating Plan, refer to CAR.