

Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Non-Zone Rated Bodily Injury Liability

2024 CAR Filing
Increased Limits Factors
Exhibit 1

Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																													
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	0		
		0	5	0	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	5	0	7	0	0	0	0	0	0	0	
L I M I T	40	1.00	1.18	1.32	1.42	1.52																									
	45	1.01	1.19	1.32	1.43	1.52																									
	50	1.02	1.19	1.32	1.43	1.53	1.69																								
	60	1.03	1.20	1.33	1.44	1.53	1.69																								
	70	1.03	1.21	1.34	1.44	1.54	1.70																								
	80	1.04	1.21	1.34	1.45	1.54	1.70																								
	100	1.05	1.22	1.35	1.46	1.55	1.71	2.26																							
	150	1.06	1.23	1.36	1.47	1.57	1.73	2.27	2.65																						
	200	1.07	1.24	1.37	1.48	1.58	1.74	2.28	2.66	2.94																					
	250	1.08	1.25	1.38	1.49	1.58	1.75	2.29	2.68	2.95	3.16																				
	300	1.09	1.26	1.39	1.50	1.59	1.75	2.30	2.68	2.96	3.17	3.35																			
	350	1.09	1.26	1.39	1.50	1.60	1.76	2.31	2.69	2.96	3.17	3.36																			
	400						1.77	2.31	2.70	2.97	3.18	3.36	3.65																		
	500						1.77	2.32	2.71	2.98	3.19	3.37	3.66	3.89																	
	600						1.78	2.33	2.72	2.99	3.20	3.38	3.67	3.89	4.05																
	700						1.79	2.34	2.72	3.00	3.21	3.39	3.68	3.90	4.06	4.18															
	800						1.79	2.35	2.73	3.00	3.21	3.40	3.69	3.91	4.06	4.19	4.30														
	900						1.80	2.35	2.74	3.01	3.22	3.40	3.69	3.92	4.07	4.19	4.30	4.40													
	1000						1.80	2.36	2.74	3.01	3.23	3.41	3.70	3.92	4.07	4.20	4.31	4.40	4.49												
	1250						1.81	2.37	2.75	3.02	3.24	3.42	3.71	3.93	4.08	4.21	4.32	4.41	4.50	4.64											
A C I D E N T	1500						1.82	2.38	2.76	3.03	3.25	3.43	3.72	3.94	4.09	4.21	4.32	4.42	4.50	4.64	4.75										
	1750						1.82	2.38	2.77	3.04	3.25	3.44	3.72	3.94	4.09	4.22	4.33	4.43	4.51	4.65	4.76	4.85									
	2000						1.83	2.39	2.77	3.05	3.26	3.44	3.73	3.95	4.10	4.23	4.34	4.43	4.51	4.65	4.76	4.86	4.94								
	2500						1.84	2.40	2.78	3.06	3.27	3.45	3.74	3.96	4.11	4.23	4.34	4.44	4.52	4.66	4.77	4.87	4.95	5.09							
	3000							2.41	2.79	3.06	3.28	3.46	3.75	3.97	4.12	4.24	4.35	4.45	4.52	4.66	4.78	4.87	4.95	5.09	5.20						
	4000							2.42	2.81	3.08	3.29	3.48	3.77	3.98	4.13	4.25	4.36	4.46	4.53	4.67	4.78	4.88	4.96	5.10	5.21	5.39					
	5000							2.43	2.82	3.09	3.31	3.49	3.78	3.99	4.14	4.26	4.37	4.47	4.54	4.68	4.79	4.89	4.97	5.11	5.22	5.40	5.54				
	7500							2.45	2.84	3.11	3.33	3.51	3.80	4.00	4.15	4.28	4.39	4.49	4.55	4.69	4.80	4.90	4.98	5.12	5.23	5.41	5.55	5.80			
	10000							2.47	2.85	3.12	3.34	3.52	3.81	4.02	4.17	4.29	4.40	4.50	4.56	4.70	4.81	4.91	4.99	5.13	5.24	5.42	5.56	5.81	5.99		
Increased Limit Factor for 45/45 limit is							1.61																								
Increased Limit Factor for 75/75 limit is							2.03																								
Increased Limit Factor for 550/550 limit is							3.97																								
Increased Limit Factor for 750/750 limit is							4.24																								

