

COMMONWEALTH AUTOMOBILE REINSURERS
Massachusetts Commercial Automobile

AUTO DEALERS

AUTO DEALERS 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

AUTO DEALERS MEDICAL PAYMENTS TABLE		
Medical Payments Limit Per Person	Automobile	Locations & Operations
500	1.1%	0.3%
1,000	1.9%	0.5%
2,000	3.1%	0.8%
5,000	5.6%	1.4%
10,000	8.1%	2.0%

ALL TERRITORIES		
Limits	U-1 Uninsured	U-2 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

* For non-franchised dealers, multiply rates displayed on this page by 1.10

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile**

Auto Dealers Subject to the Massachusetts Compulsory Law

General Liability Coverages

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 applicable to the general liability losses, use the following procedures:

- a. Separately select the factors below for the desired aggregate limit for each applicable coverage.

Aggregate Limit	Products and Work You Performed	Other General Liability
1 x Accident Limit	-0.010	-0.010
2 x Accident Limit	-0.005	-0.005
3 x Accident Limit	0.000	0.000
5 x Accident Limit	0.005	0.005
7 x Accident Limit	0.010	0.010

- b. Sum the selected factors
- c. Add 1.000.
- d. Multiply the rates by the result of step c.

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

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