Filing at a Glance

Company: American National Property and Casualty Company

Product Name: AR ANP PPA	SERFF Tr Num: ANPC-125358106	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: 03-ANP-08-0077	State Status: Fees verified and received
Filing Type: Rate	Co Status: Pending at DOI	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Beth Summers	Disposition Date: 04/17/2008
	Date Submitted: 03/20/2008	Disposition Status: Filed
Effective Date Requested (New): 05/14/2008		Effective Date (New): 05/14/2008
Effective Date Requested (Renewal): 05/14/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR ANP Auto RR-FU	Status of Filing in Domicile: Authorized
Project Number: 326004	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/17/2008	
State Status Changed: 04/01/2008	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

Additional interest, Young Family, and Symbols rate/rule filing.

Company and Contact

Filing Contact Information

Beth Summers, Regulatory Compliance Analyst bsummers@anpac.com

II

American National Corporate Centre
Springfield, MO 65899-0251

(417) 887-4990 [Phone]
(417) 877-5014[FAX]

Filing Company Information

American National Property and Casualty Company	CoCode: 28401	State of Domicile: Missouri
American National Corporate Centre	Group Code: 408	Company Type: Property And Casualty
1949 East Sunshine Springfield, MO 65899-0251 (417) 887-4990 ext. [Phone]	Group Name: FEIN Number: 43-1010895	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Property and Casualty Company	$100.00	03/20/2008	18835648

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/17/2008	04/17/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Alexa Grissom	04/08/2008	04/08/2008	Beth Summers	04/14/2008	04/14/2008
Pending Industry Response	Alexa Grissom	04/01/2008	04/01/2008	Beth Summers	04/02/2008	04/02/2008

Disposition

Disposition Date: 04/17/2008
Effective Date (New): 05/14/2008
Effective Date (Renewal):
Status: Filed
Comment:

Company Name:	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Premium:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**	**Overall % Indicated Change:**
American National Property and Casualty Company	-3.000%	$-216,647	6,047	$6,881,111	36.100%	-38.900%	2.500%

SERFF Tracking Number:	*ANPC-125358106*	*State:*	*Arkansas*
Filing Company:	*American National Property and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-ANP-08-0077*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP PPA*		
Project Name/Number:	*AR ANP Auto RR-FU/326004*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate	Cover Letter	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Territory Definitions	Filed	Yes
Rate	Auto Rate Pages	Filed	Yes
Rate	Cycle Rate Pages	Filed	Yes
Rate	RV Rate Pages	Filed	Yes
Rate	Class Code Explanation	Filed	Yes
Rate	Symbols Pages	Filed	Yes
Rate	Liability Symbol Procedures	Filed	Yes
Rate	Actuarial Memorandum	Filed	Yes
Rate	Actuarial Exhibits	Filed	Yes
Rate *(revised)*	APCS	Filed	Yes
Rate	APCS	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/08/2008
Submitted Date	04/08/2008
Respond By Date	

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. Please advise what factors would result in an insured receiving a 30+ percent increase. Additionally, on the APCS abstract, please delete the NA's and replace with zeros.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/14/2008
Submitted Date	04/14/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: While responding to your request, we discovered the maximum change we had indicated was incorrect. The software used to find these percent changes incorrectly assigned a class code to this policy. The problem has been corrected and the whole book of business rerun. As a result, there is only one policy increasing more than 30%.

That policy is increasing 35.7%, which is a $56 change. It is a travel trailer policy that is moving to a territory with higher base rates as a result of the territory change with this review. There is also an associated auto policy that belongs to this account owner. After combining these two policies, the account’s total percent change is -1.3%.

If you have any further questions, please do not hesitate to ask.

SERFF Tracking Number:	*ANPC-125358106*	*State:*	*Arkansas*
Filing Company:	*American National Property and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-ANP-08-0077*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP PPA*		
Project Name/Number:	*AR ANP Auto RR-FU/326004*		

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
APCS		Replacement	
Previous Version			
APCS		*Replacement*	

Sincerely,
Beth Summers

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/01/2008
Submitted Date	04/01/2008
Respond By Date	

Dear Beth Summers,

This will acknowledge receipt of the captioned filing. THe RF-1 is a requirement for all rate filings. Please submit the completed abstract.

Please feel free to contact me if you have questions.
Sincerely,
Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/02/2008
Submitted Date	04/02/2008

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see the attached RF-1. Let me know if you need anything else.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: NAIC loss cost data entry document
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number:	*ANPC-125358106*	*State:*	*Arkansas*
Filing Company:	*American National Property and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-ANP-08-0077*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP PPA*		
Project Name/Number:	*AR ANP Auto RR-FU/326004*		

Sincerely,

Beth Summers

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-1.300%
Effective Date of Last Rate Revision:	04/15/2007
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
American National Property and Casualty Company	2.500%	-3.000%	$-216,647	6,047	$6,881,111	36.100%	-38.900%

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Cover Letter		New		ar03188r.anp.pdf
Filed	General Rules	Index, MR-1 through MR-44 (2-08)	Replacement		AR ANP MR 2-08.pdf
Filed	Territory Definitions	T-1 (2-08)	Replacement		AR ANP T 2-08.pdf
Filed	Auto Rate Pages	Index, sections 1-15 (3-08)	Replacement		AR ANP Auto Rate Pages 3-08.pdf
Filed	Cycle Rate Pages	Index, sections 1-12 (3-08)	Replacement		AR ANP Cycle Rate Pages 3-08.pdf
Filed	RV Rate Pages	Index, sections 1-2 (3-08)	Replacement		AR ANP RV Rate Pages 3-08.pdf
Filed	Class Code Explanation	CCE-1 through CCE-9 (5-07)	New		ANP-ANG CCE Digits 1-2 5-07.pdf
Filed	Symbols Pages	Sections 2004-2008 (3-08)	Replacement		ANP-ANG SYMBOL GROUP 2004 3-08.PDF ANP-ANG SYMBOL GROUP 2005 3-08.PDF ANP-ANG SYMBOL

SERFF Tracking Number:	*ANPC-125358106*	*State:*	*Arkansas*
Filing Company:	*American National Property and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-ANP-08-0077*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP PPA*		
Project Name/Number:	*AR ANP Auto RR-FU/326004*		

GROUP 2006 3-08.PDF
ANP-ANG SYMBOL GROUP 2007 3-08.PDF
ANP-ANG SYMBOL GROUP 2008 3-08.pdf

Filed	Liability Symbol Procedures	LIA SYMB-1 (11-07)	Replacement	ANP-ANG LIA SYMB 11-07.pdf
Filed	Actuarial Memorandum		New	ANP Actuarial Memorandum AR.pdf
Filed	Actuarial Exhibits		New	ANPAC Actuarial Exhibits AR.pdf
Filed	APCS		Replacement	PPA Survey FORM APCS-ANP.pdf PPA Survey FORM APCS.xls

American National Property And Casualty Companies

American National Corporate Centre
1949 East Sunshine
Springfield, MO • 65899-0001
417-887-0220 • Fax 417-887-1801
http://www.anpac.com

American National Property And Casualty Co.
American National General Insurance Co.
American National Lloyds Insurance Co.
Pacific Property And Casualty Co.
ANPAC Louisiana Insurance Co.
American National County Mutual Insurance Co.

March 18, 2008

Arkansas Insurance Department
Property and Casualty Division
1200 West 3rd Street
Little Rock, AR 72201-1904

Re: American National Property And Casualty Company #408-28401
Private Passenger Automobile Program
Independent Filing of Rules and Rates
Company Filing #03-ANP-08-0077

American National Property And Casualty Company files herewith the following changes to its Private Passenger Automobile Program:

PAGES TO BE FILED	DESCRIPTION	EDITION
A-MR-Index-1 and A-MR-Index-2	Index to General Rules	2-08
MR-1 through MR-44	General Rules	2-08
T-1	Territory Definitions	2-08
AUTO Index Page	Auto Rate Page Index	3-08
AUTO-R-1.1	Auto Base Rates	3-08
AUTO-R-2.1 through AUTO-R-2.11	Auto Limit Factors	3-08
AUTO-R-3.1	Auto Model Year Factors	3-08
AUTO-R-4.1	Auto Physical Damage Symbol Factors	3-08
AUTO-R-5.1 and AUTO-R-5.2	Auto Deductible Factors	3-08
AUTO-R-6.1 through AUTO-R-6.15	Auto Primary Classification Factors	3-08
AUTO-R-7.1	Auto Excess Vehicle Factor	3-08
AUTO-R-8.1	Auto Secondary Classification Rating Factors	3-08
AUTO-R-9.1 through AUTO-R-9.8	Auto Discount Factors	3-08
AUTO-R-10.1 through AUTO-R-10.4	Auto Endorsement Premiums	3-08
AUTO-R-11.1	Auto Liability Symbol Factors	3-08
AUTO-R-12.1 and AUTO-R-12.2	Auto Mounted Camper Unit/Shell Rates	3-08
AUTO-R-13.1 through AUTO-R-13.3	Auto TravelStar Factors	3-08
AUTO-R-14.1 and AUTO-R-14.2	Auto Utility Trailer Rates	3-08
AUTO-R-15.1 and AUTO-R-15.2	Auto CHROME Factors	3-08
CYCLE Index Page	Motorcycle Rate Page Index	3-08
CYCLE-R-1.1	Motorcycle Base Rates	3-08
CYCLE-R-2.1 through CYCLE-R-2.9	Motorcycle Limit Factors	3-08
CYCLE-R-3.1	Motorcycle Model Year Factors	3-08

PAGES TO BE FILED	DESCRIPTION	EDITION
CYCLE-R-4.1	Motorcycle Physical Damage Symbol Factors	3-08
CYCLE-R-5.1 and CYCLE-R-5.2	Motorcycle Deductible Factors	3-08
CYCLE-R-6.1	Motorcycle Class Factors	3-08
CYCLE-R-7.1	Motorcycle Excess Vehicle Factor	3-08
CYCLE-R-8.1	Motorcycle Secondary Classification Rating Factors	3-08
CYCLE-R-9.1 through CYCLE-R-9.9	Motorcycle Discount Factors	3-08
CYCLE-R-10.1	Motorcycle Endorsement Premiums	3-08
CYCLE-R-11.1	Motorcycle Engine and Vintage Factors	3-08
CYCLE-R-12.1	Motorcycle Model Group	3-08
RV Index Page	Recreational Vehicle Rate Page Index	3-08
RV-R-1.1 through RV-R-1.6	Recreational Vehicle Base Rates	3-08
RV-R-2.1 through RV-R-2.4	Recreational Vehicle Limit Factors	3-08
CCE-1 through CCE-9	Class Code Explanation, Digits 1-2	5-07
Automobile Symbol Section 2008-1 through 2008-32	2008 All Vehicle Types	3-08
Automobile Symbol Section 2007-1 through 2007-22	2007 All Vehicle Types	3-08
Automobile Symbol Section 2006-1 through 2006-27	2006 All Vehicle Types	3-08
Automobile Symbol Section 2005-1 through 2005-27	2005 All Vehicle Types	3-08
Automobile Symbol Section 2004-1 through 2004-26	2004 All Vehicle Types	3-08
LIA SYMB-1	Liability Symbol Procedures Page	11-07

These pages replace the following pages currently on file with your department:

PAGES TO BE REPLACED	DESCRIPTION	EDITION
A-MR-Index	Index to General Rules	12-06
MR-1 through MR-13, and MR-16 through MR-40	General Rules	12-06
MR-14 and MR-15	General Rules	5-07
A-EX-1 and A-EX-2	Miscellaneous Limits, Deductibles, and Factors	12-06
T-1	Territory Definitions	6-05
R-1.2 through R-1.7	Primary Classification Factors	12-06
R-2.01 through R-2.17	Territorial Base Rates	1-07

R-1.1, R-3 through R-6, R-8, and R-10 through R-12	Miscellaneous Rates	3-06
R-7, R-9	Miscellaneous Rates	12-06
Automobile Symbol Section 2007-1 through 2007-10	2007 All Vehicle Types	11-06
Automobile Symbol Section 2006-1 through 2006-14	2006 All Vehicle Types	11-06
Automobile Symbol Section 2005-1 through 2005-14	2005 All Vehicle Types	11-06
Automobile Symbol Section 2004-1 through 2004-13	2004 All Vehicle Types	11-06
BAND-1	Band Procedures Page	11-06

The purpose of this filing is to amend rules and rates in our Arkansas Private Passenger Automobile Program and to introduce our new Additional Interest Endorsements. Currently we write preferred business in American National Property And Casualty Company (ANPAC), and we write non-preferred business in American National General Insurance Company (ANG). With these filings we will start using ANG for a different market targeting younger family households. Since we will start writing more non-preferred business in ANPAC than we currently write today, there is a need for a more sophisticated pricing tool to price for Accidents and Convictions. As a result, we are revising the DRRP program in ANPAC.

In our previous filings, we have assigned each vehicle a single symbol to apply to both Comprehensive coverage and Collision coverage, a single liability band to apply to both Bodily Injury liability coverage and Property Damage coverage, and a single personal injury band to apply to Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. With this filing, we are proposing a change to this procedure in which each vehicle will be assigned a separate symbol for each individual coverage. For the liability and personal injury coverages, this includes a name change from bands to symbols. We have revised the General Rules and affected rate pages to reflect a name change from symbols to physical damage symbols, and from liability and personal injury bands to liability symbols.

In addition, our manual format is revised. All rates and rating factors within the General Rules are replaced with references to the Rate Pages where the rates and rating factors are located. The Rate Pages are reformatted and sectioned by policy type (automobile, motorcycle, and recreational vehicle). The Class Code Explanation Pages are used to interpret the codes shown in the Primary Classification Factors Pages.

The following Explanation of Revisions describes additional changes made to the above manual pages. The enclosed Actuarial Memorandum briefly describes the revisions to be made along with the revenue effect of this filing.

EXPLANATION OF REVISIONS:

I. General Rules

A. Rule 120, Easy Pay-*The Checkless Way*®, and Rule 121, Cash With Application, are editorially revised.

B. Rule 122, Renewal Payment, is revised to allow motorcycle and recreational vehicle policyholders to pay the renewal premium in four installments.

C. Rule 180, Minimum Premium Rule, is added. A minimum premium of $1 will apply to every applicable coverage for each vehicle.

D. Rule 222 is revised. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages.

E. Rule 232, Good Student Discount, is revised to clarify that the owner or operator may also be enrolled as a full-time middle school student, enrolled as a full-time junior high school student, or enrolled in an academic home study program. We have also added an additional way to qualify if the student has ranked in the upper 20% of one of the national standardized tests listed in the rule. Refer to the rule for complete details.

F. Rules 240-241, Rule 560, and Rule 616 are renamed to Secondary Classifications (previously Accident and Conviction Record). Refer to Section 300 for details regarding the revised DRRP program.

G. Rule 276, Preferred Automobile Customer Plus (PAC+) Discount, and Rule 614, Preferred Motorcycle Customer Plus (PMC+) Discount, are revised in the following ways:

1. For new business, principal operators that have been continuously insured for at least one year with their prior carrier will now be eligible for a discount. Principal operators not qualifying for the Part A Discount at new business will receive a discount after being insured with our Company for 6 months.
2. We will now allow operators under 21 years of age to qualify for the PAC+ and PMC+ Part A Discounts using the number of years the account owner has been continuously insured if it results in a more favorable discount than would have been applied otherwise.
3. Once an operator's PAC+/PMC+ Part A Discount has been established by the account owner's years insured, the discount will continue to be based in that manner.
4. The PAC+ and PMC+ Part B Discounts are revised from 5 risk score categories to 9.

H. Rule 282, Ticket Free Discount, is deleted. This discount will no longer be available. However, insureds with zero DRRP points will receive a discount when the Secondary Classification factor is applied. Refer to Section 300 for details regarding the revised DRRP program. All subsequent rules within this section are renumbered.

I. The Student Away at School Discount is added as Rule 279, and the "Note" removed from Rule 211. Youthful Unmarried Operators who are resident students at a school over 100

road miles from the place of principal garaging of the vehicle will be considered a resident in the household, and the vehicle will receive a 30% discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. Student Away at School is now a discount and is no longer administered through a "married" classification. Instead, the class code will be the appropriate youthful classification. Current students away at school will be automatically converted upon renewal.

J. Rule 280, Tri-Line Client Discount, is revised. Tenant policies written in ANPAC will not count as a qualifying homeowner policy for auto policies written in ANG. However, we will grandfather existing ANG auto policies to continue to qualify.

K. Rule 285, CA$H*BACK* FROM ANPAC®, is revised. For accounts enrolled in CA$H*BACK* on or after the effective date of this filing, the qualification requirements are revised such that only automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner policies written in ANPAC are eligible to be enrolled in CA$H*BACK*. For all CA$H*BACK* accounts, CA$H*BACK* membership will be terminated due to an ANG policy being written on the account on or after the effective date of this filing and reinstatement will not be allowed.

L. Rule 295, Premium Determination, is revised in the following ways:

1. Step 10, Ticket Free Discount, is deleted.
2. Step 10 is added to display the new Student Away at School Discount.
3. Step 15 is added to display the new Multi-CHROME® Discount.
4. Step 16, Secondary Classification, is added and replaces Step 16, Accident Record Rating, and Step 17, Conviction Record Rating.
5. Step 17 is added to display when the mounted camper unit/shell premium is added.
6. Steps 19 and 20 are added to include rating information pertaining to the Named Non-Owner and Non-Owned Car Owned by a Business endorsements, respectively. All steps are renumbered as necessary.

M. Section 300, Driving Record Rating Plan (DRRP), is revised. Rules 300-307 explain how DRRP points are assigned and applied. Rules 310-311 provide the detail regarding DRRP points for Convictions. Rules 320-323 provide detail regarding the DRRP points for Accidents. Rules 330-331 provide detail regarding DRRP points for Other Conditions and High Risk Automobiles. Rules 340 & 350 are also revised.

N. Rule 419, CHROME® Rating Exceptions, and Rule 222, Multi-Car Classification, are revised. Multi-Car Classification will no longer be applicable for the Primary Classification of CHROME® vehicles – refer to Rule 222. For accounts with more than one CHROME® vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME® Discount factor will be applied to each CHROME® vehicle on the account to the coverages shown in the Premium Determination Rule 295.

O. Rule 461 is revised. Recreational Vehicles will now be written in both ANPAC and ANG.

P. Rule 502, TravelStar From ANPAC®, is revised to delete that motor homes or camping/travel trailers owned in the name of a business are ineligible.

Q. Rule 575, Premium Determination, is revised in the following ways:
   1. Step 9, Ticket Free Discount, is deleted.
   2. Step 10, Student Away at School Discount is added.
   3. Step 15, Secondary Classification, is added and replaces Step 15, Accident Record Rating, and Step 16, Conviction Record Rating. All subsequent steps are renumbered.

R. Rule 610, Motorcycle Ticket Free Discount, is deleted. This discount will no longer be available. However, insureds with zero DRRP points will receive a discount when the Secondary Classification factor is applied. Refer to Section 300 for details regarding the revised DRRP program. All subsequent rules within this section are renumbered.

S. Rule 626, Premium Determination, is revised in the following ways:
   1. Step 9, Motorcycle Ticket Free Discount, is deleted.
   2. Step 15, Student Away at School Discount is added.
   3. Step 17, Secondary Classification, is added and replaces Step 17, Accident Record Rating, and Step 18, Conviction Record Rating. All subsequent steps are renumbered.
   4. Step 18 is added to display the Vintage Motorcycle factor.

T. Rule 627 is added for clarification on how to rate miscellaneous motorcycle coverages.

U. Rules 695 and 696, Motorcycle Limits of Liability, are added for clarification. This endorsement is required on motorcycles in the Homemade/Kit/Custom model group.

V. Rules 710 through 712, Non-Owned Automobile Coverage SA-738, are revised, renamed, and moved to Rule 756, Non-Owned Car Owned by a Business SA-738. All subsequent rules are renumbered.

W. Rule 733, Extension of Coverages to Rented Motor Homes, Travel Trailers, and Camping Trailers, is revised by including a rating example.

X. Rule 750, Named Non-Owner Coverage – SA-2095, is added. This endorsement provides coverage to those persons who do not own a vehicle. When the named insured has no titled ownership of a vehicle, but needs to purchase private passenger automobile Liability Coverage, this endorsement may be added to the policy. The vehicle will receive an additional 0.50 rating factor for an owned pleasure use vehicle used less than 7,500 miles annually on the coverages shown. Otherwise, the vehicle should be rated as a private passenger automobile following the premium determination rules. The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverages, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, and the TLC® Discount. Note that the Named Non-Owner is not considered an eligible auto policy for the TLC® Discount and the Multi-Line Discount.

Y. Rule 755 is added for the following new Additional Interest Endorsements: SA-1832 (Non-Owned Car), SA-1812 (Non-Owned Motorcycle), and SA-1811 (Non-Owned

Recreational Vehicle). These endorsements provide limited Liability and Physical Damage Coverages for the owner of the vehicle listed on the declaration based on their ownership interest. There is no premium associated with these endorsements.

Z. Rule 756, Non-Owned Car Owned by a Business – SA-738, is revised to clarify the limited Liability and Physical Damage Coverages provided for the owner of the vehicle shown on the declaration. The vehicle may be provided for the insured's occasional or regular use.

AA. Rule 757 is added for the following new Joint Ownership Endorsements: SA-321 (Auto), SA-1814 (Motorcycle), and SA-1813 (Recreational Vehicle). These endorsements extend the Liability and Physical Damage Coverages to the joint owner shown as an Additional Interest on the policy, of the vehicle shown on the declaration. There is no premium associated with this endorsement. Please note that the SA-321 was previously named Additional Interest Endorsement and shown as Rules 800 and 801.

BB. Rule 758 is added for the new Interested Party Endorsement, SA-768. This endorsement provides Liability Coverage to the designated Interested Party of the vehicle shown on the declaration. There is no premium associated with this endorsement.

CC. Rule 759 is added for the new Lessor Endorsement, SA-511. This endorsement provided limited Liability and Physical Damage Coverages to the designated Lessor of vehicle shown on the declaration. There is no premium associated with this endorsement.

DD. Rules 900 through 910 are deleted from the General Rules.

EE. Other editorial revisions are made.

We will implement this filing effective May 14, 2008, for both new and renewal business.

If you have any questions regarding this filing, please feel free to contact me. Please acknowledge receipt in your usual manner.

Sincerely,

Beth Summers

Beth Summers
Regulatory Compliance Analyst II
Phone: (417) 887-4990, ext. 2238
Fax: (417) 877-5014
E-mail: bsummers@anpac.com

Enclosures

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS
INDEX TO GENERAL RULES

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FAMILY AUTOMOBILE, RECREATIONAL VEHICLE, AND MOTORCYCLE PROGRAMS
GENERAL RULES

GENERAL PROVISIONS

DEFINITIONS

100. "Owned" means owned by an individual or owned jointly by two or more relatives who are residents of the same household.

101. A private passenger automobile is a motor vehicle of the private passenger or station wagon or van type that is owned or leased under a long term contract (at least six months) and is not used to carry persons or property for a charge.

102. A motor vehicle with a pick-up body, a delivery sedan or a panel truck owned by an individual or owned jointly by two or more relatives who are residents of the same household, not customarily used in the occupation, profession, or business of the insured other than farming or ranching, shall be classified and rated as a private passenger automobile.

103. An automobile owned by a farm family, co-partnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions in 101 or 102 above, shall be classified and rated as a private passenger automobile.

104. A motor home, camping trailer or travel trailer that is owned or leased under a long-term contract (at least six months) and is not used to carry persons or property for a charge shall be classified and rated under the private passenger automobile program.

105. A miscellaneous vehicle is any utility trailer or motor vehicle, other than a private passenger automobile, that is owned or leased under a long-term contract and is not used to carry persons or property for a charge.

106. "Base premium" means the total of all coverage premiums calculated by including the following rating criteria when applicable to the coverage or in the state: Limit factor, Passive Restraint Discount, Model Year factor, Symbol factors, and Deductible factor.

107. An account consists of individuals living at the same residence. Persons related to the account owner by blood, marriage, or adoption and residing in the same residence must be included on the same account number, and only one account number may exist for the household. Persons not related, in such a manner as noted above, are not required to be included on one account number and are not limited to the one account number requirement.

POLICY TERM

110. Manual premiums are for a six-month policy term unless otherwise indicated.

PREMIUM PAYMENT

Electronic Transfer Method of Payment

120. **Easy Pay – *The Checkless Way*®**

Insureds may elect to pay their premium by automatic, electronic monthly withdrawals from a checking or savings account. An authorization form must be completed by the insured and submitted to the Home Office along with the minimum required down payment for a new business application. A down payment is required when initiating an Easy Pay plan and when adding a policy to an existing Easy Pay plan.

No installment charge is applied to Easy Pay withdrawals.

Automobiles/Motor Homes and Camping/Travel Trailers

The minimum required down payment for a new business application is one month's premium (1/6th of the total term premium for six-month policies).

The down payment requirement is waived in these circumstances:

1. If the insured account qualifies under Underwriting Payment Plan Eligibility Category I.
2. If submitting a 5th car policy addition to an existing 4-car policy account.
3. If the insured has been an auto or homeowner policyholder for one full year or more.
4. If, at renewal, the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

Motorcycles

The minimum required down payment for a new business applicant is one month's premium (1/12th of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is enrolled in the Benefits Xpress Employee Services™ program, or is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

Recreational Vehicles

The minimum required down payment for a new business applicant is one month's premium (1/12th of the total term premium for twelve-month policies).

The down payment requirement is waived if the applicant is an existing auto or home policyholder, and the policy is being added to an existing Easy Pay plan. When initiating the Easy Pay plan at renewal, no down payment is required if the request is submitted 60 days in advance of the renewal, and the current term is paid in full.

Non-Bound Trial Applications
No down payment should be collected for non-bound trial applications.

Other Methods of Payment

121. **Cash with Application**

All new business applications and reinstatement applications where Easy Pay is not selected as the payment method must be sent to the Home Office accompanied by a down payment remittance. If the remittance is less than the full amount due, a $5 installment charge will be applied.

Automobiles/Motor Homes and Camping/Travel Trailers
A remittance of $100 or one-half of the first six months' premium, whichever is greater, is required. If the six-month premium is less than $100, the full amount must be submitted.

Motorcycles
A remittance of $100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than $100, the full amount must be submitted.

Recreational Vehicles
A remittance of $100 or one-half of the first twelve-months' premium, whichever is greater, is required. If the twelve-month premium is less than $100, the full amount must be submitted.

Non-Bound Trial Applications
No down payment should be collected for non-bound trial applications.

122. **Renewal Payment** – The renewal premium is due and payable to the Home Office on or before the policy expiration date. All policyholders may elect to pay the renewal premium in two installments. Motorcycle and recreational vehicle policyholders may elect to pay the renewal premium in four installments. Each installment will include a $5 installment charge as shown on the renewal billing notice. If the amount due is less than $10, the installment charge will be waived.

POLICY CHANGES

130. All changes requiring adjustments of premiums shall be computed pro rata.

131. If a policy is amended and results in a total amount due of $5 or less, such adjustment may be waived. For policies with no balance due, a return premium of $5 or less shall be allowed only at the insured's request.

DELETION OF COVERAGE

140. Coverage provided under a motor vehicle policy may be deleted during the time the vehicle is withdrawn from service. The coverages deleted afford no protection under the policy.

141. Any coverage may be deleted, unless it is required by statute to remain in force. For all recreational vehicles, Bodily Injury and Property Damage Liability coverage may not be deleted.

142. Physical damage coverages may not be deleted if a lienholder exists on the policy.

143. Deleted coverage will be added on the date and time requested by the insured if that date and time is subsequent to the date of the request for addition. Otherwise, coverage will be added on the date and time the agent or company is notified of the request.

144. Premium returns on deleted coverages will be computed pro rata.

CANCELLATION

150. All cancellations shall be computed pro rata, except as otherwise specified in this manual.

151. If cancellation of a policy results in a return premium of $5 or less, no refund will be made unless requested by the insured.

REINSTATEMENTS

160. A policy which has expired or been terminated by cancellation for nonpayment may be reinstated by completion of any required form and payment of the necessary premium if the risk is acceptable from an underwriting standpoint.

161. Policies out of force over 45 days require a new business application to be submitted regardless of the reason for termination. In these cases, a new six-month policy term is given.

162. **Applications may not be submitted for policies cancelled for underwriting reasons without prior approval from the underwriter or proper underwriting management.**

WHOLE DOLLAR ROUNDING RULE

170. The premium for each coverage shall be rounded to the nearest whole dollar after each step in the premium calculation.

171. A premium involving $.50 or more shall be rounded to the next higher whole dollar.

172. This procedure shall apply to all interim premium adjustments, including endorsements, or cancellations requested by the insured.

MINIMUM PREMIUM RULE

180. A minimum premium of $1 will apply to every applicable coverage for each vehicle. This minimum premium shall be applied to all vehicle types after all premium determination steps have been applied.

PRIVATE PASSENGER AUTOMOBILE

DEFINITIONS

200. "Resident" means anyone residing in the same household or any resident student at a school, college or educational institution. Military personnel not assigned to a permanent duty station are considered a "resident." Military personnel assigned to a permanent duty station should be insured, in the state where stationed, on their own policy.

201. "Operator" means an applicant, a resident in the same household as the applicant, or any other person who customarily operates the automobile.

202. An individual whose operation of the automobile constitutes 50% or more of that automobile's time of operation or mileage use is considered a principal operator. An individual who is the principal operator of more than one automobile shall be the rated operator of the vehicle with the highest base premium. Motor homes are not considered when determining the highest base premium vehicle if there is one or more other automobiles insured by American National Property And Casualty Company or an affiliated company.

203. Each individual who does not qualify as a principal operator as defined in 202, but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time of operation or mileage use of one insured automobile, is considered a principal operator for one such automobile. Motor homes are not considered if there are other automobiles insured by American National Property And Casualty Company or an affiliated company.

204. Each individual who does not qualify as a principal operator under Rule 202 or Rule 203, will be assigned as a principal operator on any remaining vehicle(s), subject to the Primary Classification rules.

205. "Business Use" means the use of the automobile is required by or involved in the duties of the applicant (or any other person customarily operating the automobile) in his/her occupation, profession, or business. An automobile principally operated by a clergyman shall not be considered as used for business or driven to work.

206. "Pleasure Use" means there is no business use of the automobile and it is not used in the course of driving to work or school a distance of three or more road miles one way.

207. "Work Less than 10 Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of three or more but less than ten road miles one way.

208. "Work 10 or More Miles" means there is no business use of the automobile but it is used in the course of driving to work or school a distance of ten or more road miles one way.

209. "Farm Use" means the automobile is principally garaged on a farm or ranch. It is not used in going to school or work, other than farming or ranching.

210. "Age" means the age attained on the last birthday.

211. "Married" means a married person living with his/her spouse.

212. A Youthful operator is any licensed driver;
* unmarried and under 25 years of age;
* unmarried males 25 to 29 years of age; and
* married males under 25 years of age.

213. An automobile used in the course of driving to work or school includes an automobile used in a car pool or other share-the-ride arrangements, and/or an automobile driven partway to work or school.

PRIMARY CLASSIFICATIONS

Rules 220 through 228 shall be used sequentially to determine the Primary Classifications for rating purposes.

220. Classify the automobile and/or motor home, according to the age, gender, and marital status of the rated operator, and the use and annual mileage of the vehicle. Classify the camping/travel trailer according to the excess vehicle rule, and the use and annual mileage of the camping/travel trailer. When the motor home is not the only vehicle insured by American National Property And Casualty Company or an affiliated company, the motor home shall be classified according to the excess vehicle rule, and the use and annual mileage of the motor home.

221. Each operator shall be assigned to one vehicle in the household. Also, the highest premium vehicle in the household must be rated to the driver operating that vehicle most. This rule pertains to motorcycles when there are no automobiles in the household insured with American National Property And Casualty Company or an affiliated company. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

222. Determine whether the automobile, motor home, and/or camping/travel trailer is a single-car or multi-car risk. In order for an automobile, motor home, or camping/travel trailer to qualify as a multi-car risk, there must be at least two vehicles on the account with either Bodily Injury or Collision coverages. The applicable Multi-Car Classification shall apply if more than one qualifying automobile, motor home, or camping/travel trailer is insured with this Company or an affiliated company. In addition, the Multi-Car Classification shall apply if one qualifying automobile, motor home, or camping/travel trailer is insured with this Company and at least one other qualifying automobile, motor home, or camping/travel trailer will become insured with the Company within 90 days of the inception date of the policy. To determine the applicable factor, use the Multi-Car Primary Classification Factor Tables located in the Premium Section.

Multi-Car Classification does not apply to CHROME® vehicles when determining the Primary Classification. Multi-Car Classification applies to CHROME® vehicles when determining PAC+ Part A New Business eligibility and Comp Claim Free eligibility. Note that CHROME® vehicles may qualify other automobiles, motor homes, and camping/travel trailers for Multi-Car Classification.

223. The applicable "Youthful Operator" classification shall be applied separately to the number of automobiles equal to the number of youthful operators. If a youthful operator is the principal operator of two or more vehicles, the youthful class shall apply to the vehicle with the highest base premium. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

224. If a "Youthful Operator" is not a principal operator, they should be rated as an occasional operator on the vehicle they use most frequently. Note: If the number of vehicles in the household is equal to or greater than the number of all drivers in the household, each youthful operator must be rated as a principal driver. If the youthful operator is not the principal operator of a motorcycle, then the motorcycle will not be considered when applying this rule. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

225. If the number of youthful operators exceeds the number of automobiles, the "Youthful Operator" classifications with the highest Primary Classification Factor shall apply. If a youthful operator qualifies for the "Good Student Discount" or "Driver Training Discount," the classification factor for this discount shall be used to determine if his/her classification factor is the highest. If it is determined to be the highest, then that classification and related factor shall be used. This rule pertains to motor homes when the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company. This rule does not pertain to camping/travel trailers.

226. The applicable classification shall be applied separately to the number of automobiles equal to the number of principal operators as noted below:

* "Principal Operator Age 45 to 64";
* “Principal Operator Age 65 to 69”;
* “Principal Operator Age 70 to 74”;
* “Principal Operator Age 75 and Over”.

227. For the purpose of rating automobiles in excess of the number of operators in the household, apply the following:

* If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the extra vehicle(s) with the lowest base premium.

* If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the extra vehicle(s) with the lowest base premium.

* Otherwise, the "All Other" adult classification shall apply to the extra vehicle(s) with the lowest base premium.

* Motor homes and camping/travel trailers will receive the Principal Operator Age Classification as follows:

  - If all operators in the household are age 65 or over; or if at least one operator in the household is age 65 or over and all other operators in the household are age 45 to 64, then the "Principal Operator Age 65 to 69" classification shall apply to the motor home and/or camping/travel trailer.

  - If all operators in the household are age 45 to 64, then the "Principal Operator Age 45 to 64" classification shall apply to the motor home and/or camping/travel trailer.

  - Otherwise, the "All Other" adult classification shall apply to the motor home and/or camping/travel trailer.

* An Excess Vehicle Factor will be applied for vehicles in excess of the number of operators on the policy for all types of vehicles except for CHROME®, Travel Trailers, Motor Homes, Utility Vehicles, Farm Trucks, Utility Trailers, Camping Trailers, Mounted Camper Units/Shells, and Recreational Vehicles. Refer to Auto rate section R-7 for the Excess Vehicle factor.

228. For the average weekly use of the automobile, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

Average Weekly Use	**Use Classification**
Less than 30 miles	Pleasure
30 miles or more but less than 100 miles	Work less than 10 miles
100 miles or more	Work 10 or more miles

GOOD STUDENT

230. The provisions of this section do not apply to automobiles written under an Automobile Insurance Plan or Joint Underwriting Association.

231. The classification factor and statistical code shall be determined from the Good Student Classification, provided the operator or owner meets all of the requirements specified in Rule 232.

232. The Good Student Classification requirements are as follows:

* The owner or operator must be enrolled as a full-time middle school or junior high school student, enrolled as a full-time high school student, enrolled as a full-time student in a college or university, or enrolled in an academic home study program, and

* On each anniversary date of the policy the Company must be furnished satisfactory evidence indicating that each such student has met one of the following requirements for the immediately preceding school semester (or comparable period);

  (a) Ranked among the upper 20% of his/her class scholastically, or
  (b) In schools using letter grades, had a grade average of "B" or its equivalent, or if the system of letter grading cannot be averaged, no grade shall be below "B," or
  (c) In schools using numerical grade points, had an equivalent of "B," such as at least 3 in a 4, 3, 2, 1 point system, or
  (d) Was included in a "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement, or
  (e) Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:

    1. PSAT (Preliminary Scholastic Aptitude Test)
    2. PACT (Preliminary American College Test)
    3. SAT-I (Scholastic Aptitude Test – I)
    4. ACT (American College Test)
    5. Iowa Test of Basic Skills
    6. California Achievement Test
    7. TAP (Tests of Achievement and Proficiency)

233. When a vehicle would qualify for the Good Student Discount except that there are unmarried operators under 25 years of age who are not full-time students, the discount may still be allowed when any such operators, who are not full-time students, have graduated from a four-year college or university and, at the time of graduation, met the requirements listed above.

DRIVER TRAINING

235. The provisions of Rules 235 through 239 do not apply to Assigned Risks. The applicable "With Driver Training" class shall apply to each "Youthful Operator" under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the standards outlined in Rules 236 through 239.

236. The driver education course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice driving phase.

237. The practice driving requirement may be met in either of the following ways:

* A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.

* A minimum of 3 clock hours per student for actual driving experience, exclusive of observation time in the car and a minimum of 12 clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible educational agency. In this case, only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

238. The driver education course has the official approval of the State Department of Education or other responsible educational agency and was conducted by:

* a recognized secondary school, college, or university or

* other school approved and supervised by the State Department of Education or other responsible educational agency.

239. The driver education course was conducted by instructors certified by the State Department of Education or other responsible agency.

SECONDARY CLASSIFICATIONS

240. Classify the automobile according to the driving records of the operators as provided under the Driving Record Rating Plan in Section 300.

241. Refer to Rule 340 and Auto rate section R-8 or Cycle rate section R-8 to determine the applicable Secondary Classification Rating factor based upon the number of DRRP (Driving Record Rating Plan) points.

CHANGES IN CLASSIFICATION

250. Changes in classification, including the addition or deletion of an operator during the term of a policy, shall be computed pro rata.

251. No change shall be made during the policy period to effect a change of the Driving Record Rating Plan Classification, except to recognize the addition or deletion of an operator or vehicle in which case the change shall be computed pro rata.

PHYSICAL DAMAGE SYMBOLS

255. Each automobile is classified by specific symbols to aid in the premium calculation for Comprehensive and Collision coverages. Motor homes and camping/travel trailers are not classified by symbol. Refer to Auto rate section R-13 for motor home and camping/travel trailer information.

256. The symbols assigned to an automobile with a **Limit of Liability Endorsement** are determined from the limit of liability value. Refer to the chart in Rule 259 for the specific symbol. Otherwise, to determine the symbols to be assigned to each automobile, refer to the Vehicle Symbol Section of the manual. If the symbols are not published, refer to Rules 257-259 to determine the appropriate symbols. If customization coverage applies, refer to Rules 260-262.

257. Newly Announced Models – For rating of newly announced models for which no symbols are shown, use the symbols of the latest corresponding model which is shown until announcement is made. If no corresponding prior year model symbols are shown, refer to Rules 258-259.

258. To determine the appropriate cost new value of an automobile, use the manufacturer's suggested retail price or final sticker price.

259. For rating vehicles other than newly announced models, for which no symbols are shown in the Vehicle Symbol Section of the manual, including motorcycles, use the vehicle's cost new to determine the proper symbol from the chart below:

COST NEW/SYMBOL CHART

Cost New/ Final Sticker Price	Symbol
0 - 1,600	1
1,601 - 2,100	2
2,101 - 2,750	3
2,751 - 3,700	4
3,701 - 5,000	5
5,001 - 6,500	6
6,501 - 8,000	7
8,001 - 10,000	8
10,001 - 12,500	10
12,501 - 15,000	11
15,001 - 17,500	12
17,501 - 20,000	13
20,001 - 21,000	14
21,001 - 22,000	15
Each additional $1,000 or fraction thereof	add 1

Customization

260. Customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass, and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering, and power brakes.

261. Customized vehicles, of the van, panel, or pickup type, shall be rated for Comprehensive and Collision coverages by assigning the vehicle a symbol code based upon the total value of the vehicle and its modification (book cost new plus modifications).

262. Use the table below to determine the appropriate symbol. Then rate the vehicle according to private passenger automobile rules and rates to determine the appropriate Comprehensive and Collision rates.

TOTAL VALUE	SYMBOL CODE	TOTAL VALUE	SYMBOL CODE
0 - 1,600	1	8,001 - 10,000	8
1,601 - 2,100	2	10,001 - 12,500	10
2,101 - 2,750	3	12,501 - 15,000	11
2,751 - 3,700	4	15,001 - 17,500	12
3,701 - 5,000	5	17,501 - 20,000	13
5,001 - 6,500	6	20,001 - 21,000	14
6,501 - 8,000	7	21,001 - 22,000	15
		Each additional $1,000 or fraction thereof	add 1

MODEL YEAR

265. The premiums for Comprehensive and Collision coverages are shown in Auto rate section R-3 or Cycle rate section R-3 by model year.

266. For new model years not printed in Auto rate section R-3 or Cycle rate section R-3, the premium for each subsequent model year shall be 5% above the base premium for the preceding model year.

267. Effective October 1 of each calendar year, the Comprehensive and Collision premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

LIABILITY SYMBOLS

270. Each automobile is classified by specific liability symbols to aid in the premium calculation for Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages. These symbols are an indicator of the vehicle's potential loss experience.

271. For those vehicles with significantly better than average loss experience, a discount will be given. For those vehicles with significantly worse than average loss experience, a surcharge will be applied. Refer to Auto rate section R-11 for the applicable liability symbol rating factors.

272. To determine the liability symbols to be assigned to each automobile, refer to the vehicle Symbol Section of the agent manual. If a vehicle's liability symbols are not published, refer to Rules 273-274 to determine the appropriate liability symbols. Liability symbols do not apply to motor homes, camping/travel trailers, motorcycles, or recreational vehicles.