2024 CAR Filing
Increased Limits Factors
Exhibit 2

07/01/24

LIMIT PER PERSON

LIMIT PER ACCIDENT

Increased Limit Factor for 45/45 limit is	1.58
Increased Limit Factor for 75/75 limit is	2.00
Increased Limit Factor for 550/550 limit is	3.92
Increased Limit Factor for 750/750 limit is	4.18

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability**

2024 CAR Filing
Increased Limits Factors
Exhibit 3

Garages

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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Increased Limit Factor for 45/45 limit is 1.60
Increased Limit Factor for 75/75 limit is 2.02
Increased Limit Factor for 550/550 limit is 3.95
Increased Limit Factor for 750/750 limit is 4.21

2024 CAR Filing
Increased Limits Factors
Exhibit 4

07/01/24

LIMIT PER PERSON

Increased Limit Factor for 45/45 limit is	1.77
Increased Limit Factor for 75/75 limit is	2.39
Increased Limit Factor for 550/550 limit is	4.66
Increased Limit Factor for 750/750 limit is	4.92

2024 CAR Filing
Increased Limits Factors
Exhibit 5

07/01/24

LIMIT PER PERSON

LIMIT PER ACCIDENT

1.31
1.58
3.84
4.03

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Uninsured Motorists (U1)**

2024 CAR Filing
Increased Limits Factors
Exhibit 6

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
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Increased Limit Rate for 45/45 limit is
Increased Limit Rate for 75/75 limit is
Increased Limit Rate for 550/550 limit is
Increased Limit Rate for 750/750 limit is

7
8
10
11

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)**

2024 CAR Filing
Increased Limits Factors
Exhibit 7

Taxis

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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Increased Limit Rate for 45/45 limit is 37
Increased Limit Rate for 75/75 limit is 43
Increased Limit Rate for 550/550 limit is 95
Increased Limit Rate for 750/750 limit is 100

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

2024 CAR Filing
Increased Limits Factors
Exhibit 8

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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		2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	8	9	0	1	1	5	1	2	2	3	4	5	7	0	5	0	0	7	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Increased Limit Rate for 45/45 limit is 7
Increased Limit Rate for 75/75 limit is 19
Increased Limit Rate for 550/550 limit is 267
Increased Limit Rate for 750/750 limit is 292

