

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	1,345	1,345	1,345	1,345	1,345	1,345	1,345	1,345	1,345	1,345	465	432	267	436	400	664	635	613	700	803
Coverage A-2	109	109	109	109	109	109	109	109	109	109	38	35	22	35	32	54	51	50	57	65
Coverage PDL	2,056	2,056	2,056	2,056	2,056	2,056	2,056	2,056	2,056	2,056	711	661	408	666	611	1,013	972	935	1,070	1,227
Coverage B	184	184	184	184	184	184	184	184	184	184	63	60	37	60	55	90	87	83	96	109

GARAGES MEDICAL PAYMENT TABLES						
Bodily Injury Liability Limits	Garage Automobile Medical Payments Limit per Person			Garage Automobile and Other Than Covered Autos Limit per Person		
	1,000	2,000	5,000	1,000	2,000	5,000
25/50	4.3%	5.0%	6.0%	6.1%	7.1%	8.4%
35/80	3.4%	3.9%	4.7%	4.8%	5.6%	6.7%
40/90	3.1%	3.6%	4.4%	4.4%	5.2%	6.2%
50/100	2.8%	3.3%	3.9%	4.0%	4.6%	5.5%
80/80	2.3%	2.6%	3.2%	3.2%	3.8%	4.5%
100/300	2.0%	2.4%	2.9%	2.9%	3.4%	4.0%
250/500	1.5%	1.7%	2.0%	2.1%	2.4%	2.9%
500/500	1.2%	1.4%	1.7%	1.7%	2.0%	2.3%
500/1000	1.2%	1.4%	1.6%	1.7%	1.9%	2.3%
1000/1000	1.0%	1.2%	1.4%	1.5%	1.7%	2.0%

ALL TERRITORIES		
Limits	U-1	U-2
	Uninsured	Underinsured
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

R-145
C.A.R.
3/1/2026

**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		0.519	0.693	0.892	0.957	1.015	1.181	1.363
Minimum Premium per Location		34	45	58	63	66	77	89

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	1.202
\$80,000	1.232
\$100,000	1.336
\$200,000	1.719
\$250,000	1.843
\$300,000	1.955
\$500,000	2.276
\$750,000	2.484
\$1,000,000	2.627
\$2,000,000	2.888
\$2,500,000	2.972
\$5,000,000	3.240

The Aggregate Limit is three times the Accident Limit.