273. **Newly Announced Models** – For rating of newly announced models for which no liability symbols are shown in the manual pages, use the liability symbols of the latest corresponding model (based upon VIN number) which are shown, until announcement is made. If no corresponding prior year model liability symbols are shown, use liability symbol 3 for the applicable coverages.

274. **1983 and Prior Model Automobiles** – To determine the appropriate liability symbols for such automobiles, use liability symbol 3 for the applicable coverages.

MISCELLANEOUS DISCOUNTS

275. **Passive Restraint Discount** – The Medical Payments premiums shall be reduced if the private passenger automobile or motor home is equipped with a factory-installed air bag or other passive restraint system, as described below, which meets federal safety standards. Refer to Auto rate section R-9 for the applicable Passive Restraint Discount factor.

CATEGORY	TYPE OF PASSIVE RESTRAINT
B	Driver Side Only Air Bag
C	Driver and Passenger Side Air Bag
D	Driver and Passenger Side Air Bag and Automatic Seat Belts

276. **Preferred Automobile Customer Plus (PAC+) Discount**

The PAC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PAC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable vehicle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverage premiums.

Part A:

New Business

If the principal operator of a vehicle has been continuously insured with his/her prior carrier for 3 or more years and all operators in the household have been claim free for the prior 36 months*, a discount will be applied to that vehicle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than $100***, and claims that are closed without payment will be disregarded. For Single-Car accounts, one Comprehensive claim*** per household will be allowed, provided the claim is not a fire or theft loss. For Multi-Car accounts, two Comprehensive claims*** per household will be allowed, provided the claims are not fire or theft losses. Refer to Rule 222 for the definition of a Multi-Car risk. Multiple Comprehensive claims*** incurred on the same date will be considered one claim. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PAC+ Part A Discount as they received when they were previously insured with ANPAC.

** Those principal operators not qualifying for the PAC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

*** Comprehensive claims less than $100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the renewal business section of this rule.

Renewal Business

If the principal operator of a vehicle has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that vehicle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PAC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PAC+ Part A level for an operator was established based on the account owner’s years insured, the PAC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the PAC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Auto rate section R-9 to determine the applicable PAC+ Part A Discount factor.

The PAC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

Part B:

The principal operator of a vehicle will receive a discount on the premium for the vehicle based on the account owner's Risk Score. In the situation where there are more vehicles than drivers on the policy, the extra vehicle(s) will receive the highest PAC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Auto rate section R-9 to determine the applicable PAC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, then the more favorable discount level will be applied. If such update results in a less favorable discount level, the current (more favorable) discount level will continue to apply. However, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a less favorable discount level can result and will be applied. The PAC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

277. **Comp Claim Free Discount**

New Business

Single Car

If the account has not had any Comprehensive paid claims* during the most recent 36 months in the new business experience period**, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

Multi Car

If the account has not had any Comprehensive paid claims* during the most recent 36 months in the new business experience period** a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims* during the most recent 36 months in the new business experience period**, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims* in the new business experience period** will not be considered when determining the number of years the account is comprehensive claim free.

* Comprehensive claims less than $100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

** The new business experience period is the 72 months prior to being insured with the Company.

Renewal Business

Single Car

If the account has not had any Comprehensive paid claims* during the most recent 36 months within the policy's renewal experience period**, a discount will be applied to the Comprehensive coverage for the insured vehicle. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

Multi Car

If there have been no Comprehensive paid claims* on the account during the most recent 36 months within the policy's renewal experience period**, a discount will be applied to the Comprehensive coverage for each vehicle on the policy. The discount is based upon the number of years the account is comprehensive claim free. Refer to Auto rate section R-9 to determine the applicable Comp Claim Free Discount factor.

If there has been no more than one Comprehensive paid claim* during the most recent 36 months within the policy's renewal experience period** on the account and that claim occurred since being insured with the Company, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The most recent Comprehensive paid claim* that occurred with the Company in the renewal experience period** will not be considered when determining the number of years the account is comprehensive claim free.

If the account has 4 or more vehicles and there has been no more than 2 Comprehensive paid claims* during the most recent 36 months in the renewal experience period**, the account will be considered comprehensive claim free. The discount will be applied to the Comprehensive coverage for each vehicle on the policy and is based upon the number of years the account is comprehensive claim free. The two most recent Comprehensive paid claims* in the renewal experience period** will not be considered when determining the number of years the account is comprehensive claim free.

* Comprehensive claims less than $100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

** The renewal experience period shall be the 72-month period prior to the effective date of the next renewal.

Note: For new and renewal business, multiple Comprehensive claims incurred on the same date will be considered one claim. Claims assessed on a recreational vehicle policy are not considered when evaluating the account for Comprehensive Claim Free Discount eligibility.

Policies will be evaluated when a new business (including added-driver), corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed.

278. **Defensive Driver Discount** – Any insured age 55 or over who is the principal driver of the vehicle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successful completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of two years, at which time the course must be recompleted to retain discount. Effective June 2, 1992, this discount will apply for a period of three years. Refer to Auto rate section R-9 for the Defensive Driver Discount factor.

279. **Student Away at School Discount**

A "Youthful Unmarried Female Operator" or a "Youthful Unmarried Male Operator" who is a resident student at a school, college, or educational institution over 100 road miles from the place of principal garaging of the vehicle, shall be considered a resident in the household, but the vehicle shall be given a discount on Bodily Injury, Property Damage, Medical Payments, and Collision coverage premiums. This rate reduction does not apply if the "Youthful Unmarried Operator" has a vehicle at the campus location. Refer to Auto rate section R-9 or Cycle rate section R-9 for the Student Away at School Discount factor.

280. **Tri-Line Client Discount (TLC Discount)**

For each qualifying automobile, motor home, and camping/travel trailer on the policy, a Tri-Line Client Discount will be applied to Bodily Injury, Property Damage, Medical Payments, and Collision coverages when the appropriate homeowner/Special Farm Package® and life insurance or annuity conditions, as outlined below, have been met by the account. Refer to Auto rate section R-9 for the TLC Discount factor.

- The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package® policy written in American National Property And Casualty Company or an affiliated company.

- Tenant policies written in American National Property And Casualty Company will not count as a qualifying homeowner policy for auto policies written in American National General Insurance Company on or after May 14, 2008. However, Tenant policies written in American National Property And Casualty Company will count as a qualifying homeowner policy for auto policies written in American National General Insurance Company prior to May 14, 2008.

- Camping/travel trailers, utility trailers and recreational vehicles do not qualify a homeowner policy for the TLC Discount.

- The homeowner/Special Farm Package® policy must be in force anytime during the 15 days prior to the effective date of the auto policy; or the qualifying new business home/Special Farm Package® policy effective date may not be greater than 90 days after the auto policy's effective date.

- There must be an active permanent life insurance policy or annuity policy on the account owner and/or spouse with American National Insurance Company or American National Life Insurance Company of Texas subject to the conditions described herein. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

- The Life Insurance/Annuity Conditions are as follows:

  1. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse must be equal to or greater than the Coverage A amount for the Homeowner Dwelling forms, or Coverage C amount for the Tenant and Condominium forms or the Coverage A amount under Division I of the Special Farm Package® policy.

     This relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must only be met at the inception date of the discount on the account as long as the homeowner/Special Farm Package® and life policies remain in force.

     If more than one homeowner/Special Farm Package® policy exists on the account, the highest Coverage A or C amount at the time of qualification will apply.

     If the account changes from a Tenant to a Homeowner Dwelling form or Condominium form or Special Farm Package® policy, the relationship between the amount of life insurance on the account owner and/or spouse and the Coverage A or C amounts must requalify in order for the discount to apply, or

  2. The amount of such life policy or the sum of the amounts of all such life policies on the account owner and/or spouse are equal to or greater than $500,000, or

  3. The annualized premium for any individual policy or the sum of the annualized premium amounts of all such life policies on the account owner and/or spouse is greater than or equal to $1,200, or

  4. If the annuity method is selected, the annuity policies on the account/owner and/or spouse must have a cash value equal to or greater than $100,000 at the inception date of the discount.

The TLC Discount may be applied to or deleted from an automobile, motor home, and camping/travel trailer policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to see if all discount requirements have been met. If not, the discount will be removed from the policy retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. If so, the discount will be applied retroactively to the renewal effective date.

281. **Benefits Xpress Employee Services™ Discount**

For each automobile, motor home, camping/travel trailer or motorcycle on the account, a discount will apply to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist, Underinsured Motorist, Comprehensive and Collision coverage premiums when the following requirements are met:

1) The employer/group of a named insured on the account is enrolled in the Benefits Xpress Employee Services™ group program; and

2) The named insured has an active homeowner/Special Farm Package® policy with American National Property And Casualty Company, American National General Insurance Company or an affiliated company. The homeowner/Special Farm Package® policy must be in force anytime during the 15 days prior to the effective date of the auto policy, or the homeowner/Special Farm Package® policy effective date may not be greater than 90 days after the auto policy's effective date.

3) The account must be actively enrolled in Easy Pay–*The Checkless Way*® payment plan for their insurance premium payments.

Refer to Auto rate section R-9 or Cycle rate section R-9 for the Benefits Xpress Employee Services™ Discount factor. The Benefits Xpress Employee Services™ discount may be applied to or deleted from an automobile policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issue to verify all discount requirements are met. Any policy not meeting the requirements at this review will have the discount removed retroactively back to the effective date of the policy.

Note: Recreational vehicles are not eligible for the Benefits Xpress Employee Services™ Program.

285. **CA$H*BACK* FROM ANPAC®**

For policies written in American National Property And Casualty Company and enrolled in CA$H*BACK* FROM ANPAC® prior to May 14, 2008, the eligibility requirements and refund conditions are as follows:

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies for the three-year period after their CA$H*BACK* FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsement premiums will not included in the homeowner premium.

Enrollment eligibility requirements include:

1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy with American National Property And Casualty Company or an affiliated company will be enrolled in the CA$H*BACK* program. If any new policy is written in American National General Insurance Company on or after May 14, 2008, then the account will no longer qualify for CA$H*BACK* FROM ANPAC®.

2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.

3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.

4) All CA$H*BACK* policies must be written in a state where the CA$H*BACK* program is available.

The first refund will be made 60 days after the three-year anniversary of the CA$H*BACK* enrollment date provided:

A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy during this time period other than automobile Towing and Labor Claims, homeowner Earthquake Claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and

B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy; and

C) the CA$H*BACK* policies are in a state where the CA$H*BACK* program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner written premiums from the third prior year.

Refund Conditions and Procedures:

1) The CA$H*BACK* enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.

2) The written premium from each CA$H*BACK* policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

3) A paid claim occurring on or after the insured is a member of the CA$H*BACK* program, under any policy that is part of a CA$H*BACK* account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA$H*BACK* policies.

4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date, but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.

5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.

6) If a CA$H*BACK* refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.

7) All incurred claims must be reported immediately or as soon as reasonably possible.

8) If membership into the CA$H*BACK* program is terminated, reinstatement may be allowed, unless the termination is due to a new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA$H*BACK* enrollment anniversary date will change.

9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA$H*BACK* enrollment anniversary date will change.

For policies written in American National Property And Casualty Company and enrolled in CA$H*BACK* FROM ANPAC® on or after May 14, 2008, the eligibility requirements and refund conditions are as follows:

Insureds who remain claim free on all automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company for the three-year period after their CA$H*BACK* FROM ANPAC® enrollment date, will receive a 25% refund of their combined automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner premiums from the third prior year subject to the eligibility requirements as outlined below. Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsement premiums will not be included in the homeowner premium.

Enrollment eligibility requirements include:

1) Insureds who have at least one automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and one homeowner policy written in American National Property And Casualty Company will be enrolled in the CA$H*BACK* program. If any new policy is written in American National General Insurance Company on or after May 14, 2008, then the account will no longer qualify for CA$H*BACK* FROM ANPAC®.

2) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company are eligible for enrollment in this program. In addition, at least one vehicle must have both Comprehensive and Collision Coverages.

3) All automobile, motor home, camping/travel trailer, motorcycle or recreational vehicle and homeowner policies written in American National Property And Casualty Company under the same account will be required to be enrolled in the plan. An account is made up of individuals living at the same residence, as a family. Dependents of the named insured, temporarily living away from home, can also be included.

4) All CA$H*BACK* policies must be written in a state where the CA$H*BACK* program is available.

The first refund will be made 60 days after the three-year anniversary of the CA$H*BACK* enrollment date provided:

A) there have been no paid claims of any type including not-at-fault claims under any automobile, motor home, camping/travel trailer, motorcycle, recreational vehicle or homeowner policy written in American National Property And Casualty Company during this time period other than automobile Towing and Labor claims, homeowner Earthquake claims, Secure I.D. from ANPAC® claims, and/or Equipment Breakdown claims; and

B) the insured maintains continuous coverage (no policy is out of force for more than 45 days) on at least one automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and one homeowner policy written in American National Property And Casualty Company; and

C) the CA$H*BACK* policies are in a state where the CA$H*BACK* program is available.

Subsequent refunds will be made each year 60 days after the enrollment date anniversary provided all eligibility requirements, as listed above, are met. The refund is 25% of the combined automobile, motor home, camping/travel trailer, motorcycle, or recreational vehicle and homeowner written premiums in American National Property And Casualty Company from the third prior year.

Refund Conditions and Procedures:

1) The CA$H*BACK* enrollment date will be used to determine when a refund will be made. This may or may not coincide with the renewal dates of any policies under the program.

2) The written premium from each CA$H*BACK* policy will be used to calculate the refund amount. For policies already in force at the time of enrollment, the written premium of the first renewal after the program enrollment date will be used in the refund amount calculation. Premiums for the Earthquake, Secure I.D. from ANPAC®, and Equipment Breakdown endorsements will not be included in the calculation of the refund amount.

3) A paid claim occurring on or after the insured is a member of the CA$H*BACK* program, under any policy that is part of a CA$H*BACK* account, voids a refund only for the next three-year period. Subsequent refunds will be made after the account is claim free again for three years on all CA$H*BACK* policies.

4) If a claim is paid, the three-year time period will begin again starting at the first enrollment anniversary date after the first payment has been made. Exception: If a claim occurs prior to the anniversary date and first payment is made after the anniversary date but before 60 days after the anniversary date, then the three-year time period begins on the most recent anniversary date.

5) The date of the first payment of a claim will be considered the claim date when determining the three-year claim free period for refund eligibility. If a payment is made on a claim in two different years, the insured would again be eligible for a refund at the first enrollment anniversary date three years after the first claim payment was made.

6) If a CA$H*BACK* refund is not made due to a paid claim, but later the Company successfully subrogates 100% of the claim, then the amount that should have been refunded to the insured will be refunded.

7) All incurred claims must be reported immediately or as soon as reasonably possible.

8) If membership into the CA$H*BACK* program is terminated, reinstatement may be allowed, unless the termination is due to any new policy on the account being written in American National General Insurance Company on or after May 14, 2008. If reinstatement is allowed, the insured's CA$H*BACK* enrollment anniversary date will change.

9) Policy lapses of 45 days or less will not affect eligibility. If a policy lapse of more than 45 days occurs, the insured's CA$H*BACK* enrollment anniversary date will change.

PREMIUM DETERMINATION

290. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist coverages shall be determined as follows in Rules 291 through 295.

291. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.

292. Refer to Sections 255, 265, and 270, respectively, for the appropriate symbols and model year.

293. Refer to Territory Definitions to determine the territory number in which the vehicle will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.

294. Refer to Auto rate section R-1 or RV rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

295. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

Step 1. Limit(s) factor. Refer to Auto rate section R-2 or RV rate section R-2.

Step 2. Liability Symbol factors (Apply to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rules 270-274 and Auto rate section R-11.

Step 3. Passive Restraint Discount (Applies to Medical Payments coverage) Refer to Rule 275 and Auto rate section R-9.

Step 4. Model Year Factor (Applies to Comprehensive and Collision coverages). The Model Year factor does not apply to CHROME® vehicles. Refer to Rules 265-267 and Auto rate section R-3.

Step 5. Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages). Refer to Rules 255-259 and Auto rate section R-4.

Step 6. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.

Step 8. Preferred Automobile Customer Plus (PAC+) Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverages.) Refer to Rule 276 and Auto rate section R-9.

Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 278 and Auto rate section R-9.

Step 10. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 279 and Auto rate section R-9.

Step 11. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Auto rate section R-9.

Step 12. Benefits Xpress Employee Services™ Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Auto rate section R-9.

Step 13. Excess Vehicle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 227 and Auto rate section R-7.

Step 14. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.

Step 15. Multi-CHROME® Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 419 and Auto rate section R-15.

Step 16. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rules 240-241 and Auto rate section R-8.

Step 17. Add Mounted Camper Units/Shells premium (Applies to Comprehensive and Collision coverages) Refer to Rules 450-452 and Auto rate section R-12.

Step 18. Vehicle Type Factor for CHROME® vehicles (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Rental Reimbursement, and Towing and Labor or Windshield Repair coverages). Refer to Rule 419 and Auto rate section R-15.

Step 19. Named Non-Owner factor (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 750 and Auto rate section R-10.

Step 20. Non-Owned Car Owned By A Business factor when the owner provides coverage for business related operation (Applies to Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Comprehensive, and Collision coverages). Refer to Rule 756 and Auto rate section R-10.

296. To determine the premiums for miscellaneous private passenger automobile coverages follow the instructions listed in 297 and 298.

297. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

298. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

DRIVING RECORD RATING PLAN (DRRP)

ASSIGNMENT OF POINTS

300. Any private passenger automobile is to be rated under the Driving Record Rating Plan, along with utility vehicles, farm trucks, CHROME® vehicles, motorcycles, motor homes, and camping/travel trailers.

301. **New Business Experience Period** (including added drivers). The experience period shall be the 36 months prior to being insured with the Company.

302. **Renewals Experience Period.** The experience period shall be the 36 months prior to the effective date of the next renewal.

303. DRRP points shall be assigned to each vehicle on a cumulative basis in accordance with Rules 300 through 350 for each accident and/or violation for which the applicant or any operator currently residing in the same household and rated to the vehicle, has been convicted during the experience period.

304. If one occurrence involves more than one traffic conviction, or an accident and one or more traffic convictions, then the total number of DRRP points assigned to the occurrence shall be the total of the DRRP points for each accident and/or conviction.

305. In turn, a Secondary Classification Rating Factor, based upon the accumulated DRRP points of all rated drivers to the vehicle, will be applied to the premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverages.

306. For motorcycle rating: DRRP points for accidents and convictions will not be assigned to the motorcycle if the motorcycle operator is rated to an automobile insured in American National Property And Casualty Company or American National General Insurance Company or an affiliated company. However, the accidents and convictions will be considered when determining the eligibility for motorcycle discounts.

307. For motor home and camping/travel trailer rating: Accident and Conviction surcharges will not be applied to the motor home and/or camping/travel trailer if there are other autos insured with American National Property And Casualty Company or American National General Insurance Company or an affiliated company.

CONVICTIONS

310. A violation conviction is considered chargeable the date the conviction occurred. The word conviction includes a plea of guilty or forfeiture of bond. If a conviction is subsequently dismissed, then it will not be considered chargeable. Equipment violations will be ignored.

311. For each conviction defined below, occurring within the experience period, assign the applicable DRRP points:

Conviction	DRRP Points
1) Driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs. DWI. DUI.	5
2) Refusal to submit to testing for alcohol or drugs. Implied consent. Expressed consent.	5
3) Driving with a blood alcohol content equal to or greater than the state BAC level.	5
4) Evading a police officer.	6
5) Failure to stop and report or identify oneself when involved in an accident. Hit and run.	6
6) Homicide or assault arising out of the operation of a motor vehicle.	6
7) Manslaughter, criminal negligence, or a felony involving the use of a motor vehicle.	6
8) Illegal possession of alcoholic beverages or narcotics in an automobile.	5
9) Drag racing or competitive driving on a public street or highway.	6
10) Operating a motor vehicle without the owner's permission, stealing an automobile.	6
11) Speeding in excess of 100 mph.	6
12) Reckless driving	6
13) Driving during a period while driver's license is revoked, suspended, or cancelled.	6
14) Operating with an altered, borrowed, or stolen driver's license.	5
15) Operating a motor vehicle without a driver's or chauffeur's license, or permit.	5
16) Failure to file or maintain future proof of Financial Responsibility Laws. Current revoked or suspended license.	5
17) The making of false statements in the application for license or registration.	4

Conviction	DRRP Points
18) Transporting hazardous substances without proper license, safety devices, or cautions to do so.	5
19) Impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself/herself or another.	4
20) Driving a motor vehicle in a careless or imprudent manner or in a manner which results in a conviction of a similar charge.	4
21) Loaning operator's license to someone else.	4
22) Permitting an unlicensed person to drive.	4
23) Driving too fast for conditions (including "imprudent speed" and "speed excess").	2
24) Illegal or improper passing.	2
25) Failure to yield right-of-way.	2
26) Failure to yield to a pedestrian.	2
27) Violating restrictive driver's license.	3
28) Suspended license due to failure to pay fine or appear in court.	3
29) Open bottle charge.	3
30) Driving on wrong side of highway or failure to keep right, including "over centerline."	2
31) Failure to have vehicle under control.	2
32) Driving with expired license	1
33) SR-22 Filing required for state. DRRP points shall apply for one full policy term. When a SR-22 filing is made at midterm, then the DRRP points shall apply for the remainder of that policy term plus the next full policy term.	3
34) **All Other** moving traffic convictions including speeding: First conviction of any violation (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	1
Second and each conviction of any violation thereafter (per vehicle if more than one assigned operator to vehicle, otherwise per operator)	2

ACCIDENTS

320. For each **at-fault** accident occurring within the experience period, assign the applicable DRRP points if the accident involves any assigned driver with any insured automobile or any other motor vehicle (including any motorcycle), resulting in bodily injury or damage to any property, including his/her own, that resulted in payment of more than $500. DRRP points should be assigned according to all assigned drivers to the vehicle when differentiating between Most Recent Accident and Each Additional Accident.

Description	DRRP Points
* Most Recent Accident:	
Within the last 12 months	3
Within the last 12 to 24 months	2
Within the last 24 to 36 months	1

Description	DRRP Points
* Each Additional Accident:	
Within the last 12 months	6
Within the last 12 to 24 months	5
Within the last 24 to 36 months	4

321. Exceptions to Assignment of DRRP points for Accidents. No DRRP points shall be assigned for accidents occurring under the following circumstances provided the insured demonstrates satisfactory evidence:

* Automobile lawfully parked (an automobile rolling from a parked position shall not be considered as lawfully parked, but shall be considered as the operation of the last operator); or

* Applicant or other operator residing in the same household, or owner reimbursed by or on behalf of, a person responsible for the accident or has judgment against such person; or

* Automobile of an applicant or other operator resident in the same household struck in the rear (going the same direction) by another vehicle, and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident; or

* Operator of the other automobile involved in such accident was convicted of a moving traffic violation and the applicant or other operator resident in the same household was not convicted of a moving traffic violation in connection therewith; or

* Automobile operated by applicant or other operator resident in the same household is damaged as a result of contact with a "hit-and-run" driver or uninsured motorist, if applicant or other operator so reports the accident to proper authority within 24 hours; or

* Accidents involving losses paid solely under the Comprehensive, Medical Payments, Uninsured Motorist, Underinsured Motorist, Accidental Death Indemnity, or Loss of Income coverages; or

* Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator, at the time of the accident, was responding to a call to duty as a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency. NOTE: This exception does not include an accident occurring after the emergency situation ceases or after the private passenger automobile ceases to be used in response to such emergency.

322. No DRRP points shall be assigned to the vehicle involved in an accident when the operator involved in such accident has been assessed DRRP points as a named insured or rated operator of another vehicle insured with this Company.

323. If DRRP points have been assigned as the result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in the rules, the Company shall refund to the insured the increased portion of the premium generated by the accident.

OTHER CONDITIONS

330. DRRP points assignable for Other Conditions:

Description	DRRP Points
* **Unverifiable Three-Year Driving Record** including any inexperienced operator the Company cannot obtain a current three-year MVR. The DRRP points shall only apply for one year.	4
* **Inexperienced Operator** – Any operator older than 21 years, who has not been licensed for the last 36 months. This includes any individual from a foreign country who has been licensed in the United States for less than three years. The DRRP points shall apply only until the operator has been licensed for three years.	4

NOTE: If more than one surcharge is applicable to a driver for any combination of the Other Conditions listed above, then only the surcharge with the highest DRRP points will be applied.

If the operator meets the criteria set forth in the above Other Conditions, then the applicable surcharge will apply to all vehicles to which the operator is assigned.

331. **High Risk Vehicles**

For each High Risk Vehicle listed below, assign six (6) DRRP points.

AC Cobra (2004-2006)	KTM
Allard (1985-Present)	Lamborghini (1985-Present)
Ariel Atom	Lotus (1985-Present)
Ascari	Maserati (1985-Present)
Aston Martin (1985-Present)	McLaren
Auburn (1985-1994)	Mercedes-Benz SLR, SL65
Avanti (1985-1991)	Morgan (1985-Present)
Bentley (1985-Present)	Mosler
Bertone (1985-2003)	Nobel
Bitter (1985-1989)	Pagani
Caterham (1985-Present)	Panoz
Cizeta-Moroder (1991-1995)	Pantera (including DeTomaso and Mangusta) (1985-1996)
Daimler (1985-Present)	Panther (1985-1990)
Dodge Viper	PininFarina (1985-Present)
Excalibur (1985-1989)	Porsche 959, Carrera Turbo, GT, GT2, GT3, Turbo S
Farboud/Farbio	Rolls Royce (1985-Present)
Ferrari (1985-Present)	RUF (1985-Present)
Ford GT (2003-2006)	Saleen S7
Gray Market Vehicles	Scimitar (1985-1990)
ISO (1985-1996)	Sterling (1985-1991)
Jaguar XJ220	TVR (1985-Present)
Jensen (1985-2001)	Wiesmann
Koenigsegg	Zimmer (1985-1988 / 1998-Present)

SECONDARY CLASSIFICATION RATING FACTORS

340. The rates shown in the rate manual are for one DRRP point. To determine the rates for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for any other amount of DRRP points, apply the Secondary Classification factors as shown in the premium determination section. Refer to Auto rate section R-8 or Cycle rate section R-8 for DRRP Points and corresponding rating factors.

OTHER PROVISIONS

350. The Driving Record Rating Plan points as determined in the above rules, shall apply to the operator involved in the incident and the vehicle that the operator is assigned to. If that operator uses two or more cars equally, any points developed under the Plan shall be assigned to the car with the highest base premium.

MISCELLANEOUS VEHICLES

UTILITY TRAILERS – Used with Private Passenger Automobiles (Camping/Travel Trailers not included)

400. Coverage is available to utility trailers designed to be pulled or towed behind a private passenger automobile provided it is not a camping or travel trailer, passenger trailer, a trailer used for business purposes, or a trailer used as premises for office, store or display purposes.

401. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Income Disability, Accidental Death Benefits, Uninsured and Underinsured Motorist coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the utility trailer, except when the utility trailer is being used for business purposes with other than a private passenger automobile or when the utility trailer is located for use as a residence or premises.

402. Rating for Comprehensive and Collision Coverages:

Under these two coverages, utility trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-14. The rate is figured on the utility trailer's actual cash value and the desired deductible. When determining the actual cash value, include the cost of all permanent fixtures and equipment of the utility trailer. Do not include miscellaneous personal property that is not a permanent part of the trailer. The minimum total semiannual premium is $10.

403. Surcharges and discounts (except for Benefits Xpress Employee Services™) do not apply to utility trailers, nor do utility trailers qualify other vehicles for discounts.

C H R O M E® PROGRAM

410. In addition to the specific CHROME® underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the CHROME® Program.

411. Vehicles in this program are insured under the Stated Value Endorsement to the Family Automobile Policy. The Stated Value Endorsement indicates the company will pay the stated value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Stated Value Endorsement also provides coverage to spare parts up to $500, not to increase the limit of coverage.

412. Coverage under this program is only to be extended to 1) insureds who already have a private passenger automobile policy in force with ANPAC or ANG for themselves or members of their household, or who will be applying for such coverage within one policy term of the inception of this policy; or 2) insureds whose other private passenger automobiles are all business-owned and ineligible with our companies.

413. The following vehicles, as defined below, are eligible for coverage under the CHROME® Program. In addition to the qualifications below, a vehicle must:

- Be protected in a fully enclosed and locked garage when not in use;
- Be driven less than or equal to 10,000 miles annually;
- Not be driven on a daily basis to and from work or school;
- Carry Comprehensive Coverage at all times.

* **Classic/Antique Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, restored to original condition, and legal for use on U.S. Highways.

* **Hot/Street Rod Vehicle** – An automobile of the private passenger type, manufactured prior to 1949, with body and engine modifications, and legal for use on U.S. Highways.

* **Replica/Kit Car Vehicle** –

Replica - A commercially assembled reproduction of a private passenger type automobile. This vehicle must be legal for use on U.S. Highways.

Kit Car - An automobile of the private passenger type, consisting of separately manufactured components and assembled by a kit car manufacturer or individual. This vehicle must be legal for use on U.S. Highways.

Dune Buggies are not included in this definition.

* **Original** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, in original condition, and legal for use on U.S. Highways.

* **Modified/Custom Vehicle** – An automobile of the private passenger type, manufactured 25 or more years prior to the current year, with modifications to the body or engine, and legal for use on U.S. Highways.

* **Exotic Vehicle** – An original automobile of the private passenger type, at least $50,000 in value, which because of its unique or rare design, limited production, or specific make and model year of manufacture is an object of curiosity, increasing in value rather than depreciating in value. This vehicle must be legal for use on U.S. Highways. Refer to the Underwriting Guidelines and Rule 331 for information on assigning DRRP points to High Risk Vehicles.

414. The following vehicles are **ineligible** for classification and rating as a CHROME® vehicle:

* Vehicles under construction;
* Gray Market vehicles;
* Farm trucks, tractors, and motorcycles;
* Vehicles which are not classified as private passenger autos;
* Vehicles used for racing or demonstration of speed or power;
* Vehicles used for renting and livery work or for carrying passengers or property for a consideration.

415. Vehicles under construction/restoration cannot be insured in the CHROME® Program until they are fully restored/completed. Otherwise, vehicles under construction must be rated as a regular use automobile with the Car Under Construction Endorsement. Refer to General Rules 745-747. These vehicles must be insured for their current value. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration.

416. Insureds must carry the same limits of Liability Coverage as they do on their other private passenger vehicles. Once Liability Coverage is written on a CHROME® vehicle it cannot be taken off.

417. The minimum Comprehensive and/or Collision deductible offered in the CHROME® Program is $500. For CHROME® vehicles only, a 5% Comprehensive and/or Collision deductible with a minimum amount of $1,200 is available. Exotic vehicles must purchase either the $2,000 or the 5% (minimum $1,200) deductible.

418. Utility trailers used to haul CHROME® vehicles should be afforded coverage under the private passenger auto policy in our current Utility Trailer Program. (See Section 400.) Custom trailers pulled by a CHROME® vehicle carrying personal belongings should also be insured under the Utility Trailer Program.

419. Rating for all coverages:

CHROME® vehicles are rated according to the private passenger automobile rules and rates except:

a. To calculate the Comprehensive and Collision premiums, the physical damage symbol will be determined from the stated value amount. See the chart in Rule 259;

b. An additional factor for each coverage will be applied as shown in the premium determination section for each coverage. This factor will be based on type of CHROME® vehicle, mileage and coverage. Refer to Auto rate section R-15 for the applicable rating factors specifically for CHROME® vehicles.

c. Multi-Car Classification is not applicable for the Primary Classification of CHROME® vehicles – refer to Rule 222. For accounts with more than one CHROME® vehicle that carry Bodily Injury Coverage, the applicable Multi-CHROME® Discount factor will be applied to each CHROME® vehicle on the account to the coverages shown in the premium determination. The discount factor is based on the number of CHROME® vehicles on the account that carry Bodily Injury Coverage. Refer to Auto rate section R-15 for the applicable factor.

All other applicable private passenger automobile discounts and surcharges apply to CHROME® vehicles.

UTILITY VEHICLES

420. A utility vehicle is a pickup, panel or van bodied automobile that is essential to the insured's employment as an artisan or craftsman, or used in the installation, maintenance or repair of furnishings or equipment, excluding wholesale or retail delivery.

421. The same underwriting rules and requirements that apply to the other private passenger type automobiles apply in determining the eligibility of each applicant for utility vehicle coverage.

422. Coverage under this program is only to be extended to applicants who already have another policy in force with this company for themselves or members of their households, or who will be applying for such coverage in connection with this application.

423. The following vehicles are **ineligible** for classification and rating as a utility vehicle:

* An automobile used for renting and livery work or for carrying passengers or property for a consideration.

* Vehicles that are operated by employees of the insured.

* A vehicle with a load capacity of over one ton.

424. Rating for All Coverages:

Utility Vehicles are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for applicable Primary Classification rating factors specifically for utility vehicles using the following Primary Classification codes:

	Class Code
Any operator under Age 25	03
All Others	04

425. All private passenger automobile discounts and surcharges apply to utility vehicles.

FARM TRUCKS

430. A farm truck is a vehicle with four or more wheels principally garaged on a farm or ranch.

431. To be eligible for coverage, the vehicle cannot be used in going to or from work, other than farming or ranching. There is no hauling for others more than 10% of the vehicle use. It is not used to make more than one trip a month into or through a metropolitan area nor is it operated beyond a 150-mile radius of its garaging location. Vehicles used for hire or custom farming are not eligible.

432. The same underwriting rules and requirements that apply to private passenger automobiles apply in determining the eligibility of each applicant for farm truck coverage.

433. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

434. Rating for All Coverages:

Farm Trucks are rated according to the Private Passenger Automobile rules and rates. Refer to Auto rate section R-6 for the applicable Primary Classification codes and rating factors specifically for Farm Trucks using the following Primary Classification codes:

	Class Code
Any operator under Age 25	ON
All Others	OP

435. All private passenger automobile discounts and surcharges apply to farm trucks.

MOUNTED CAMPER UNITS/SHELLS

450. Coverage is available for a mounted camper unit/shell designed to be mounted or installed on a pickup truck or other private passenger automobile.

451. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist and Underinsured Motorist Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camper unit/shell, except when the camper unit/shell is being used for business purposes with other than a private passenger automobile or when the camper unit/shell is located for use as a residence or premises.

452. Rating for Comprehensive and Collision Coverages:

All camper units/shells must be shown on the application/change form with the corresponding "actual cash value." The Comprehensive and Collision Coverage rates for mounted camper units/shells are based upon the "unit's actual cash value" and are shown in Auto rate section R-12. The premium for a mounted camper unit/shell must be added to the respective vehicle's comprehensive and/or collision premium after the class factor has been applied. The Comprehensive and Collision deductibles chosen for the mounted camper unit/shell must be the same as those carried on the insured vehicle.

RECREATIONAL VEHICLES

460. The following vehicles are eligible for coverage under the Recreational Vehicle Program:

* All-Terrain Vehicle (ATV) (Statistical Code OD) – A three (3) or more wheeled, self-propelled vehicle equipped with balloon tires or crawler-treads, capable of traveling over rugged terrain or moving through water and used principally off public roads.

* Dune Buggy (Statistical Code OE) – A four-wheeled, self-propelled vehicle used principally off public roads. Additionally, a dune buggy must be equipped with a roll bar, safety belts or harnesses. Dune buggies used for competition are ineligible.

* Golfmobile (Statistical Code OF) – A three (3) or four (4) wheeled, self-propelled vehicle with limited speed capabilities, used principally to transport players around the golf course, on private premises, or in retirement communities where it is used as a form of transportation within the community only.

* Snowmobile (Statistical Code OG) – A self-propelled vehicle of the crawler-tread and ski type, capable of traveling over ice and snow and used principally off public roads.

* Trail Bike (Statistical Code OH) – A motorcycle, limited to 250 cc's, used principally off public roads, on trails or rugged terrain and not licensed for use on public roads.

* Minibike (Statistical Code OI) – A small motorcycle or scooter intended for use off public roads and is not registered or licensed for such use.

461. A recreational vehicle policy shall be written for a **twelve-month term**.

462. Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households or who will be applying for such policy in connection with this application.

463. Recreational vehicles as defined in these rules, which are owned by individuals, may be insured under the Recreational Vehicle Policy for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages.

464. The Physical Damage Coverages afforded on the insured recreational vehicle may be extended to an owned trailer, cutter, or sled designed for towing behind the recreational vehicle. The actual cash value will be included with that of the recreational vehicle for the purpose of determining the premium for the Physical Damage Coverages on the entire unit.

Bodily Injury and Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury Coverages afforded on the insured recreational vehicle are extended to the towed vehicle without additional charge.

465. The Physical Damage Coverage for a utility trailer used for transporting recreational vehicles should be afforded under the private passenger automobile policy program. (See Section 400)

466. Refer to the Recreational Vehicle rate pages to determine the rate for the valid coverages offered for each type of recreational vehicle and engine displacement grouping. If the engine displacement is unavailable, use the Equivalent Chart below. Electric powered golf mobiles shall be rated in the 0 to 300 engine displacement category.

Engine Displacement (cc's)	Horsepower (hp)
0 to 300	0 to 25
300 to 600	26 to 50
Over 600	Over 50

467. No discounts or surcharges apply to vehicles insured under the Recreational Vehicle Policy, nor do recreational vehicles qualify other vehicles for discounts.

468. If the recreational vehicle policy is cancelled, the premium will be computed pro rata. A premium credit may be transferred on a pro rata basis to a replacement recreational vehicle of the same type or, provided the policy is written for a new twelve-month term, to a replacement recreational vehicle of another type.

MOTOR HOME, CAMPING TRAILER, AND TRAVEL TRAILER GENERAL RULES
TravelStar From ANPAC®

MOTOR HOMES and CAMPING/TRAVEL TRAILERS

500. In addition to the specific Motor Home and Camping/Travel Trailer underwriting guidelines, the same underwriting requirements which apply to the private passenger automobile section of the rating manual shall be applied in determining the eligibility of each applicant and vehicle for the Motor Home and Camping Travel Trailer Program.

501. Motor Homes and Camping/Travel Trailers in this program are insured under the Leisure Vehicle Amendatory Endorsement to the Family Automobile Policy. Included in this endorsement is coverage for rental reimbursement and travel expenses. Limits included are $100 per day for rental and a maximum of $1,500 for combined rental and travel expenses when a covered physical damage loss has occurred.

502. The following motor homes and camping/travel trailers are ineligible for classification and rating under this program:

- Motor Homes or Camping/Travel Trailers used for any commercial purposes;
- Motor Homes used for travel in the course of business;
- Homemade Motor Homes or Camping/Travel Trailers;
- Motor Homes or Camping/Travel Trailers used as a permanent residence unless the motor home or travel trailer qualifies for the Full Timer Coverage Endorsement.
- Motor Homes or Camping/Travel Trailers that have had the wheels and/or axles removed.
- Conversion vans.

MOTOR HOMES

510. A motor home is a vehicle owned by the insured which is self-propelled truck or van-type motor vehicle, permanently equipped with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the vehicle chassis.

511. The usage for motor homes is principally the same as a private passenger vehicle, i.e., it is used for pleasure (occasional recreational and camping purposes), work or business (including driving to and from work or school). A motor home can also be used as a full time residence on the road (insured has no other permanent residence)*.

*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

512. Insureds must carry the same limits of Liability Coverage as on their other private passenger vehicles. Once Liability Coverage is written on a motor home, it cannot be taken off.

RATING OF MOTOR HOMES

520. Classify and rate the same as a regular private passenger vehicle subject to all rules applicable to such vehicles.

521. Motor homes will have no assigned operator unless the motor home is the only vehicle insured by American National Property And Casualty Company or an affiliated company.

522. The cost new factor applicable to motor homes shall be determined using the table located in Auto rate section R-13.

523. All applicable private passenger automobile discounts and surcharges apply to motor homes.

524. Example:

Motor Home Cost New = 35,000

Comprehensive factor calculation

Step 1)	35,000 - 25,000 = 10,000	10 x 0.041 =	0.410
Step 2)	25,000 - 5,000 = 20,000	20 x 0.094 =	1.880 +
Step 3)	5,000 base	=	0.482 +
		Total Factor	2.772

CAMPING/TRAVEL TRAILERS

CAMPING TRAILERS

530. Coverage is available to camping trailers designed to be pulled or towed behind a private passenger automobile. Camping trailers are permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Camping trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a camping trailer under this program. Camping trailers consist of a permanent composite structure comprising no more than 75% of the exterior of the vehicle with canvas or other soft-sided material comprising the remainder of the exterior walls of the trailer.

531. Camping Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

TRAVEL TRAILERS

540. Coverage is available to travel trailers designed to be pulled or towed behind a private passenger automobile which is permanently equipped as living quarters with a self-contained living compartment with permanently installed facilities for cooking and/or eating that is part of the chassis. Travel trailers used as a passenger trailer, for business purposes, or as premises for office, store or display purposes are not considered a travel trailer under this program. Travel trailers consist of a permanent composite structure with no canvas or other soft-sided material comprising the outer walls of the trailer.

541. A Travel Trailer can be used as a full time residence on the road (insured has no other permanent residence)*.

*See FULL TIMER COVERAGE ENDORSEMENT for complete coverage requirements and details.

542. Travel Trailer Coverage under this program is only to be extended to applicants who already have an automobile policy in force with this Company for themselves or members of their households, or who will be applying for such policy in connection with this application.

RATING OF CAMPING/TRAVEL TRAILERS

550. Classify and rate the same as a regular private passenger excess vehicle subject to all rules applicable to such vehicles. NOTE: Liability symbol factors are not applicable to camping/travel trailers.

551. Camping/Travel Trailers are rated as excess vehicles with no operator assigned.

552. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist, Underinsured Motorist, and Towing and Labor Coverages:

A Family Automobile Policy affording any of the above coverages extends such coverage without premium charge and without specific description of the camping/travel trailer, except when the camping/travel trailer is being used for business purposes with other than a private passenger automobile or when the camping/travel trailer is located for use as a residence or premises (See Full Timer Endorsement).

