R-147
C.A.R.
1/1/2027

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	$ 183	$ 278	$ 224	$ 339
7,500	222	334	260	392
9,000	248	377	298	445
12,000	309	462	377	566
15,000	368	530	431	651
18,000	400	604	487	734
22,500	497	744	584	882
30,000	623	925	742	1,110
37,500	726	1,092	876	1,314
45,000	826	1,244	991	1,487
60,000	1,021	1,535	1,224	1,837
75,000	1,205	1,806	1,451	2,172
90,000	1,384	2,077	1,661	2,488
120,000	1,708	2,564	2,043	3,066
150,000	2,002	3,000	2,404	3,606
180,000	2,300	3,454	2,768	4,145
225,000	2,771	4,150	3,323	4,981
300,000	3,501	5,259	4,201	6,301
375,000	4,247	6,375	5,094	7,646
450,000	4,973	7,462	5,968	8,957
600,000	6,373	9,558	7,640	11,457
750,000	7,725	11,582	9,260	13,895
900,000	9,037	13,559	10,841	16,262
1,000,000	10,281	15,426	12,332	18,500

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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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	84	120	78	113	64	95
7,500	93	143	86	133	76	112
9,000	113	170	106	160	88	133
12,000	138	203	125	191	104	160
15,000	170	255	160	238	133	199
18,000	196	292	182	271	151	224
22,500	231	349	215	321	182	271
30,000	292	438	271	411	224	340
37,500	349	526	321	485	271	408
45,000	400	597	371	554	312	467
60,000	497	744	457	688	384	578
75,000	590	889	546	822	462	691
90,000	683	1,022	630	944	531	795
120,000	854	1,276	789	1,180	660	994
150,000	1,016	1,522	938	1,408	790	1,181
180,000	1,173	1,763	1,085	1,629	914	1,372
225,000	1,398	2,093	1,293	1,937	1,083	1,626
300,000	1,780	2,675	1,646	2,475	1,384	2,078
375,000	2,158	3,238	1,995	2,996	1,673	2,518
450,000	2,528	3,793	2,337	3,506	1,963	2,947
600,000	3,273	4,902	3,026	4,534	2,540	3,810
750,000	3,984	5,976	3,691	5,529	3,100	4,644
900,000	4,668	7,000	4,318	6,478	3,627	5,440
1,000,000	5,306	7,956	4,903	7,361	4,122	6,182

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

For Garagekeepers Experience Rating Plan, refer to CAR.