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

2024 CAR Filing
Increased Limits Factors
Exhibit 9

Taxis

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																							
							1					1					2					2					3					4					5					7					0																										
		2					0					0					0					0					0					0					0					0					0					0																					
		0					0					0					0					0					0					0					0					0					0					0																					
L I M I T P E R A C C I D E N T	40	0	1	3	5	6																																																																			
	45	0	1	3	5	6																																																																			
	50	0	1	3	5	6	8																																																																		
	60	0	2	4	5	6	8																																																																		
	70	0	2	4	5	6	8																																																																		
	80	0	2	4	5	6	8																																																																		
	100	0	2	4	5	6	8	23																																																																	
	150	0	2	4	5	6	8	23	53																																																																
	200	0	3	4	5	6	9	24	54	76																																																															
	250	0	3	4	5	7	9	24	55	77	94																																																														
	300	0	3	4	5	7	9	24	55	78	95	133																																																													
	350	0	3	4	6	7	9	25	56	78	96	134																																																													
	400						9	25	57	79	96	136	201																																																												
	500						10	26	57	80	97	138	204	254																																																											
	600						10	27	58	80	99	140	206	256	274																																																										
	700						10	27	59	81	101	142	207	258	275	286																																																									
	800						10	28	59	82	102	144	209	259	275	287	297																																																								
	900						10	28	60	82	104	145	210	261	276	287	298	307																																																							
	1000						10	29	60	82	105	146	211	262	276	288	298	307	315																																																						
	1250						11	30	61	83	107	149	214	263	277	289	299	308	315	325																																																					
	1500						11	30	62	84	109	151	216	264	277	289	299	308	316	326	333																																																				
	1750						11	31	62	85	111	153	218	264	278	290	300	309	316	326	334	341																																																			
	2000						11	31	63	85	113	154	219	265	279	290	301	310	317	326	334	341	347																																																		
	2500						11	32	64	86	115	157	222	266	279	291	301	310	317	327	335	341	347	357																																																	
	3000							33	64	87	117	159	224	266	280	292	302	311	317	327	335	342	347	357	365																																																
	4000							34	65	88	121	162	227	267	281	293	303	312	318	328	336	342	348	358	366	378																																															
	5000							35	66	89	123	164	230	268	282	294	304	313	318	328	336	343	349	358	366	379	388																																														
	7500							36	68	90	128	169	234	270	284	295	306	315	319	329	337	344	349	359	367	380	389	407																																													
	10000							38	69	91	131	172	238	271	285	297	307	316	320	330	338	344	350	360	368	380	390	408	420																																												

Increased Limit Rate for 45/45 limit is 7
Increased Limit Rate for 75/75 limit is 19
Increased Limit Rate for 550/550 limit is 267
Increased Limit Rate for 750/750 limit is 292

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)**

2024 CAR Filing
Increased Limits Factors
Exhibit 10

Commercial Motorcycles

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																
							1					2					3					4					5					6					7					8					9					10														
							0					0					0					0					0					0					0					0					0					0					0									
							0					0					0					0					0					0					0					0					0					0					0					0				
L I M I T	40	34	38	46	48	50																																																												
	45	34	38	46	48	50																																																												
	50	34	38	46	48	50	56																																																											
	60	34	44	46	48	50	56																																																											
	70	34	44	46	48	50	56																																																											
P E R	80	34	44	46	48	50	56																																																											
	100	34	44	46	48	52	56	60																																																										
	150	34	44	46	48	52	56	60	62																																																									
	200	36	44	46	48	52	56	60	62	64																																																								
	250	36	44	46	50	52	56	60	62	64	66																																																							
A C C I D E N T	300	36	44	46	50	52	56	60	62	64	66	72																																																						
	350	36	46	48	50	52	56	60	62	64	66	72																																																						
	400						56	60	62	64	66	72	84																																																					
	500						56	60	62	64	66	74	84	94																																																				
	600						56	60	62	64	66	74	86	102	126																																																			
	700						56	60	62	64	66	74	86	108	126	128																																																		
	800						56	60	62	64	66	74	86	112	126	128	132																																																	
	900						56	60	62	64	68	74	86	118	126	128	132	134																																																
	1000						56	60	62	64	68	74	86	122	126	128	132	134	136																																															

Increased Limit Rate for 45/45 limit is 52
Increased Limit Rate for 750/750 limit is 130
Increased Limit Rate for 1000/2000 limit is 136
Increased Limit Rate for 2000/2000 limit is 148