553. Rating for Comprehensive and Collision Coverages:

Under these two coverages, camping/travel trailers shall be insured as a separate item and with separate premiums from the automobile. If a deductible form of coverage is written, the deductible shall apply separately to the camping/travel trailer and automobile.

To determine a rate for these physical damage coverages, refer to Auto rate section R-13. The rate is figured using the camping/travel trailer's cost new and determining the appropriate cost new factor. When determining the cost price new, include the cost of all permanent fixtures and equipment of the camping/travel trailer. Do not include miscellaneous personal property that is not a permanent part of the camping/travel trailer.

554. **Aluminum Shell Surcharge**
For Travel Trailers, a factor shall be applied when the insured travel trailer is made of lightweight aluminum construction, i.e. Airstream Trailers. This surcharge will be applied to Comprehensive and Collision coverage premiums. Refer to Auto rate section R-13 for the Aluminum Shell surcharge factors.

555. All applicable private passenger automobile discounts apply to camping/travel trailers except Passive Restraint Discount.

MOTOR HOMES and CAMPING/TRAVEL TRAILERS SURCHARGES

560. **Secondary Classification Factor**
Refer to Section 300. If the motor home operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motor home surcharges. They will be considered when determining eligibility for discounts.

PREMIUM DETERMINATION

570. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist coverages shall be determined as follows in Rules 571 through 575.

571. Refer to Sections 220 through 241 to determine the applicable Statistical Code and Classifications. If the risk falls within two or more classifications, the highest rated classification shall apply.

572. Refer to Auto rate sections R-13 and R-3 for the appropriate cost new and model year.

573. Refer to Territory Definitions to determine the territory number in which the motor home and/or camping/travel trailer will be principally garaged. The U.S. Postal zip code and/or the county name define each territory. Note, only for policies endorsed with Full Timer Coverage: Select Territory 99.

574. Refer to Auto rate section R-1 to locate the base rate for the applicable territory and the desired coverage.

575. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

Step 1. Limit(s) factor. Refer to Auto rate section R-2.

Step 2. Motor Home, Camping Trailer, Travel Trailer Factor (Applies to Bodily Injury, Property Damage, Medical Payment, Uninsured Motorist Coverage, Underinsured Motorist Coverage, Comprehensive and Collision Coverage) Refer to Auto rate section R-13.

Step 3. Passive Restraint Discount (Applies to Medical Payments coverage). Refer to Rule 275 and Auto rate section R-9.

Step 4. Model Year factor (Applies to Comprehensive and Collision coverages). Refer to Rules 265-267 and Auto rate section R-3.

Step 5. Motor Home or Camping/Travel Trailer Cost New factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-13.

Step 6. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Auto rate section R-5.

Step 7. Comp Claim Free Discount (Applies to Comprehensive coverage) Refer to Rule 277 and Auto rate section R-9.

Step 8. PAC+ Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverages.) Refer to Rule 276 and Auto rate section R-9.

Step 9. Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rule 278 and Auto rate section R-9.

Step 10. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, and Collision coverages). Refer to Rule 279 and Auto rate section R-9.

Step 11. TLC Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 280 and Auto rate section R-9.

Step 12. Benefits Xpress Employee Services™ Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury coverages). Refer to Rule 281 and Auto rate section R-9.

Step 13. Aluminum Shell Surcharge factor (Applies to Comprehensive and Collision coverages) Refer to Rule 553 and Auto rate section R-13.

Step 14. Primary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages). Refer to Rules 220-228 and Auto rate section R-6.

Step 15. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rules 240-241 and Auto rate section R-8.

Step 16. Replacement Cost Coverage factor (Applies to Comprehensive and Collision coverages) Refer to Rule 580 and Auto rate section R-10.

576. To determine the premiums for motor home and/or camping/travel trailers miscellaneous coverages follow the instructions listed in 580 through 598.

577. Refer to Auto rate section R-1 to locate the base rate for the desired coverage.

578. Refer to Auto rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

MOTOR HOME AND/OR CAMPING/TRAVEL TRAILERS MISCELLANEOUS COVERAGES

REPLACEMENT COST ENDORSEMENT – SA-1620

580. This endorsement provides ***replacement*** coverage for each motor home and/or travel trailer for which this endorsement is purchased if the insured vehicle is destroyed within the first 5 years and the insured is the original owner. Where the covered vehicle is destroyed from a covered loss within 60 months of the manufacturer's title transfer we will pay the lesser of the original purchase price or the cost to replace with a previously untitled vehicle of the same year, make, model and equipment.

This endorsement is available for owned motor homes and/or travel trailers with Comprehensive or Comprehensive and Collision coverage when the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

Coverage cannot be added after New Business policy term has expired unless the motor home and/or travel trailer is a newly purchased vehicle and the manufacturer title transferred directly to the insured and the insured is the original owner. The motor home and/or travel trailer must be a model year that is less than three years old (no more than two years older than the current calendar year).

NOTE: For newly added motor homes or travel trailers previously insured for replacement cost coverage with another carrier, we will allow replacement cost coverage to be added to the motor home and/or travel trailer at the time the motor home and/or travel trailer becomes insured with ANPAC or an affiliated company when the manufacturer title transferred directly to the insured and the insured is the original owner. All other rules regarding replacement cost coverage apply.

581. Replacement Cost Endorsement premium:

Motor homes – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

Travel Trailers – apply the factor in Auto rate section R-10 to the vehicle's Comprehensive and Collision coverage premiums separately.

REPLACEMENT COST COVERAGE FOR PERSONAL EFFECTS

585. Replacement cost coverage with no deduction for depreciation is provided on a motor home and/or camping/travel trailer for clothing, watches, jewelry, cameras, radios, televisions, personal computers, stereos, guns, fishing equipment, sporting and vacation equipment, linens, dishes, glassware, cooking utensils, foodstuffs, tools, etc., when Comprehensive and Collision coverage is carried.

586. The following tables are used to determine the Replacement Cost Coverage For Personal Effects endorsement number. Refer to Auto rate section R-10 for the premium for each endorsement.

Endorsement	Limit
SA-1640	$5,000
SA-1641	$10,000
SA-1642	$15,000
SA-1643	$20,000
SA-1644	$25,000

Additional limits are available when the Full Timer Endorsement is carried:

Endorsement	Limit
SA-1645	$35,000
SA-1646	$50,000

The following limits are available when the Full Timer Endorsement is carried with Underwriter approval. Contact your Underwriter prior to binding these limits:

Endorsement	Limit
SA-1647	$75,000
SA-1648	$100,000

GAP COVERAGE – AUTOMOBILES – SA-1222

590. This endorsement is available to motor homes, camping trailers, and travel trailers. Refer to Section 740 for a description of GAP coverage.

591. Refer to Auto rate section R-10 for the applicable premium.

FULL TIMER COVERAGE

595. Full Timer Coverage provides personal liability and medical payments to others coverages similar to those in a homeowner policy. Full Timer Coverage is available for an insured motor home or travel trailer for which the insured uses this motor home or travel trailer as their sole residence. The insured cannot own a home or condominium or rent an apartment to be eligible for this coverage.

596. For the Limit of Liability shown below, personal liability coverage is provided for bodily injury or property damage caused by a covered occurrence. This endorsement will also pay medical expenses to others incurred within 3 years from the date of a covered bodily injury occurrence up to $2,000 per eligible person. Additionally, this endorsement provides coverage for claim legal expenses.

597. Motor homes and/or Travel Trailers must be registered in the state in which coverage is bound to be eligible for the Full Timer Coverage Endorsement. Motor homes and/or Travel Trailers purchasing the Full Timer Coverage Endorsement are not eligible for TLC or CA$HBACK.

598. Select the endorsement number and liability limit from the chart below. Refer to Auto rate section R-10 for the premium for each endorsement.

Endorsement	Liability Limit (Shown in Thousands)
SA-1652	$25/$50
SA-1654	$50/$100
SA-1655	$100/$300
SA-1656	$250/$500
SA-1657	$300/$500
SA-1658	$500/$500

MOTORCYCLE GENERAL RULES
AmeriCycle®

DEFINITIONS

600. A motorcycle is a two- or three-wheel motor vehicle, required to be licensed and designed for use principally on public roads, including motor scooters, motor bikes, and mopeds. Only factory-built motorcycles are acceptable. Refer to the Underwriting Guidelines and Rules 601 through 604 for restrictions. Motorcycles will be classified under one of the following groups:

- **Harley-Davidson Sportster XL**
- **Harley-Davidson Cruiser FX, VR**
- **Harley-Davidson Tour FL**
- **Cruiser** – A two-wheeled motorcycle, which consists of a full-view engine, upright operator seating position with extended or pull-back handlebars, and forward-mounted foot controls. An example of this type of motorcycle is the Kawasaki Vulcan.
- **Tour** – A two-wheeled motorcycle comprised of large fairings, luggage compartments, audio systems, etc. to increase rider comfort over long distance travel. An example of this type of motorcycle is the Honda Goldwing.
- **Sport Tour** – Combines sport aerodynamic styling with long distance touring features. An example of this type of motorcycle is the Honda ST1100.
- **Standard** – A basic motorcycle, which usually features upright seating for one or two passengers. This is a category for all street legal motorcycles that do not fall into other classes. An example of this type of motorcycle is the Honda Nighthawk
- **Sport** – Less aerodynamic than the Super Sport group. This type of motorcycle is often referred to as "naked" or as a bike with a half-fairing. An example of this type of motorcycle is the Yamaha Seca.
- **Super Sport** – Incorporates racing-developed technology along with full fairings and aerodynamic styling. An example of this type of motorcycle is the Honda CBR - all models.
- **High Performance** – Motorcycles with design characteristics different from Sport or Super Sport but with high performance capability. Similar to the style of a cruiser, these bikes are designed to go very fast in a straight line. They could be described as a street legal drag bike. Examples are Kawasaki ZRX1200R or Yamaha V-Max.
- **Dual** – A two-wheeled motorcycle designed for off-road use and equipped as street legal.
- **Trikes** – Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit. The Kit must be produced by Lehman Trikes, Motor Trike, The Trike Shop, California Sidecar, D.F.T., or TR-Wing Industries.
- **Limited Production** – Any non Harley-Davidson limited production cruiser.
- **Scooter/Moped** – A two-wheeled vehicle with small wheels and a low-powered gasoline engine geared to the rear wheel, or a lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.

- **Homemade/Kit/Custom** – Any motorcycle constructed or assembled including, but not limited to a motorcycle that:

  *is not factory built
  *has an after-market frame
  *has a salvage title
  *has a non-factory engine case
  *was built from a kit
  *has been rebuilt
  *has a state-assigned Vehicle Identification Number

  Homemade/Kit/Custom motorcycles are not eligible in most cases or may be eligible for liability coverage only. If physical damage coverage is allowed, it will be written on the Motorcycle Limits of Liability Endorsement. **These motorcycles may be submitted on a non-bound basis only.**

601. **Trikes**
To qualify, a trike must meet the following requirements:

* Must be a motorcycle converted to a three-wheeled vehicle with a trike or tri-car conversion unit or kit. The unit or kit must be made by an established trike or tri-car conversion manufacturer.

* Must have the original motorcycle manufacturer's engine.

To determine the premium, rate the motorcycle based on original make and cost new, plus the cost of the conversion package.

602. **Vintage Motorcycles**
To qualify as Vintage, the following requirements must be met:

* The motorcycle is at least 25 years old.

* The motorcycle must be kept in a garage or locked storage area.

* The motorcycle is not driven on a daily basis to and from work.

* The annual mileage is less than 2,000 miles. Usage is primarily restricted to exhibitions, parades, and club activities.

* Motorcycles in this program are insured under the Stated Value Endorsement to the Motorcycle Policy. The Stated Value Endorsement indicates the company will pay the stated value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Stated Value Endorsement also provides coverage to spare parts up to $500, not to increase the limit of coverage.

603. **Mopeds**
The applicant must have a valid auto or motorcycle license, or a motorized bicycle operator's permit.

604. The following motorcycles are **ineligible** for coverage:

* Motorcycles or motor scooters used in business.

* Motorcycles or motor scooters leased or rented.

* Motorcycles or motor scooters not licensed for road use (these may be eligible in the Recreational Vehicle Program).

* Motorcycles used in or designed for any race, speed, or driving contest whether or not prearranged.

605. The same underwriting rules and requirements that apply to the private passenger section of this manual shall be applied in determining the eligibility of each applicant for motorcycle coverage. Complete driving record information must be given for each operator of the insured motorcycle.

606. Motorcycles are insured on an **annual policy**. Due to the seasonal exposure of the motorcycle risk, the Seasonal Pro Rata table is used to earn the premium. This table is designed to earn the majority of the premium during the time when the exposure is greatest and to discourage off-season cancellation of the policy.

607. Once Liability Coverage is written on a motorcycle it cannot be taken off.

610. Safe Cycle Discount

All operators who complete an approved motorcycle safety course are eligible for a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums. The courses eligible for this discount must have been approved by the Motorcycle Safety Foundation. A copy of the course completion certificate must be submitted to the company when making initial or renewal applications for the discount. If the insured was required by a court or sentence to take the course, then that insured is not eligible for the discount. The discount must be re-certified every five years. Refer to Cycle rate section R-9 for the Safe Cycle Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Safe Cycle Discount as long as one of the assigned drivers on the policy qualifies.

611. Motorcycle Rider Group Discount

Insureds who are a member of one of the following organizations will receive a discount on Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums:

* **AMA** (American Motorcycle Association)
* **AVA** (American Voyager Association)
* **BLUE KNIGHTS** (Blue Knights International Law Enforcement Motorcycle Club)
* **BMWMOA** (BMW Motorcycle Owners of America)
* **GWRRA** (Gold Wing Road Rider Association)
* **GWTA** (Gold Wing Touring Association)
* **HOG** (Harley Owners Group)
* **HRCA** (Honda Rider's Club of America)
* **IBMC** (International Brotherhood of Motorcycle Campers)
* **MSF** (Motorcycle Safety Foundation) Instructor
* **MTA** (Motorcycle Touring Association)
* **STAR** (STAR Touring & Riding Association)
* **TRI** (Trike Riders International)
* **VDOG** (Vulcan Drifter Owners Group)
* **VROC** (Vulcan Riders and Owners Club)
* **WOW** (Women on Wheels)

Insureds will receive only one discount regardless of the number of clubs to which the insured has membership. Refer to Cycle rate section R-9 for the Motorcycle Rider Group Discount factor.

For new and renewal business, in the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the Motorcycle Rider Group Discount as long as one of the assigned drivers on the policy qualifies.

612. **Multi-Cycle Discount**

A discount shall apply to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages if more than one motorcycle is owned by relatives residing in the same household and two or more such motorcycles are insured with ANPAC®. The Multi-Cycle discount shall also apply if one motorcycle is insured with ANPAC® and at least one other motorcycle will become insured with ANPAC® within 90 days after the effective date of the first policy. Refer to Cycle rate section R-9 for the Multi-Cycle Discount factor.

613. **Multi-Line Discount**

A Multi-Line Discount will be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, and Collision coverages for each motorcycle when the appropriate conditions as outlined below have been met by the account. The amount of the discount varies with the type of multi-line business associated with the motorcycle owner's household and policies written by American National Property And Casualty Company, American National General Insurance Company, American National Lloyds Insurance Company, American National County Mutual Insurance Company, American National Insurance Company, or American National Life Insurance Company of Texas. Refer to Cycle rate section R-9 to determine the applicable Multi-Line Discount factor.

* The named insured or a member of the named insured's immediate family who resides in the same household, must have an active homeowner/Special Farm Package® policy and/or automobile policy with one of the companies listed above.

* The associated policies must be in force anytime during the 15 days prior to the effective date of the motorcycle policy; or have a new business policy effective date 90 days or less after the motorcycle policy's effective date.

* To receive a discount for one of the multi-line combinations with “Life,” there must be an active permanent life insurance policy on the account owner and/or spouse with one of the companies listed above. Whole Life, Universal Life, and Variable Universal Life policies are eligible life policies.

The Multi-Line Discount may be applied to or deleted from a motorcycle policy at the evaluation date. Policies will be evaluated when a new business, corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed. All new business policies will be reviewed 90 days after issued to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively. All renewal business policies will be reviewed during the 90 days following the renewal effective date to see if all discount requirements have been met. The level of discount for which the requirements are met will be applied retroactively to the renewal effective date.

614. **Preferred Motorcycle Customer Plus (PMC+) Discount**

The PMC+ Discount amount is the sum of the discount percentages applicable from Part A and Part B, as described below. The PMC+ Discount will be applied to the Bodily Injury Liability, Property Damage Liability, Medical Payments, and Collision coverage premiums for each applicable motorcycle on the policy. Only Part B will be applied to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverage premiums.

Part A:

New Business

If the principal operator has been continuously insured with his/her prior motorcycle carrier for 3 or more years, all operators in the household have been claim free for the prior 36 months*, and the principal operator has three or more years’ on-road motorcycle driving experience, a discount will be applied to that motorcycle. Otherwise, as long as the principal operator has been insured for liability coverage continuously for at least 1 year**, a discount will be applied. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier will be used if it results in a more favorable discount level than would have been applied otherwise. Towing and Labor claims, Comprehensive claims less than $100***, and claims that are closed without payment will be disregarded. For accounts with only one motorcycle, one Comprehensive claim*** per household will be allowed, provided the claim is not a fire or theft loss. For accounts with two or more motorcycles, two Comprehensive claims*** per household will be allowed, provided the claims are not fire or theft losses. Multiple Comprehensive claims*** incurred on the same date will be considered one claim. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

* Applicants who (1) were previously insured with ANPAC or an affiliated company within the last twelve months, and (2) have been continuously insured and claim free during that time, will receive the same level of PMC+ Part A Discount as they received when they were previously insured with ANPAC.

** Those principal operators not qualifying for the PMC+ Discount as new business will receive a discount after being insured with our Company for 6 months. Refer to Cycle rate section R-9 to determine the applicable PAC+ Part A Discount factor.

*** Comprehensive claims less than $100, where such claims did not occur with ANPAC or an affiliated company, will be disregarded.

This discount continues as long as the principal operator remains continuously insured as a principal operator with our Company or until the principal operator qualifies under the Renewal Business section of this rule.

Renewal Business

If the principal operator has been insured with American National Property And Casualty Company or an affiliated company for at least six months, a discount will be applied to that motorcycle. For operators under 21 years of age, the number of years the account owner has been continuously insured with American National Property And Casualty Company or an affiliated company will be used if it is greater than the number of years the operator has been continuously insured.

The amount of the discount is based on the number of years that the principal operator has been insured with the Company. Provided the PMC+ Part A discount New Business requirements in effect at the inception of the policy were met, the total time the principal operator has been insured with his/her prior motorcycle carrier and our Company will determine the discount level. For operators under 21 years of age, the number of years the account owner has been continuously insured with his/her prior motorcycle carrier and our Company will be used if it results in a more favorable discount level than would have been applied otherwise.

If the PMC+ Part A level for an operator was established based on the account owner's years insured, the PMC+ Part A level for the operator will not decrease as long as the operator remains continuously insured. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the PMC+ Part A discount applicable for the principal operators age "25 AND OVER and all married females" group. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part A Discount factor.

The PMC+ Part A Discount will be evaluated on a policy when a new business (including added-driver), corrected new business, renewal, corrected renewal, or reinstatement with a lapse transaction is processed.

Part B:

The principal operator of a motorcycle will receive a discount on the premium for the motorcycle based on the account owner's Risk Score. In the situation where there are more motorcycles than drivers on the policy, the extra motorcycle(s) will receive the highest PMC+ Part B Discount level that corresponds to the account owner's Risk Score. Refer to Cycle rate section R-9 to determine the applicable PMC+ Part B Discount factor.

At renewal, the discount continues at the principal operator's same discount level. Periodically, account Risk Scores will be updated. If such update results in a more favorable discount level to the insured, then the more favorable discount level will be applied. If such update results in a less favorable discount level, the current (more favorable) discount level will continue to apply. However, under certain circumstances when necessary, such as changing the Risk Score model or receiving a calculated Risk Score for a prior No Match or No Score, a less favorable discount level can result and will be applied. The PMC+ Part B Discount will be evaluated on a policy when a new business (including added-driver), renewal, or reinstatement with a lapse transaction is processed.

615. **Motorcycle Defensive Driver Discount**

Any insured age 55 or over who is the principal operator of the motorcycle insured shall be entitled to a discount on Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision premiums if they have successfully completed an approved motor vehicle accident prevention course. This course must be approved by the Arkansas Department of Motor Vehicles (Office of Driver Services). A copy of the completion certificate must be submitted to the company when making initial or renewal applications for the discount. This discount applies for a period of three years, at which time the course must be recompleted to retain the discount. Refer to Cycle rate section R-9 for the Motorcycle Defensive Driver Discount factor.

616. **Secondary Classification Factor**

Refer to Section 300. If the motorcycle operator is the rated operator on an automobile insured with American National Property And Casualty Company or American National General Insurance Company then the accident and conviction record will not be used in determining motorcycle surcharges. They will be considered when determining eligibility for discounts.

MOTORCYCLE PREMIUM DETERMINATION

620. The premium for Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive, Collision, Uninsured and Underinsured Motorist coverages shall be determined as follows in Rules 621 through 626.

621. Determine the Motorcycle Class factor according to the age and marital status of the principal operator, and the use and annual mileage of the motorcycle. Determine the Motorcycle Engine factor according to the engine size measured in cubic centimeters of the motorcycle. Determine the Motorcycle Model Group Factor according to the model group description of the motorcycle.

622. Rating for Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist, and Underinsured Motorist Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate limits and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classification in the same way as private passenger automobiles.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

623. Rating for Comprehensive and Collision Coverages:

The motorcycle rating factors for the indicated motorcycle classifications, as found in Cycle rate section R-6, are applied to the base rates for the appropriate model year, physical damage symbols, deductible, and territory. Apply all applicable Motorcycle Discounts or Surcharges. Determine the Secondary Classifications the same as private passenger automobiles. For Vintage and Under Construction motorcycles, the physical damage symbols are determined by the current value of the motorcycle. For all other motorcycles, Cost New is used to determine the physical damage symbols.

For Vintage Motorcycles:

An additional factor, as found in Cycle rate section R-11, is applied as the very last step in premium determination for the coverages listed above. This factor will be the same for all classes regardless of age, marital status, or engine size.

624. For the purpose of rating motorcycles in excess of the number of operators on the policy, apply the Age 45 and Over Motorcycle Class factor to the extra motorcycle(s) with the lowest premium. The Engine factor should be determined according to the engine size measured in cubic centimeters of the extra motorcycle(s). An Excess Motorcycle Factor will be applied for motorcycles in excess of the number of motorcycle operators on the motorcycle policy for all types of motorcycles. Refer to Cycle rate section R-7 for the Excess Motorcycle factor.

625. For the average weekly use of the motorcycle, **in driving to and from work or school**, shown below, the indicated use classification is applicable:

Average Weekly Use	**Use Classification**
Less than 30 miles	Pleasure
30 miles or more	Other

626. In this order, adjust the base rate for the following if the adjustment is applicable and it is not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

Step 1. Limit(s) factor. Refer to Cycle rate section R-2.

Step 2. Model Year factor (Applies to Comprehensive and Collision coverages). Note: the model year factor does not apply to Vintage motorcycles nor to motorcycles in the Homemade/Kit/Custom model group. Refer to Rules 270-272 and Cycle rate section R-3.

Step 3. Motorcycle Cost New Physical Damage Symbol factors (Apply to Comprehensive and Collision coverages) Refer to Rule 259 and Cycle rate section R-4.

Step 4. Deductible factor (Applies to Comprehensive and Collision coverages). Refer to Cycle rate section R-5.

Step 5. Excess Motorcycle Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision, Uninsured, and Underinsured Motorist coverages). Refer to Rule 624 and Cycle rate section R-7.

Step 6. Motorcycle Class factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured, and Underinsured Motorist coverages) Refer to Cycle rate section R-6.

Step 7. Motorcycle Engine factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Cycle rate section R-11.

Step 8. Motorcycle Model Group Factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist, and Underinsured Motorist coverages). Refer to Rule 600 for group descriptions and Cycle rate section R-12 for the model group factors. Note: the model group factor does not apply to Vintage Motorcycles.

Step 9. Safe Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 610 and Cycle rate section R-9.

Step 10. Motorcycle Rider Group Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 611 and Cycle rate section R-9.

Step 11. Multi-Cycle Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 612 and Cycle rate section R-9.

Step 12. Multi-Line Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Rule 613 and Cycle rate section R-9.

Step 13. Preferred Motorcycle Customer Plus (PMC+) Discount (Part A and Part B apply to Bodily Injury, Property Damage, Medical Payments, and Collision coverages. Only Part B applies to Comprehensive, Uninsured Motorist, and Underinsured Motorist coverages.) Refer to Rule 614 and Cycle rate section R-9.

Step 14. Motorcycle Defensive Driver Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 615 and Cycle rate section R-9.

Step 15. Student Away at School Discount (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages). Refer to Rule 280 and Cycle rate section R-9.

Step 16. Benefits Xpress Employee Services™ Discount (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, Collision, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, and Underinsured Motorist Bodily Injury). Refer to Rule 281 and Cycle rate section R-9.

Step 17. Secondary Classification factor (Applies to Bodily Injury, Property Damage, Medical Payments, and Collision coverages) Refer to Section 300 and Cycle section R-8.

Step 18. Vintage Motorcycles factor (Applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages) Refer to Rule 690 and Cycle rate section R-11.

627. To determine the premiums for miscellaneous motorcycle coverages:

a. Refer to Cycle rate section R-1 for the base rate.

b. Refer to Cycle rate section R-2 to adjust the base rate for the limit if the adjustment is applicable and not already reflected in the base rate. Round each individual adjustment to the nearest dollar.

INCREASED LIMITS FOR MOTORCYCLE ACCESSORIES

630. The motorcycle policy provides a coverage limit of up to $3,000 for motorcycle accessories. This coverage limit may be increased by endorsement. The coverage added by endorsement replaces the $3,000 limit included in the policy so that the limit of coverage stated in the endorsement is the total amount of coverage available for motorcycle accessories.

631. Motorcycle accessories are special equipment and parts that are attached to the insured motorcycle at the time of the loss. These include but are not limited to:

* sidecars or trailers, whether or not attached
* custom paint
* custom metal plating
* fairings

632. Refer to chart below for the endorsement numbers and motorcycle accessories coverage limits available. Refer to Cycle rate section R-10 for the applicable premium.

Endorsement Number	Total Coverage Amount
SA-1397	$4,000
SA-1398	$5,000
SA-1399	$7,000
SA-1400	$9,000
SA-1401	$12,000
SA-1402	$15,000
SA-1403	$20,000

MOTORCYCLE RENTAL REIMBURSEMENT – SA-1396 ($40 per day/$800 per occurrence)

640. This coverage reimburses the insured for expenses he/she incurs in renting a substitute vehicle and, in some instances, travel expenses to return home or continue to his/her destination.

641. Refer to Cycle rate section R-1 for the applicable rate.

MOTORCYCLE TOWING AND LABOR – SA-1395

650. This coverage provides insurance for towing and labor costs incurred each time the insured motorcycle is disabled.

651. Refer to Cycle rate section R-1 for the applicable rate.

GAP COVERAGE – MOTORCYCLES – SA-1226

660. Refer to Section 740 for a description of GAP coverage.

661. Refer to Cycle rate section R-10 for the applicable rate.

ORIGINAL PARTS ENDORSEMENT – SA-1391

670. This coverage provides a guarantee to use only parts designated as genuine, original equipment from the manufacturer of the motorcycle when repairing motorcycles and to replace accessories (if considered a total loss) without depreciation, when purchased within the past 5 years.

671. This endorsement does not apply to motorcycles written under our Vintage program.

672. Refer to Cycle rate section R-10 for the applicable rate.

MOTORCYCLES UNDER CONSTRUCTION – SA-1393

680. Motorcycles under construction will be accepted without a minimum value of physical damage coverage. These vehicles must be insured for their current value. Anytime the value of the cycle and newly acquired parts exceeds the amount shown in the declarations, the value of the cycle should be increased to assure adequate coverage.

681. The physical damage symbols used for rating Motorcycles Under Construction are based on the current value of the motorcycle.

682. This endorsement does not apply to motorcycles written under our Vintage program.

VINTAGE MOTORCYCLES – SA-1394

690. Vehicles in this program are insured under the Stated Value Endorsement. The Stated Value Endorsement indicates the company will pay the stated value as shown on the declaration in case of a total loss. Otherwise, partial losses are settled from the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration. The Stated Value Endorsement also provides coverage to spare parts up to $500, not to increase the limit of coverage.

691. The physical damage symbols used for rating Vintage motorcycles are based on the current value of the motorcycle.

MOTORCYCLE LIMITS OF LIABILITY – SA-1738

695. This endorsement limits the liability with respect to the vehicle, special equipment, or customization shown in the Declarations. The limit of liability shall not exceed:

(1) The lesser of:
  (a) the actual cash value of the stolen or damaged property; or
  (b) the amount necessary to repair or replace the property; or
  (c) the actual cash value of a part, if the loss is to a part of your insured motorcycle; or
  (d) the amount shown in the Declarations.
(2) $500 for any trailer not owned by you or a relative.
(3) $3,000 for motorcycle accessories.

Payment for loss is reduced by any deductible shown in the Declarations.

696. This endorsement is required on motorcycles in the Homemade/Kit/Custom Group and is only available to motorcycles in the Homemade/Kit/Custom Group (see Rule 600).

MISCELLANEOUS COVERAGES

700. None of the Miscellaneous Coverages, except Personal Injury Protection and Named Non-Owner Coverage, are subject to primary or secondary classification factors, discounts, or surcharges.

SOUND RECEIVING OR TRANSMITTING EQUIPMENT – SA-233

705. This coverage provides insurance for direct and accidental loss of, or damage to, any sound or video receiving or transmitting equipment including that designed for use as a citizen's band radio, two-way mobile radio, scanning monitor receiver, telephone or television set; including any accessories and antennas. **RADAR DETECTORS MAY NOT BE INSURED UNDER THE POLICY OR BY THIS ENDORSEMENT**.

706. This coverage applies only if the equipment at the time of loss or damage is in or upon the **covered automobile**.

707. Refer to Auto rate section R-10 for the applicable rate.

RENTAL REIMBURSEMENT – SA-595 ($40 per day/$800 per occurrence), SA-1008 ($50 per day/$1,000 per occurrence)

710. This coverage reimburses the insured for expenses he/she incurs in renting a substitute car and, in some instances, travel expenses to return home or continue to his/her destination.

711. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

TOWING AND LABOR OR WINDSHIELD REPAIR

715. This coverage provides insurance for towing and labor costs incurred each time the insured car is disabled or windshield repairs which do not require replacement of the glass.

716. Refer to Auto rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

PERSONAL INJURY PROTECTION

720. The following Personal Injury Protection coverages are available: Medical Payments Coverage, Income Disability, and Accidental Death Benefits.

These benefits as set forth below shall be provided in every automobile liability policy issued or delivered in the state of Arkansas with respect to any vehicle required to be covered by the Auto Reparations Law:

* the named insured shall have the right to reject any or all such coverages in writing; and

* once rejected in connection with a policy previously issued to him/her by an insurer, the coverage(s) need not be provided in or endorsed on to a renewal policy by the same insurer unless the insured requests such coverage(s) in writing.

721. Personal Injury Protection shall be provided to the following vehicles:

* Any automobile, motor home, motorcycle, motor scooter, motorbike, or similar motor vehicle registered or principally garaged in the state of Arkansas but not used as a public or livery conveyance; and

* Pickups, panel trucks, or sedan deliveries, which are not customarily used for business, professional, or occupational purposes.

722. Rating

* Medical Payments Coverage – Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage.

* Income Disability Benefit – Maximum Weekly Income of $140 for Income Earners and $70 for Nonincome Earners.

  Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage. The rate shall not be modified under the provisions of any rating plan or other manual rule.

* Accidental Death Benefit – $5,000 amount.

  Refer to Auto or Cycle rate sections R-1 and R-2 for the applicable base rates and limit factors for this coverage. This rate shall not be modified under the provisions of any rating plan or other manual rule.

EXTENSION OF COVERAGES TO RENTED MOTOR HOMES, TRAVEL TRAILERS, AND CAMPING TRAILERS – SA-370

730. Non-Owned Motor Home/Trailer Rented by an Insured – A policy insuring an owned automobile may be endorsed to extend coverage to a motor home or trailer while rented for use by the insured.

731. Only such liability coverage as afforded on the owned insured automobile may be extended to the rented motor home/trailer.

732. Physical Damage Coverage provided is shown on the application.

733. The rate for this coverage is $1 a day, with a minimum premium of $15.

Example:

Number of Days Rented: 37
37 x $1 = $37

Number of Days Rented: 13
13 x $1 = $13:
$15 is charged since $15 is the minimum premium

GAP COVERAGE – AUTOMOBILES – SA-1222, LEASED AUTOMOBILES – SA-1299, MOTORCYCLES – SA-1226

740. This coverage provides protection against a financial gap when a vehicle is wrecked or stolen resulting in a total loss. The financial gap occurs when the actual cash value of the vehicle is less than the vehicle loan/lease balance at the time of loss. The limit of liability for GAP Coverage shall not exceed $10,000.

741. This coverage may be purchased for any vehicle insured under the private passenger auto policy except for leased motor homes, camping trailers and travel trailers. In addition, motorcycles are eligible to purchase this coverage (except for leased motorcycles). Recreational vehicles are **ineligible**. Vehicles under a loan with a balloon payment are also **ineligible** for GAP Coverage.

742. Vehicles must carry both Comprehensive and Collision Coverages and have a lienholder/lessor to qualify for this coverage.

743. Refer to Auto rate section R-10 or Cycle rate section R-10 for the applicable premium.

CAR UNDER CONSTRUCTION – SA-1406

745. This endorsement provides coverage for direct or accidental loss or damage to an automobile and its spare parts during the construction or restoration of the insured vehicle. The limit of liability for all losses on vehicles under construction shall not exceed the lesser of the three: ACV, cost of repairs or replacement, or the amount of insurance as shown on the declaration.

746. Vehicles under construction/restoration must be insured for their current value. Anytime the value of the vehicle and/or newly acquired parts exceeds the amount shown in the declarations, the value of the vehicle should be increased to assure adequate coverage.

747. The physical damage symbols used for rating physical damage coverage for a vehicle under construction are based on the current value of the automobile.

NAMED NON-OWNER COVERAGE – SA-2095 (Auto)

750. This endorsement provides coverage to those persons shown on the Declaration who do not own a vehicle licensed for road use.

- Rating: Apply the rating factor in Auto rate section R-10 to the Bodily Injury Liability, Property Damage Liability, Medical Payments, Uninsured Motorist Bodily Injury, and Underinsured Motorist Bodily Injury coverages for an owned pleasure use vehicle used less than 7,500 miles annually. Rate as a private passenger automobile following premium determination Rule 295.

- This endorsement is intended for situations where the named insured has no titled ownership of any vehicle, but needs to purchase private passenger automobile liability coverage.

- The following coverages, discounts, and classifications are not available with the Named Non-Owner Coverage Endorsement: Comprehensive, Collision, Uninsured Motorist Property Damage, Rental Reimbursement, Towing and Labor or Windshield Repair, GAP Coverage, Multi-Car Classification, Liability Symbol factors, Passive Restraint Discount, Student Away at School Discount, and the TLC Discount. Note the Named Non-Owner is not considered an eligible auto policy for the TLC Discount and the Multi-Line Discount.

ADDITIONAL INTEREST ENDORSEMENTS

NON-OWNED CAR – SA-1832, NON-OWNED MOTORCYCLE – SA-1812, NON-OWNED RECREATIONAL VEHICLE – SA-1811

755. These endorsements provide limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.

- The non-owned vehicle may be furnished for the insured's occasional or regular use.

- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.

- These endorsements are intended for situations where a private passenger vehicle, motorcycle, or recreational vehicle listed on the declaration is not owned by a member of the insured household and the insured vehicle is not available for the owner's regular or frequent use.

- The owner of the vehicle must be added as an Additional Interest – Non-owned (code N).

- This coverage is available on all automobiles, motorcycles, and recreational vehicles.

NON-OWNED CAR OWNED BY A BUSINESS – SA-738

756. This endorsement provides limited liability and physical damage coverage for the owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried on the policy and does not increase the limits of liability shown on the declaration for the insured vehicle.

- This non-owned vehicle may be furnished for the insured's occasional use or regular use.

- Rating: When there is no other primary insurance in force (including self-insured vehicles) use the rates for an owned business use vehicle. When the owner provides coverage for business related operation on an automobile, pickup, or customized van, apply the rating factor in Auto rate section R-10 for an owned pleasure use vehicle. Otherwise, rate as a private passenger automobile following premium determination Rule 295.

- This endorsement is intended for situations where a private passenger vehicle listed on the declaration is not owned by a member of the insured household, and the insured vehicle is not available for the owner's regular or frequent use. This endorsement should be added when the automobile is wholly owned by someone other than the named insured, including an employer, entity, or other party where the insured has a responsibility to provide proof of full or limited liability insurance coverage for the non-owned automobile.

- The owner of the vehicle must be added as an Additional Interest – Non-owned Business (code D).

- This endorsement is not available on utility trailers, travel trailers, camping trailers, motorcycles, or recreational vehicles.

JOINT OWNERSHIP AUTO – SA-321, JOINT OWNERSHIP MOTORCYCLE – SA-1814, JOINT OWNERSHIP RECREATIONAL VEHICLE – SA-1813

757. These endorsements extend the liability and physical damage coverage to the Joint Owner of the vehicle, listed on the declaration, based on their ownership interest in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
- These endorsements are intended for situations where a private passenger automobile, motorcycle, or recreational vehicle, listed on the declaration, is jointly owned by a member of the insured household and a nonmember of the insured household.
- The joint owner of the vehicle must be added as an Additional Interest – Joint Owner (code A).
- This endorsement is available on all automobiles, motorcycles and recreational vehicles.

INTERESTED PARTY – SA-768

758. This endorsement provides limited liability coverage to the designated Interested Party of the vehicle based on their interest in the insured vehicle to the extent that the Interested Party is vicariously liable.

- Rating: Rate as a private passenger automobile, motorcycle or recreational vehicle following the appropriate premium determination rule.
- This endorsement is intended for situations where an employer or other interested party requires verification of insurance coverage and/or notification of cancellation of insurance coverage on the vehicle listed on the declaration.
- The interested party must be added as Additional Interest – Interested Party (code C).
- This endorsement is available on all automobiles, motorcycles and recreational vehicles.

LESSOR – SA-511

759. This endorsement provides limited liability and physical damage coverage to the designated Lessor of the vehicle, listed on the declaration, based on their interest of liability exposure in the insured vehicle. The insured must carry the same Limits of Liability coverage on all vehicles.

- This protection applies only to the coverages and limits carried by the named insured and does not increase the limits of liability shown on the declaration for the insured vehicle.
- Rating: Rate as a private passenger automobile following premium determination rule.
- This endorsement is intended for situations where the named insured has no titled ownership of the insured vehicle listed on the Declaration and the insured has entered a lease agreement with the owner of the vehicle.
- The Lessor of the vehicle must be added as an Additional Interest – Lessor (code B).
- This endorsement is not available on motorcycles or recreational vehicles.

ARKANSAS TERRITORIES

Territory 1 - **Little Rock Territory** comprises all of the city of Little Rock and all of Pulaski County.

Territory 2 - **Fort Smith Territory** comprises entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4 - **Crittenden Territory** comprises all of Crittenden County.

Territory 5 - **East Central Counties Territory** comprises all of the following counties:

Lee	Mississippi	Saint Francis

Territory 6 - **Central Counties Territory** comprises all of the following counties:

Lonoke	Saline

Territory 7 - **Remainder of state.**

Territory 8 - **Texarkana Territory** comprises all of Miller County.

Territory 9 - **El Dorado Territory** comprises all of Union County.

Territory 10 - **Northwestern Counties Territory** comprises all of the following counties:

Conway	Logan	Pope	Yell
Faulkner	Madison	Scott	
Franklin	Newton	Searcy	
Johnson	Perry	Van Buren	

Territory 11 - **Hot Springs Territory** comprises all of Garland County.

Territory 12 - **Southeastern Arkansas Territory** comprises all of the following counties:

Ashley	Dallas
Bradley	Desha
Calhoun	Drew
Chicot	Lincoln
Cleveland	

Territory 13 - **Southwestern Arkansas Territory** comprises all of the following counties:

Clark	Howard	Ouachita
Columbia	Lafayette	Pike
Grant	Little River	Polk
Hempstead	Montgomery	Sevier
Hot Spring	Nevada	

Territory 14 - **Pine Bluff Territory** comprises all of Jefferson County.

Territory 15 - **Fayetteville Territory** comprises all of Benton and Washington Counties.

Territory 16 - **Northern Counties Territory** comprises all of the following counties:

Carroll	Baxter	Izard
Boone	Fulton	Marion

Territory 17 - **Craighead Territory** comprises all of Craighead County.

Territory 99* - Full Timer Policies

*For policies with a Full Timer Endorsement only.

American National Property And Casualty Company
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American National Property And Casualty Company
Auto Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	309	186	59	51	276	21	41	10	7	9	2	3
2	245	174	52	45	240	21	43	10	7	9	2	3
4	343	227	86	86	425	21	43	9	7	9	2	3
5	287	173	69	80	263	20	43	9	7	9	2	3
6	261	156	56	55	228	20	40	8	7	9	2	3
7	287	160	81	92	324	21	43	9	7	9	2	3
8	356	227	92	71	297	21	45	10	7	9	2	3
9	301	164	76	101	243	19	40	8	7	9	2	3
10	210	133	47	56	175	19	39	8	7	9	2	3
11	237	169	71	53	269	18	41	8	7	9	2	3
12	356	227	79	116	419	20	45	9	7	9	2	3
13	217	115	62	82	283	19	39	8	7	9	2	3
14	438	213	101	101	419	21	45	9	7	9	2	3
15	198	142	55	45	231	18	39	8	7	9	2	3
16	198	105	49	62	243	19	39	8	7	9	2	3
17	329	169	81	77	256	20	43	10	7	9	2	3
99	205	133	53	58	231	18	39	8	7	9	2	3

American National Property And Casualty Company
Auto Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.17
I	300/500	1.19
L	500/500	1.23
P	500/1000	1.27
M	1000/1000	1.35

American National Property And Casualty Company
Auto Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National Property And Casualty Company
Auto Limit Factors Medical Payments

Limit Code	Limit	Factor
B	1,000	0.80
E	5,000	1.00
F	10,000	1.40
K	25,000	1.70

American National Property And Casualty Company
Auto Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.73
E	50/100	0.89
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National Property And Casualty Company
Auto Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.52
E	50/100	0.67
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

American National Property And Casualty Company
Auto Limit Factors Uninsured Motorist Property Damage

Limit Code	Limit	Factor
D	25,000	1.00
F	50,000	1.35
G	100,000	1.60

American National Property And Casualty Company
Auto Limit Factors Towing and Labor or Windshield Repair

Limit Code	Limit	Factor
G	50	1.00
H	100	1.25
Z	Unlimited	1.80

American National Property And Casualty Company
Auto Limit Factors Rental Reimbursement

Limit Code	Limit	Factor
G	40	1.00
H	50	1.55

American National Property And Casualty Company
Auto Rental Reimbursement Youthful

RRYouthful		Factor
1	Youthful	1.55
0	No	1.00

American National Property And Casualty Company
Auto Limit Factors Loss of Income

Limit Code	Limit	Factor
A	70%	1.00

American National Property And Casualty Company
Auto Limit Factors Accidental Death Indemnity and Disability

Limit Code	Limit	Factor
C	5,000	1.00

American National Property And Casualty Company
Auto Model Year Factors

Model Year	COMP	COLL
0-1998	0.72	0.54
1999	0.74	0.57
2000	0.76	0.60
2001	0.78	0.64
2002	0.81	0.68
2003	0.84	0.73
2004	0.87	0.78
2005	0.90	0.83
2006	0.93	0.88
2007	0.96	0.94
2008	1.00	1.00
2009	1.05	1.05
Ea. Additional 1	0.05	0.05

American National Property And Casualty Company
Auto Physical Damage Symbol Factors

Coverage Symbol	COMP	COLL
1	0.28	0.44
2	0.28	0.44
3	0.28	0.44
4	0.34	0.50
5	0.41	0.56
6	0.55	0.64
7	0.70	0.76
8	0.85	0.88
10	1.00	1.00
11	1.20	1.15
12	1.40	1.24
13	1.55	1.33
14	1.65	1.39
15	1.70	1.45
16	1.04	1.03
17	1.08	1.06
18	1.12	1.09
19	1.16	1.12
20	1.20	1.15
21	1.24	1.18
22	1.28	1.21
23	1.32	1.24
24	1.36	1.27
25	1.40	1.30
Ea. Additional 1	0.04	0.03

To determine the appropriate Comprehensive or Collision premium for the symbols above 15, multiply the Symbol 15 premiums by the factor which corresponds to the appropriate symbol shown, based on the cost new value of the automobile.

American National Property And Casualty Company
Auto Deductible Factors Comprehensive

Deductible Code	Limit	Factor
A	ACV	2.44
B	50	2.05
C	100	1.80
F	200	1.30
I	500	1.00
L	1,000	0.80
N	2,000	0.68
X	5%	0.65

The 5% of stated value deductible has a $1,200 minimum deductible and is available to CHROME vehicles only.

American National Property And Casualty Company
Auto Deductible Factors Collision

Deductible Code	Limit	Factor
B	50	1.47
C	100	1.35
E	200	1.23
F	250	1.19
G	500	1.00
K	1,000	0.66
N	2,000	0.55
X	5%	0.53

The 5% of stated value deductible has a $1,200 minimum deductible and is available to CHROME vehicles only.

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	AV	1.37	2.78
	AW	1.37	2.78
	AX	1.30	2.22
	AY	1.30	2.50
	AZ	1.30	2.50
	A6	1.23	2.00
	A7	1.30	2.64
	A8	1.30	2.64
	A9	1.23	2.37
	A0	1.23	2.37
	BV	1.31	2.41
	BW	1.31	2.41
	BX	1.25	1.93
	BY	1.25	2.17
	BZ	1.25	2.17
	B6	1.18	1.74
	B7	1.25	2.29
	B8	1.25	2.29
	B9	1.18	2.06
	B0	1.18	2.06
	CV	1.26	2.19
	CW	1.26	2.19
	CX	1.20	1.75
	CY	1.20	1.97
	CZ	1.20	1.97
	C6	1.14	1.58
	C7	1.20	2.08
	C8	1.20	2.08
	C9	1.14	1.87
	C0	1.14	1.87
	DV	1.21	1.90
	DW	1.21	1.90
	DX	1.15	1.52
	DY	1.15	1.71
	DZ	1.15	1.71
	D6	1.09	1.37
	D7	1.15	1.81
	D8	1.15	1.81
	D9	1.09	1.62

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	D0	1.09	1.62
	EV	1.16	1.65
	EW	1.16	1.65
	EX	1.10	1.32
	E7	1.10	1.57
	E8	1.10	1.57
	FV	1.10	1.50
	FW	1.10	1.50
	FX	1.05	1.20
	F7	1.05	1.42
	F8	1.05	1.42
	GV	1.63	3.46
	GW	1.63	3.46
	GX	1.55	2.77
	GY	1.55	3.12
	GZ	1.55	3.12
	G6	1.47	2.49
	G7	1.55	3.12
	G8	1.55	3.12
	G9	1.47	2.80
	G0	1.47	2.80
	HV	1.58	3.01
	HW	1.58	3.01
	HX	1.50	2.41
	HY	1.50	2.71
	HZ	1.50	2.71
	H6	1.42	2.17
	H7	1.50	2.71
	H8	1.50	2.71
	H9	1.42	2.44
	H0	1.42	2.44
	IV	1.52	2.74
	IW	1.52	2.74
	IX	1.45	2.19
	IY	1.45	2.46
	IZ	1.45	2.46
	I6	1.37	1.97
	I7	1.45	2.46
	I8	1.45	2.46

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	I9	1.37	2.22
	I0	1.37	2.22
	JV	1.47	2.38
	JW	1.47	2.38
	JX	1.40	1.90
	JY	1.40	2.14
	JZ	1.40	2.14
	J6	1.33	1.71
	J7	1.40	2.14
	J8	1.40	2.14
	J9	1.33	1.92
	J0	1.33	1.92
	KV	1.42	2.06
	KW	1.42	2.06
	KX	1.35	1.65
	K7	1.35	1.86
	K8	1.35	1.86
	LV	1.37	1.88
	LW	1.37	1.88
	LX	1.30	1.50
	L7	1.30	1.69
	L8	1.30	1.69
	MV	1.68	3.66
	MW	1.68	3.66
	MX	1.60	2.93
	MY	1.60	3.30
	MZ	1.60	3.30
	M6	1.52	2.64
	M7	1.60	3.11
	M8	1.60	3.11
	M9	1.52	2.80
	M0	1.52	2.80
	NV	1.63	3.19
	NW	1.63	3.19
	NX	1.55	2.55
	NY	1.55	2.87
	NZ	1.55	2.87
	N6	1.47	2.30
	N7	1.55	2.71

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	N8	1.55	2.71
	N9	1.47	2.44
	N0	1.47	2.44
	OV	1.58	2.90
	OW	1.58	2.90
	OX	1.50	2.32
	OY	1.50	2.61
	OZ	1.50	2.61
	O6	1.42	2.09
	O7	1.50	2.46
	O8	1.50	2.46
	O9	1.42	2.22
	O0	1.42	2.22
	PV	1.52	2.53
	PW	1.52	2.53
	PX	1.45	2.02
	PY	1.45	2.27
	PZ	1.45	2.27
	P6	1.37	1.82
	P7	1.45	2.15
	P8	1.45	2.15
	P9	1.37	1.93
	P0	1.37	1.93
	QV	1.47	2.20
	QW	1.47	2.20
	QX	1.40	1.76
	Q7	1.40	1.87
	Q8	1.40	1.87
	RV	1.42	2.00
	RW	1.42	2.00
	RX	1.35	1.60
	R7	1.35	1.70
	R8	1.35	1.70
	SV	2.42	4.28
	SW	2.42	4.28
	SX	2.29	3.42
	SY	2.29	3.85
	SZ	2.29	3.85
	S6	2.18	3.08

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	S7	2.29	3.42
	S8	2.29	3.42
	S9	2.18	3.08
	S0	2.18	3.08
	TV	2.31	3.71
	TW	2.31	3.71
	TX	2.19	2.97
	TY	2.19	3.34
	TZ	2.19	3.34
	T6	2.08	2.67
	T7	2.19	2.97
	T8	2.19	2.97
	T9	2.08	2.67
	T0	2.08	2.67
	UV	2.21	3.38
	UW	2.21	3.38
	UX	2.09	2.70
	UY	2.09	3.04
	UZ	2.09	3.04
	U6	1.99	2.43
	U7	2.09	2.70
	U8	2.09	2.70
	U9	1.99	2.43
	U0	1.99	2.43
	VV	2.10	2.94
	VW	2.10	2.94
	VX	1.99	2.35
	VY	1.99	2.64
	VZ	1.99	2.64
	V6	1.90	2.12
	V7	1.99	2.35
	V8	1.99	2.35
	V9	1.90	2.12
	V0	1.90	2.12
	WV	2.00	2.55
	WW	2.00	2.55
	WX	1.90	2.04
	W7	1.90	2.04
	W8	1.90	2.04

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	XV	1.89	2.31
	XW	1.89	2.31
	XX	1.80	1.85
	X7	1.80	1.85
	X8	1.80	1.85
	YV	1.26	1.46
	YW	1.26	1.46
	YX	1.20	1.17
	ZV	1.84	2.78
	ZW	1.84	2.78
	ZX	1.75	2.22
	ZY	1.75	2.50
	ZZ	1.75	2.50
	Z6	1.66	2.00
	0V	1.73	2.41
	0W	1.73	2.41
	0X	1.65	1.93
	0Y	1.65	2.17
	0Z	1.65	2.17
	06	1.56	1.74
	1V	1.63	2.19
	1W	1.63	2.19
	1X	1.55	1.75
	1Y	1.55	1.97
	1Z	1.55	1.97
	16	1.47	1.58
	2V	1.52	1.90
	2W	1.52	1.90
	2X	1.45	1.52
	2Y	1.45	1.71
	2Z	1.45	1.71
	26	1.37	1.37
	3V	1.42	1.65
	3W	1.42	1.65
	3X	1.35	1.32
	4V	1.31	1.50
	4W	1.31	1.50
	4X	1.25	1.20
	5V	0.95	1.13

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	5W	1.05	1.25
	5X	0.99	1.18
	5Y	1.10	1.31
	5Z	1.16	1.38
	56	1.13	1.35
	57	1.26	1.50
	58	0.71	0.84
	59	0.79	0.94
	6V	0.76	0.90
	6W	0.84	1.00
	6X	0.79	0.95
	6Y	0.88	1.05
	6Z	0.92	1.10
	66	0.91	1.08
	67	1.01	1.20
	68	0.57	0.68
	69	0.63	0.75
	7V	0.76	0.96
	7W	0.84	1.06
	7X	0.88	1.12
	7Y	0.98	1.24
	7Z	1.03	1.30
	76	1.01	1.27
	77	1.12	1.42
	78	0.57	0.72
	79	0.63	0.80
	8V	0.76	1.13
	8W	0.84	1.25
	8X	0.88	1.31
	8Y	0.98	1.46
	8Z	1.03	1.53
	86	1.01	1.50
	87	1.12	1.67
	88	0.57	0.84
	89	0.63	0.94
	9V	0.76	1.24
	9W	0.84	1.38
	9X	0.88	1.44
	9Y	0.98	1.60

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Single	9Z	1.03	1.68
	96	1.01	1.65
	97	1.12	1.83
	98	0.57	0.93
	99	0.63	1.03
	ON	0.90	0.90
	OP	0.55	0.55
	03	2.15	2.15
	04	1.25	1.25
Multi	AV	1.30	2.22
	AW	1.30	2.22
	AX	1.24	1.78
	AY	1.24	2.00
	AZ	1.24	2.00
	A6	1.17	1.60
	A7	1.24	2.11
	A8	1.24	2.11
	A9	1.17	1.90
	A0	1.17	1.90
	BV	1.25	1.93
	BW	1.25	1.93
	BX	1.19	1.54
	BY	1.19	1.74
	BZ	1.19	1.74
	B6	1.13	1.39
	B7	1.19	1.83
	B8	1.19	1.83
	B9	1.13	1.65
	B0	1.13	1.65
	CV	1.20	1.75
	CW	1.20	1.75
	CX	1.14	1.40
	CY	1.14	1.58
	CZ	1.14	1.58
	C6	1.08	1.26
	C7	1.14	1.66
	C8	1.14	1.66
	C9	1.08	1.50
	C0	1.08	1.50

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Multi	DV	1.15	1.52
	DW	1.15	1.52
	DX	1.09	1.22
	DY	1.09	1.37
	DZ	1.09	1.37
	D6	1.04	1.09
	D7	1.09	1.44
	D8	1.09	1.44
	D9	1.04	1.30
	D0	1.04	1.30
	EV	1.10	1.32
	EW	1.10	1.32
	EX	1.04	1.06
	E7	1.04	1.25
	E8	1.04	1.25
	FV	1.05	1.20
	FW	1.05	1.20
	FX	1.00	0.96
	F7	1.00	1.14
	F8	1.00	1.14
	GV	1.55	2.77
	GW	1.55	2.77
	GX	1.47	2.22
	GY	1.47	2.49
	GZ	1.47	2.49
	G6	1.40	1.99
	G7	1.47	2.49
	G8	1.47	2.49
	G9	1.40	2.24
	G0	1.40	2.24
	HV	1.50	2.41
	HW	1.50	2.41
	HX	1.43	1.93
	HY	1.43	2.17
	HZ	1.43	2.17
	H6	1.35	1.74
	H7	1.43	2.17
	H8	1.43	2.17
	H9	1.35	1.95

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Multi	H0	1.35	1.95
	IV	1.45	2.19
	IW	1.45	2.19
	IX	1.38	1.75
	IY	1.38	1.97
	IZ	1.38	1.97
	I6	1.31	1.58
	I7	1.38	1.97
	I8	1.38	1.97
	I9	1.31	1.77
	I0	1.31	1.77
	JV	1.40	1.90
	JW	1.40	1.90
	JX	1.33	1.52
	JY	1.33	1.71
	JZ	1.33	1.71
	J6	1.26	1.37
	J7	1.33	1.71
	J8	1.33	1.71
	J9	1.26	1.54
	J0	1.26	1.54
	KV	1.35	1.65
	KW	1.35	1.65
	KX	1.28	1.32
	K7	1.28	1.48
	K8	1.28	1.48
	LV	1.30	1.50
	LW	1.30	1.50
	LX	1.23	1.20
	L7	1.23	1.35
	L8	1.23	1.35
	MV	1.60	2.93
	MW	1.60	2.93
	MX	1.52	2.34
	MY	1.52	2.64
	MZ	1.52	2.64
	M6	1.44	2.11
	M7	1.52	2.49
	M8	1.52	2.49

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Multi	M9	1.44	2.24
	M0	1.44	2.24
	NV	1.55	2.55
	NW	1.55	2.55
	NX	1.47	2.04
	NY	1.47	2.30
	NZ	1.47	2.30
	N6	1.40	1.84
	N7	1.47	2.17
	N8	1.47	2.17
	N9	1.40	1.95
	N0	1.40	1.95
	OV	1.50	2.32
	OW	1.50	2.32
	OX	1.43	1.86
	OY	1.43	2.09
	OZ	1.43	2.09
	O6	1.35	1.67
	O7	1.43	1.97
	O8	1.43	1.97
	O9	1.35	1.77
	O0	1.35	1.77
	PV	1.45	2.02
	PW	1.45	2.02
	PX	1.38	1.62
	PY	1.38	1.82
	PZ	1.38	1.82
	P6	1.31	1.45
	P7	1.38	1.72
	P8	1.38	1.72
	P9	1.31	1.55
	P0	1.31	1.55
	QV	1.40	1.76
	QW	1.40	1.76
	QX	1.33	1.41
	Q7	1.33	1.50
	Q8	1.33	1.50
	RV	1.35	1.60
	RW	1.35	1.60

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Multi	RX	1.28	1.28
	R7	1.28	1.36
	R8	1.28	1.36
	SV	2.30	3.42
	SW	2.30	3.42
	SX	2.19	2.74
	SY	2.19	3.08
	SZ	2.19	3.08
	S6	2.08	2.46
	S7	2.19	2.74
	S8	2.19	2.74
	S9	2.08	2.46
	S0	2.08	2.46
	TV	2.20	2.97
	TW	2.20	2.97
	TX	2.09	2.38
	TY	2.09	2.67
	TZ	2.09	2.67
	T6	1.99	2.14
	T7	2.09	2.38
	T8	2.09	2.38
	T9	1.99	2.14
	T0	1.99	2.14
	UV	2.10	2.70
	UW	2.10	2.70
	UX	1.99	2.16
	UY	1.99	2.43
	UZ	1.99	2.43
	U6	1.90	1.94
	U7	1.99	2.16
	U8	1.99	2.16
	U9	1.90	1.94
	U0	1.90	1.94
	VV	2.00	2.35
	VW	2.00	2.35
	VX	1.90	1.88
	VY	1.90	2.12
	VZ	1.90	2.12
	V6	1.81	1.69

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Multi	V7	1.90	1.88
	V8	1.90	1.88
	V9	1.81	1.69
	V0	1.81	1.69
	WV	1.90	2.04
	WW	1.90	2.04
	WX	1.81	1.63
	W7	1.81	1.63
	W8	1.81	1.63
	XV	1.80	1.85
	XW	1.80	1.85
	XX	1.71	1.48
	X7	1.71	1.48
	X8	1.71	1.48
	YV	1.20	1.17
	YW	1.20	1.17
	YX	1.14	0.94
	ZV	1.75	2.22
	ZW	1.75	2.22
	ZX	1.66	1.78
	ZY	1.66	2.00
	ZZ	1.66	2.00
	Z6	1.58	1.60
	0V	1.65	1.93
	0W	1.65	1.93
	0X	1.57	1.54
	0Y	1.57	1.74
	0Z	1.57	1.74
	06	1.49	1.39
	1V	1.55	1.75
	1W	1.55	1.75
	1X	1.47	1.40
	1Y	1.47	1.58
	1Z	1.47	1.58
	16	1.40	1.26
	2V	1.45	1.52
	2W	1.45	1.52
	2X	1.38	1.22
	2Y	1.38	1.37

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Multi	2Z	1.38	1.37
	26	1.31	1.09
	3V	1.35	1.32
	3W	1.35	1.32
	3X	1.28	1.06
	4V	1.25	1.20
	4W	1.25	1.20
	4X	1.19	0.96
	5V	0.90	0.90
	5W	1.00	1.00
	5X	0.95	0.95
	5Y	1.05	1.05
	5Z	1.10	1.10
	56	1.08	1.08
	57	1.20	1.20
	58	0.68	0.68
	59	0.75	0.75
	6V	0.72	0.72
	6W	0.80	0.80
	6X	0.76	0.76
	6Y	0.84	0.84
	6Z	0.88	0.88
	66	0.86	0.86
	67	0.96	0.96
	68	0.54	0.54
	69	0.60	0.60
	7V	0.72	0.77
	7W	0.80	0.85
	7X	0.84	0.89
	7Y	0.93	0.99
	7Z	0.98	1.04
	76	0.96	1.02
	77	1.07	1.13
	78	0.54	0.57
	79	0.60	0.64
	8V	0.72	0.90
	8W	0.80	1.00
	8X	0.84	1.05
	8Y	0.93	1.17

American National Property And Casualty Company
Auto Primary Classification Factors

Single/Multi-Car	Coverage Class Code	COMP	OTHER
Multi	8Z	0.98	1.22
	86	0.96	1.20
	87	1.07	1.33
	88	0.54	0.68
	89	0.60	0.75
	9V	0.72	0.99
	9W	0.80	1.10
	9X	0.84	1.16
	9Y	0.93	1.28
	9Z	0.98	1.34
	96	0.96	1.32
	97	1.07	1.47
	98	0.54	0.74
	99	0.60	0.83
	ON	0.70	0.70
	OP	0.45	0.45
	03	1.70	1.70
	04	1.00	1.00

American National Property And Casualty Company
Auto Excess Vehicle Discount Factor

ExcessVehicle		Factor
1	Yes	0.85
0	No	1.00

American National Property And Casualty Company
Auto Secondary Classification Rating Factors

Points	
0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

American National Property And Casualty Company
Auto Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Auto Comp Claim Free Discount Factor

CompClaimFree	Years	Factor
1	3-5	0.85
2	6 Or More	0.70

American National Property And Casualty Company
Auto Defensive Driver Discount

DefensiveDriverDiscount		Discount
1	Yes	0.05
0	No	

American National Property And Casualty Company
Preferred Auto Customer Plus (PAC+) Part A Discount

New Business

Age	Years	Discount
Under 21	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-1	0.00
All Married Females	1-2	0.07
	3-5	0.10
	6 Or More	0.18

Renewal Business

Age	Years	Discount
Under 21	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-.5	0.00
All Married Females	.5-2	0.07
	3-5	0.10
	6 Or More	0.18

American National Property And Casualty Company
Preferred Auto Customer Plus (PAC+) Part B Discount

Risk Score	Discount
No Match	0.16
No Score	0.16
Exception	0.16
4-589	0.00
590-609	0.04
610-644	0.08
645-679	0.12
680-704	0.16
705-729	0.22
730-764	0.28
765-799	0.32
800-997	0.36

American National Property And Casualty Company
Auto Passive Restraint Discount

Passive Restraint Discount	Description	Discount
B	Driver Side Only Air Bag	0.20
C	Driver and Passenger Side Air Bag	0.30
D	Driver and Passenger Side Air Bag and Automatic Seat Belts	0.40

American National Property And Casualty Company
Auto Tri-Line Client (TLC) Discount Factor

Life Rating Class	Description	Factor
B	All Other	0.85

American National Property And Casualty Company
Auto Student Away At School Discount Factor

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National Property And Casualty Company
Auto Named Non-Owned Vehicle Factors

Vehicle Type	NON OWNED
Coverage	
BI	0.50
PD	0.50
MED	0.50
UMBI	0.50
ADD	1.00
UIMBI	0.50
INC LS	1.00

American National Property And Casualty Company
Auto Non-Owned Vehicles

Usage	Lien Code Description Coverage	Non-Owned Car Owned By A Business
PLEASURE	BI	0.50
	PD	0.50
	MED	0.50
	UMBI	0.50
	UMPD	0.50
	COMP	0.50
	COLL	0.50
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	0.50
	INC LS	1.00
OTHER	BI	1.00
	PD	1.00
	MED	1.00
	UMBI	1.00
	UMPD	1.00
	COMP	1.00
	COLL	1.00
	T&L	1.00
	RR	1.00
	ADD	1.00
	UIMBI	1.00
	INC LS	1.00

American National Property And Casualty Company
Auto Endorsement Premiums

Endorsement Number	Premium	Description
SA233	8	Ins For Sound Rec tran repo
SA1222	15	Gap Coverage - Automobiles
SA1299	25	Gap Coverage - Leased Auto
SA1640	36	LV Personal Effects 5000
SA1641	69	LV Personal Effects 10000
SA1642	101	LV Personal Effects 15000
SA1643	131	LV Personal Effects 20000
SA1644	159	LV Personal Effects 25000
SA1645	217	LV Personal Effects 35000
SA1646	300	LV Personal Effects 50000
SA1647	436	LV Personal Effects 75000
SA1648	563	LV Personal Effects 100000
SA1652	28	Full Timer 25/50
SA1654	32	Full Timer 50/100
SA1655	38	Full Timer 100/300
SA1656	40	Full Timer 250/500
SA1657	42	Full Timer 300/500
SA1658	44	Full Timer 500/500

American National Property And Casualty Company
Replacement Cost Endorsement

Vehicle Type	MOTOR HOME			TRAVEL TRAILER		
ReplacementCost		COMP	COLL		COMP	COLL
1	Yes	1.15	1.15	Yes	1.175	1.175
0	No	1	1	No	1.000	1.000

American National Property And Casualty Company
Auto Liability Symbol Factors

Coverage Symbol	BI	PD	MED	UMBI	UIMBI
1	0.80	0.80	0.92	0.92	0.92
2	0.90	0.90	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.10	1.10	1.30	1.30	1.30
5	1.20	1.20	1.45	1.45	1.45

American National Property And Casualty Company
Auto Mounted Camper Unit/Shell Collision Rates

Deductible	RatingGroupCode	50	100	200	250	500	1000	2000
Actual Cash Value								
0-750	A	6	5	4	3	2	1	1
751-1400	B	7	6	5	4	3	2	2
1401-2200	C	8	7	6	5	4	3	3
2201-3000	D	9	8	7	6	5	4	3
3001-4000	E	10	9	8	7	6	5	4
4001-5000	F	12	10	9	8	7	6	5
5001-6000	G	13	11	10	9	8	7	6
Ea. Additional 1000	H	1	1	1	1	1	1	1

American National Property And Casualty Company
Auto Mounted Camper Unit/Shell Comprehensive Rates

Deductible Code	RatingGroupCode	ACV	50	100	200	500	1000	2000
Actual Cash Value								
0-750	A	10	8	7	5	4	3	3
751-1400	B	13	10	9	6	5	4	3
1401-2200	C	15	12	11	8	7	5	4
2201-3000	D	18	14	12	9	8	7	6
3001-4000	E	21	17	14	11	9	8	7
4001-5000	F	26	21	18	14	11	10	9
5001-6000	G	33	27	23	18	14	13	11
Ea. Additional 1000	H	7	6	5	4	3	3	3

American National Property And Casualty Company
Auto TravelStar Aluminum Shell Surcharge Factors

Aluminum Shell		COMP	COLL
Y	Yes	1.275	2.750
N	No	1.000	1.000

American National Property And Casualty Company
Auto TravelStar Coverage Factors

Coverage	BI	PD	MED	UMBI	UIMBI	UMPD	COMP	COLL
Vehicle Type								
MOTOR HOME	0.350	0.400	0.425	0.425	0.425	0.425	1.300	0.425
CAMPING TRAILER							1.210	0.380
TRAVEL TRAILER							1.425	0.450

American National Property And Casualty Company
Auto TravelStar Cost New Factors

Vehicle Type	MOTOR HOME		TRAVEL TRAILER		CAMPING TRAILER		
Coverage	COMP	COLL	COMP	COLL	COMP	COLL	
Cost New							
1-5000	0.482	0.664	0.300	0.600	0.300	0.600	
5001-25000	0.094	0.047	0.060	0.040	0.060	0.040	Each Additional 1,000
25001-40000	0.041	0.020	0.055	0.035	0.055	0.035	Each Additional 1,000
40001 And Over	0.026	0.016	0.040	0.020	0.040	0.020	Each Additional 1,000

American National Property And Casualty Company
Auto Utility Trailer Collision Rates

Deductible	50	100	200	250	500	1000
Actual Cash Value						
0-750	7	6	5	4		
751-1500	8	7	6	5	4	3
1501-2250	9	8	7	6	5	4
2251-3000	11	9	8	7	6	5
3001-4500	12	10	9	8	7	6
4501-6000	13	11	10	9	8	7
6001-7500	16	14	13	11	10	8
7501-9000	17	15	14	13	12	10
9001-11000	18	16	15	14	13	12
11001-13000	20	17	16	15	14	13
13001-15000	28	24	22	20	19	18
15001-17000	29	25	24	22	20	19
17001-19000	35	30	28	26	25	23
19001-21000	38	32	30	28	27	24
Ea. Additional 2000	2	2	2	2	2	1

American National Property And Casualty Company
Auto Utility Trailer Comprehensive Rates

Deductible	ACV	50	100	200	500	1000
Actual Cash Value						
0-750	22	18	14	11		
751-1500	24	20	16	13	11	9
1501-2250	27	22	18	15	12	11
2251-3000	31	25	22	17	14	13
3001-4500	34	28	24	18	15	14
4501-6000	44	36	31	24	19	17
6001-7500	56	46	39	30	24	22
7501-9000	68	56	48	37	30	27
9001-11000	82	67	57	44	36	32
11001-13000	94	77	65	51	41	37
13001-15000	112	92	78	61	49	44
15001-17000	131	107	91	71	57	51
17001-19000	153	125	106	83	66	60
19001-21000	174	143	122	94	76	69
Ea. Additional 2000	22	18	15	12	10	9

American National Property And Casualty Company
Auto Multi-CHROME Discount Factors

Number of CHROMEs with BI	
1	1.00
2	0.75
3	0.65
4	0.59
5	0.54
6	0.50
7	0.46
8	0.43
9	0.40
10	0.37
11	0.34
12	0.32
13	0.30
14	0.28
15	0.26
16	0.25
17	0.24
18	0.23
19	0.22
20	0.21
21	0.20
22	0.20
23	0.19
24	0.18
25	0.18
26	0.17
27	0.17
28	0.16
29	0.16
30	0.16
31 or More	0.15

American National Property And Casualty Company
Auto CHROME Factors

Vehicle Type	Coverage Miles	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	OTHER
CLASSIC	0-2499	0.10	0.10	0.10	0.72	0.22	0.15	0.15	0.35	0.50
	2500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50
HOT/STREET ROD	0-2499	0.15	0.15	0.15	0.72	0.27	0.20	0.20	0.40	0.50
	2500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50
REPLICA/KIT	0-2499	0.65	0.65	0.65	0.95	0.42	0.50	0.50	0.58	0.75
	2500-10000	0.73	0.73	0.73	0.95	0.44	0.50	0.50	0.58	0.75
ORIGINAL	0-2499	0.10	0.10	0.10	0.72	0.22	0.15	0.15	0.35	0.50
	2500-10000	0.14	0.14	0.14	0.72	0.24	0.15	0.15	0.35	0.50
MODIFIED/CUSTOM	0-2499	0.15	0.15	0.15	0.72	0.27	0.20	0.20	0.40	0.50
	2500-10000	0.19	0.19	0.19	0.72	0.28	0.20	0.20	0.40	0.50
EXOTIC	0-2499	0.75	0.75	0.75	0.95	0.73	0.70	0.70	0.58	0.75
	2500-10000	0.85	0.85	0.85	0.95	0.78	0.70	0.70	0.58	0.75

American National Property And Casualty Company
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American National Property And Casualty Company
Motorcycle Base Rates

Coverage	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD	TOW	RR	AD&D	INC LOSS
Territory												
1	309	186	59	51	276	21	41	10	7	18	8	12
2	245	174	52	45	240	21	43	10	7	18	8	12
4	343	227	86	86	425	21	43	9	7	18	8	12
5	287	173	69	80	263	20	43	9	7	18	8	12
6	261	156	56	55	228	20	40	8	7	18	8	12
7	287	160	81	92	324	21	43	9	7	18	8	12
8	356	227	92	71	297	21	45	10	7	18	8	12
9	301	164	76	101	243	19	40	8	7	18	8	12
10	210	133	47	56	175	19	39	8	7	18	8	12
11	237	169	71	53	269	18	41	8	7	18	8	12
12	356	227	79	116	419	20	45	9	7	18	8	12
13	217	115	62	82	283	19	39	8	7	18	8	12
14	438	213	101	101	419	21	45	9	7	18	8	12
15	198	142	55	45	231	18	39	8	7	18	8	12
16	198	105	49	62	243	19	39	8	7	18	8	12
17	329	169	81	77	256	20	43	10	7	18	8	12
99	205	133	53	58	231	18	39	8	7	18	8	12

American National Property And Casualty Company
Motorcycle Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.17
I	300/500	1.19
L	500/500	1.23
P	500/1000	1.27
M	1000/1000	1.35

American National Property And Casualty Company
Motorcycle Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National Property And Casualty Company
Motorcycle Limit Factors Medical Payments

Limit Code	Limit	Factor
B	1,000	0.80
E	5,000	1.00

American National Property And Casualty Company
Motorcycle Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.73
E	50/100	0.89
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National Property And Casualty Company
Motorcycle Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.52
E	50/100	0.67
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

American National Property And Casualty Company
Motorcycle Limit Factors Uninsured Motorist Property Damage

Limit Code	Limit	Factor
D	25,000	1.00
F	50,000	1.35
G	100,000	1.60

American National Property And Casualty Company
Motorcycle Limit Factors Towing and Labor

Limit Code	Limit	Factor
G	50	1.00

American National Property And Casualty Company
Motorcycle Limit Factors Rental Reimbursement

Limit Code	Limit	Factor
G	40	1.00

American National Property And Casualty Company
Motorcycle Limit Factors Income Loss

Limit Code	Limit	Factor
A	70%	1.00

American National Property And Casualty Company
Motorcycle Model Year Factors

Model Year	COMP	COLL
0-1998	0.72	0.54
1999	0.74	0.57
2000	0.76	0.60
2001	0.78	0.64
2002	0.81	0.68
2003	0.84	0.73
2004	0.87	0.78
2005	0.90	0.83
2006	0.93	0.88
2007	0.96	0.94
2008	1.00	1.00
2009	1.05	1.05
Ea. Additional 1	0.05	0.05

American National Property And Casualty Company
Motorcycle Physical Damage Symbol Factors

Symbol	COMP	COLL
1	0.28	0.44
2	0.28	0.44
3	0.28	0.44
4	0.34	0.50
5	0.41	0.56
6	0.55	0.64
7	0.70	0.76
8	0.85	0.88
10	1.00	1.00
11	1.20	1.15
12	1.40	1.24
13	1.55	1.33
14	1.65	1.39
15	1.70	1.45
16	1.04	1.03
17	1.08	1.06
18	1.12	1.09
19	1.16	1.12
20	1.20	1.15
21	1.24	1.18
22	1.28	1.21
23	1.32	1.24
24	1.36	1.27
25	1.40	1.30
Ea. Additional 1	0.04	0.03

To determine the appropriate Comprehensive or Collision premium for the symbols above 15, multiply the Symbol 15 premiums by the factor which corresponds to the appropriate symbol shown, based on the cost new value of the automobile.

American National Property And Casualty Company
Motorcycle Deductible Factors Comprehensive

Deductible Code	Limit	Factor
A	ACV	2.44
B	50	2.05
C	100	1.80
F	200	1.30
I	500	1.00
L	1,000	0.80
N	2,000	0.68

American National Property And Casualty Company
Motorcycle Deductible Factors Collision

Deductible Code	Limit	Factor
B	50	1.47
C	100	1.35
E	200	1.23
F	250	1.19
G	500	1.00
K	1,000	0.66
N	2,000	0.55

American National Property And Casualty Company
Motorcycle Class Factors

Coverage Class Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
MM	0.45	0.27	1.51	0.84	0.74	3.38	3.38	1.05
MP	0.45	0.27	1.51	0.84	0.74	3.38	3.38	1.05
NM	0.50	0.30	1.62	0.98	0.82	3.80	3.80	1.18
NP	0.50	0.30	1.62	0.98	0.82	3.80	3.80	1.18
PM	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
PP	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
UM	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
UP	0.60	0.34	1.78	1.25	1.06	4.18	4.18	1.30
QM	0.89	0.56	2.69	1.66	1.72	4.75	4.75	1.47
QP	0.89	0.56	2.69	1.66	1.72	4.75	4.75	1.47
TM	0.93	0.56	2.85	1.66	1.72	4.75	4.75	1.47
TP	0.93	0.56	2.85	1.66	1.72	4.75	4.75	1.47
RM	1.52	0.99	4.39	2.82	3.11	5.13	5.13	1.59
RP	1.52	0.99	4.39	2.82	3.11	5.13	5.13	1.59
SM	1.88	1.27	5.54	3.70	4.31	5.13	5.13	1.59
SP	1.88	1.27	5.54	3.70	4.31	5.13	5.13	1.59
MN	0.49	0.29	1.66	0.93	0.79	3.72	3.72	1.10
MQ	0.49	0.29	1.66	0.93	0.79	3.72	3.72	1.10
NN	0.55	0.32	1.78	1.08	0.87	4.18	4.18	1.24
NQ	0.55	0.32	1.78	1.08	0.87	4.18	4.18	1.24
PN	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
PQ	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
UN	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
UQ	0.66	0.37	1.96	1.37	1.11	4.59	4.59	1.37
QN	0.98	0.60	2.96	1.84	1.82	5.23	5.23	1.55
QQ	0.98	0.60	2.96	1.84	1.82	5.23	5.23	1.55
TN	1.03	0.60	3.13	1.84	1.82	5.23	5.23	1.55
TQ	1.03	0.60	3.13	1.84	1.82	5.23	5.23	1.55
RN	1.68	1.06	4.82	3.11	3.30	5.64	5.64	1.67
RQ	1.68	1.06	4.82	3.11	3.30	5.64	5.64	1.67
SN	2.07	1.36	6.09	4.07	4.57	5.64	5.64	1.67
SQ	2.07	1.36	6.09	4.07	4.57	5.64	5.64	1.67

American National Property And Casualty Company
Excess Motorcycle Discount Factor

ExcessVehicle		Factor
1	Yes	0.85
0	No	1.00

American National Property And Casualty Company
Motorcycle Secondary Classification Rating Factors

Points	
0	0.85
1	1.00
2	1.10
3	1.20
4	1.30
5	1.39
6	1.48
7	1.57
8	1.66
9	1.75
10	1.90
[eachadd] 1	0.15

American National Property And Casualty Company
Motorcycle Benefits Xpress Discount Factor

BenefitsXpress Discount		Factor
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Multi-Cycle Discount Factor

MultiCycle		Factor
1	Yes	0.85
0	No	1.00

American National Property And Casualty Company
Motorcycle Defensive Driver Discount Factor

DefensiveDriverDiscount		Discount
1	Yes	0.05
0	No	

American National Property And Casualty Company
Motorcycle Multi-Line Discount Factor

Code	Description	Factor
4	Motorcycle - Auto	0.95
5	Motorcycle - Home	0.95
6	Motorcycle - Auto - Life	0.90
7	Motorcycle - Home - Life	0.90
8	Motorcycle - Auto - Home	0.80
9	Motorcycle - Auto - Home - Life	0.80
H	Motorcycle - Auto	0.95
I	Motorcycle - Home	0.95
J	Motorcycle - Auto - Life	0.90
K	Motorcycle - Home - Life	0.90
L	Motorcycle - Auto - Home	0.80
M	Motorcycle - Auto - Home - Life	0.80

American National Property And Casualty Company
Preferred Motorcycle Customer Plus (PMC+) Part A Discount

New Business

Age	Years	Discount
Under 21	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-1	0.00
Excluding Married Females	1-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-1	0.00
All Married Females	1-2	0.07
	3-5	0.10
	6 Or More	0.18

Renewal Business

Age	Years	Discount
Under 21	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.25
	6 Or More	0.25
21-24	0-.5	0.00
Excluding Married Females	.5-2	0.13
	3-5	0.20
	6 Or More	0.25
25 and Over	0-.5	0.00
All Married Females	.5-2	0.07
	3-5	0.10
	6 Or More	0.18

American National Property And Casualty Company
Preferred Motorcycle Customer Plus (PMC+) Part B Discount

Risk Score	Discount
No Match	0.16
No Score	0.16
Exception	0.16
4-589	0.00
590-609	0.04
610-644	0.08
645-679	0.12
680-704	0.16
705-729	0.22
730-764	0.28
765-799	0.32
800-997	0.36

American National Property And Casualty Company
Motorcycle Rider Group Discount Factor

RiderGroup		Factor
1	Yes	0.75
0	No	1.00

American National Property And Casualty Company
Motorcycle Safe Cycle Discount Factor

SafeCycle		Factor
1	Yes	0.90
0	No	1.00

American National Property And Casualty Company
Motorcycle Student Away At School Discount

Away At School		Factor
1	Yes	0.70
0	No	1.00

American National Property And Casualty Company
Motorcycle Endorsement Premiums

Endorsement Number	Premium	Description
SA1226	30	Gap Coverage - Motorcycles
SA1391	25	Original Parts Endorsement
SA1397	38	Inc Lim-Cycle Accessories 4000
SA1398	72	Inc Lim-Cycle Accessories 5000
SA1399	118	Inc Lim-Cycle Accessories 7000
SA1400	141	Inc Lim-Cycle Accessories 9000
SA1401	182	Inc Lim-Cycle Accessory 12000
SA1402	243	Inc Lim-Cycle Accessory 15000
SA1403	342	Inc Lim-Cycle Accessory 20000

American National Property And Casualty Company
Motorcycle Engine Factors

Coverage	Rating Group	BI	PD	MED	COMP	COLL
Displacement						
0-100	A	0.71	0.56	2.83	1.04	0.60
101-200	B	0.80	0.64	2.86	1.12	0.83
201-300	C	0.85	0.72	2.89	1.28	1.05
301-450	D	0.90	0.76	2.92	1.44	1.28
451-600	E	1.00	0.80	2.98	1.60	1.50
601-750	F	1.10	0.88	3.04	1.68	1.58
751-900	G	1.15	0.92	3.07	1.73	1.65
901-1000	H	1.20	0.96	3.10	1.76	1.76
1001-10000	I	1.50	1.00	3.16	1.73	1.73

Coverage	Rating Group	BI	PD	MED	COMP	COLL
	Vintage	0.35	0.35	0.35	0.72	0.41

American National Property And Casualty Company
Motorcycle Model Group

Coverage	Rating Group Code	BI	PD	MED	COMP	COLL	UMBI	UIMBI	UMPD
RatingGroup									
Harley-Davidson XL	01	0.80	0.92	0.98	0.90	0.80	0.84	0.84	0.84
Harley-Davidson Cruiser FX VR	02	1.16	1.08	1.17	1.24	0.96	1.12	1.12	1.06
Harley-Davidson Tour FL	03	1.28	1.19	1.03	1.04	0.98	1.24	1.24	1.24
Cruiser	04	0.63	0.76	0.84	0.53	0.82	0.75	0.75	0.71
Tour	05	1.03	1.12	1.03	0.59	0.92	0.96	0.96	0.96
Sport Tour	06	1.03	0.95	1.03	0.74	0.98	0.96	0.96	0.96
Standard	07	0.71	0.74	0.84	0.85	0.68	0.50	0.50	0.50
Sport	08	0.99	1.02	1.11	1.10	1.47	1.00	1.00	1.00
Super Sport	09	1.56	1.54	1.40	2.54	2.80	1.33	1.33	1.32
High Performance	10	1.16	0.93	1.24	1.00	1.19	1.18	1.18	1.18
Dual	11	0.56	0.62	0.84	1.14	0.82	0.47	0.47	0.47
Scooter/Moped	12	0.64	0.66	0.70	1.73	0.68	0.52	0.52	0.52
Trikes	13	0.82	0.71	0.79	0.54	0.78	0.85	0.85	0.85
Limited Production	14	1.11	1.15	1.31	1.23	1.17	1.00	1.00	1.00
Homemade/Kit/Custom	15	1.24	1.32	1.31	5.91	1.17	1.00	1.00	1.00

American National Property And Casualty Company
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RV Base Rates	R-1
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American National Property And Casualty Company
RV Base Rates Bodily Injury/Property Damage Limit 100,000/300,000/100,000

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY,SNOWMOBILE		GOLFMOBILE	
Coverage	BI	PD	BI	PD
CC				
0-300	11	6	13	7
301-600	17	9	19	11
601-10000	23	12	26	14

American National Property And Casualty Company
RV Base Rates Medical Payments

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY,SNOWMOBILE	GOLFMOBILE
Limit		
5,000	29	15

Vehicle Type	
TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY,SNOWMOBILE	54
GOLFMOBILE	54

American National Property And Casualty Company
RV Base Rates Underinsured Motorist Bodily Injury Limit 100,000/300,000

Vehicle Type	
TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY,SNOWMOBILE	75
GOLFMOBILE	75

American National Property And Casualty Company
RV Base Rates Comprehensive

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY					SNOWMOBILE				
Deductible	50	100	200	500	1000	50	100	200	500	1000
Actual Cash Value										
0-500	21	18	14			10	9	7		
501-750	23	20	15	12		14	12	9	8	
751-1000	30	25	20	16		18	15	12	9	
1001-1250	38	32	25	20	18	22	18	15	11	10
1251-1500	45	38	30	24	21	26	22	17	14	12
1501-1750	54	46	36	29	26	30	25	20	16	14
1751-2000	63	53	41	33	30	34	28	23	18	16
2001-2500	74	63	49	39	35	38	33	25	21	18
2501-3000	91	77	60	48	43	44	37	29	23	21
3001-3500	106	90	70	56	50	51	43	34	27	24
3501-4000	123	104	81	64	58	59	50	39	31	28
4001-4500	139	118	92	73	66	67	57	44	35	32
4501-5000	156	132	103	82	74	76	64	50	40	36
Ea. Additional 1000	31	26	20	16	15	15	13	10	8	7

Golfmobiles are 30% of Snowmobiles.