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

2024 CAR Filing
Increased Limits Factors
Exhibit 11

Commercial Motorcycles

07/01/24

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																									
							1					2					3					4					5					6					7					8					9					1																																							
		2					0					5					0					0					0					0					0					0					0					0					0					0																													
		0					5					0					0					0					0					0					0					0					0					0					0					0					0																								
L I M I T	40	0	4	10	14	20																																																																																					
	45	0	4	10	16	20																																																																																					
	50	0	4	10	16	20	30																																																																																				
	60	0	4	10	16	22	30																																																																																				
	70	0	4	10	16	22	32																																																																																				
P E R	80	0	4	10	16	22	32																																																																																				
	100	0	4	12	16	22	32	96																																																																																			
	150	0	6	12	18	24	34	96	210																																																																																		
	200	2	6	12	18	24	36	98	214	298																																																																																	
	250	2	6	12	18	24	36	100	216	302	368																																																																																
A C C I D E N T	300	2	6	12	18	24	36	100	220	304	370	512																																																																															
	350	2	8	14	20	26	38	102	222	306	372	518																																																																															
	400						38	104	224	308	374	524	772																																																																														
	500						40	108	228	312	378	534	780	972																																																																													
	600						40	110	230	314	386	542	788	980	1028																																																																												
	700						40	112	232	318	392	548	796	988	1030	1052																																																																											
	800						42	114	234	320	398	554	800	994	1030	1054	1074																																																																										
	900						42	116	236	320	404	560	806	1000	1032	1054	1076	1094																																																																									
	1000						42	118	238	322	408	564	810	1004	1032	1056	1076	1094	1112																																																																								

Increased Limit Rate for 45/45 limit is 26
Increased Limit Rate for 750/750 limit is 1074
Increased Limit Rate for 1000/2000 limit is 1116
Increased Limit Rate for 2000/2000 limit is 1222

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Property Damage Liability Increased Limit Factors**

07/01/24

<u>Limit</u>	<u>PPT & GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>	<u>Motorcycle</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.310	1.399	1.425	1.502	1.308	1.305	1.422
\$15,000	1.431	1.528	1.575	1.708	1.427	1.422	1.548
\$20,000	1.482	1.582	1.644	1.823	1.478	1.472	1.592
\$25,000	1.521	1.624	1.697	1.912	1.517	1.511	1.627
\$30,000	1.539	1.644	1.726	1.970	1.534	1.528	1.638
\$35,000	1.554	1.660	1.750	2.019	1.549	1.542	1.647
\$40,000	1.564	1.670	1.774	2.072	1.559	1.553	1.650
\$45,000	1.569	1.675	1.785	2.097	1.564	1.558	1.653
\$50,000	1.573	1.680	1.795	2.120	1.568	1.562	1.656
\$75,000	1.587	1.695	1.844	2.259	1.583	1.576	1.661
\$80,000	1.588	1.696	1.846	2.264	1.584	1.577	1.662
\$100,000	1.589	1.697	1.852	2.281	1.585	1.578	1.664
\$150,000	1.600	1.709	1.886	2.365	1.597	1.590	1.670
\$200,000	1.605	1.714	1.900	2.398	1.602	1.595	1.674
\$250,000	1.608	1.717	1.911	2.424	1.605	1.599	1.677
\$300,000	1.609	1.718	1.914	2.456	1.609	1.600	1.679
\$400,000	1.610	1.719	1.919	2.506	1.615	1.601	1.683
\$500,000	1.611	1.721	1.922	2.545	1.619	1.602	1.686
\$550,000	1.612	1.722	1.924	2.561	1.622	1.603	1.687
\$750,000	1.614	1.723	1.927	2.588	1.626	1.604	1.692
\$1,000,000	1.615	1.725	1.930	2.613	1.630	1.605	1.697
\$1,500,000	1.710	1.825	2.045	2.768	1.725	1.700	1.703
\$2,000,000	1.736	1.854	2.075	2.809	1.752	1.726	1.709
\$2,500,000	1.760	1.880	2.104	2.849	1.777	1.749	1.712
\$3,000,000	1.790	1.910	2.139	2.894	1.807	1.779	1.714
\$4,000,000	1.835	1.960	2.193	2.969	1.852	1.823	1.718
\$5,000,000	1.991	2.127	2.380	3.222	2.010	1.979	1.722
\$10,000,000	2.153	2.300	2.574	3.484	2.174	2.140	1.732

* All other vehicle types should use these increased limit factors, unless otherwise specified.