American National Property And Casualty Company
RV Base Rates Collision

Vehicle Type	TRAILBIKE,MINIBIKE,ATV,DUNE BUGGY					SNOWMOBILE				
Deductible	50	100	200	500	1000	50	100	200	500	1000
Actual Cash Value										
0-500	9	8	7			8	6	5		
501-750	11	10	9	8		10	8	7	5	
751-1000	13	12	10	9		12	10	9	7	
1001-1250	15	14	13	12	11	14	12	11	10	5
1251-1500	19	17	16	15	13	16	14	13	12	7
1501-1750	21	19	18	17	14	18	16	15	14	10
1751-2000	24	22	21	20	17	20	18	17	16	12
2001-2500	30	27	25	24	20	22	20	19	18	14
2501-3000	36	33	32	29	25	25	22	21	19	16
3001-3500	43	39	38	35	29	27	24	23	21	18
3501-4000	50	45	44	40	34	28	26	25	24	19
4001-4500	56	51	50	45	38	30	28	26	25	21
4501-5000	63	57	56	51	43	33	30	28	27	24
Ea. Additional 1000	12	11	11	10	8	6	5	4	4	3

Golfmobiles are 30% of Snowmobiles.

American National Property And Casualty Company
RV Limit Factors Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.90
E	50/100	0.95
G	100/300	1.00
H	250/500	1.17
I	300/500	1.19
L	500/500	1.23
P	500/1000	1.27
M	1000/1000	1.35

American National Property And Casualty Company
RV Limit Factors Property Damage

Limit Code	Limit	Factor
D	25,000	0.92
F	50,000	0.94
G	100,000	1.00
I	250,000	1.05
H	300,000	1.10
P	500,000	1.15
Q	1,000,000	1.25

American National Property And Casualty Company
RV Limit Factors Uninsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.73
E	50/100	0.89
G	100/300	1.00
H	250/500	1.10
I	300/500	1.15
L	500/500	1.25
P	500/1000	1.30
M	1000/1000	1.40

American National Property And Casualty Company
RV Limit Factors Underinsured Motorist Bodily Injury
(Limits in Thousands)

Limit Code	Limit	Factor
D	25/50	0.52
E	50/100	0.67
G	100/300	1.00
H	250/500	1.80
I	300/500	1.90
L	500/500	2.10
P	500/1000	2.25
M	1000/1000	2.60

AMERICAN NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
****ALL STATES EXCEPT TEXAS, PENNYSLVANIA, MONTANA, AND CALIFORNIA****
CLASS CODE EXPLANATION
Digits 1-2

PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION DESCRIPTION
MOTOR HOME, CAMPING TRAILER, TRAVEL TRAILER CLASSIFICATION DESCRIPTION

AGE, ANNUAL MILEAGE, AND VEHICLE USAGE NON-YOUTHFUL RATED OPERATOR CLASSIFICATIONS	Digit 1	Digit 2
Age 75 and over, pleasure use, less than 7,500 annual miles	9	V
Age 75 and over, pleasure use, 7,500 or more annual miles	9	W
Age 75 and over, work less than 10, less than 7,500 annual miles	9	X
Age 75 and over, work less than 10, 7,500 or more annual miles	9	Y
Age 75 and over, work 10 or more	9	Z
Age 75 and over, business use, less than 7,500 annual miles	9	6
Age 75 and over, business use, 7,500 or more annual miles	9	7
Age 75 and over, farm use, less than 7,500 annual miles	9	8
Age 75 and over, farm use, 7,500 or more annual miles	9	9
Age 70 to 74, pleasure use, less than 7,500 annual miles	8	V
Age 70 to 74, pleasure use, 7,500 or more annual miles	8	W
Age 70 to 74, work less than 10, less than 7,500 annual miles	8	X
Age 70 to 74, work less than 10, 7,500 or more annual miles	8	Y
Age 70 to 74, work 10 or more	8	Z
Age 70 to 74, business use, less than 7,500 annual miles	8	6
Age 70 to 74, business use, 7,500 or more annual miles	8	7
Age 70 to 74, farm use, less than 7,500 annual miles	8	8
Age 70 to 74, farm use, 7,500 or more annual miles	8	9
Age 65 to 69, pleasure use, less than 7,500 annual miles	7	V
Age 65 to 69, pleasure use, 7,500 or more annual miles	7	W
Age 65 to 69, work less than 10, less than 7,500 annual miles	7	X
Age 65 to 69, work less than 10, 7,500 or more annual miles	7	Y
Age 65 to 69, work 10 or more	7	Z
Age 65 to 69, business use, less than 7,500 annual miles	7	6
Age 65 to 69, business use, 7,500 or more annual miles	7	7
Age 65 to 69, farm use, less than 7,500 annual miles	7	8
Age 65 to 69, farm use, 7,500 or more annual miles	7	9
Age 45 to 64, pleasure use, less than 7,500 annual miles	6	V
Age 45 to 64, pleasure use, 7,500 or more annual miles	6	W
Age 45 to 64, work less than 10, less than 7,500 annual miles	6	X
Age 45 to 64, work less than 10, 7,500 or more annual miles	6	Y
Age 45 to 64, work 10 or more	6	Z
Age 45 to 64, business use, less than 7,500 annual miles	6	6
Age 45 to 64, business use, 7,500 or more annual miles	6	7
Age 45 to 64, farm use, less than 7,500 annual miles	6	8
Age 45 to 64, farm use, 7,500 or more annual miles	6	9
All others, No Youthful Operators, pleasure use, less than 7,500 annual miles	5	V
All others, No Youthful Operators, pleasure use, 7,500 or more annual miles	5	W
All others, No Youthful Operators, work less than 10, less than 7,500 annual miles	5	X
All others, No Youthful Operators, work less than 10, 7,500 or more annual miles	5	Y
All others, No Youthful Operators, work 10 or more	5	Z
All others, No Youthful Operators, business use, less than 7,500 annual miles	5	6
All others, No Youthful Operators, business use, 7,500 or more annual miles	5	7
All others, No Youthful Operators, farm use, less than 7,500 annual miles	5	8
All others, No Youthful Operators, farm use, 7,500 or more annual miles	5	9

YOUTHFUL OPERATORS	Digit 1	Digit 2
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training		
Pleasure Use	A	V
Work or Business Use	A	W
Farm Use	A	X
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training		
Pleasure Use	A	Y
Work or Business Use	A	Z
Farm Use	A	6
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training		
Pleasure Use	A	7
Work or Business Use	A	8
Unmarried Female, Not Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training		
Pleasure Use	A	9
Work or Business Use	A	0
Unmarried Female, Not Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training		
Pleasure Use	B	V
Work or Business Use	B	W
Farm Use	B	X
Unmarried Female, Not Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training		
Pleasure Use	B	Y
Work or Business Use	B	Z
Farm Use	B	6
Unmarried Female, Not Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training		
Pleasure Use	B	7
Work or Business Use	B	8
Unmarried Female, Not Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training		
Pleasure Use	B	9
Work or Business Use	B	0
Unmarried Female, Not Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training		
Pleasure Use	C	V
Work or Business Use	C	W
Farm Use	C	X
Unmarried Female, Not Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training		
Pleasure Use	C	Y
Work or Business Use	C	Z
Farm Use	C	6
Unmarried Female, Not Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training		
Pleasure Use	C	7
Work or Business Use	C	8
Unmarried Female, Not Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training		
Pleasure Use	C	9
Work or Business Use	C	0
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training		
Pleasure Use	D	V
Work or Business Use	D	W
Farm Use	D	X

	Digit 1	Digit 2
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training		
Pleasure Use	D	Y
Work or Business Use	D	Z
Farm Use	D	6
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training		
Pleasure Use	D	7
Work or Business Use	D	8
Unmarried Female, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training		
Pleasure Use	D	9
Work or Business Use	D	0
Unmarried Female, Not Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training		
Pleasure Use	E	V
Work or Business Use	E	W
Farm Use	E	X
Unmarried Female, Not Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training		
Pleasure Use	E	7
Work or Business Use	E	8
Unmarried Female, Not Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training		
Pleasure Use	F	V
Work or Business Use	F	W
Farm Use	F	X
Unmarried Female, Not Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training		
Pleasure Use	F	7
Work or Business Use	F	8
Unmarried Female, Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training		
Pleasure Use	G	V
Work or Business Use	G	W
Farm Use	G	X
Unmarried Female, Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training		
Pleasure Use	G	Y
Work or Business Use	G	Z
Farm Use	G	6
Unmarried Female, Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training		
Pleasure Use	G	7
Work or Business Use	G	8
Unmarried Female, Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training		
Pleasure Use	G	9
Work or Business Use	G	0
Unmarried Female, Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training		
Pleasure Use	H	V
Work or Business Use	H	W
Farm Use	H	X
Unmarried Female, Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training		
Pleasure Use	H	Y
Work or Business Use	H	Z
Farm Use	H	6

	Digit 1	Digit 2
Unmarried Female, Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training		
Pleasure Use	H	7
Work or Business Use	H	8
Unmarried Female, Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training		
Pleasure Use	H	9
Work or Business Use	H	0
Unmarried Female, Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training		
Pleasure Use	I	V
Work or Business Use	I	W
Farm Use	I	X
Unmarried Female, Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training		
Pleasure Use	I	Y
Work or Business Use	I	Z
Farm Use	I	6
Unmarried Female, Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training		
Pleasure Use	I	7
Work or Business Use	I	8
Unmarried Female, Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training		
Pleasure Use	I	9
Work or Business Use	I	0
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training		
Pleasure Use	J	V
Work or Business Use	J	W
Farm Use	J	X
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training		
Pleasure Use	J	Y
Work or Business Use	J	Z
Farm Use	J	6
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training		
Pleasure Use	J	7
Work or Business Use	J	8
Unmarried Female, Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training		
Pleasure Use	J	9
Work or Business Use	J	0
Unmarried Female, Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training		
Pleasure Use	K	V
Work or Business Use	K	W
Farm Use	K	X
Unmarried Female, Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training		
Pleasure Use	K	7
Work or Business Use	K	8
Unmarried Female, Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training		
Pleasure Use	L	V
Work or Business Use	L	W
Farm Use	L	X

	Digit 1	Digit 2
Unmarried Female, Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training		
Pleasure Use	L	7
Work or Business Use	L	8
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training		
Pleasure Use	M	V
Work or Business Use	M	W
Farm Use	M	X
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training		
Pleasure Use	M	Y
Work or Business Use	M	Z
Farm Use	M	6
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training		
Pleasure Use	M	7
Work or Business Use	M	8
Unmarried Male, Not Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training		
Pleasure Use	M	9
Work or Business Use	M	0
Unmarried Male, Not Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training		
Pleasure Use	N	V
Work or Business Use	N	W
Farm Use	N	X
Unmarried Male, Not Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training		
Pleasure Use	N	Y
Work or Business Use	N	Z
Farm Use	N	6
Unmarried Male, Not Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training		
Pleasure Use	N	7
Work or Business Use	N	8
Unmarried Male, Not Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training		
Pleasure Use	N	9
Work or Business Use	N	0
Unmarried Male, Not Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training		
Pleasure Use	O	V
Work or Business Use	O	W
Farm Use	O	X
Unmarried Male, Not Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training		
Pleasure Use	O	Y
Work or Business Use	O	Z
Farm Use	O	6
Unmarried Male, Not Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training		
Pleasure Use	O	7
Work or Business Use	O	8
Unmarried Male, Not Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training		
Pleasure Use	O	9
Work or Business Use	O	0

	Digit 1	Digit 2
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training		
Pleasure Use	P	V
Work or Business Use	P	W
Farm Use	P	X
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training		
Pleasure Use	P	Y
Work or Business Use	P	Z
Farm Use	P	6
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training		
Pleasure Use	P	7
Work or Business Use	P	8
Unmarried Male, Not Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training		
Pleasure Use	P	9
Work or Business Use	P	0
Unmarried Male, Not Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training		
Pleasure Use	Q	V
Work or Business Use	Q	W
Farm Use	Q	X
Unmarried Male, Not Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training		
Pleasure Use	Q	7
Work or Business Use	Q	8
Unmarried Male, Not Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training		
Pleasure Use	R	V
Work or Business Use	R	W
Farm Use	R	X
Unmarried Male, Not Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training		
Pleasure Use	R	7
Work or Business Use	R	8
Unmarried Male, Owner or Principal Operator, Age Under 17 years, without Good Student, without Driver Training		
Pleasure Use	S	V
Work or Business Use	S	W
Farm Use	S	X
Unmarried Male, Owner or Principal Operator, Age Under 17 years, without Good Student, with Driver Training		
Pleasure Use	S	Y
Work or Business Use	S	Z
Farm Use	S	6
Unmarried Male, Owner or Principal Operator, Age Under 17 years, with Good Student, without Driver Training		
Pleasure Use	S	7
Work or Business Use	S	8
Unmarried Male, Owner or Principal Operator, Age Under 17 years, with Good Student, with Driver Training		
Pleasure Use	S	9
Work or Business Use	S	0
Unmarried Male, Owner or Principal Operator, Age 17 years, without Good Student, without Driver Training		
Pleasure Use	T	V
Work or Business Use	T	W
Farm Use	T	X

	Digit 1	Digit 2
Unmarried Male, Owner or Principal Operator, Age 17 years, without Good Student, with Driver Training		
Pleasure Use	T	Y
Work or Business Use	T	Z
Farm Use	T	6
Unmarried Male, Owner or Principal Operator, Age 17 years, with Good Student, without Driver Training		
Pleasure Use	T	7
Work or Business Use	T	8
Unmarried Male, Owner or Principal Operator, Age 17 years, with Good Student, with Driver Training		
Pleasure Use	T	9
Work or Business Use	T	0
Unmarried Male, Owner or Principal Operator, Age 18 years, without Good Student, without Driver Training		
Pleasure Use	U	V
Work or Business Use	U	W
Farm Use	U	X
Unmarried Male, Owner or Principal Operator, Age 18 years, without Good Student, with Driver Training		
Pleasure Use	U	Y
Work or Business Use	U	Z
Farm Use	U	6
Unmarried Male, Owner or Principal Operator, Age 18 years, with Good Student, without Driver Training		
Pleasure Use	U	7
Work or Business Use	U	8
Unmarried Male, Owner or Principal Operator, Age 18 years, with Good Student, with Driver Training		
Pleasure Use	U	9
Work or Business Use	U	0
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, without Good Student, without Driver Training		
Pleasure Use	V	V
Work or Business Use	V	W
Farm Use	V	X
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, without Good Student, with Driver Training		
Pleasure Use	V	Y
Work or Business Use	V	Z
Farm Use	V	6
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, with Good Student, without Driver Training		
Pleasure Use	V	7
Work or Business Use	V	8
Unmarried Male, Owner or Principal Operator, Age 19 to 20 years, with Good Student, with Driver Training		
Pleasure Use	V	9
Work or Business Use	V	0
Unmarried Male, Owner or Principal Operator, Age 21 to 22 years, without Good Student, without Driver Training		
Pleasure Use	W	V
Work or Business Use	W	W
Farm Use	W	X
Unmarried Male, Owner or Principal Operator, Age 21 to 22 years, with Good Student, without Driver Training		
Pleasure Use	W	7
Work or Business Use	W	8

	Digit 1	Digit 2
Unmarried Male, Owner or Principal Operator, Age 23 to 24 years, without Good Student, without Driver Training		
Pleasure Use	X	V
Work or Business Use	X	W
Farm Use	X	X
Unmarried Male, Owner or Principal Operator, Age 23 to 24 years, with Good Student, without Driver Training		
Pleasure Use	X	7
Work or Business Use	X	8
Unmarried Male, Owner or Principal Operator, Age 25 to 29 years, without Good Student, without Driver Training		
Pleasure Use	Y	V
Work or Business Use	Y	W
Farm Use	Y	X
Married Male, Age Under 17, without Good Student, without Driver Training		
Pleasure Use	Z	V
Work or Business Use	Z	W
Farm Use	Z	X
Married Male, Age Under 17, without Good Student, with Driver Training		
Pleasure Use	Z	Y
Work or Business Use	Z	Z
Farm Use	Z	6
Married Male, Age 17, without Good Student, without Driver Training		
Pleasure Use	0	V
Work or Business Use	0	W
Farm Use	0	X
Married Male, Age 17, without Good Student, with Driver Training		
Pleasure Use	0	Y
Work or Business Use	0	Z
Farm Use	0	6
Married Male, Age 18, without Good Student, without Driver Training		
Pleasure Use	1	V
Work or Business Use	1	W
Farm Use	1	X
Married Male, Age 18, without Good Student, with Driver Training		
Pleasure Use	1	Y
Work or Business Use	1	Z
Farm Use	1	6
Married Male, Age 19 to 20, without Good Student, without Driver Training		
Pleasure Use	2	V
Work or Business Use	2	W
Farm Use	2	X
Married Male, Age 19 to 20, without Good Student, with Driver Training		
Pleasure Use	2	Y
Work or Business Use	2	Z
Farm Use	2	6
Married Male, Age 21 to 22 years, without Good Student, without Driver Training		
Pleasure Use	3	V
Work or Business Use	3	W
Farm Use	3	X

	Digit 1	Digit 2
Married Male, Age 23 to 24 years, without Good Student, without Driver Training		
Pleasure Use	4	V
Work or Business Use	4	W
Farm Use	4	X

MISCELLANEOUS VEHICLE CLASS CODE DESCRIPTIONS	**Digit 1**	**Digit 2**
Utility Trailers	0	1
Utility Vehicles		
Any Operator Under Age 25	0	3
All other operators	0	4
Farm Trucks		
Any Operator Under Age 25	O	N
All other operators	O	P
Motorcycles		
Age 45 and over, pleasure use, less than 7,500 annual miles	M	M
Age 45 and over, other use, less than 7,500 annual miles	M	P
Age 45 and over, pleasure use, 7,500 or more annual miles	M	N
Age 45 and over, other use, 7,500 or more annual miles	M	Q
Age 35 to 44, pleasure use, less than 7,500 annual miles	N	M
Age 35 to 44, other use, less than 7,500 annual miles	N	P
Age 35 to 44, pleasure use, 7,500 or more annual miles	N	N
Age 35 to 44, other use, 7,500 or more annual miles	N	Q
Single, Age 30 to 34, pleasure use, less than 7,500 annual miles	P	M
Single, Age 30 to 34, other use, less than 7,500 annual miles	P	P
Single, Age 30 to 34, pleasure use, 7,500 or more annual miles	P	N
Single, Age 30 to 34, other use, 7,500 or more annual miles	P	Q
Married, Age 25 to 34, pleasure use, less than 7,500 annual miles	U	M
Married, Age 25 to 34, other use, less than 7,500 annual miles	U	P
Married, Age 25 to 34, pleasure use, 7,500 or more annual miles	U	N
Married, Age 25 to 34, other use, 7,500 or more annual miles	U	Q
Single, Age 25 to 29, pleasure use, less than 7,500 annual miles	Q	M
Single, Age 25 to 29, other use, less than 7,500 annual miles	Q	P
Single, Age 25 to 29, pleasure use, 7,500 or more annual miles	Q	N
Single, Age 25 to 29, other use, 7,500 or more annual miles	Q	Q
Married, Under Age 25, pleasure use, less than 7,500 annual miles	T	M
Married, Under Age 25, other use, less than 7,500 annual miles	T	P
Married, Under Age 25, pleasure use, 7,500 or more annual miles	T	N
Married, Under Age 25, other use, 7,500 or more annual miles	T	Q
Single, Age 21 to 24, pleasure use, less than 7,500 annual miles	R	M
Single, Age 21 to 24, other use, less than 7,500 annual miles	R	P
Single, Age 21 to 24, pleasure use, 7,500 or more annual miles	R	N
Single, Age 21 to 24, other use, 7,500 or more annual miles	R	Q
Single, Under Age 21, pleasure use, less than 7,500 annual miles	S	M
Single, Under Age 21, other use, less than 7,500 annual miles	S	P
Single, Under Age 21, pleasure use, 7,500 or more annual miles	S	N
Single, Under Age 21, other use, 7,500 or more annual miles	S	Q
All-Terrain Vehicle	0	D
Dune Buggy	0	E
Golfmobile	0	F
Snowmobile	0	G
Trail Bike	0	H
Minibike	0	I

American National Property And Casualty Company
American National General Insurance Company
Automobile Symbol Section

2004

ACURA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MDX											
Touring 4WD 4D	3	3	1	1	2	2	17	11	C	Y	N
Touring 4WD 4D w/DVD	3	3	2	2	2	2	17	12	C	Y	N
Touring 4WD 4D w/DVD&Navi	3	3	2	2	2	2	21	12	C	Y	N
Touring 4WD 4D w/Navi	3	3	2	2	2	2	20	12	C	Y	N
4WD 4D	3	4	2	2	2	2	17	11	C	Y	N
NSX-T											
2D	3	2	2	2	2	2	58	54	C	Y	N
RSX											
3D	4	4	4	4	4	4	23	49	C	Y	N
RSX S TYPE											
3D	5	4	3	3	4	4	25	49	C	Y	N
TSX											
Navigator System 4D	2	2	3	3	3	3	17	25	C	Y	N
4D	2	2	3	3	3	3	16	24	C	Y	N
3.2TL											
4D	2	1	2	2	3	3	23	19	C		N
4D w/ Navigator	2	1	2	2	3	3	24	19	C		N
3.5RL											
Navigator System 4D	2	1	1	1	2	2	21	30	C	Y	N
4D	2	1	1	1	2	2	22	29	C	Y	N

AM GENERAL	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
HUMMER											
H1 Open Top	5	5	1	1	1	1	75	18	C	Y	N
H1 4D	5	5	1	1	1	1	75	18	C	Y	N
H2 4D	5	5	1	1	1	1	33	11	C	Y	Y

AUDI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALLROAD											
Wgn 2.7L	1	2	1	1	1	1	21	27	C	Y	N
Wgn 4.2L	2	2	1	1	1	1	25	31	C	Y	N
A4											
1.8T Avant QUATTRO Wgn	1	1	2	2	2	2	14	23	C	Y	N
1.8T Quattro 4D	2	1	2	2	2	2	16	23	C	Y	N
1.8T 2D	3	2	2	2	2	2	16	27	C	Y	N
1.8T 4D	3	2	2	2	2	2	14	25	C	Y	N
3.0 Avant QUATTRO Wgn	2	1	2	2	2	2	17	21	C	Y	N
3.0 QUATTRO 2D	3	1	2	2	2	2	28	32	C	Y	N
3.0 QUATTRO 4D	2	1	2	2	2	2	17	22	C	Y	N
3.0 2D	3	1	2	2	2	2	26	33	C	Y	N
3.0 4D	3	1	2	2	2	2	18	23	C	Y	N
A6											
2.7T Quattro 4D	2	1	1	1	1	1	23	34	C	Y	N
3.0 quattro 4D	2	1	1	1	1	1	19	30	C	Y	N
3.0 Avant QUATTRO Wgn	2	1	1	1	1	1	18	27	C	Y	N
3.0 4D	2	1	1	1	1	1	18	27	C	Y	N
4.2 QUATTRO 4D	2	1	1	1	1	1	24	35	C	Y	N
A8L											
QUATTRO AWD 4D	2	2	1	1	1	1	33	34	C	Y	N
S4											
AVANT QUATTRO WGN	2	1	1	1	1	1	31	27	C	Y	N
2D	3	1	1	1	1	1	39	34	C	Y	N
4D	2	1	1	1	1	1	35	32	C	Y	N
TT											
QUATTRO Rdstr CONV	2	2	2	2	2	2	34	47	C	Y	N
QUATTRO V6 Rdstr CONV	3	2	2	2	3	3	34	44	C	Y	N
QUATTRO V6 2D	3	2	3	3	3	3	29	39	C	Y	N
QUATTRO 2D	3	2	2	2	2	2	29	43	C	Y	N

AUDI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TT (CONT)											
Roadster CONV	2	2	3	3	3	3	28	45	C	Y	N
2D	3	2	3	3	3	3	24	38	C	Y	N

BMW	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
M3											
Cv	2	1	2	2	1	1	48	39	C	Y	Y
2D	2	1	2	2	2	2	44	41	C	Y	Y
X3											
2.5 4D	2	3	2	2	2	2	16	13	C	Y	Y
3.0 4D	2	3	2	2	2	2	20	16	C	Y	Y
X5											
3.0I 4D	2	3	2	2	1	1	27	14	C	Y	Y
4.4I 4D	3	3	1	1	1	1	32	17	C	Y	Y
4.8IS 4D	3	3	1	1	1	1	37	20	C	Y	Y
Z4											
2.5i Cv	2	2	3	3	3	3	25	33	C		Y
3.0i Cv	2	2	3	3	3	3	33	42	C	Y	Y
325CI											
2D	1	2	2	2	2	2	24	26	C	Y	Y
325CIC											
Cv	1	1	2	2	2	2	22	21	C	Y	Y
325I											
4D	1	1	2	2	2	2	16	20	C		Y
325IT											
Wgn	1	1	2	2	2	2	19	19	C		Y
325XI											
4D AWD	1	1	2	2	2	2	17	20	C		Y
325XIT											
Wgn AWD	1	1	2	2	2	2	19	20	C		Y
330CI											
2D	1	1	2	2	2	2	26	28	C	Y	Y
330CIC											
Cv	1	1	1	1	1	1	28	26	C	Y	Y
330I											
4D	1	1	2	2	2	2	20	20	C		Y
330XI											
4D AWD	1	1	1	1	1	1	23	23	C		Y
525I											
4D	1	1	2	2	2	2	27	32	C	Y	N
530I											
4D	1	1	1	1	1	1	27	33	C	Y	N
545I											
4D	1	1	1	1	1	1	31	39	C	Y	N
645CI											
2D	2	1	1	1	1	1	33	40	C		Y
645CIC											
Cv	2	1	1	1	1	1	38	44	C		Y
745I											
4D	2	1	1	1	1	1	35	34	C		Y
745LI											
4D	2	2	1	1	1	1	38	39	C		Y
760LI											
4D	4	2	2	2	1	1	57	58	C		Y

BUICK	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CENTURY											
4D	2	2	3	3	3	3	11	14	C		Y

BUICK (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LESABRE											
Custom 4D	1	1	2	2	2	2	11	11	C	Y	Y
Limited 4D	1	1	2	2	2	2	12	12	C	Y	Y
PARK AVENUE											
Ultra 4D	1	1	2	2	2	2	14	18	C	Y	Y
4D	1	1	2	2	2	2	12	15	C	Y	Y
RAINIER											
CXL Plus 4D	4	3	2	2	2	2	16	12	C	Y	Y
CXL Plus 4D AWD	3	2	2	2	2	2	16	12	C	Y	Y
CXL 4D	4	3	2	2	2	2	16	12	C	Y	Y
CXL 4D AWD	3	2	2	2	2	2	15	12	C	Y	Y
REGAL											
GS 4D	2	1	2	2	2	2	12	13	C	Y	Y
LS 4D	2	1	2	2	2	2	11	11	C	Y	Y
RENDEZVOUS											
CX 4D	1	2	3	3	2	2	11	8	C		Y
CX 4D AWD	1	2	2	2	2	2	12	11	C	Y	Y
CXL 4D	1	2	3	3	2	2	12	10	C		Y
CXL 4D AWD	1	2	2	2	2	2	13	11	C		Y
ULTRA AWD	1	2	2	2	2	2	14	11	C	Y	Y

CADILLAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CTS											
4D	3	2	2	2	2	2	18	29	C	Y	Y
CTS-V											
4D	4	1	2	2	2	2	30	47	C	Y	Y
DEVILLE											
DHS 4D	3	2	2	2	2	2	23	28	C	Y	Y
DTS 4D	3	2	2	2	2	2	25	29	C	Y	Y
4D	3	2	2	2	3	3	24	28	C	Y	Y
ESCALADE											
ESV 4D AWD	4	5	2	2	1	1	46	22	C	Y	Y
ESV 4D AWD HO	4	5	1	1	1	1	52	23	C	Y	Y
EXT Spt.Util.PU 4D AWD	4	5	2	2	1	1	48	24	C	Y	Y
4D	5	5	2	2	2	2	46	20	C	Y	Y
4D AWD	4	4	1	1	1	1	44	19	C	Y	Y
SEVILLE											
SLS 4D	2	1	2	2	2	2	22	26	C	Y	Y
SRX											
SRX V6 4D	3	4	2	2	2	2	22	16	C	Y	Y
SRX V8 4D	3	4	2	2	2	2	24	18	C	Y	Y
XLR											
2D	3	1	2	2	2	2	42	37	C	Y	Y

CHEVROLET	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASTRO											
CARGO Van	2	1	2	2	2	2	11	10	C	Y	Y
CARGO Van AWD	1	2	2	2	2	2	11	10	C	Y	Y
Passenger Van	2	1	2	2	2	2	11	10	C	Y	Y
Passenger Van AWD	1	2	2	2	2	2	11	8	C	Y	Y
AVALANCHE											
C1500	5	5	1	1	1	1	16	14	C	Y	Y
K1500 4WD	3	4	1	1	1	1	18	14	C	Y	Y
K2500 4WD	4	4	1	1	1	1	20	13	C	Y	Y
AVEO											
LS 4D	4	4	5	5	5	5	12	26	C	Y	Y
SMV 4D	4	3	5	5	5	5	12	24	C	Y	Y
4D	4	4	5	5	5	5	12	24	C	Y	Y
BLAZER											
LS Xtreme 2D	3	3	3	3	3	3	12	11	C	Y	Y
LS 2D	3	3	3	3	3	3	12	11	C	Y	Y
LS 2D 4WD	2	2	3	3	3	3	11	10	C	Y	Y
LS 4D	3	2	3	3	3	3	10	10	C	Y	Y
LS 4D 4WD	2	3	3	3	3	3	12	11	C	Y	Y
CAVALIER											
LS Sport 2D	5	5	5	5	5	5	13	27	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CAVALIER (CONT)											
LS Sport 4D	4	4	5	5	5	5	13	28	C	Y	Y
LS 2D	5	5	5	5	5	5	12	25	C	Y	Y
LS 4D	4	4	5	5	5	5	12	25	C	Y	Y
2D	5	5	5	5	5	5	12	25	C		Y
4D	4	4	5	5	5	5	12	22	C		Y
CLASSIC											
4D	3	3	4	4	4	4	12	19	C	Y	Y
COLORADO											
Crew Cab	3	4	3	3	3	3	13	13	C	Y	Y
Crew Cab 4WD	3	4	2	2	2	2	13	13	C	Y	Y
Ext Cab	3	4	3	3	3	3	12	12	C	Y	Y
Ext Cab 4WD	3	4	2	2	2	2	13	13	C	Y	Y
LS Crew Cab	3	4	3	3	3	3	13	13	C	Y	Y
LS Crew Cab 4WD	3	4	2	2	2	2	13	13	C	Y	Y
LS Ext Cab	3	4	3	3	3	3	12	12	C	Y	Y
LS Ext Cab 4WD	3	4	2	2	2	2	13	13	C	Y	Y
LS Reg Cab	3	4	3	3	3	3	12	12	C	Y	Y
LS Reg Cab 4WD	3	3	3	3	3	3	12	12	C	Y	Y
Reg Cab	3	4	3	3	3	3	12	12	C	Y	Y
Reg Cab 4WD	3	3	3	3	3	3	12	12	C	Y	Y
CORVETTE											
Cv	1	1	1	1	1	1	37	32	C	Y	Y
Z06 2D	2	1	1	1	1	1	38	36	C	Y	Y
2D	1	1	1	1	1	1	31	28	C	Y	Y
C1500											
LS Silverado Ext Cab	5	4	1	1	2	2	15	13	C	Y	Y
LS Silverado Reg Cab	4	3	1	1	2	2	13	12	C	Y	Y
LT Silverado Ext Cab	5	4	1	1	2	2	17	13	C	Y	Y
Silverado Crew Cab	4	4	2	2	2	2	13	12	C	Y	Y
Silverado Ext Cab	5	4	1	1	2	2	16	13	C	Y	Y
Silverado Reg Cab	4	3	1	1	2	2	13	12	C	Y	Y
C2500											
LS Silverado Crew Cab	3	4	1	1	1	1	17	11	C	Y	Y
LS Silverado Ext Cab	4	4	1	1	1	1	17	11	C	Y	Y
LS Silverado HD Reg Cab	3	3	1	1	1	1	14	11	C	Y	Y
LS Silverado Reg Cab	3	3	1	1	1	1	14	11	C	Y	Y
LT Silverado Crew Cab	3	4	1	1	1	1	19	11	C	Y	Y
LT Silverado Ext Cab	4	4	1	1	1	1	18	11	C	Y	Y
Silverado Crew Cab	3	4	1	1	1	1	16	11	C	Y	Y
Silverado HD Ext Cab	4	4	1	1	1	1	17	11	C	Y	Y
Silverado HD Reg Cab	3	3	1	1	1	1	14	11	C	Y	Y
Silverado Reg Cab	3	3	1	1	1	1	14	11	C	Y	Y
C3500											
LS Silverado Crew Cab	3	4	1	1	1	1	19	12	C	Y	Y
LS Silverado Ext Cab	4	4	2	2	2	2	17	12	C	Y	Y
LT Silverado Crew Cab	3	4	1	1	1	1	20	12	C	Y	Y
LT Silverado Ext Cab	4	4	2	2	2	2	19	13	C	Y	Y
Silverado	4	3	3	3	3	3	17	15	C	Y	Y
Silverado Crew Cab	3	4	1	1	1	1	19	12	C	Y	Y
Silverado Ext Cab	4	4	2	2	2	2	16	12	C	Y	Y
C4500											
Kodiak P/U	4	2	4	4	4	4	18	19	C	Y	N
EXPRESS 1500											
Cargo Van	4	4	3	3	3	3	13	12	C	Y	Y
Cargo Van AWD	4	4	3	3	3	3	13	12	C	Y	Y
Cargo Van Uplifter AWD	4	4	3	3	3	3	13	12	C	Y	Y
Passenger Van	4	4	3	3	3	3	13	12	C	Y	Y
Passenger Van AWD	4	4	3	3	3	3	13	13	C	Y	Y
EXPRESS 2500											
Cargo Ext Van	4	4	3	3	3	3	13	12	C	Y	Y
Cargo Van	4	4	3	3	3	3	13	11	C	Y	Y
EXPRESS 3500											
Cargo Ext Van	4	4	3	3	3	3	14	12	C	Y	Y
Cargo Van	5	4	3	3	3	3	15	12	C	Y	Y
Passenger Ext Van	4	4	3	3	3	3	14	12	C	Y	Y
Passenger Van	5	4	3	3	3	3	16	13	C	Y	Y
IMPALA											
LS 4D	2	2	2	2	2	2	12	14	C	Y	Y
SS 4D	2	1	3	3	3	3	13	17	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
IMPALA (CONT)											
4D	2	2	3	3	3	3	11	13	C		Y
K1500											
LS Silverado Ext Cab 4WD	3	3	1	1	1	1	18	13	C	Y	Y
LS Silverado Reg Cab 4WD	2	2	1	1	1	1	14	12	C	Y	Y
LT Silverado Ext Cab 4WD	3	3	1	1	1	1	20	14	C	Y	Y
Silverado Crew Cab 4WD	3	3	1	1	1	1	17	13	C	Y	Y
Silverado Ext Cab 4WD	3	3	1	1	1	1	16	13	C	Y	Y
Silverado Reg Cab 4WD	2	2	1	1	1	1	13	12	C	Y	Y
SS Silverado Ext Cab AWD	3	3	1	1	1	1	20	14	C	Y	Y
Z71 Silverado Ext Cab 4WD	3	3	1	1	1	1	18	13	C	Y	Y
K1500 SUBURBAN											
LS Wgn 4WD	3	3	1	1	1	1	12	11	C	Y	Y
LT Wgn 4WD	3	3	1	1	1	1	12	11	C	Y	Y
Wgn 4WD	3	3	1	1	1	1	12	11	C	Y	Y
K2500											
LS Silverado Crew Cab 4WD	2	3	1	1	2	2	21	11	C	Y	Y
LS Silverado Ext Cab 4WD	3	3	1	1	2	2	18	11	C	Y	Y
LS Silverado HD Reg 4WD	3	3	1	1	2	2	15	11	C	Y	Y
LT Silverado Crew Cab 4WD	3	3	1	1	1	1	22	11	C	Y	Y
LT Silverado Ext Cab 4WD	3	3	1	1	2	2	20	11	C	Y	Y
Silverado Crew Cab 4WD	3	3	1	1	1	1	20	11	C	Y	Y
Silverado Ext Cab 4WD	3	3	1	1	2	2	18	11	C	Y	Y
Silverado HD Reg Cab 4WD	3	3	1	1	2	2	15	11	C	Y	Y
K2500 SUBURBAN											
LS Wgn 4WD	3	4	1	1	1	1	17	13	C	Y	Y
LT Wgn 4WD	3	4	1	1	1	1	17	13	C	Y	Y
Wgn 4WD	3	4	1	1	1	1	17	13	C	Y	Y
K3500											
LS Silverado Crew Cab 4WD	3	4	1	1	1	1	30	14	C	Y	Y
LS Silverado Ext Cab 4WD	3	3	1	1	1	1	25	13	C	Y	Y
LS Silverado Reg Cab 4WD	3	2	3	3	3	3	20	18	C	Y	Y
LT Silverado Crew Cab 4WD	3	4	1	1	1	1	33	16	C	Y	Y
LT Silverado Ext Cab 4WD	3	3	1	1	1	1	27	14	C	Y	Y
Silverado Crew Cab 4WD	3	4	1	1	1	1	28	13	C	Y	Y
Silverado Ext Cab 4WD	3	3	1	1	1	1	25	13	C	Y	Y
Silverado Reg Cab 4WD	3	2	3	3	3	3	21	17	C	Y	Y
MALIBU											
LS Maxx 5D	1	2	3	3	3	3	12	12	C	Y	Y
LS 4D	2	2	3	3	4	4	12	14	C	Y	Y
LT Maxx 5D	1	1	3	3	3	3	12	12	C	Y	Y
LT 4D	2	2	3	3	4	4	12	14	C	Y	Y
MALIBU MAXX 5D	1	2	3	3	3	3	12	13	C	Y	Y
4D	1	2	4	4	4	4	11	13	C		Y
MONTE CARLO											
LS 2D	3	2	3	3	3	3	15	16	C		Y
SS SUPERCHARGED 2D	3	1	3	3	3	3	21	20	C	Y	Y
SS 2D	3	2	3	3	3	3	20	18	C	Y	Y
SSR											
5.3L V8 SFI	4	2	2	2	2	2	24	21	C	Y	Y
SUBURBAN											
C1500 LS Wgn	3	4	1	1	1	1	13	12	C	Y	Y
C1500 LT Wgn	3	4	1	1	1	1	13	12	C	Y	Y
C1500 Wgn	3	4	1	1	1	1	13	12	C	Y	Y
C2500 LS Wgn	3	4	2	2	1	1	17	13	C	Y	Y
C2500 LT Wgn	3	4	2	2	1	1	17	13	C	Y	Y
C2500 Wgn	3	4	2	2	1	1	17	13	C	Y	Y
S10											
LS Crew Cab 4WD	5	4	2	2	2	2	14	13	C	Y	Y
TAHOE											
LS 4D	4	4	2	2	1	1	13	11	C	Y	Y
LS 4D 4WD	4	4	2	2	1	1	13	11	C	Y	Y
LT 4D 4WD	4	4	2	2	1	1	13	11	C	Y	Y
4D	5	5	2	2	1	1	12	11	C	Y	Y
4D 4WD	4	4	2	2	1	1	13	11	C	Y	Y
TRACKER											
LT 4D	2	2	3	3	4	4	12	11	C		Y
LT 4D 4WD	2	2	3	3	3	3	12	11	C		Y
ZR2 4D 4WD	2	2	3	3	3	3	12	12	C		Y
4D	2	2	3	3	4	4	12	11	C		Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TRACKER (CONT)											
4D 4WD	2	2	3	3	3	3	12	11	C		Y
TRAILBLAZER											
LS Extended 4D	3	4	2	2	2	2	12	17	C	Y	Y
LS Extended 4D 4WD	3	4	2	2	2	2	13	20	C	Y	Y
LS 4D	3	2	3	3	3	3	12	14	C	Y	Y
LS 4D 4WD	3	3	2	2	2	2	12	13	C	Y	Y
LT Extended 4D	3	4	2	2	2	2	13	17	C	Y	Y
LT Extended 4D 4WD	3	4	2	2	2	2	13	20	C	Y	Y
LT 4D	3	2	3	3	3	3	12	14	C	Y	Y
LT 4D 4WD	3	3	2	2	2	2	12	13	C	Y	Y
VENTURE											
Cargo VAN	3	1	3	3	3	3	11	14	C	Y	Y
LS EXT VAN	1	1	3	3	3	3	11	13	C	Y	Y
LS EXT VAN AWD	1	1	3	3	3	3	12	11	C	Y	Y
LS VAN	1	1	3	3	3	3	11	11	C	Y	Y
LT EXT VAN	1	1	3	3	3	3	12	13	C	Y	Y
LT EXT VAN AWD	1	1	3	3	3	3	12	12	C	Y	Y
Plus EXT VAN	1	1	3	3	3	3	11	12	C	Y	Y
Plus VAN	1	1	3	3	3	3	11	12	C	Y	Y

CHRYSLER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CONCORDE											
Limited 4D	3	2	3	3	3	3	13	21	C	Y	N
LX 4D	3	2	3	3	3	3	12	19	C		N
LXi 4D	3	2	3	3	3	3	13	22	C		N
CROSSFIRE											
2D	2	2	3	3	3	3	22	39	C	Y	N
PACIFICA											
4D	2	3	3	3	3	3	13	12	C	Y	N
4D AWD	2	3	2	2	2	2	13	11	C	Y	N
PT CRUISER											
GT Wgn	2	1	3	3	3	3	13	13	C	Y	N
Limited Edition Wgn	2	1	3	3	3	3	11	11	C		N
SPORT Wgn	2	2	3	3	3	3	12	12	C		N
Touring Edition Wgn	2	1	3	3	3	3	12	12	C		N
SEBRING											
Cv	4	2	3	3	3	3	13	20	C		N
GTC Cv	4	2	3	3	3	3	13	19	C		N
Limited Cv	4	2	3	3	3	3	19	22	C		N
Limited 2D	5	3	3	3	4	4	13	20	C		N
Limited 4D	4	3	3	3	3	3	13	20	C		N
LX Cv	3	2	3	3	4	4	13	19	C		N
LX Pillard Hardtop	4	3	4	4	4	4	13	21	C		N
LX 4D	3	3	4	4	4	4	12	20	C		N
LXi Cv	4	3	3	3	3	3	13	19	C		N
LXi 4D	4	2	3	3	3	3	12	17	C		N
Touring Edition 4D	4	2	3	3	3	3	12	19	C		N
V6 Cv	4	2	3	3	3	3	14	21	C		N
4D	3	3	4	4	4	4	12	18	C		N
TOWN & COUNTRY											
EX Wgn	1	2	2	2	2	2	11	11	C	Y	N
LIMITED Wgn	1	1	3	3	2	2	13	12	C	Y	N
LIMITED Wgn AWD	1	2	2	2	2	2	18	14	C	Y	N
LX Wgn	1	2	3	3	2	2	12	11	C	Y	N
Sports Van	1	1	3	3	3	3	11	11	C	Y	N
Touring Wgn	1	2	2	2	2	2	12	12	C	Y	N
Touring Wgn AWD	1	2	2	2	2	2	13	12	C	Y	N
300M											
HO 4D	3	2	2	2	2	2	13	21	C	Y	N
SPECIAL HO	2	2	2	2	2	2	16	23	C	Y	N

DODGE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CARAVAN											
Cargo Wgn	3	2	3	3	3	3	12	11	C		N
SE Wgn	2	2	3	3	3	3	10	12	C		N

DODGE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CARAVAN (CONT)											
SXT Wgn	1	1	3	3	3	3	12	12	C		N
DAKOTA											
Club Cab	5	4	3	3	3	3	13	13	C	Y	N
Club Cab 4WD	5	4	3	3	3	3	16	15	C	Y	N
Quadcab	5	5	3	3	3	3	13	12	C	Y	N
Reg Cab	5	4	3	3	3	3	12	12	C	Y	N
Reg Cab 4WD	5	4	3	3	3	3	13	13	C	Y	N
Sport Club Cab	5	5	3	3	3	3	13	13	C	Y	N
Sport Club Cab 4WD	5	4	3	3	3	3	17	16	C	Y	N
Sport Quad Cab	5	4	3	3	3	3	14	13	C	Y	N
Sport Reg Cab	5	4	3	3	3	3	13	12	C	Y	N
Sport Reg Cab 4WD	5	4	3	3	3	3	14	13	C	Y	N
SLT Club Cab	5	4	3	3	3	3	13	13	C	Y	N
SLT Club Cab 4WD	5	4	3	3	3	3	16	16	C	Y	N
SLT Quad Cab	5	4	3	3	3	3	12	12	C	Y	N
SLT Quad Cab 4WD	5	4	3	3	3	3	14	13	C	Y	N
SLT Reg Cab	5	4	3	3	3	3	12	12	C	Y	N
SLT Reg Cab 4WD	5	4	3	3	3	3	13	12	C	Y	N
DURANGO											
Limited 4D	5	5	3	3	3	3	14	14	C	Y	N
Limited 4D 4WD	4	5	3	3	3	3	14	16	C	Y	N
SLT 4D	5	5	3	3	3	3	13	13	C	Y	N
SLT 4D 4WD	4	5	2	2	3	3	14	14	C		N
ST 4D	5	5	3	3	3	3	12	12	C	Y	N
ST 4D 4WD	4	5	3	3	3	3	13	13	C	Y	N
GRAND CARAVAN											
Cargo Wgn	2	2	3	3	3	3	10	10	C	Y	N
EX Wgn	2	2	3	3	3	3	13	11	C	Y	N
SE Wgn	1	2	3	3	3	3	12	11	C	Y	N
SXT Wgn	1	1	3	3	3	3	12	11	C	Y	N
SXT Wgn AWD	1	1	3	3	3	3	13	12	C	Y	N
INTREPID											
ES 4D	4	3	3	3	3	3	12	21	C		N
SE 4D	5	3	3	3	3	3	12	20	C		N
SXT 4D	4	3	3	3	3	3	12	21	C		N
NEON											
R/T 4D	5	5	5	5	5	5	17	33	C		N
SE 4D	5	5	5	5	5	5	13	28	C		N
SRT-4 4D	5	4	5	5	5	5	21	43	C		N
SXT 4D	5	5	5	5	5	5	13	31	C		N
RAM 1500											
SLT Quad Cab	5	5	1	1	2	2	26	14	C	Y	N
SLT Quad Cab 4WD	4	5	1	1	1	1	23	13	C	Y	N
SLT Reg Cab	5	5	1	1	1	1	20	12	C	Y	N
SLT Reg Cab 4WD	5	5	2	2	2	2	20	12	C	Y	N
ST Quad Cab	5	5	1	1	2	2	25	13	C	Y	N
ST Quad Cab 4WD	4	5	1	1	1	1	22	13	C	Y	N
ST Reg Cab	5	5	1	1	1	1	19	12	C	Y	N
ST Reg Cab 4WD	5	5	2	2	2	2	19	12	C	Y	N
RAM 2500											
SLT Quad Cab	5	5	1	1	1	1	25	13	C	Y	N
SLT Quad Cab 4WD	5	5	1	1	2	2	26	12	C	Y	N
SLT Reg Cab	5	5	1	1	2	2	22	12	C	Y	N
SLT Reg Cab 4WD	5	5	1	1	1	1	24	12	C	Y	N
ST Quad Cab	5	5	1	1	1	1	25	13	C	Y	N
ST Quad Cab 4WD	5	5	1	1	2	2	26	12	C	Y	N
ST Reg Cab	5	5	1	1	2	2	22	12	C	Y	N
ST Reg Cab 4WD	5	5	1	1	1	1	24	12	C	Y	N
RAM 3500											
SLT Quad Cab	5	5	1	1	1	1	28	16	C	Y	N
SLT Quad Cab 4WD	5	5	1	1	1	1	32	15	C	Y	N
SLT Reg Cab	5	5	2	2	1	1	24	13	C	Y	N
SLT Reg Cab 4WD	5	5	1	1	1	1	26	13	C	Y	N
ST Quad Cab	5	5	1	1	1	1	28	16	C	Y	N
ST Quad Cab 4WD	5	5	1	1	1	1	31	15	C	Y	N
ST Reg Cab	5	5	2	2	1	1	23	12	C	Y	N
ST Reg Cab 4WD	5	5	1	1	1	1	26	13	C	Y	N

DODGE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SPRINTER 2500											
Super Van 118 wb	3	4	3	3	3	3	18	16	C	Y	O
Super Van 140 wb	3	4	3	3	3	3	18	16	C	Y	O
Super Van 158 wb	3	4	3	3	3	3	18	16	C	Y	O
Super Wgn 118 wb	4	5	3	3	3	3	17	15	C	Y	O
Super Wgn 140 wb	4	5	3	3	3	3	17	15	C	Y	O
Super Wgn 158 wb	4	5	3	3	3	3	17	15	C	Y	O
Van 118 wb	3	4	3	3	3	3	19	17	C	Y	O
Van 140 wb	3	4	3	3	3	3	19	17	C	Y	O
Wgn 118 wb	4	5	3	3	3	3	15	15	C	Y	O
Wgn 140 wb	4	5	3	3	3	3	17	15	C	Y	O
SPRINTER 3500											
Super Van 140 wb	4	5	4	4	4	4	16	15	C	Y	O
Super Van 158 wb	4	5	4	4	4	4	18	15	C	Y	O
Van 140 wb	4	5	4	4	4	4	18	15	C	Y	O
STRATUS											
ES 4D	5	3	4	4	4	4	14	16	C		N
RT 2D	5	3	4	4	4	4	16	19	C	Y	N
RT 4D	4	2	4	4	4	4	16	16	C	Y	N
SE 4D	4	3	4	4	4	4	13	15	C		N
SXT 2D	5	4	4	4	4	4	14	18	C		N
SXT 4D	4	3	4	4	4	4	13	16	C		N
VIPER											
SRT-10 2D	5	2	2	2	2	2	61	81	C	Y	N

FORD	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CROWN VICTORIA											
Commercial Fleet Pkg 4D	2	1	2	2	2	2	13	13	C	Y	N
LWB COMMERCIAL 4D	2	2	3	3	3	3	14	14	C	Y	N
LX 4D	2	1	2	2	2	2	17	13	C	Y	N
NGV	2	1	2	2	2	2	16	15	C	Y	N
Police Extended Pkg 4D	2	1	2	2	2	2	13	13	C	Y	N
4D	2	1	2	2	2	2	16	14	C	Y	N
ESCAPE											
Limited 4D	3	2	3	3	3	3	11	10	C	Y	N
Limited 4D 4WD	2	2	2	2	3	3	12	10	C	Y	N
XLS 4D	3	2	3	3	3	3	11	10	C		N
XLS 4D 4WD	2	1	3	3	3	3	10	10	C		N
XLT 4D	3	2	3	3	3	3	11	10	C	Y	N
XLT 4D 4WD	2	2	2	2	3	3	11	10	C	Y	N
EXCURSION											
Eddie Bauer 5D	4	5	2	2	1	1	22	13	C	Y	N
Eddie Bauer 5D 4WD	4	5	1	1	1	1	24	13	C	Y	N
Limited 5D	4	5	2	2	1	1	23	13	C	Y	N
Limited 5D 4WD	4	5	1	1	1	1	24	14	C	Y	N
XLS 5D	4	5	2	2	1	1	18	12	C	Y	N
XLS 5D 4WD	4	5	2	2	1	1	19	12	C	Y	N
XLT 5D	4	5	2	2	1	1	18	12	C	Y	N
XLT 5D 4WD	4	5	2	2	1	1	19	12	C	Y	N
EXPEDITION											
Eddie Bauer 4D	3	4	2	2	2	2	14	10	C	Y	N
Eddie Bauer 4D 4WD	3	4	2	2	1	1	18	11	C	Y	N
XLS 4D	4	5	2	2	2	2	13	10	C	Y	N
XLS 4D 4WD	3	4	2	2	1	1	13	10	C	Y	N
XLT 4D	4	4	2	2	2	2	14	10	C	Y	N
XLT 4D 4WD	3	4	2	2	1	1	14	10	C	Y	N
EXPLORE SPT TRC											
ADRENALIN 4D 4WD	5	5	2	2	2	2	12	12	C	Y	N
XLS 4D	5	4	2	2	2	2	11	10	C	Y	N
XLS 4D 4WD	4	4	2	2	2	2	11	11	C	Y	N
XLT PREMIUM 4D	5	4	2	2	2	2	11	10	C	Y	N
XLT PREMIUM 4D 4WD	4	4	2	2	2	2	12	11	C	Y	N
XLT 4D	5	4	2	2	2	2	12	10	C	Y	N
XLT 4D 4WD	4	4	2	2	2	2	12	11	C	Y	N
EXPLORER											
Eddie Bauer 4D	2	2	2	2	2	2	10	10	C	Y	N
Eddie Bauer 4D AWD	2	2	2	2	2	2	11	11	C	Y	N
Eddie Bauer 4D 4WD	1	2	2	2	2	2	12	10	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
EXPLORER (CONT)											
Limited Edition 4D	2	3	2	2	2	2	11	10	C	Y	N
Limited Edition 4D AWD	2	2	2	2	2	2	12	11	C	Y	N
Limited Edition 4D 4WD	2	3	2	2	2	2	12	11	C	Y	N
NBX 4D 4WD	2	3	2	2	2	2	13	11	C	Y	N
XLS 4D	2	3	2	2	2	2	11	10	C	Y	N
XLS 4D AWD	2	3	2	2	2	2	11	10	C	Y	N
XLS 4D 4WD	2	2	2	2	2	2	11	10	C	Y	N
XLT 4D	3	3	2	2	2	2	10	10	C	Y	N
XLT 4D AWD	2	2	2	2	2	2	12	11	C	Y	N
XLT 4D 4WD	2	3	2	2	2	2	11	10	C	Y	N
E150 CLUB WAGON											
Chateau Wgn	5	5	2	2	2	2	13	12	C	Y	N
XL Wgn	5	5	2	2	2	2	13	12	C	Y	N
XLT Wgn	5	5	2	2	2	2	13	12	C	Y	N
E150 SUPER DUTY											
CARGO VAN	5	5	2	2	2	2	11	11	C	Y	N
E250 ECONOLINE											
EXT CARGO VAN	5	5	2	2	2	2	12	11	C	Y	N
E250 SUPER DUTY											
CARGO VAN	5	5	2	2	2	2	13	11	C	Y	N
E350 SUPER DUTY											
Chateau Wgn	5	5	2	2	2	2	16	12	C	Y	N
Cutaway	5	5	3	3	3	3	12	11	C	Y	N
EXT CARGO VAN	5	5	2	2	2	2	13	12	C	Y	N
XL Ext Wgn	5	5	2	2	2	2	14	12	C	Y	N
XL Wgn	5	5	2	2	2	2	14	12	C	Y	N
XLT Ext Wgn	5	5	2	2	2	2	16	12	C	Y	N
XLT Wgn	5	5	2	2	2	2	16	12	C	Y	N
FOCUS											
LX 4D	5	5	5	5	5	5	12	22	C		N
SE WGN	4	4	5	5	5	5	12	21	C		N
SE ZETEC WGN	4	4	5	5	5	5	12	21	C		N
SE ZETEC 4D	5	4	5	5	5	5	11	21	C		N
SVT ZETEC 4D	5	4	4	4	4	4	12	24	C		N
SVT 2D	5	4	4	4	4	4	13	29	C		N
ZTS ZETEC 4D	5	4	5	5	5	5	12	23	C		N
ZTW ZETEC WGN	4	3	4	4	4	4	12	21	C		N
ZX3 3D	5	4	5	5	5	5	12	24	C		N
ZX5 WGN	5	4	5	5	5	5	12	23	C		N
FREESTAR											
Limited Wgn	1	1	2	2	2	2	11	11	C	Y	N
S Wgn	1	1	2	2	2	2	11	10	C	Y	N
SE Wgn	1	1	2	2	2	2	11	10	C	Y	N
SEL Wgn	1	1	2	2	2	2	11	10	C		N
SES Wgn	1	1	2	2	2	2	11	11	C	Y	N
F150											
FX4 Flareside Reg Cab 4WD	3	4	1	1	1	1	14	12	C	Y	N
FX4 Flareside Super 4WD	3	4	1	1	1	1	14	12	C	Y	N
FX4 Styleside Crew 4WD	4	4	1	1	1	1	14	12	C	Y	N
FX4 Styleside Super 4WD	3	4	1	1	1	1	13	11	C	Y	N
Heritage SVT Lightning	4	3	1	1	1	1	16	15	C	Y	N
Heritage XL Flare Reg 4WD	3	4	1	1	1	1	12	11	C	Y	N
Heritage XL Flareside Reg	5	4	1	1	1	1	14	13	C	Y	N
Heritage XL Style Reg 4WD	3	4	1	1	1	1	11	11	C	Y	N
Heritage XL Style Super	4	5	1	1	1	1	12	11	C	Y	N
Heritage XL Styleside Reg	4	4	1	1	1	1	11	11	C	Y	N
Heritage XLT Style Reg	4	4	1	1	1	1	12	11	C	Y	N
Heritage XLT Style Super	4	5	1	1	1	1	12	11	C	Y	N
Heritage XLTFlare Reg 4WD	3	4	1	1	1	1	12	11	C	Y	N
Heritage XLTFlareside Reg	5	4	1	1	1	1	14	14	C	Y	N
Heritage XLTStyle Reg 4WD	3	4	1	1	1	1	12	11	C	Y	N
HeritageXL Style Sup 4WD	3	4	1	1	1	1	12	11	C	Y	N
HertiageXLT Style Sup 4WD	3	4	1	1	1	1	12	11	C	Y	N
Lariat Styleside Crew Cab	4	5	1	1	1	1	15	12	C	Y	N
Lariat Styleside Crew 4WD	4	4	1	1	1	1	14	12	C	Y	N
Lariat Styleside Super Ca	4	5	1	1	1	1	13	11	C	Y	N
Lariat Styleside Super 4W	3	4	1	1	1	1	13	11	C	Y	N
STX Flareside Reg Cab	3	5	1	1	1	1	13	12	C	Y	N
STX Flareside Reg Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F150 (CONT)											
STX Flareside Super Cab	4	5	1	1	1	1	13	12	C	Y	N
STX Flareside Super 4WD	3	4	1	1	1	1	13	11	C	Y	N
STX Styleside Reg Cab	4	5	1	1	1	1	12	11	C	Y	N
STX Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
STX Styleside Super Cab	4	5	1	1	1	1	13	11	C	Y	N
STX Styleside Super 4WD	3	4	1	1	1	1	12	11	C	Y	N
XL Styleside Reg Cab	4	5	1	1	1	1	12	11	C	Y	N
XL Styleside Reg Cab 4WD	3	4	1	1	1	1	12	10	C	Y	N
XL Styleside Super Cab	4	5	1	1	1	1	13	11	C	Y	N
XL Styleside Super 4WD	3	4	1	1	1	1	12	11	C	Y	N
XLT Flareside Reg Cab	3	5	1	1	1	1	13	12	C	Y	N
XLT Flareside Reg Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
XLT Flareside Super Cab	4	5	1	1	1	1	14	12	C	Y	N
XLT Flareside Super 4WD	3	4	1	1	1	1	13	11	C	Y	N
XLT Styleside Crew Cab	4	5	1	1	1	1	13	12	C	Y	N
XLT Styleside Crew 4WD	4	4	1	1	1	1	13	12	C	Y	N
XLT Styleside Reg Cab	4	5	1	1	1	1	12	11	C	Y	N
XLT Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
XLT Styleside Super Cab	4	5	1	1	1	1	13	11	C	Y	N
XLT Styleside Super 4WD	3	4	1	1	1	1	13	11	C	Y	N
F250											
Lariat Crew Cab	5	5	1	1	1	1	35	11	C	Y	N
Lariat Crew Cab 4WD	5	5	1	1	1	1	45	11	C	Y	N
Lariat Super Cab	5	5	1	1	1	1	29	10	C	Y	N
Lariat Super Cab 4WD	5	5	1	1	1	1	29	11	C	Y	N
XL Crew Cab	5	5	1	1	1	1	29	10	C	Y	N
XL Crew Cab 4WD	5	5	1	1	1	1	40	11	C	Y	N
XL Reg Cab	5	5	1	1	1	1	21	10	C	Y	N
XL Reg Cab 4WD	5	5	1	1	1	1	26	10	C	Y	N
XL Super Cab	5	5	1	1	1	1	28	10	C	Y	N
XL Super Cab 4WD	5	5	1	1	1	1	28	10	C	Y	N
XLT Crew Cab	5	5	1	1	1	1	31	10	C	Y	N
XLT Crew Cab 4WD	5	5	1	1	1	1	43	11	C	Y	N
XLT Reg Cab	5	5	1	1	1	1	22	10	C	Y	N
XLT Reg Cab 4WD	5	5	1	1	1	1	27	11	C	Y	N
XLT Super Cab	5	5	1	1	1	1	29	10	C	Y	N
XLT Super Cab 4WD	5	5	1	1	1	1	29	11	C	Y	N
F350											
Chasis and Cab	4	2	3	3	3	3	22	17	C	Y	N
Lariat DRW Crew Cab	5	5	1	1	1	1	30	11	C	Y	N
Lariat DRW Crew Cab 4WD	4	5	1	1	1	1	32	11	C	Y	N
Lariat DRW Super Cab	5	4	2	2	2	2	27	12	C	Y	N
Lariat DRW Super Cab 4WD	4	5	1	1	1	1	37	12	C	Y	N
LARIAT SRW Crew Cab	4	5	1	1	1	1	28	10	C	Y	N
LARIAT SRW Crew Cab 4WD	4	5	1	1	1	1	38	11	C	Y	N
LARIAT SRW Super Cab	4	5	1	1	1	1	27	10	C	Y	N
LARIAT SRW Super Cab 4WD	4	5	1	1	1	1	30	11	C	Y	N
XL DRW Crew Cab	5	5	1	1	1	1	28	11	C	Y	N
XL DRW Crew Cab 4WD	4	5	1	1	1	1	32	11	C	Y	N
XL DRW Reg Cab	4	4	1	1	1	1	19	10	C	Y	N
XL DRW Reg Cab 4WD	4	5	1	1	1	1	27	10	C	Y	N
XL DRW Super Cab	5	4	2	2	2	2	23	11	C	Y	N
XL DRW Super Cab 4WD	4	5	1	1	1	1	30	11	C	Y	N
XL SRW Crew Cab	4	5	1	1	1	1	25	10	C	Y	N
XL SRW Crew Cab 4WD	4	5	1	1	1	1	34	10	C	Y	N
XL SRW Reg Cab	5	5	3	3	3	3	21	11	C	Y	N
XL SRW Reg Cab 4WD	4	5	1	1	1	1	23	10	C	Y	N
XL SRW Super Cab	4	5	1	1	1	1	24	10	C	Y	N
XL SRW Super Cab 4WD	4	5	1	1	1	1	27	10	C	Y	N
XLT DRW Crew Cab	5	5	1	1	1	1	30	11	C	Y	N
XLT DRW Crew Cab 4WD	4	5	1	1	1	1	32	11	C	Y	N
XLT DRW Reg Cab	4	4	1	1	1	1	21	10	C	Y	N
XLT DRW Reg Cab 4WD	4	5	1	1	1	1	27	10	C	Y	N
XLT DRW Super Cab	5	4	2	2	2	2	27	12	C	Y	N
XLT DRW Super Cab 4W	4	5	1	1	1	1	32	11	C	Y	N
XLT SRW Crew Cab	4	5	1	1	1	1	28	10	C	Y	N
XLT SRW Crew Cab 4WD	4	5	1	1	1	1	36	11	C	Y	N
XLT SRW Reg Cab	5	5	3	3	3	3	22	11	C	Y	N
XLT SRW Reg Cab 4WD	4	5	1	1	1	1	24	10	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F350 (CONT)											
XLT SRW Super Cab	4	5	1	1	1	1	26	10	C	Y	N
XLT SRW Super Cab 4WD	4	5	1	1	1	1	28	11	C	Y	N
4D Ext Cab Chasis	4	2	3	3	3	3	20	15	C	Y	N
F350 SUPER DU											
Crew Cab	5	2	3	3	3	3	20	20	C	Y	N
F450 SUPER DU											
Chasis and Cab	5	2	3	3	3	3	20	18	C	Y	N
F550											
Super Duty	5	2	3	3	3	3	20	20	C	Y	N
F550 SUPER DU											
4D Ext Cab Chasis	5	2	3	3	3	3	25	26	C	Y	N
MUSTANG											
Cobra CV	4	2	3	3	3	3	24	37	C	Y	N
Cobra 2D	5	2	3	3	3	3	21	34	C	Y	N
Deluxe CV	4	4	4	4	4	4	14	25	C	Y	N
Deluxe 2D	4	4	4	4	4	4	12	25	C		N
GT Deluxe CV	3	2	3	3	4	4	18	29	C	Y	N
GT Deluxe 2D	3	3	3	3	3	3	18	27	C	Y	N
GT Premium CV	3	2	3	3	4	4	18	29	C	Y	N
GT Premium 2D	3	3	3	3	3	3	18	27	C	Y	N
Mach 1 2D	3	3	3	3	3	3	18	27	C	Y	N
Premium Cv	4	4	4	4	4	4	14	25	C	Y	N
Premium 2D	4	4	4	4	4	4	12	25	C	Y	N
2D	5	5	4	4	4	4	13	25	C		N
RANGER											
EDGE Reg Cab	5	5	3	3	3	3	11	13	C	Y	N
EDGE Reg Cab 4WD	4	4	3	3	3	3	12	15	C	Y	N
EDGE 2D Super Cab	5	5	3	3	3	3	11	13	C	Y	N
EDGE 4D Super Cab	5	5	3	3	3	3	11	15	C	Y	N
EDGE 4D Super Cab 4WD	5	5	2	2	2	2	12	15	C	Y	N
Tremor 4D Super Cab	5	5	3	3	3	3	11	15	C	Y	N
TREMOR 2D Super Cab	5	5	3	3	3	3	11	13	C	Y	N
TREMOR 4D Super Cab 4WD	5	5	2	2	2	2	12	16	C	Y	N
XL Reg Cab	4	5	3	3	3	3	11	13	C	Y	N
XL Reg Cab 4WD	4	4	3	3	3	3	12	13	C	Y	N
XL 2D Super Cab	5	5	3	3	3	3	11	13	C	Y	N
XL 2D Super Cab 4WD	5	5	2	2	2	2	12	16	C	Y	N
XL 4D Super Cab	5	5	3	3	3	3	11	14	C	Y	N
XL 4D Super Cab 4WD	5	5	2	2	2	2	12	15	C	Y	N
XLT Reg Cab	4	5	3	3	3	3	11	14	C	Y	N
XLT 2D Super Cab	5	5	3	3	3	3	11	13	C	Y	N
XLT 2D Super Cab 4WD	5	5	2	2	2	2	11	15	C	Y	N
XLT 4D FX4 Super Cab 4WD	5	5	2	2	2	2	12	16	C	Y	N
XLT 4D Super Cab	5	5	3	3	3	3	11	16	C	Y	N
XLT 4D Super Cab 4WD	5	5	2	2	2	2	12	16	C	Y	N
TAURUS											
LX 4D	3	3	4	4	4	4	11	13	C		Y
SE WGN	3	2	3	3	3	3	11	13	C		N
SE 4D	3	3	4	4	5	5	11	13	C	Y	N
SEL WGN	3	2	3	3	3	3	11	13	C	Y	N
SEL 4D	3	2	3	3	4	4	11	14	C	Y	N
SES 4D	3	3	3	3	4	4	11	13	C	Y	N
THUNDERBIRD											
Cv	3	2	3	3	3	3	26	42	C	Y	N
Limited Convertible	3	2	3	3	3	3	28	47	C	Y	N

GMC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CANYON											
SL Ext Cab	3	4	3	3	3	3	12	13	C	Y	Y
SL Ext Cab 4WD	3	4	2	2	2	2	12	13	C	Y	Y
SL Reg Cab	3	4	3	3	3	3	11	11	C	Y	Y
SL Reg Cab 4WD	3	3	3	3	3	3	13	13	C	Y	Y
SLE Crew Cab	3	4	3	3	3	3	13	14	C	Y	Y
SLE Crew Cab 4WD	3	3	2	2	2	2	14	14	C	Y	Y
SLE Ext Cab	3	4	3	3	3	3	12	13	C	Y	Y
SLE Ext Cab 4WD	3	4	2	2	2	2	13	14	C	Y	Y
SLE Reg Cab	3	4	3	3	3	3	12	12	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CANYON (CONT)											
SLE Reg Cab 4WD	3	3	3	3	3	3	13	14	C	Y	Y
C4500											
Diesel	3	2	3	3	3	3	20	23	C		N
ENVOY											
SLE 4D	5	3	3	3	3	3	12	12	C	Y	Y
SLE 4D 4WD	3	2	2	2	3	3	12	12	C	Y	Y
SLT 4D	4	4	3	3	3	3	13	13	C	Y	Y
SLT 4D 4WD	3	2	2	2	2	2	12	12	C	Y	Y
ENVOY XL											
SLE 4D 2WD	3	5	2	2	3	3	13	13	C	Y	Y
SLE 4D 4WD	3	4	2	2	2	2	13	13	C	Y	Y
SLT 4D	3	4	2	2	2	2	14	13	C	Y	Y
SLT 4D 4WD	3	4	2	2	2	2	14	13	C	Y	Y
ENVOY XUV											
SLE 4D	3	4	2	2	2	2	14	13	C	Y	Y
SLE 4D 4WD	3	4	2	2	2	2	13	13	C	Y	Y
SLT 2WD 4D	3	4	2	2	2	2	16	14	C	Y	Y
SLT 4D 4WD	3	4	2	2	2	2	13	13	C	Y	Y
SAFARI											
Cargo RV Van	1	2	3	3	2	2	10	10	C	Y	Y
Cargo RV Van AWD	1	2	2	2	2	2	12	11	C	Y	Y
Cargo Van	1	2	3	3	2	2	10	10	C	Y	Y
Cargo Van AWD	1	2	2	2	2	2	12	11	C	Y	Y
Passenger Van	1	2	3	3	2	2	10	10	C	Y	Y
Passenger Van AWD	1	2	2	2	2	2	11	11	C	Y	Y
SAVANA 1500											
Cargo Van	4	4	3	3	3	3	15	12	C	Y	Y
Cargo Van AWD	3	4	2	2	2	2	16	13	C	Y	Y
Pass Van	4	4	3	3	3	3	16	13	C	Y	Y
Pass Van AWD	3	4	2	2	2	2	18	13	C	Y	Y
SAVANA 2500											
Cargo Ext Van	4	4	3	3	3	3	13	12	C	Y	Y
Cargo Van	4	4	3	3	3	3	13	11	C	Y	Y
Pass Van	4	5	2	2	3	3	14	12	C	Y	Y
SAVANA 3500											
Cargo Ext Van	4	4	2	2	3	3	16	13	C	Y	Y
Cargo Van	4	4	2	2	3	3	15	13	C	Y	Y
Pass Ext Van	4	4	2	2	3	3	17	13	C	Y	Y
Pass Van	4	4	2	2	3	3	15	13	C	Y	Y
SIERRA 1500											
Crew Cab	2	3	1	1	1	1	16	13	C	Y	Y
Crew Cab 4WD	2	3	1	1	1	1	17	12	C	Y	Y
Denali EXT CAB 4WD	2	3	1	1	1	1	23	15	C	Y	Y
EXT CAB	2	2	1	1	1	1	14	12	C	Y	Y
EXT CAB 4WD	2	3	1	1	1	1	18	13	C	Y	Y
Reg Cab	2	2	1	1	1	1	13	12	C	Y	Y
Reg Cab 4WD	2	2	1	1	1	1	13	11	C	Y	Y
SLE EXT CAB	2	2	1	1	1	1	14	12	C	Y	Y
SLE EXT CAB 4WD	2	2	1	1	1	1	18	13	C	Y	Y
SLE Reg Cab	2	2	1	1	1	1	14	12	C	Y	Y
SLE Reg Cab 4WD	2	2	1	1	1	1	14	12	C	Y	Y
SLT EXT CAB	2	2	1	1	1	1	16	13	C	Y	Y
SLT EXT CAB 4WD	2	2	1	1	1	1	18	13	C	Y	Y
W/T EXT CAB	2	2	1	1	1	1	13	12	C	Y	Y
W/T EXT CAB 4WD	2	2	1	1	1	1	16	12	C	Y	Y
W/T Reg Cab	2	2	1	1	1	1	13	12	C	Y	Y
W/T Reg Cab 4WD	2	2	1	1	1	1	13	11	C	Y	Y
SIERRA 2500											
Reg Cab	3	4	1	1	1	1	13	11	C	Y	Y
SLE Reg Cab	3	4	1	1	1	1	13	11	C	Y	Y
SLT EXT CAB 4WD	3	4	1	1	1	1	15	11	C	Y	Y
SLT Reg Cab	3	4	1	1	1	1	14	12	C	Y	Y
SLT Reg Cab 4WD	3	4	1	1	1	1	14	12	C	Y	Y
W/T EXT CAB 4WD	3	4	1	1	1	1	14	11	C	Y	Y
SIERRA 2500HD											
CREW CAB	3	3	1	1	1	1	17	11	C	Y	Y
CREW CAB 4WD	2	3	1	1	1	1	18	11	C	Y	Y
EXT CAB	3	4	1	1	1	1	13	11	C	Y	Y
EXT CAB 4WD	2	3	1	1	1	1	14	10	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SIERRA 2500HD (CONT)											
Reg Cab 4WD	3	3	1	1	1	1	12	10	C	Y	Y
SLE CREW CAB	3	3	1	1	1	1	17	11	C	Y	Y
SLE CREW CAB 4WD	2	3	1	1	1	1	18	11	C	Y	Y
SLE EXT CAB	3	4	1	1	1	1	14	11	C	Y	Y
SLE EXT CAB 4WD	2	3	1	1	1	1	16	11	C	Y	Y
SLE Reg Cab 4WD	3	3	1	1	1	1	13	11	C	Y	Y
SLT CREW CAB	3	3	1	1	1	1	19	11	C	Y	Y
SLT CREW CAB 4WD	2	3	1	1	1	1	20	11	C	Y	Y
SLT EXT CAB	3	4	1	1	1	1	16	11	C	Y	Y
W/T CREW CAB	3	3	1	1	1	1	16	11	C	Y	Y
W/T CREW CAB 4WD	2	3	1	1	1	1	17	12	C	Y	Y
W/T Reg Cab	3	3	1	1	1	1	13	10	C	Y	Y
W/T Reg Cab 4WD	3	3	1	1	1	1	13	11	C	Y	Y
SIERRA 3500											
CREW CAB	3	4	1	1	1	1	17	11	C	Y	Y
CREW CAB 4WD	3	4	1	1	1	1	20	12	C	Y	Y
EXT CAB	4	4	2	2	3	3	16	14	C	Y	Y
EXT CAB 4WD	3	4	1	1	1	1	18	11	C	Y	Y
Reg Cab 4WD	3	3	1	1	1	1	16	11	C	Y	Y
SLE CREW CAB	3	4	1	1	1	1	17	11	C	Y	Y
SLE CREW CAB 4WD	4	4	1	1	1	1	20	12	C	Y	Y
SLE EXT CAB	4	4	2	2	3	3	16	14	C	Y	Y
SLE EXT CAB 4WD	3	4	1	1	1	1	18	11	C	Y	Y
SLE Reg Cab 4WD	3	3	1	1	1	1	17	11	C	Y	Y
SLT CREW CAB	3	4	1	1	1	1	19	11	C	Y	Y
SLT CREW CAB 4WD	4	4	1	1	1	1	23	13	C	Y	Y
SLT EXT CAB	4	4	2	2	3	3	18	15	C	Y	Y
SLT EXT CAB 4WD	3	4	1	1	1	1	19	12	C	Y	Y
W/T CREW CAB	3	4	1	1	1	1	17	11	C	Y	Y
W/T CREW CAB 4WD	4	4	1	1	1	1	19	13	C	Y	Y
W/T EXT CAB	4	4	2	2	3	3	15	14	C	Y	Y
W/T EXT CAB 4WD	3	4	1	1	1	1	18	11	C	Y	Y
W/T Reg Cab 4WD	3	3	1	1	1	1	16	11	C	Y	Y
SIERRA 5500											
C	3	2	3	3	3	3	22	28	C	Y	Y
SONOMA											
SLS CREW CAB 4WD	4	4	3	3	3	3	13	13	C	Y	Y
YUKON											
Denali WGN 4WD	3	4	1	1	1	1	23	13	C	Y	Y
WGN	3	3	1	1	1	1	13	10	C	Y	Y
WGN 4WD	4	4	1	1	1	1	15	11	C	Y	Y
XL1500 Denali WGN 4WD	3	4	1	1	1	1	28	15	C	Y	Y
XL1500 WGN	3	4	1	1	1	1	12	10	C	Y	Y
XL1500 WGN 4WD	3	4	1	1	1	1	20	12	C	Y	Y
XL2500 WGN	3	4	1	1	1	1	18	11	C	Y	Y
XL2500 WGN 4WD	3	4	1	1	1	1	20	12	C	Y	Y

HONDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCORD											
DX 4D	2	2	3	3	3	3	11	14	C		N
EX ULEV 4D	2	2	3	3	3	3	12	19	C	Y	N
EX ULEV 4D WITH NAVI	2	2	3	3	3	3	12	18	C	Y	N
EX V6 4D	2	2	3	3	3	3	12	18	C	Y	N
EX V6 4D WITH NAVI	2	2	3	3	3	3	12	18	C	Y	N
EX 2D	3	3	3	3	3	3	12	20	C	Y	N
EX 4D	2	2	3	3	3	3	11	16	C	Y	N
LX Coupe	3	3	3	3	3	3	12	21	C	Y	N
LX ULEV 4D	2	2	3	3	3	3	11	15	C	Y	N
LX V6 4D	2	2	3	3	3	3	11	17	C	Y	N
LX 2D	3	3	3	3	3	3	12	19	C	Y	N
LX 4D	2	2	3	3	3	3	11	14	C	Y	N
CIVIC											
DX 4D	5	5	5	5	4	4	11	21	C		N
EX 2D	5	5	5	5	5	5	14	33	C		N
EX 4D	5	5	5	5	4	4	13	28	C	Y	N
GX 4D	5	5	5	5	4	4	14	28	C	Y	N
GX 4D WITH SIDEAIRBAGS	5	5	5	5	4	4	13	28	C	Y	N

HONDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CIVIC (CONT)											
HX-VTEC 2D	5	5	5	5	5	5	13	29	C		N
HYBRID 4D	3	3	3	3	3	3	14	20	C		N
LX 2D	5	5	5	5	4	4	14	30	C		N
LX 4D	5	5	5	5	4	4	12	23	C		N
SI 3D	4	4	4	4	4	4	14	31	C		N
VALUE 2D	5	5	5	5	5	5	13	30	C		N
VALUE 4D	4	5	4	4	4	4	12	22	C		N
CR-V											
EX 4D	2	2	3	3	3	3	11	11	C		N
EX 4D 4WD	2	2	3	3	3	3	11	11	C		N
LX 4D	2	3	3	3	3	3	12	11	C	Y	N
LX 4D 4WD	2	2	3	3	3	3	11	11	C		N
ELEMENT											
EX 4D	3	3	3	3	3	3	13	12	C		N
EX 4D 4WD	2	2	3	3	3	3	13	12	C		N
LX 4D	3	3	3	3	3	3	13	13	C		N
LX 4D 4WD	2	2	3	3	3	3	13	12	C		N
4D	3	3	3	3	3	3	13	12	C		N
4D 4WD	2	3	3	3	3	3	13	13	C		N
INSIGHT											
3D	3	2	4	4	4	4	19	26	C		N
ODYSSEY											
EX VAN	1	1	1	1	1	1	11	10	C	Y	N
EX-L RES VAN	1	1	1	1	1	1	11	11	C	Y	N
EX-L VAN	1	1	1	1	1	1	11	10	C	Y	N
EX-NAVI VAN	1	1	1	1	1	1	12	11	C	Y	N
EX-WITH RES VAN	1	1	1	1	2	2	11	11	C	Y	N
LX VAN	1	1	1	1	1	1	11	10	C	Y	N
PILOT											
EX 4D 4WD	1	2	2	2	2	2	11	10	C	Y	N
EX-L 4D 4WD	1	2	2	2	2	2	12	10	C	Y	N
LX 4D 4WD	1	2	2	2	2	2	12	10	C	Y	N
S2000											
2D Cv	3	2	3	3	3	3	26	42	C	Y	N

HYUNDAI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCENT											
GL 3D	5	5	5	5	5	5	13	27	C		N
GL 4D	5	5	5	5	5	5	12	26	C		N
GT 2D	5	5	5	5	5	5	13	27	C		N
3D	5	5	5	5	5	5	19	34	C		N
ELANTRA											
GLS 4D	4	5	5	5	5	5	12	21	C		N
GT HATCHBACK 5D	4	5	5	5	5	5	12	23	C		N
GT 4D	4	4	5	5	5	5	12	21	C		N
SANTA FE											
GLS 4D	3	3	3	3	3	3	11	11	C	Y	N
GLS 4D 4WD	2	3	3	3	2	2	11	11	C		N
LX 4D	3	3	3	3	3	3	11	11	C	Y	N
LX 4D 4WD	2	3	3	3	2	2	12	12	C	Y	N
4D	3	3	3	3	3	3	11	11	C		N
SONATA											
GLS 4D	3	2	4	4	3	3	11	16	C		N
LX 4D	3	2	4	4	3	3	11	16	C		N
4D	3	3	4	4	3	3	11	14	C		N
4D V6	3	3	4	4	3	3	11	15	C		N
TIBURON											
GT 2D	5	4	4	4	5	5	16	38	C		N
2D	5	5	5	5	5	5	15	36	C		N
XG350											
L 4D	2	2	3	3	3	3	12	17	C	Y	N
4D	2	2	3	3	3	3	12	17	C	Y	N

INFINITI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FX35											
4D	2	3	2	2	2	2	17	13	C	Y	N
4D AWD	2	3	2	2	2	2	18	13	C	Y	N
FX45											
4D AWD	2	3	2	2	2	2	21	15	C	Y	N
G35											
2D	1	2	1	1	1	1	18	31	C	Y	N
4D	1	2	1	1	1	1	18	31	C	Y	N
4D 4WD	1	1	1	1	1	1	17	25	C	Y	N
I35											
4D	1	1	3	3	3	3	21	29	C	Y	N
M45											
4D	1	1	2	2	3	3	24	31	C	Y	N
QX56											
4D	3	4	1	1	1	1	25	16	C	Y	N
4D 4WD	3	4	1	1	1	1	28	17	C	Y	N
Q45											
4D	1	1	1	1	1	1	29	39	C	Y	N

ISUZU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASCENDER											
LS 4D	2	4	3	3	3	3	13	12	C	Y	Y
LTD 4D	2	4	3	3	3	3	13	11	C	Y	Y
4D	3	4	3	3	3	3	12	14	C	Y	Y
4D LS	2	4	4	4	4	4	12	13	C	Y	Y
4D LTD	2	4	4	4	4	4	12	13	C	Y	Y
4D S	3	4	3	3	3	3	13	12	C	Y	Y
4D 4WD	2	4	3	3	3	3	13	14	C	Y	Y
AXIOM											
XS 4D	2	4	3	3	3	3	12	15	C	Y	N
4D 2WD	2	4	3	3	3	3	13	16	C	Y	N
4D 4WD	2	3	3	3	3	3	12	15	C	Y	N
RODEO											
S 4D	2	3	4	4	4	4	12	12	C	Y	N
S 4D 4WD	1	2	4	4	4	4	11	11	C	Y	N

JAGUAR	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
S-TYPE											
3.0L 4D	2	2	1	1	1	1	31	33	C	Y	N
4.2L 4D	4	2	1	1	1	1	29	36	C	Y	N
4.2L 4D SUPERCHARGED	4	2	1	1	1	1	36	41	C	Y	N
VANDEN PLAS											
4D	4	2	1	1	1	1	31	50	C	Y	N
X-TYPE											
2.5L 4D	2	2	3	3	2	2	15	28	C	Y	N
3.0L 4D	2	2	3	3	2	2	15	30	C	Y	N
XJR											
SUPERCHARGED 4D	4	2	1	1	1	1	39	56	C	Y	N
XJ8											
4D	4	3	1	1	1	1	30	41	C	Y	N
XKR											
SUPERCHARGED CV	3	2	2	2	1	1	46	64	C	Y	N
SUPERCHARGED 2D	4	3	1	1	1	1	45	64	C	Y	N
XK8											
Cv	3	3	1	1	1	1	41	64	C	Y	N
2D	3	2	1	1	1	1	36	51	C	Y	N

JEEP	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND CHEROKEE											
Laredo 4D	4	5	3	3	2	2	14	12	C	Y	N
Laredo 4D 4WD	3	5	2	2	2	2	13	11	C	Y	N
Limited 4D	4	5	3	3	2	2	13	12	C	Y	N
Limited 4D 4WD	3	4	2	2	2	2	13	11	C	Y	N
Overland 4D	3	5	3	3	2	2	15	13	C	Y	N

JEEP (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND CHEROKEE (CONT)											
Overland 4D 4WD	3	4	2	2	2	2	13	12	C	Y	N
LIBERTY											
Limited 4D	5	5	3	3	3	3	11	10	C		N
Limited 4D 4WD	3	4	2	2	2	2	12	11	C		N
Renegade 4D	4	5	3	3	3	3	12	11	C		N
Renegade 4D 4WD	3	4	2	2	2	2	12	11	C		N
Sport 4D	4	5	2	2	3	3	11	10	C		N
Sport 4D 4WD	3	4	2	2	2	2	11	10	C		N
WRANGLER											
Rubicon 2D 4WD	5	4	3	3	3	3	13	12	C		N
Sahara 2D 4WD	5	4	3	3	3	3	12	11	C		N
Sport 2D 4WD	5	4	3	3	3	3	12	11	C		N
SE 2D 4WD	4	5	3	3	3	3	11	11	C		N
Unlimited 2D 4WD	4	3	3	3	3	3	12	11	C		N
Unlimited 2D 4WD LWB	4	4	3	3	3	3	12	12	C		N
X 2D 4WD	5	4	3	3	3	3	11	10	C		N

KIA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AMANTI											
4D	3	2	3	3	3	3	14	18	C		N
OPTIMA											
EX 4D	4	4	5	5	5	5	13	19	C		N
LX 4D	4	4	5	5	5	5	13	19	C		N
RIO											
Cinco 5D	4	5	5	5	5	5	13	25	C		N
4D	5	5	5	5	5	5	12	25	C		N
SEDONA											
EX WGN	3	2	3	3	3	3	12	11	C		N
LX WGN	3	2	3	3	3	3	12	11	C		N
SORENTO											
EX 4D	3	3	3	3	3	3	12	11	C		N
EX 4D AWD	3	2	3	3	3	3	12	10	C		N
LX 4D	3	3	3	3	3	3	12	10	C		N
LX 4D AWD	3	2	3	3	3	3	11	10	C		N
SPECTRA											
EX 4D	5	5	5	5	5	5	12	26	C		N
GS 5D	5	5	5	5	5	5	13	29	C		N
GSX 5D	5	5	5	5	5	5	13	29	C		N
LS 4D	5	5	5	5	5	5	12	26	C		N
LX 4D	5	5	5	5	5	5	12	26	C		N
LX/EX 4D	5	5	5	5	5	5	13	25	C		N
4D	5	5	5	5	5	5	12	26	C		N

LAND ROVER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
DISCOVERY											
G4 4WD	4	5	2	2	2	2	25	24	C	Y	N
HSE 4WD	4	5	2	2	2	2	28	24	C	Y	N
S 4WD	4	5	2	2	2	2	22	18	C	Y	N
SE 4D	4	5	2	2	2	2	24	20	C	Y	N
SE 4WD	4	5	2	2	2	2	24	20	C	Y	N
FREELANDER											
HSE AWD	2	3	3	3	3	3	16	13	C	Y	N
SE 3 2D	2	3	3	3	3	3	17	13	C	Y	N
SE 4D	2	3	3	3	3	3	16	13	C	Y	N
RANGE ROVER											
HSE 4D	3	5	1	1	1	1	41	19	C	Y	N
WESTMINSTER 4WD	3	5	1	1	1	1	47	22	C	Y	N

LEXUS	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ES 330											
4D	2	2	2	2	2	2	17	21	C	Y	Y
GS 300											
4D	1	2	2	2	3	3	23	34	C	Y	Y

LEXUS (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GS 430											
4D	1	1	2	2	1	1	23	37	C	Y	Y
GX 470											
4D	2	3	1	1	2	2	22	13	C	Y	Y
IS 300											
Sport Cross Wgn	1	2	3	3	2	2	17	25	C	Y	Y
4D	2	2	3	3	3	3	19	33	C	Y	Y
LS 430											
4D	1	1	1	1	1	1	30	35	C		Y
LX 470											
4D 4WD	3	4	1	1	1	1	33	18	C	Y	Y
RX 330											
4D	3	3	2	2	2	2	17	14	C	Y	Y
4D 4WD	2	2	1	1	1	1	16	13	C	Y	Y
SC 430											
Cv	1	1	1	1	1	1	36	29	C	Y	Y

LINCOLN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVIATOR											
LUXURY 4D	4	4	2	2	2	2	14	10	C	Y	N
LUXURY 4D 4WD	4	3	2	2	1	1	18	11	C	Y	N
ULTIMATE 4D	4	4	2	2	2	2	14	10	C	Y	N
ULTIMATE 4D 4WD	4	3	2	2	1	1	18	11	C	Y	N
LS											
APPEARANCE 4D	5	3	2	2	2	2	20	22	C	Y	N
LUXURY 4D	4	2	2	2	2	2	15	26	C	Y	N
PREMIUM 4D	4	2	2	2	2	2	15	26	C	Y	N
SPORT 4D	4	2	2	2	2	2	16	27	C	Y	N
ULTIMATE 4D	4	2	2	2	2	2	16	27	C	Y	N
NAVIGATOR											
LUXURY 4D	5	5	1	1	2	2	25	14	C	Y	N
LUXURY 4D 4WD	4	4	1	1	2	2	27	15	C	Y	N
ULTIMATE 4D	5	5	1	1	2	2	25	14	C	Y	N
ULTIMATE 4D 4WD	4	4	1	1	2	2	27	15	C	Y	N
TOWN CAR											
Executive L 4D	2	2	2	2	2	2	18	22	C	Y	N
Executive 4D	3	2	2	2	3	3	17	22	C	Y	N
Ultimate L 4D	2	2	2	2	2	2	17	21	C	Y	N
Ultimate 4D	3	2	2	2	3	3	17	23	C	Y	N

MAZDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B2300											
Reg Cab	3	3	3	3	3	3	11	12	C	Y	N
B3000											
CAB PLUS 4D	3	4	3	3	3	3	12	12	C	Y	N
DUAL SPORT Reg Cab	3	3	3	3	3	3	12	13	C	Y	N
SE CAB PLUS	3	4	3	3	3	3	12	13	C	Y	N
B4000											
CAB PLUS 4WD	3	3	2	2	2	2	13	13	C	Y	N
DUAL SPORT CAB PLUS	3	4	3	3	3	3	12	13	C	Y	N
SE CAB PLUS 4WD 4D	3	3	2	2	2	2	13	14	C	Y	N
MPV											
ES	1	1	3	3	3	3	11	11	C	Y	N
LX	1	1	3	3	3	3	11	11	C	Y	N
MX-5											
Mazdaspeed Cv	2	2	3	3	3	3	14	31	C		N
Miata Cv	2	2	3	3	3	3	14	29	C		N
Miata LS Cv	2	2	3	3	3	3	14	29	C		N
RX-8											
4D	3	3	3	3	3	3	24	39	C	Y	N
TRIBUTE											
DX 4D	3	3	3	3	3	3	11	11	C		N
DX 4D 4WD	3	3	3	3	3	3	11	11	C		N
ES 4D	3	2	3	3	3	3	12	12	C	Y	N
ES 4D 4WD	3	3	3	3	3	3	12	12	C	Y	N
LX 4D	3	2	3	3	3	3	11	11	C		N

MAZDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TRIBUTE (CONT)											
LX 4D 4WD	2	2	3	3	3	3	12	12	C		N
3											
3i 4D	3	3	4	4	4	4	12	21	C		N
3s 4D	3	3	4	4	4	4	13	23	C		N
3s 5D	3	3	4	4	4	4	13	23	C		N
6											
6i 4D	2	3	3	3	3	3	13	21	C		N
6i 4D HATCHBACK	2	3	3	3	3	3	13	20	C	Y	N
6s Wgn	1	2	3	3	3	3	13	16	C	Y	N
6s 4D	2	3	3	3	3	3	14	20	C	Y	N
6s 4D HATCHBACK	2	2	3	3	3	3	13	18	C	Y	N

MERCURY	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND MARQUIS											
GS 4D	2	1	2	2	2	2	11	13	C	Y	N
LS 4D	2	2	2	2	2	2	11	15	C	Y	N
MARAUDER											
4D	2	2	2	2	2	2	17	18	C	Y	N
MONTEREY											
WGN	1	1	2	2	2	2	12	11	C	Y	N
MOUNTAINEER											
4D	3	3	2	2	2	2	11	10	C	Y	N
4D AWD	3	3	2	2	2	2	12	11	C	Y	N
SABLE											
GS WGN	2	2	3	3	3	3	11	13	C	Y	N
GS 4D	3	3	3	3	3	3	11	14	C	Y	N
LS Premium Wgn	3	2	3	3	3	3	12	14	C	Y	N
LS Premium 4D	3	2	3	3	3	3	10	12	C	Y	N

MIN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COOPER											
S 2D	2	2	3	3	3	3	20	15	C	Y	Y
2D	2	2	3	3	3	3	18	14	C	Y	Y

MITSUBISHI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
DIAMANTE											
ES 4D	4	3	4	4	4	4	18	20	C	Y	N
LS 4D	3	2	4	4	4	4	19	21	C	Y	N
VR-X 4D	3	2	4	4	4	4	20	22	C	Y	N
ECLIPSE											
GS 3D	5	5	5	5	5	5	17	32	C		N
GT 3D	5	5	5	5	5	5	20	31	C		N
GTS 3D	5	5	5	5	5	5	22	33	C	Y	N
RS 3D	5	5	5	5	5	5	17	31	C		N
Spyder GS Cv	4	5	4	4	5	5	21	37	C		N
Spyder GT Cv	5	4	4	4	4	4	23	34	C		N
Spyder GTS Cv	5	4	4	4	4	4	24	34	C	Y	N
ENDEAVOR											
Limited 4D	3	3	3	3	3	3	13	12	C	Y	N
Limited 4D AWD	3	4	3	3	3	3	13	12	C	Y	N
LS 4D	4	4	3	3	3	3	12	11	C		N
LS 4D AWD	3	3	3	3	3	3	12	11	C		N
XLS 4D	3	3	3	3	3	3	12	11	C	Y	N
XLS 4D AWD	3	3	3	3	3	3	12	12	C	Y	N
GALANT											
DE 4D	4	5	5	5	5	5	12	23	C	Y	N
ES 4D	4	5	5	5	5	5	12	22	C	Y	N
GTS 4D	5	4	4	4	5	5	14	23	C	Y	N
LS 4D	5	5	5	5	5	5	13	22	C	Y	N
LANCER											
Evolution RS 4D	4	4	4	4	5	5	25	51	C	Y	N
Evolution 4D	4	4	4	4	5	5	24	48	C	Y	N
ES 4D	4	5	5	5	5	5	12	28	C	Y	N

MITSUBISHI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LANCER (CONT)											
LS Sport Wgn	3	4	5	5	5	5	12	25	C	Y	N
LS 4D	4	5	5	5	5	5	13	29	C	Y	N
O-Z Rally Edition 4D	4	5	5	5	5	5	14	33	C		N
Ralliart & Sport 4D	4	4	5	5	5	5	16	36	C	Y	N
Ralliart Sport Wgn	3	4	5	5	5	5	13	27	C	Y	N
MONTERO											
LTD	3	4	3	3	3	3	18	12	C	Y	N
MONTERO SPORT											
LS 4D	4	4	3	3	3	3	18	14	C		N
LS 4D AWD	3	3	3	3	3	3	14	13	C	Y	N
XLS 4D	4	4	3	3	3	3	17	14	C		N
XLS 4D AWD	3	3	3	3	3	3	16	14	C	Y	N
OUTLANDER											
LS 4D	3	4	3	3	3	3	12	13	C		N
LS 4D 4WD	3	4	3	3	3	3	12	15	C		N
XLS 4D	3	4	3	3	4	4	12	13	C		N
XLS 4D 4WD	3	4	3	3	3	3	12	15	C		N

MERCEDES BENZ	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CLK320											
Cabriolet 2D	2	1	2	2	2	2	27	25	C	Y	Y
2D	2	1	2	2	2	2	26	26	C	Y	Y
CLK500											
Cabriolet Cv	2	1	2	2	2	2	34	31	C	Y	Y
2D	2	1	2	2	2	2	33	32	C	Y	Y
CLK55 AMG											
CABRIOLET Cv	2	1	2	2	1	1	41	39	C	Y	Y
2D	2	1	2	2	2	2	38	39	C	Y	Y
CL500											
2D	3	2	2	2	2	2	52	53	C	Y	Y
CL55											
2D SUPERCHARGED	3	1	2	2	1	1	64	94	C	Y	Y
CL600											
2D	3	1	1	1	1	1	62	89	C	Y	Y
C230											
2D	1	1	3	3	3	3	18	23	C	Y	Y
4D	1	1	3	3	3	3	22	22	C	Y	Y
C240											
Wgn	1	1	3	3	3	3	20	21	C	Y	Y
Wgn AWD	1	1	3	3	3	3	20	21	C	Y	Y
4D	1	1	3	3	3	3	20	21	C	Y	Y
4D AWD	1	1	3	3	3	3	20	22	C	Y	Y
C32											
AMG 4D	1	1	3	3	2	2	29	34	C	Y	Y
C320											
SPORT COUPE 2D	1	1	2	2	2	2	19	21	C	Y	Y
Wgn	1	1	2	2	2	2	19	20	C	Y	Y
Wgn AWD	1	1	2	2	2	2	20	21	C	Y	Y
4D	1	1	2	2	3	3	20	21	C	Y	Y
4D AWD	1	1	2	2	2	2	21	21	C	Y	Y
E320											
Wgn	1	1	2	2	2	2	27	37	C	Y	Y
4matic WGN	1	1	2	2	2	2	27	32	C	Y	Y
4D	1	1	2	2	2	2	20	27	C	Y	Y
E500											
4matic WGN	1	1	2	2	1	1	32	36	C	Y	Y
4D	2	1	2	2	2	2	29	36	C	Y	Y
E55 AMG											
4D	2	1	2	2	1	1	37	58	C	Y	Y
G500											
4D 4WD	3	3	2	2	2	2	46	36	C	Y	Y
G55											
AMG 4D 4WD	3	3	2	2	2	2	57	47	C	Y	Y
ML350											
4D 4WD	2	3	2	2	2	2	20	11	C	Y	Y
ML500											
4D 4WD	2	3	2	2	2	2	23	11	C	Y	Y

MERCEDES BENZ (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SLK230											
SPECIAL EDITION 2D	1	1	3	3	3	3	30	37	C	Y	Y
2D	1	1	3	3	3	3	28	35	C	Y	Y
SLK32											
AMG 2D	1	1	2	2	2	2	34	40	C	Y	Y
SLK320											
SPECIAL EDITION 2D	1	1	2	2	2	2	27	31	C	Y	Y
2D	1	1	2	2	2	2	27	31	C	Y	Y
SL500											
COUPE/ROADSTER 2D	1	1	2	2	1	1	50	41	C		Y
SL55											
AMG COUPE/ROADSTER 2D	3	1	1	1	1	1	57	61	C		Y
SL600											
COUPE/ROADSTER 2D	2	1	1	1	1	1	69	72	C		Y
S430											
4D	2	1	2	2	1	1	47	40	C	Y	Y
S500											
4D	2	1	2	2	1	1	49	44	C		Y
S55 AMG											
4D	3	1	1	1	1	1	60	78	C		Y
S600											
4D	3	1	1	1	1	1	64	81	C		Y

NISSAN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALTIMA											
S/SL 4D	3	2	5	5	5	5	13	23	C		N
SE	3	2	5	5	5	5	13	23	C		N
4D	3	2	5	5	5	5	11	21	C		N
FRONTIER											
Crew Cab	4	5	3	3	3	3	12	12	C	Y	N
Crew Cab 4WD	3	4	3	3	3	3	13	14	C	Y	N
DESERT RUNNER XE KING CAB	4	4	3	3	3	3	12	12	C	Y	N
King Cab	4	5	3	3	3	3	12	12	C	Y	N
King Cab XE	4	5	3	3	3	3	12	13	C	Y	N
King Cab 4WD	3	4	3	3	3	3	12	12	C	Y	N
SC Crew Pickup	3	4	3	3	3	3	14	14	C	Y	N
XE Crew Cab	4	4	3	3	3	3	12	13	C	Y	N
MAXIMA											
SE 4D	2	1	3	3	3	3	20	19	C	Y	N
SL 4D	2	1	3	3	3	3	20	19	C	Y	N
MURANO											
AWD	3	3	2	2	2	2	17	16	C	Y	N
2WD	3	3	3	3	2	2	16	13	C	Y	N
PATHFINDER											
ARMADA 4D	3	4	2	2	2	2	13	12	C	Y	N
ARMADA 4D 4WD	3	4	2	2	2	2	13	12	C	Y	N
4D	3	4	3	3	3	3	11	14	C	Y	N
4D 4WD	3	4	3	3	3	3	12	16	C	Y	N
QUEST											
S Wgn	1	1	3	3	3	3	13	11	C	Y	N
SE Wgn	1	1	3	3	3	3	16	12	C	Y	N
SL Wgn	1	1	3	3	3	3	14	12	C	Y	N
SENTRA											
S 4D	5	5	5	5	5	5	12	31	C		N
SE-R 4D	5	4	5	5	5	5	13	41	C	Y	N
SE-RSPEC-V 4D	5	4	5	5	5	5	13	40	C	Y	N
4D	5	5	5	5	5	5	11	29	C		N
TITAN											
Crew Cab	4	5	2	2	1	1	17	14	C	Y	N
Crew Cab 4WD	3	5	2	2	1	1	18	14	C	Y	N
King Cab	4	5	2	2	1	1	16	14	C	Y	N
KING CAB 4WD	4	4	1	1	1	1	16	14	C	Y	N
XTERRA											
SE SC 4D	3	3	3	3	3	3	12	14	C	Y	N
SE 4D 4WD SUPERCHARGED	3	4	3	3	3	3	11	12	C	Y	N
SE/SE 4X4 4DR	3	3	3	3	3	3	12	15	C	Y	N
4D	3	4	3	3	3	3	10	11	C	Y	N
4D 4WD	3	4	3	3	3	3	11	11	C	Y	N

NISSAN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
350Z											
ENTHUSIAST RDSTER 2D	2	2	3	3	3	3	23	30	C	Y	N
ENTHUSIAST 2D	2	2	3	3	3	3	22	30	C	Y	N
PERFORMANCE 2D	2	2	3	3	3	3	22	30	C	Y	N
TOURING ROADSTER 2D	2	2	3	3	3	3	23	30	C	Y	N
TOURING 2D	2	2	3	3	3	3	22	30	C	Y	N
TRACK 2D	2	2	3	3	3	3	22	30	C	Y	N
2D	2	2	3	3	3	3	22	31	C	Y	N

OLDSMOBILE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALERO											
GL 2D	5	3	4	4	3	3	12	19	C		Y
GL 4D	3	2	4	4	3	3	12	15	C		Y
GLS 2D	5	3	4	4	4	4	13	19	C	Y	Y
GLS 4D	4	2	3	3	3	3	12	14	C	Y	Y
GX 2D	4	3	4	4	4	4	12	17	C		Y
GX 4D	3	3	4	4	4	4	12	15	C		Y
BRAVADA											
4D	3	4	3	3	3	3	13	11	C	Y	Y
4D AWD	2	3	2	2	2	2	15	13	C	Y	Y
SILHOUETTE											
GL Van	1	1	3	3	3	3	11	11	C	Y	Y
GLS Van	1	1	3	3	3	3	11	11	C	Y	Y
GLS Van AWD	1	1	2	2	2	2	13	11	C	Y	Y
Premiere Edition Van	1	1	3	3	3	3	11	11	C	Y	Y
Premiere Edition Van AWD	1	1	2	2	2	2	14	11	C	Y	Y

PONTIAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AZTEK											
4D	2	2	3	3	3	3	11	11	C		Y
4D AWD	2	2	3	3	3	3	11	11	C	Y	Y
BONNEVILLE											
GXP 4D	1	1	2	2	2	2	17	21	C	Y	Y
SE 4D	1	1	2	2	2	2	11	14	C	Y	Y
SLE 4D	1	1	2	2	2	2	12	17	C	Y	Y
GRAND AM											
GT 2D	3	2	4	4	4	4	15	19	C	Y	Y
GT 4D	4	2	3	3	3	3	15	18	C	Y	Y
GT1 2D	3	2	4	4	4	4	17	19	C	Y	Y
GT1 4D	3	2	3	3	3	3	16	18	C	Y	Y
SE 4D	3	3	4	4	4	4	12	17	C		Y
SE1 4D	3	2	3	3	3	3	13	13	C		Y
SE2 4D	3	2	3	3	3	3	14	15	C	Y	Y
GRAND PRIX											
GT 4D	3	2	3	3	3	3	12	16	C		Y
GTP SUPERCHARGED 4D	2	2	3	3	3	3	13	20	C	Y	Y
GT2 4D	2	1	3	3	3	3	12	18	C	Y	Y
GTO											
Coupe	2	1	2	2	2	2	25	35	C	Y	Y
MONTANA											
Extended VAN	1	1	3	3	3	3	10	12	C		Y
Extended VAN AWD	1	1	3	3	3	3	11	12	C		Y
VAN	1	1	3	3	3	3	10	12	C		Y
SUNFIRE											
2D	5	4	5	5	5	5	12	25	C		Y
VIBE											
GT 4D	3	2	4	4	4	4	13	26	C	Y	Y
4D	4	3	4	4	4	4	12	23	C		Y
4D AWD	3	2	4	4	4	4	12	26	C	Y	Y

PORSCHE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BOXTER											
CV	1	1	1	1	1	1	29	37	C		N
S CV	1	1	1	1	1	1	35	41	C		N

PORSCHE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CAYENNE											
S 4D AWD	3	3	1	1	1	1	24	22	C		N
TURBO AWD 4D	4	2	1	1	1	1	48	52	C		N
4D AWD	3	2	1	1	1	1	21	21	C		N
911											
CARRERA CABRIOLET	2	1	1	1	1	1	48	55	C		N
CARRERA 2D	2	1	1	1	1	1	39	47	C		N
CARRERA 4 CABRIOLET 4WD	2	1	1	1	1	1	51	58	C		N
CARRERA 4S CABRIOLET 4WD	2	1	1	1	1	1	55	60	C		N
CARRERA 4S 4WD	2	1	1	1	1	1	46	52	C		N
GT2 2D	3	1	1	1	1	1	60	79	C		N
GT3	2	1	1	1	1	1	54	60	C		N
TARGA 2D	2	1	1	1	1	1	44	50	C		N
TURBO CABRIOLET 4WD CV	3	1	1	1	1	1	64	81	C		N
TURBO 4WD	3	1	1	1	1	1	60	79	C		N

SAAB	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
9-3											
AERO TURBO CV	1	1	1	1	1	1	23	22	C	Y	Y
AERO 4D	1	1	1	1	1	1	16	17	C	Y	Y
ARC CONVERTIBLE	1	1	1	1	1	1	19	19	C	Y	Y
ARC 4D	1	1	1	1	1	1	15	15	C	Y	Y
LINEAR TURBO 4D	1	1	1	1	1	1	14	14	C	Y	Y
9-5											
Arc 2.3T 4D	1	1	1	1	1	1	16	16	C	Y	Y
AERO TURBO	1	1	1	1	1	1	19	19	C	Y	Y
AERO TURBO WGN	1	1	1	1	1	1	21	22	C	Y	Y
ARC TURBO WGN	1	1	1	1	1	1	18	18	C	Y	Y
LINEAR WGN	1	1	1	1	1	1	15	16	C	Y	Y

SATURN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ION											
ION 1 4D	4	4	4	4	4	4	11	18	C		Y
ION 2 QUAD COUPE	4	4	4	4	4	4	12	22	C		Y
ION 2 4D	3	4	4	4	4	4	11	18	C		Y
ION 3 QUAD COUPE	4	4	5	5	4	4	13	25	C		Y
ION 3 4D	3	3	5	5	4	4	12	19	C		Y
REDLINE 2D	4	4	4	4	4	4	14	30	C		Y
L300											
L300 1 Wgn	2	1	3	3	3	3	11	11	C		Y
L300 1 4D	2	2	3	3	3	3	11	12	C		Y
L300 2 Wgn	2	1	3	3	3	3	11	12	C		Y
L300 2 4D	2	1	3	3	3	3	12	12	C		Y
L300 3 Wgn	1	1	3	3	3	3	11	12	C		Y
L300 3 4D	2	1	3	3	3	3	11	12	C		Y
VUE											
4D	2	2	3	3	3	3	10	10	C	Y	Y
4D AWD	2	2	3	3	3	3	11	10	C	Y	Y
4D AWD V6	1	1	2	2	2	2	11	11	C	Y	Y
4D V6	2	2	3	3	3	3	10	10	C	Y	Y

SUBARU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BAJA											
4D	4	3	3	3	3	3	13	12	C	Y	Y
4D TURBO	4	3	2	2	2	2	16	13	C	Y	Y
FORESTER											
X 4D AWD	1	1	2	2	2	2	12	11	C	Y	Y
XS 4D AWD	1	1	2	2	2	2	12	13	C	Y	Y
XT 4D AWD	1	1	2	2	2	2	13	19	C	Y	Y
IMPREZA											
Outback Sport Wgn AWD	2	1	3	3	3	3	16	31	C	Y	Y
WRX STi 4D AWD	4	3	3	3	3	3	25	68	C	Y	Y
WRX Wgn AWD	3	1	3	3	3	3	19	45	C	Y	Y
WRX 4D AWD	4	3	3	3	3	3	19	44	C	Y	Y

SUBARU (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
IMPREZA (CONT)											
2.5RS 4D AWD	4	2	3	3	3	3	17	36	C	Y	Y
2.5TS Wgn AWD	2	2	3	3	3	3	16	31	C	Y	Y
LEGACY											
GT Wgn AWD	1	1	2	2	2	2	17	12	C	Y	Y
GT 4D AWD	1	2	3	3	2	2	16	12	C	Y	Y
L Spec Ed Wgn	1	1	3	3	2	2	14	12	C	Y	Y
L Special Edition	2	3	3	3	2	2	18	11	C	Y	Y
L Wgn AWD	1	1	2	2	2	2	13	11	C	Y	Y
L 4D AWD	1	1	3	3	2	2	14	11	C	Y	Y
Outback H6 3.0 VDC 4D	2	1	3	3	2	2	20	12	C	Y	Y
Outback H6 3.0 Wagon	1	1	2	2	2	2	20	11	C	Y	Y
Outback H6 4D AWD	1	1	3	3	2	2	17	12	C	Y	Y
Outback L.L. BEAN Wgn AWD	1	1	2	2	1	1	20	12	C	Y	Y
Outback LTD Wgn AWD	1	1	2	2	2	2	17	12	C	Y	Y
Outback LTD 4D AWD	1	1	3	3	2	2	17	12	C	Y	Y
Outback VDC Wgn AWD	1	1	2	2	1	1	20	12	C	Y	Y
Wgn AWD	1	1	3	3	2	2	14	10	C	Y	Y

SUZUKI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AERIO											
LX 4D	4	4	5	5	5	5	14	22	C	Y	Y
LX 4D AWD	4	3	5	5	5	5	15	25	C	Y	Y
S 4D	5	4	5	5	5	5	13	22	C	Y	Y
SX Wgn	4	3	5	5	5	5	13	21	C	Y	Y
SX Wgn AWD	3	3	5	5	5	5	13	22	C	Y	Y
FORENZA											
EX 4D	5	5	5	5	5	5	13	22	C	Y	Y
LX 4D	4	5	5	5	5	5	13	22	C	Y	Y
S 4D	4	5	5	5	5	5	12	22	C	Y	Y
GRAND VITARA											
4D	3	3	4	4	4	4	12	13	C		Y
4D 4WD	3	3	4	4	4	4	13	15	C		Y
VERONA											
EX 4D	4	3	4	4	4	4	14	16	C	Y	Y
LX 4D	4	3	4	4	4	4	13	15	C	Y	Y
S 4D	4	3	4	4	4	4	13	16	C	Y	Y
VITARA											
4D	3	3	4	4	4	4	11	15	C		Y
4D 4WD	3	4	4	4	4	4	12	15	C		Y
XL-7											
EX 4D	3	3	4	4	4	4	13	15	C	Y	Y
EX 4D 4WD	2	3	3	3	4	4	13	15	C	Y	Y
LX 4D	3	3	4	4	4	4	12	14	C		Y
LX 4D 4WD	2	3	3	3	4	4	12	14	C		Y

TOYOTA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALON											
XL 4D	1	1	2	2	2	2	12	15	C	Y	N
XLS 4D	1	1	2	2	2	2	12	16	C	Y	N
CAMRY											
LE 4D	3	2	3	3	3	3	11	14	C		Y
LE 4D V6	3	2	3	3	3	3	12	15	C		Y
SE 4D	3	2	3	3	3	3	11	14	C	Y	Y
SE 4D V6	3	2	3	3	3	3	12	15	C	Y	Y
XLE 4D	3	2	3	3	3	3	12	15	C	Y	Y
XLE 4D V6	3	2	3	3	3	3	12	15	C	Y	Y
CELICA											
GT 2D	5	4	5	5	5	5	18	36	C		Y
GT-S 2D	5	4	4	4	4	4	21	41	C		Y
COROLLA											
CE 4D	3	4	5	5	5	5	12	20	C		Y
LE 4D	3	4	5	5	5	5	12	20	C		Y
S 4D	3	4	5	5	5	5	12	20	C		Y
ECHO											
2D	4	4	5	5	5	5	12	24	C		O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ECHO (CONT)											
4D	3	4	5	5	5	5	12	22	C		O
HIGHLANDER											
LIMITED 4D	1	2	2	2	2	2	11	11	C	Y	O
LIMITED 4D 4WD	1	2	2	2	2	2	12	11	C	Y	O
V6 4D	1	2	2	2	2	2	11	10	C	Y	O
V6 4D 4WD	1	2	2	2	2	2	11	11	C	Y	O
4d	1	2	2	2	2	2	11	10	C		O
4D	1	2	2	2	2	2	11	10	C	Y	O
4D 4WD	1	2	2	2	2	2	11	10	C	Y	O
LAND CRUISER											
4D 4WD	2	4	1	1	1	1	26	15	C	Y	Y
MATRIX											
WGN	4	3	4	4	4	4	11	21	C		Y
WGN 4WD	3	3	3	3	4	4	13	27	C	Y	Y
XR WGN	3	3	4	4	4	4	12	22	C		Y
XR WGN 4WD	3	3	3	3	4	4	13	28	C	Y	Y
XRS WGN	4	4	3	3	3	3	13	27	C	Y	Y
MR2											
SPYDER Cv	2	2	4	4	4	4	19	35	C	Y	N
PRIUS											
HYBRID 1.5L 4D	2	3	4	4	3	3	14	19	C	Y	N
RAV4											
4D	1	2	4	4	3	3	12	15	C		O
4D 4WD	1	2	3	3	3	3	12	11	C		O
SCION											
Xa 4D	4	4	5	5	5	5	13	28	C		N
Xb WGN	3	3	4	4	4	4	12	21	C	Y	N
SEQUOIA											
LIMITED 4D	2	4	2	2	1	1	17	12	C	Y	O
LIMITED 4D 4WD	3	4	1	1	1	1	18	12	C	Y	O
SR5 4D	2	4	2	2	1	1	12	10	C	Y	O
SR5 4D 4WD	2	5	1	1	1	1	14	10	C	Y	O
SIENNA											
CE	2	1	2	2	2	2	11	10	C	Y	O
LE	2	1	2	2	2	2	11	10	C	Y	O
LE VAN AWD	1	1	2	2	1	1	11	11	C	Y	O
XLE	2	2	2	2	2	2	12	11	C	Y	O
XLE LIMITED	2	2	2	2	2	2	12	11	C	Y	O
XLE LIMITED VAN AWD	1	1	2	2	1	1	15	12	C	Y	O
XLE VAN AWD	1	1	2	2	1	1	14	11	C	Y	O
SOLARA											
Cv	4	2	3	3	3	3	14	18	C	Y	Y
SE Sport V6 2D	5	2	3	3	3	3	12	18	C		Y
SE Sport 2D	5	2	3	3	4	4	13	19	C	Y	Y
SE V6 2D	5	2	3	3	3	3	12	18	C	Y	Y
SE 2D	5	2	3	3	4	4	12	19	C		Y
SLE V6 2D	5	2	3	3	3	3	13	19	C	Y	Y
SLE 2D	5	2	3	3	4	4	13	19	C	Y	Y
TACOMA											
DOUBLE CAB 4WD	3	3	3	3	3	3	13	12	C	Y	O
PRERUNNER DOUBLE CAB	4	4	3	3	3	3	15	13	C	Y	O
PRERUNNER DOUBLE CAB V6	4	4	3	3	3	3	14	14	C	Y	O
PRERUNNER REG CAB	4	5	3	3	3	3	11	11	C	Y	O
PRERUNNER XTRACAB	3	4	3	3	3	3	12	11	C	Y	O
REG CAB	4	4	3	3	3	3	10	10	C	Y	O
REG CAB 4WD	3	4	3	3	3	3	12	12	C	Y	O
XTRACAB	3	5	3	3	3	3	11	11	C	Y	O
XTRACAB S-RUNNER V6	4	5	3	3	3	3	13	12	C	Y	O
XTRACAB 4WD	4	5	3	3	3	3	12	12	C	Y	O
XTRACAB 4WD V6	4	4	3	3	3	3	12	13	C	Y	O
TUNDRA											
LIMITED ACCESS CAB	3	4	1	1	1	1	17	14	C	Y	O
LIMITED ACCESS CAB 4WD	2	4	1	1	1	1	19	16	C	Y	O
LIMITED DOUBLE CAB	3	5	1	1	1	1	19	14	C	Y	O
LIMITED DOUBLE CAB 4WD	3	5	1	1	1	1	21	15	C	Y	O
REG CAB V6	3	5	2	2	1	1	12	12	C	Y	O
REG CAB V8	3	5	2	2	1	1	13	13	C	Y	O
SR5 ACCESS CAB V6	3	4	1	1	1	1	14	13	C	Y	O
SR5 ACCESS CAB V8	3	4	1	1	1	1	16	13	C	Y	O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TUNDRA (CONT)											
SR5 ACCESS CAB 4WD V6	2	4	1	1	1	1	15	14	C		O
SR5 ACCESS CAB 4WD V8	2	4	1	1	1	1	17	15	C		O
SR5 DOUBLE CAB	3	5	1	1	1	1	17	13	C	Y	O
SR5 DOUBLE CAB 4WD	3	5	1	1	1	1	19	14	C	Y	O
4RUNNER											
LIMITED 4D	1	2	2	2	2	2	14	11	C	Y	O
LIMITED 4D 4WD V6	1	2	2	2	2	2	16	11	C	Y	O
LIMITED 4D 4WD V8	1	2	2	2	2	2	13	11	C	Y	O
SPORT 4D V6	1	2	2	2	2	2	12	11	C	Y	O
SPORT 4D V8	1	2	2	2	2	2	14	11	C	Y	O
SPORT 4D 4WD	1	2	2	2	2	2	13	11	C	Y	O
SR5 4D V6	1	2	2	2	2	2	12	11	C	Y	O
SR5 4D V8	1	2	2	2	2	2	14	11	C	Y	O
SR5 4D 4WD	1	2	2	2	2	2	12	11	C	Y	O

VOLVO	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
C70											
HT 2D	1	1	1	1	1	1	21	30	C	Y	Y
LT 2D	1	1	1	1	1	1	19	26	C	Y	Y
S40											
LSE 4D	2	3	3	3	3	3	16	28	C	Y	Y
T5 4D	2	2	3	3	3	3	16	24	C	Y	Y
2.4i 4D	2	2	3	3	3	3	14	23	C	Y	Y
4D	2	3	3	3	3	3	16	28	C	Y	Y
S60											
R 4D AWD	1	2	2	2	2	2	25	30	C	Y	Y
T5 4D	1	2	3	3	3	3	21	24	C	Y	Y
2.5T 4D	1	1	3	3	3	3	20	24	C	Y	Y
2.5T 4D AWD	1	1	2	2	2	2	21	23	C	Y	Y
4D	1	2	3	3	3	3	17	21	C	Y	Y
S80											
T6 Premier 4D	1	1	1	1	1	1	20	27	C	Y	Y
T6 4D	1	1	1	1	1	1	20	28	C	Y	Y
2.5T 4D	1	1	1	1	1	1	16	23	C	Y	Y
2.5T 4D AWD	1	1	1	1	1	1	16	25	C	Y	Y
2.9 4D	1	1	2	2	1	1	16	23	C	Y	Y
V40											
LSE WGN	2	3	3	3	3	3	17	26	C	Y	Y
WGN	2	3	3	3	3	3	17	26	C	Y	Y
V70											
R WGN AWD	1	1	1	1	1	1	16	21	C	Y	Y
T5 WGN	1	1	1	1	1	1	14	16	C	Y	Y
2.4 WGN	1	1	2	2	1	1	12	13	C	Y	Y
2.5T WGN	1	1	1	1	1	1	12	15	C	Y	Y
2.5T WGN AWD	1	1	1	1	1	1	14	18	C	Y	Y
XC70											
2.5T WGN AWD	1	1	1	1	1	1	13	18	C	Y	Y
XC90											
T6 4D AWD	2	3	1	1	1	1	21	13	C	Y	Y
2.5T 4D	2	3	2	2	2	2	14	11	C	Y	Y

VOLKSWAGEN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GOLF											
GL TDI 4D	2	3	3	3	3	3	14	19	C	Y	Y
GL 3D	3	3	3	3	3	3	13	20	C	Y	Y
GL 5D	2	3	3	3	3	3	12	17	C	Y	Y
GLS TDI 5D	2	3	3	3	3	3	14	20	C	Y	Y
GLS 5D	2	3	3	3	3	3	13	19	C	Y	Y
GTI											
VR6 2D	4	3	3	3	3	3	17	30	C	Y	Y
2D	3	4	3	3	3	3	15	28	C	Y	Y
JETTA											
GL PZEV 4D	2	2	3	3	3	3	12	16	C	Y	Y
GL TDI Wgn	1	2	3	3	3	3	12	14	C	Y	Y
GL TDI 4D	2	2	3	3	3	3	13	17	C	Y	Y

VOLKSWAGEN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
JETTA (CONT)											
GL TURBO 4D	2	2	3	3	3	3	12	18	C	Y	Y
GL Wgn	1	2	3	3	3	3	12	14	C	Y	Y
GL 4D	2	2	3	3	3	3	12	16	C	Y	Y
GLI 4D	2	2	3	3	3	3	14	21	C	Y	Y
GLS PZEV 4D	2	2	3	3	3	3	12	17	C	Y	Y
GLS TDI Wgn	1	2	3	3	3	3	13	14	C	Y	Y
GLS TDI 4D	2	3	3	3	3	3	14	18	C	Y	Y
GLS TURBO Wgn	1	2	3	3	3	3	12	14	C	Y	Y
GLS TURBO 4D	2	2	3	3	3	3	13	22	C	Y	Y
GLS Wgn	1	2	3	3	3	3	12	16	C	Y	Y
GLS 4D	2	2	3	3	3	3	12	16	C	Y	Y
NEW BEETLE											
GL Cv	2	2	3	3	3	3	13	20	C		Y
GL TDI 3D	1	2	3	3	3	3	15	17	C	Y	Y
GL 3D	1	2	3	3	3	3	12	16	C	Y	Y
GLS Cv	1	1	3	3	3	3	14	20	C	Y	Y
GLS TDI 3D	2	2	3	3	3	3	14	19	C	Y	Y
GLS TURBO Cv	1	2	3	3	3	3	14	22	C	Y	Y
GLS TURBO 3D	2	2	3	3	3	3	13	19	C	Y	Y
GLS 3D	1	2	3	3	3	3	13	18	C		Y
Music Edition 2	2	2	3	3	3	3	13	17	C	Y	Y
S TURBO 3D	2	2	2	2	3	3	15	21	C	Y	Y
PASSAT											
GL TDI Wgn	1	2	2	2	2	2	14	15	C	Y	Y
GL TDI 4D	1	2	2	2	2	2	14	15	C	Y	Y
GL Wgn	1	1	2	2	2	2	12	13	C	Y	Y
GL 4D	1	2	2	2	2	2	12	14	C	Y	Y
GLS TDI Wgn	1	2	2	2	2	2	14	15	C	Y	Y
GLS TDI 4D	1	2	2	2	2	2	14	16	C	Y	Y
GLS Wgn	1	1	2	2	2	2	12	14	C	Y	Y
GLS 4D	1	2	2	2	2	2	12	18	C	Y	Y
GLS-4MOTION Wgn	1	1	2	2	2	2	13	17	C	Y	Y
GLS-4MOTION 4D	1	2	2	2	2	2	12	17	C	Y	Y
GLX Wgn	1	1	2	2	2	2	14	16	C	Y	Y
GLX 4D	1	1	2	2	2	2	13	16	C	Y	Y
GLX-4MOTION Wgn	1	1	2	2	2	2	16	18	C	Y	Y
GLX-4MOTION 4D	1	1	2	2	2	2	16	18	C	Y	Y
W8 4MOTION Wgn	1	1	2	2	1	1	23	23	C	Y	Y
W8 4MOTION Wgn SPORT	1	1	2	2	1	1	23	23	C	Y	Y
W8 4MOTION 4D	1	1	2	2	2	2	22	23	C	Y	Y
W8 4MOTION 4D SPORT	1	1	2	2	2	2	22	23	C	Y	Y
PHAETON											
4D AWD V12	3	1	1	1	1	1	38	38	C	Y	Y
4D AWD V8	2	2	1	1	1	1	33	30	C	Y	Y
R32											
2D AWD	3	2	3	3	3	3	23	32	C	Y	Y
TOUAREG											
4D 4WD	3	3	1	1	1	1	14	11	C	Y	Y
4D 4WD V8	2	3	1	1	1	1	21	14	C	Y	Y
4D 4WD V8x	3	3	1	1	1	1	20	13	C	Y	Y

American National Property And Casualty Company
American National General Insurance Company
Automobile Symbol Section

2005

ACURA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MDX											
Touring 4D	2	3	2	2	2	2	16	11	C	Y	N
Touring 4D with DVD	3	3	2	2	2	2	19	13	C	Y	N
Touring 4D with DVD&Navi	2	3	2	2	2	2	19	13	C	Y	N
Touring 4D with Navi	3	3	2	2	2	2	18	13	C	Y	N
4D	3	3	2	2	2	2	15	12	C	Y	N
NSX-T											
2D	3	2	2	2	1	1	56	56	C		N
RSX											
TYPE S 2D	5	4	4	4	4	4	27	60	C	Y	N
4C VTEC 2D	5	5	4	4	4	4	23	56	C	Y	N
TSX											
4D	2	2	3	3	3	3	17	26	C	Y	N
4D with NAVI	2	2	3	3	3	3	18	26	C	Y	N
3.2TL											
4D	2	1	2	2	2	2	22	19	C		N
3.5RL											
4D	2	1	1	1	2	2	22	32	C	Y	Y

AM GENERAL	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
HUMMER											
H2 SUT 4D 4WD	5	5	1	1	1	1	43	17	C	Y	Y
H2 SUV 4D 4WD	5	5	1	1	1	1	41	16	C	Y	Y

AUDI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALLROAD											
2.7T Quattro Wgn AWD	2	2	1	1	1	1	22	37	C	Y	N
4.2 QUATTRO Wgn AWD	2	2	1	1	1	1	23	36	C	Y	N
A4											
1.8T Avant QUATTRO Wgn AW	2	1	2	2	2	2	15	24	C	Y	N
1.8T Quattro 4D	2	2	2	2	2	2	16	24	C	Y	N
1.8T 2D	3	2	2	2	2	2	21	33	C	Y	N
1.8T 4D	3	2	2	2	2	2	14	26	C	Y	N
3.0 Avant QUATTRO Wgn	2	1	2	2	2	2	17	23	C	Y	N
3.0 QUATTRO 2D AWD	4	2	2	2	2	2	27	33	C	Y	N
3.0 QUATTRO 4D	3	1	2	2	2	2	17	23	C	Y	N
3.0 2D	4	1	2	2	2	2	25	34	C	Y	N
3.0 4D	3	2	2	2	2	2	18	24	C	Y	N
A6											
3.2 QUATTRO 4D	2	1	1	1	1	1	22	35	C	Y	O
4.2 QUATTRO 4D	2	2	1	1	1	1	27	41	C	Y	O
A8											
4.2 QUATTRO 4D AWD	2	2	1	1	1	1	32	35	C	Y	O
A8 L											
W12 QUATTRO 4D AWD	4	1	1	1	1	1	48	62	C	Y	O
4.2L QUATTRO 4D AWD	2	2	1	1	1	1	32	39	C	Y	O
NEW A4											
2.0T Quattro 4D AWD	2	2	2	2	2	2	15	26	C	Y	N
2.0T 4D	2	2	2	2	2	2	14	24	C	Y	N
3.2 Quattro 4D AWD	2	1	2	2	2	2	19	27	C	Y	N
S4											
AVANT QUATTO Wgn AWD	2	1	1	1	1	1	24	27	C	Y	N
QUATTROAWD 2D AWD	3	2	1	1	1	1	31	34	C	Y	N
QUATTROAWD 4D AWD	2	1	1	1	1	1	27	31	C	Y	N
TT											
Coupe 2D	2	2	3	3	3	3	25	42	C	Y	N
QUATTRO Roadster 2D AWD	2	2	2	2	3	3	31	48	C	Y	N
QUATTRO V6 Rdstr 2D AWD	2	1	3	3	3	3	35	47	C	Y	N
QUATTRO V6 2D AWD	3	2	3	3	3	3	35	48	C	Y	N

AUDI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TT (CONT)											
QUATTRO 2D AWD	2	2	2	2	3	3	30	47	C	Y	N
Roadster 2D	2	2	3	3	3	3	30	48	C	Y	N

BMW	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
M3											
M3 Cv	2	1	2	2	1	1	50	41	C	Y	Y
M3 2D	2	1	2	2	2	2	45	44	C	Y	Y
X3											
2.5 4D	2	3	2	2	2	2	15	14	C	Y	Y
3.0 4D	2	3	2	2	2	2	20	17	C	Y	Y
X5											
3.0i 4D	2	3	2	2	1	1	26	16	C	Y	Y
4.4i 4D	3	3	2	2	1	1	32	20	C	Y	Y
4.8is 4D	3	3	2	2	1	1	41	25	C	Y	Y
Z4											
2.5i 2D	2	2	3	3	3	3	24	33	C	Y	Y
3.0i 2D	3	2	3	3	3	3	33	42	C	Y	Y
325											
325i 4D	1	1	2	2	2	2	13	19	C	Y	Y
325iT Wgn	1	1	2	2	2	2	16	20	C	Y	Y
325xi 4D AWD	1	1	2	2	2	2	16	21	C	Y	Y
325xiT Wgn AWD	1	1	2	2	2	2	16	20	C	Y	Y
325Ci 2D	2	2	2	2	2	2	21	28	C	Y	Y
325Cic 2D	1	1	2	2	2	2	18	22	C	Y	Y
330											
330i 4D	1	1	2	2	2	2	19	23	C	Y	Y
330xi 4D AWD	1	1	2	2	1	1	19	23	C	Y	Y
330Ci 2D	1	1	2	2	2	2	21	29	C	Y	Y
330Cic 2D	1	1	1	1	1	1	23	26	C	Y	Y
525											
525i 4D	1	1	2	2	2	2	30	34	C	Y	Y
530											
530i 4D	1	1	1	1	1	1	24	33	C	Y	Y
545											
545i 4D	1	1	1	1	1	1	29	40	C	Y	Y
645											
645Ci 2D	2	1	1	1	1	1	33	44	C	Y	Y
645Cic 2D	2	1	1	1	1	1	35	42	C	Y	Y
745											
745i 4D	2	2	1	1	1	1	34	38	C	Y	Y
745Li 4D	2	2	1	1	1	1	38	44	C	Y	Y
760											
760i 4D	4	2	1	1	1	1	56	60	C	Y	Y
760Li 4D	4	2	1	1	1	1	55	61	C	Y	Y

BUICK	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CENTURY											
4D	2	2	3	3	3	3	11	13	C		Y
LACROSSE											
CX 4D	2	2	2	2	3	3	11	11	C		Y
CXL 4D	2	1	2	2	2	2	12	13	C	Y	Y
CXS 4D	2	1	2	2	2	2	13	15	C	Y	Y
LESABRE											
Custom 4D	1	1	2	2	2	2	11	15	C	Y	Y
Limited 4D	1	1	2	2	2	2	12	13	C	Y	Y
PARK AVENUE											
Ultra 4D	1	1	2	2	2	2	17	22	C	Y	Y
4D	1	1	2	2	2	2	13	18	C	Y	Y

BUICK (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RAINIER											
CXL 4D	4	3	2	2	2	2	13	11	C	Y	Y
CXL 4D AWD	3	2	2	2	2	2	15	12	C	Y	Y
RENDEZVOUS											
4D	2	2	3	3	3	3	11	10	C	Y	Y
4D AWD	1	2	2	2	2	2	12	11	C	Y	Y
TERRAZA											
CX 4D	1	1	2	2	2	2	12	10	C	Y	Y
CX 4D AWD	1	1	2	2	2	2	13	11	C	Y	Y
CXL 4D	1	1	2	2	2	2	12	10	C	Y	Y
CXL 4D AWD	1	1	2	2	2	2	13	11	C	Y	Y

CADILLAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CTS											
CTS-V 4D	4	1	2	2	2	2	31	50	C		Y
4D	3	2	2	2	2	2	19	33	C	Y	Y
DEVILLE											
DHS 4D	3	2	2	2	2	2	26	31	C	Y	Y
DTS 4D	3	2	2	2	2	2	27	31	C	Y	Y
4D	3	2	2	2	2	2	23	29	C	Y	Y
ESCALADE											
ESV Platinum Ed. 4D AWD	4	5	2	2	1	1	62	30	C	Y	Y
ESV 4D AWD	4	5	2	2	1	1	61	30	C	Y	Y
EXT Spt.Util.PU 4D AWD	4	4	2	2	1	1	55	28	C	Y	Y
4D	5	4	2	2	2	2	57	18	C	Y	Y
4D AWD	4	4	1	1	1	1	53	18	C	Y	Y
SRX											
SRX V6 4D	3	4	2	2	2	2	22	18	C	Y	Y
SRX V8 4D	3	4	2	2	2	2	26	21	C	Y	Y
STS											
V6 4D	2	1	2	2	2	2	22	33	C	Y	Y
V8 4D	2	1	2	2	2	2	25	37	C		Y
XLR											
2D	2	1	2	2	2	2	41	38	C	Y	Y

CHEVROLET	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASTRO											
Cargo Uplifter Van	2	2	2	2	2	2	11	10	C	Y	Y
Cargo Uplifter Van AWD	1	2	2	2	2	2	12	10	C	Y	Y
CARGO Van	2	2	2	2	2	2	11	10	C	Y	Y
CARGO Van AWD	1	2	2	2	2	2	12	10	C	Y	Y
Passenger Van	2	2	2	2	2	2	11	11	C	Y	Y
Passenger Van AWD	1	2	2	2	2	2	12	10	C	Y	Y
AVALANCHE											
C1500 4D	4	4	2	2	1	1	16	13	C	Y	Y
C1500 4D AWD	3	4	1	1	1	1	18	15	C	Y	Y
C2500 4D AWD	3	4	1	1	1	1	19	13	C	Y	Y
AVEO											
LS 4D	4	4	5	5	5	5	12	25	C		Y
LS 5D	4	4	5	5	5	5	12	24	C		Y
LT 4D	5	4	5	5	5	5	13	25	C		Y
LT 5D	4	3	5	5	5	5	12	24	C		Y
SMV 4D	4	4	5	5	5	5	11	21	C		Y
SMV 5D	4	4	5	5	5	5	11	21	C		Y
BLAZER											
LS Xtreme 2D	3	4	3	3	3	3	12	11	C	Y	Y
LS 2D	3	4	3	3	3	3	12	11	C	Y	Y
LS 2D 4WD	2	3	3	3	3	3	11	11	C	Y	Y
LS 4D	4	3	3	3	3	3	11	11	C	Y	Y
LS 4D 4WD	3	3	3	3	3	3	12	13	C	Y	Y
CAVALIER											
LS Sport 2D	5	5	5	5	5	5	13	28	C	Y	Y
LS Sport 4D	5	4	5	5	5	5	13	29	C	Y	Y
LS 2D	5	5	5	5	5	5	12	26	C	Y	Y
LS 4D	4	4	5	5	5	5	12	26	C	Y	Y
2D	5	5	5	5	5	5	11	25	C		Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CAVALIER (CONT)											
4D	5	4	5	5	5	5	12	23	C		Y
CLASSIC											
4D	4	3	5	5	4	4	12	20	C		Y
COBALT											
LS 2D	4	5	5	5	5	5	13	27	C	Y	Y
LS 4D	4	4	5	5	5	5	12	25	C	Y	Y
LT 4D	4	4	5	5	5	5	13	27	C	Y	Y
SS 2D	3	3	4	4	4	4	15	33	C	Y	Y
2D	4	5	4	4	5	5	12	26	C		Y
4D	4	5	5	5	5	5	12	25	C		Y
COLORADO											
Crew Cab	3	4	2	2	3	3	13	14	C	Y	Y
Crew Cab 4WD	2	4	2	2	2	2	16	15	C	Y	Y
Ext Cab	3	4	3	3	3	3	12	13	C	Y	Y
Ext Cab 4WD	3	4	2	2	2	2	14	14	C	Y	Y
Reg Cab	3	4	3	3	3	3	12	14	C	Y	Y
Reg Cab 4WD	3	3	3	3	3	3	13	13	C	Y	Y
CORVETTE											
CV	2	1	1	1	1	1	36	35	C	Y	Y
2D	2	1	1	1	1	1	30	32	C	Y	Y
C1500											
LS Silverado Ext Cab	5	4	1	1	2	2	16	14	C	Y	Y
LS Silverado Reg Cab	4	3	1	1	2	2	14	13	C	Y	Y
LT SILVERADO Ext Cab	5	4	1	1	2	2	18	14	C	Y	Y
Silverado Crew Cab	4	3	2	2	2	2	19	13	C	Y	Y
Silverado Ext Cab	5	4	1	1	2	2	15	13	C	Y	Y
Silverado Reg Cab	4	3	1	1	2	2	14	12	C	Y	Y
Silverado Work Truck Ext	5	4	1	1	2	2	14	13	C	Y	Y
Silverado Work Truck Reg	4	3	1	1	2	2	13	13	C	Y	Y
C2500											
LS Silverado HD Crew Cab	3	3	1	1	1	1	19	11	C	Y	Y
LS Silverado HD Ext Cab	3	3	1	1	1	1	17	11	C	Y	Y
LS Silverado HD Reg Cab	3	3	2	2	2	2	15	11	C	Y	Y
LT Silverado HD Crew Cab	3	3	1	1	1	1	19	11	C	Y	Y
LT Silverado HD Ext Cab	3	3	1	1	1	1	20	12	C	Y	Y
Silverado HD Crew Cab	3	3	1	1	1	1	18	11	C	Y	Y
Silverado HD Ext Cab	3	3	1	1	1	1	18	11	C	Y	Y
Silverado HD Reg Cab	3	3	2	2	2	2	14	11	C	Y	Y
Silverado HD W/T Crew Cab	3	3	1	1	1	1	17	10	C	Y	Y
Silverado HD W/T Ext Cab	3	3	1	1	1	1	17	11	C	Y	Y
Silverado HD W/T Reg Cab	3	3	2	2	2	2	14	11	C	Y	Y
C3500											
LS Silverado DRW Crew Cab	3	4	1	1	1	1	22	11	C	Y	Y
LS Silverado DRW Ext Cab	4	2	3	3	3	3	17	15	C	Y	Y
LT Silverado DRW Crew Cab	3	4	1	1	1	1	24	12	C	Y	Y
LT Silverado DRW Ext Cab	4	2	3	3	3	3	19	16	C	Y	Y
Silverado Chasis and Cab	4	2	4	4	4	4	21	17	C	Y	Y
Silverado DRW Crew Cab	3	4	1	1	1	1	22	11	C	Y	Y
Silverado DRW Ext Cab	4	2	3	3	3	3	17	15	C	Y	Y
Silverado W/T DRW Crew	3	4	1	1	1	1	22	11	C	Y	Y
Silverado W/T DRW Ext Cab	4	2	3	3	3	3	16	15	C	Y	Y
C4500											
Kodiak P/U	4	2	4	4	4	4	18	18	C	Y	N
EQUINOX											
LS 4D	2	4	3	3	3	3	11	11	C		Y
LS 4D AWD	1	2	3	3	3	3	11	10	C	Y	Y
LT 4D	2	3	3	3	3	3	12	11	C	Y	Y
LT 4D AWD	2	2	3	3	3	3	11	11	C	Y	Y
EXPRESS 1500											
Cargo Van	4	4	3	3	3	3	13	12	C	Y	Y
Cargo Van AWD	4	4	3	3	3	3	16	14	C	Y	Y
Passenger Van AWD	4	4	3	3	3	3	17	13	C	Y	Y
Passenger Van	4	4	3	3	3	3	14	13	C	Y	Y
EXPRESS 2500											
Cargo Ext Van	4	4	3	3	3	3	14	12	C	Y	Y
Cargo Van	4	4	3	3	3	3	14	12	C	Y	Y
Passenger Van	4	4	3	3	3	3	15	13	C	Y	Y
Upfittter Cargo Ext Van	4	4	3	3	3	3	16	12	C	Y	Y
Upfittter Cargo Van	4	4	3	3	3	3	15	13	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
EXPRESS 3500											
Cargo Ext Van	4	4	3	3	3	3	17	12	C	Y	Y
Cargo Van	5	4	3	3	3	3	15	12	C	Y	Y
Passenger Ext Van	4	4	3	3	3	3	18	13	C	Y	Y
Passenger Van	5	4	3	3	3	3	16	13	C	Y	Y
Upfitter Cargo Ext Van	4	4	3	3	3	3	17	12	C	Y	Y
Upfitter Cargo Van	4	4	3	3	3	3	16	13	C	Y	Y
IMPALA											
LS 4D	2	2	3	3	3	3	12	13	C	Y	Y
SS 4D	2	1	3	3	3	3	14	16	C	Y	Y
4D	2	2	3	3	3	3	12	13	C		Y
K1500											
LS Silverado Crew Cab 4WD	3	3	1	1	1	1	18	13	C	Y	Y
LS Silverado Ext Cab 4WD	3	3	2	2	1	1	18	13	C	Y	Y
LS Silverado Reg Cab 4WD	2	2	2	2	1	1	14	13	C	Y	Y
LT Silverado Crew Cab 4WD	3	3	1	1	1	1	20	14	C	Y	Y
LT Silverado Ext Cab 4WD	3	3	2	2	1	1	20	14	C	Y	Y
Silverado Ext Cab 4WD	3	3	2	2	1	1	16	13	C	Y	Y
Silverado HD LS Crew 4WD	3	3	1	1	1	1	21	14	C	Y	Y
Silverado HD LT Crew 4WD	3	3	1	1	1	1	21	14	C	Y	Y
Silverado Reg Cab 4WD	2	2	2	2	1	1	13	12	C	Y	Y
Silverado W/T Ext Cab 4WD	3	3	2	2	1	1	16	13	C	Y	Y
Silverado W/T Reg Cab 4WD	3	2	2	2	1	1	13	12	C	Y	Y
SS Silverado Ext Cab AWD	3	3	2	2	1	1	20	14	C	Y	Y
Z71 Silverado Crew 4WD	3	3	1	1	1	1	19	13	C	Y	Y
Z71 Silverado Ext Cab 4WD	3	3	2	2	1	1	18	13	C	Y	Y
Z71 Silverado Reg Cab 4WD	3	2	2	2	1	1	16	13	C	Y	Y
K2500											
LS Silverado HD Crew 4WD	3	3	1	1	2	2	26	11	C	Y	Y
LS Silverado HD Ext 4WD	3	3	1	1	2	2	24	11	C	Y	Y
LS Silverado HD Reg 4WD	2	3	1	1	2	2	22	12	C	Y	Y
LT Silverado HD Crew 4WD	3	3	1	1	2	2	29	12	C	Y	Y
LT Silverado HD Ext 4WD	3	3	1	1	2	2	26	12	C	Y	Y
Silverado HD Crew Cab 4WD	3	3	1	1	2	2	24	11	C	Y	Y
Silverado HD Ext Cab 4WD	3	3	1	1	2	2	22	11	C	Y	Y
Silverado HD Reg Cab 4WD	2	3	1	1	2	2	20	11	C	Y	Y
Silverado HD W/T Crew 4WD	3	3	1	1	2	2	25	11	C	Y	Y
Silverado HD W/T Ext 4WD	3	3	1	1	2	2	22	11	C	Y	Y
Silverado HD W/T Reg 4WD	3	3	1	1	2	2	19	11	C	Y	Y
K3500											
LS Silverado DRW Crew 4WD	3	4	1	1	1	1	34	14	C	Y	Y
LS Silverado DRW Ext 4WD	3	3	1	1	1	1	28	14	C	Y	Y
LS Silverado DRW Reg 4WD	3	3	2	2	2	2	25	14	C	Y	Y
LS Silverado SRW Crew 4WD	3	4	1	1	1	1	34	14	C	Y	Y
LS Silverado SRW Ext 4WD	3	3	1	1	1	1	28	14	C	Y	Y
LS Silverado SRW Reg 4WD	3	3	2	2	2	2	25	14	C	Y	Y
LT Silverado DRW Crew 4WD	3	4	1	1	1	1	37	16	C	Y	Y
LT Silverado DRW Ext 4WD	3	3	1	1	1	1	30	15	C	Y	Y
LT Silverado SRW Crew 4WD	3	4	1	1	1	1	37	16	C	Y	Y
LT Silverado SRW Ext 4WD	3	3	1	1	1	1	30	15	C	Y	Y
Silverado DRW Crew 4WD	3	4	1	1	1	1	34	14	C	Y	Y
Silverado DRW Ext Cab 4WD	3	3	1	1	1	1	28	14	C	Y	Y
Silverado DRW Reg 4WD	3	3	2	2	2	2	24	14	C	Y	Y
Silverado SRW Crew 4WD	3	4	1	1	1	1	33	14	C	Y	Y
Silverado SRW Ext Cab 4WD	3	3	1	1	1	1	28	14	C	Y	Y
Silverado SRW Reg Cab 4WD	3	3	2	2	2	2	25	14	C	Y	Y
Silverado W/T DRW Crew 4W	3	4	1	1	1	1	33	14	C	Y	Y
Silverado W/T DRW Ext 4WD	3	3	1	1	1	1	28	14	C	Y	Y
Silverado W/T SRW Crew 4W	3	4	1	1	1	1	33	14	C	Y	Y
Silverado W/T SRW Ext 4WD	3	3	1	1	1	1	28	14	C	Y	Y
Silverado W/T SRW Reg 4WD	3	3	2	2	2	2	24	14	C	Y	Y
MALIBU											
LS Maxx 5D	2	2	3	3	4	4	13	13	C	Y	Y
LS 4D	2	2	4	4	4	4	12	15	C	Y	Y
LT Maxx 5D	2	2	3	3	3	3	13	13	C	Y	Y
LT 4D	3	2	4	4	4	4	12	15	C	Y	Y
MAXX 5D	2	2	3	3	3	3	12	14	C	Y	Y
4D	2	3	4	4	5	5	11	14	C		Y
MONTE CARLO											
LS 2D	3	2	3	3	3	3	16	17	C		Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MONTE CARLO (CONT)											
LT 2D	3	2	3	3	3	3	17	18	C	Y	Y
SS 2D	3	2	3	3	3	3	23	22	C	Y	Y
SSR											
Reg Cab Conv	3	2	2	2	2	2	24	23	C	Y	Y
SUBURBAN											
C1500 Wgn	3	4	2	2	1	1	14	12	C	Y	Y
C2500 Wgn	3	4	2	2	2	2	16	14	C	Y	Y
K1500 Wgn 4WD	2	3	2	2	1	1	18	13	C	Y	Y
K2500 Wgn 4WD	2	3	2	2	1	1	19	14	C	Y	Y
TAHOE											
4D	4	4	2	2	1	1	18	12	C	Y	Y
4D 4WD	4	4	2	2	1	1	19	13	C	Y	Y
TRAILBLAZER											
LS Extended 4D	3	4	2	2	2	2	12	18	C	Y	Y
LS Extended 4D 4WD	2	4	2	2	2	2	13	23	C	Y	Y
LS 4D	3	3	3	3	3	3	12	15	C	Y	Y
LS 4D 4WD	3	3	2	2	2	2	12	14	C	Y	Y
LT Extended 4D	3	4	2	2	2	2	13	19	C	Y	Y
LT Extended 4D 4WD	2	4	2	2	2	2	14	24	C	Y	Y
LT 4D	3	3	3	3	3	3	13	16	C	Y	Y
LT 4D 4WD	3	3	2	2	2	2	13	14	C	Y	Y
UPLANDER											
CARGO VAN	4	2	3	3	3	3	14	13	C	Y	Y
EXTENDED VAN	2	1	3	3	3	3	12	11	C	Y	Y
LS EXTENDED VAN	2	2	3	3	3	3	12	11	C	Y	Y
LT EXTENDED VAN	1	1	3	3	3	3	12	10	C	Y	Y
LT EXTENDED VAN AWD	1	2	3	3	3	3	13	12	C	Y	Y
VENTURE											
CARGO VAN	2	2	3	3	4	4	12	13	C	Y	Y
EXTENDED VAN	1	1	3	3	3	3	11	13	C	Y	Y
LS EXTENDED VAN	1	1	3	3	3	3	11	13	C	Y	Y
LT EXTENDED VAN	1	1	3	3	3	3	11	11	C	Y	Y

CHRYSLER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CROSSFIRE											
Limited Roadster	3	2	3	3	3	3	24	39	C	Y	N
Limited 2D	2	2	3	3	3	3	22	37	C	Y	N
Roadster	3	2	3	3	3	3	22	37	C	Y	N
STR-6 Roadster	3	2	3	3	3	3	31	49	C	Y	N
STR-6 2D	3	2	3	3	3	3	31	50	C	Y	N
2D	2	2	3	3	3	3	20	38	C	Y	N
PACIFICA											
LIMITED 5D AWD	2	3	3	3	3	3	13	13	C	Y	N
Sport Wagon 5D	2	4	3	3	3	3	11	11	C	Y	N
Sport Wagon 5D AWD	2	3	3	3	3	3	12	11	C	Y	N
TOURING 5D	3	4	3	3	3	3	12	12	C	Y	N
TOURING 5D AWD	2	3	3	3	3	3	13	12	C	Y	N
PT CRUISER											
Cv	2	1	3	3	3	3	11	14	C		N
GT CV	3	2	3	3	3	3	13	20	C	Y	N
GT Wgn	2	2	3	3	3	3	12	14	C	Y	N
Limited Edition Wgn	2	2	3	3	3	3	11	13	C		N
Touring Edition Cv	2	1	3	3	3	3	12	16	C		N
Touring Edition Wgn	2	2	3	3	4	4	12	13	C		N
Wgn	2	2	4	4	4	4	11	12	C		N
SEBRING											
Cv	3	3	4	4	4	4	15	22	C		N
GTC Cv	3	2	4	4	4	4	15	21	C		N
Limited Cv	3	2	3	3	4	4	19	22	C	Y	N
Limited 4D	4	3	4	4	4	4	13	20	C		N
LIMITED 2D	5	3	4	4	4	4	14	21	C		N
Touring Edition Cv	3	2	4	4	4	4	16	21	C		N
Touring Edition 4D	3	3	4	4	4	4	12	19	C		N
2D	4	4	4	4	4	4	13	23	C	Y	N
4D	3	3	4	4	4	4	12	20	C		N
TOWN & COUNTRY											
LIMITED 2WD Wgn	1	2	3	3	2	2	14	12	C	Y	N

CHRYSLER (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TOWN & COUNTRY (CONT)											
LX Wgn	1	2	3	3	3	3	12	11	C	Y	N
Touring 2WD Wgn	1	2	3	3	2	2	12	11	C	Y	N
Wgn	1	2	3	3	3	3	11	10	C		N
300											
SRT-8 HEMI 4D	3	1	2	2	3	3	17	28	C		N
TOURING-V6 HO 4D	2	2	3	3	4	4	13	19	C	Y	N
TOURING-V6 HO 4D AWD	2	2	3	3	3	3	14	21	C	Y	N
4D	2	2	3	3	4	4	12	17	C		N
300C											
300C 4D	2	1	2	2	2	2	16	24	C	Y	N
300C 4D AWD	2	1	2	2	3	3	18	24	C	Y	N

DODGE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CARAVAN											
SXT Wgn	2	2	3	3	3	3	12	12	C		N
Wgn	2	2	3	3	3	3	11	11	C		N
DAKOTA											
Laramie Club Cab	5	5	3	3	2	2	15	14	C	Y	N
Laramie Club Cab 4WD	5	5	2	2	2	2	19	17	C	Y	N
Laramie Quad Cab	5	5	3	3	3	3	13	12	C	Y	N
Laramie Quad Cab 4WD	5	5	2	2	2	2	16	14	C	Y	N
SLT Club Cab	5	5	3	3	2	2	13	12	C	Y	N
SLT Club Cab 4WD	5	5	2	2	2	2	17	17	C	Y	N
SLT Quad Cab	5	5	2	2	2	2	13	11	C	Y	N
SLT Quad Cab 4WD	5	5	2	2	2	2	14	13	C	Y	N
ST Club Cab	5	5	3	3	3	3	13	12	C	Y	N
ST Club Cab 4WD	5	5	2	2	2	2	17	14	C	Y	N
ST Quad Cab	5	5	2	2	2	2	12	12	C	Y	N
ST Quad Cab 4WD	5	5	2	2	2	2	14	13	C	Y	N
DURANGO											
Limited 4D	5	5	3	3	3	3	13	15	C	Y	N
Limited 4D 4WD	4	5	3	3	3	3	14	16	C	Y	N
SLT 4D	4	5	3	3	3	3	12	13	C	Y	N
SLT 4D 4WD	4	5	3	3	3	3	11	11	C	Y	N
ST 4D	5	5	3	3	3	3	13	14	C	Y	N
ST 4D 4WD	4	5	3	3	3	3	13	14	C	Y	N
GRAND CARAVAN											
Cargo 4D	3	3	3	3	3	3	14	13	C	Y	O
SE Wgn	2	2	3	3	3	3	12	11	C	Y	O
SXT Wgn	1	2	3	3	3	3	13	11	C	Y	O
MAGNUM											
RT Wgn	2	1	2	2	2	2	17	26	C	Y	N
RT Wgn AWD	2	1	3	3	3	3	18	27	C	Y	N
SE Wgn	3	2	3	3	3	3	13	24	C		N
SXT Wgn AWD	2	2	3	3	3	3	14	23	C	Y	N
NEON											
SE 4D	5	5	5	5	5	5	12	29	C		N
SRT-4 4D	5	4	5	5	5	5	18	44	C	Y	N
SXT 4D	5	5	5	5	5	5	13	33	C		N
RAM 1500											
SLT Quad Cab	5	5	2	2	2	2	29	14	C	Y	N
SLT Quad Cab 4WD	4	5	2	2	2	2	27	14	C	Y	N
SLT Reg Cab	5	5	2	2	2	2	24	13	C	Y	N
SLT Reg Cab 4WD	4	5	2	2	2	2	24	13	C	Y	N
SRT-10 Quad Cab	5	5	2	2	2	2	32	26	C	Y	N
SRT-10 Reg Cab	5	4	2	2	2	2	28	21	C	Y	N
ST Quad Cab	5	5	2	2	2	2	27	13	C	Y	N
ST Quad Cab 4WD	4	5	2	2	2	2	25	13	C	Y	N
ST Reg Cab	5	5	2	2	2	2	22	12	C	Y	N
ST Reg Cab 4WD	4	5	2	2	2	2	23	12	C	Y	N
RAM 2500											
Quad SLT Crew Pickup	4	5	2	2	2	2	21	11	C	Y	N
Quad ST Crew Pickup	4	5	2	2	2	2	21	11	C	Y	N
SLT Quad Cab	4	5	1	1	2	2	22	12	C	Y	N
SLT Quad Cab 4WD	4	5	1	1	2	2	24	12	C	Y	N
SLT Reg Cab	5	5	2	2	2	2	21	12	C	Y	N
SLT Reg Cab 4WD	4	5	1	1	2	2	21	11	C	Y	N

DODGE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RAM 2500 (CONT)											
ST Quad Cab	4	5	1	1	2	2	21	11	C	Y	N
ST Quad Cab 4WD	4	5	1	1	2	2	23	11	C	Y	N
ST Reg Cab	5	5	2	2	2	2	20	11	C	Y	N
ST Reg Cab 4WD	4	5	1	1	2	2	21	11	C	Y	N
RAM 3500											
SLT HO Quad Cab	5	5	2	2	1	1	28	22	C	Y	N
SLT Quad Cab	5	5	1	1	1	1	31	19	C	Y	N
SLT Quad Cab 4WD	4	5	1	1	1	1	24	13	C	Y	N
SLT Reg Cab	5	5	2	2	2	2	22	13	C	Y	N
SLT Reg Cab 4WD	4	5	2	2	1	1	23	13	C	Y	N
ST HO Quad Cab	5	5	2	2	1	1	28	21	C	Y	N
ST HO Quad Cab 4WD	4	5	1	1	1	1	27	14	C	Y	N
ST Quad Cab	5	5	2	2	1	1	28	21	C	Y	N
ST Quad Cab 4WD	4	5	1	1	1	1	25	13	C	Y	N
ST Reg Cab	5	5	2	2	2	2	21	13	C	Y	N
ST Reg Cab 4WD	4	5	2	2	1	1	22	13	C	Y	N
SPRINTER											
CARGO VAN 2500	4	5	3	3	3	3	18	16	C		N
CARGO VAN 3500	4	5	3	3	3	3	20	17	C		N
VAN 2500	4	5	3	3	3	3	20	17	C		N
STRATUS											
RT 2D	5	3	4	4	4	4	16	21	C		N
RT 4D	5	3	4	4	4	4	16	18	C	Y	N
SXT 2D	5	4	4	4	4	4	16	21	C		N
SXT 4D	4	3	4	4	4	4	14	19	C		N
VIPER											
SRT-10 Cv	5	2	2	2	2	2	60	84	C	Y	N

FORD	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CROWN VICTORIA											
LX 4D	2	2	2	2	3	3	19	15	C	Y	N
4D	2	2	2	2	2	2	16	14	C	Y	N
ESCAPE											
HYBRID 4D	3	2	3	3	3	3	13	11	C	Y	N
HYBRID 4D 4WD	2	2	3	3	3	3	13	11	C	Y	N
Limited 4D	2	2	3	3	3	3	11	10	C	Y	N
Limited 4D 4WD	2	2	2	2	3	3	11	10	C	Y	N
XLS 4D	2	2	3	3	3	3	10	10	C	Y	N
XLS 4D 4WD	1	2	3	3	3	3	11	10	C	Y	N
XLT SPORT 4D 4WD	2	2	2	2	3	3	11	10	C	Y	N
XLT 4D	2	2	3	3	3	3	11	10	C	Y	N
XLT 4D 4WD	2	2	2	2	3	3	11	10	C	Y	N
EXCURSION											
Eddie Bauer 5D	4	5	2	2	2	2	23	12	C	Y	N
Eddie Bauer 5D 4WD	5	5	2	2	1	1	24	14	C	Y	N
Limited 5D	4	5	2	2	2	2	23	12	C	Y	N
Limited 5D 4WD	4	5	2	2	1	1	24	14	C	Y	N
XLS LIMO 5D V10	4	5	2	2	2	2	20	13	C	Y	N
XLS 5D	3	5	2	2	2	2	18	12	C	Y	N
XLS 5D TBO DSL	4	5	2	2	2	2	23	12	C	Y	N
XLS 5D 4WD	4	5	2	2	1	1	21	14	C	Y	N
XLS 5D 4WD TBO DSL	4	5	2	2	1	1	24	13	C	Y	N
XLT SSV 5D	3	5	2	2	2	2	18	12	C	Y	N
XLT SSV 5D 4WD	4	5	2	2	1	1	21	13	C	Y	N
XLT 5D	3	5	2	2	2	2	18	12	C	Y	N
XLT 5D TBO DSL	4	5	2	2	2	2	23	12	C	Y	N
XLT 5D 4WD	4	5	2	2	1	1	21	14	C	Y	N
XLT 5D 4WD TBO DSL	4	5	2	2	1	1	24	13	C	Y	N
EXPEDITION											
Eddie Bauer 4D	3	3	2	2	2	2	14	11	C	Y	N
Eddie Bauer 4D 4WD	3	3	2	2	2	2	19	11	C	Y	N
LIMITED 4D	3	3	2	2	2	2	17	11	C	Y	N
LIMITED 4D 4WD	3	3	2	2	1	1	17	11	C	Y	N
XLS 4D	3	3	2	2	2	2	13	11	C	Y	N
XLS 4D 4WD	3	3	2	2	1	1	14	11	C	Y	N
XLT NBX 4D 4WD	3	3	2	2	1	1	14	11	C	Y	N
XLT SSV 4D	3	3	2	2	2	2	14	11	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
EXPEDITION (CONT)											
XLT SSV 4D 4WD	3	3	2	2	1	1	14	11	C	Y	N
XLT 4D	3	3	2	2	2	2	14	11	C	Y	N
XLT 4D 4WD	3	3	2	2	1	1	15	11	C	Y	N
EXPLORE SPT TRC											
ADRENALIN 4D	5	4	2	2	3	3	12	12	C	Y	N
ADRENALIN 4D 4WD	5	4	2	2	2	2	12	14	C	Y	N
XLS 4D	5	4	2	2	3	3	11	11	C	Y	N
XLS 4D 4WD	5	4	2	2	2	2	12	13	C	Y	N
XLT PREMIUM 4D	5	4	2	2	3	3	11	11	C	Y	N
XLT PREMIUM 4D 4WD	5	4	2	2	2	2	12	13	C	Y	N
XLT 4D	5	4	2	2	3	3	11	11	C	Y	N
XLT 4D 4WD	5	4	2	2	2	2	12	13	C	Y	N
EXPLORER											
Eddie Bauer 4D	2	2	2	2	2	2	11	10	C	Y	N
Eddie Bauer 4D 4WD	1	2	2	2	2	2	12	10	C	Y	N
Limited Edition 4D	2	2	2	2	2	2	11	10	C	Y	N
Limited Edition 4D 4WD	2	3	2	2	2	2	12	10	C	Y	N
Sport XLS 4D	2	2	2	2	2	2	11	10	C	Y	N
Sport XLS 4D 4WD	2	2	2	2	2	2	11	10	C	Y	N
Sport XLT 4D	3	3	2	2	2	2	11	10	C	Y	N
Sport XLT 4D 4WD	2	2	2	2	2	2	12	10	C	Y	N
XLS 4D	2	2	2	2	2	2	11	8	C	Y	N
XLS 4D 4WD	2	2	2	2	2	2	11	10	C	Y	N
XLT 4D	3	3	2	2	2	2	11	10	C	Y	N
XLT 4D 4WD	2	2	2	2	2	2	12	10	C	Y	N
E150 SUPER DUTY											
Chateau Wgn	5	5	2	2	2	2	13	12	C	Y	N
Van	5	5	2	2	2	2	11	11	C	Y	N
XL Wgn	5	5	2	2	2	2	12	12	C	Y	N
XLT Wgn	5	5	2	2	2	2	13	12	C	Y	N
E250 SUPER DUTY											
Van	5	5	2	2	2	2	12	11	C	Y	N
E350 SUPER DUTY											
Chateau Wgn	5	5	2	2	2	2	14	12	C	Y	N
Van	5	5	2	2	3	3	14	12	C	Y	N
Van Super	5	5	2	2	2	2	13	12	C	Y	N
XL Wgn	5	5	2	2	2	2	13	12	C	Y	N
XL Wgn Super	5	5	2	2	2	2	13	12	C	Y	N
XLT Wgn	5	5	2	2	2	2	14	12	C	Y	N
XLT Wgn Super	5	5	2	2	2	2	14	13	C	Y	N
FIVE HUNDRED											
LIMITED 4D	2	2	2	2	3	3	14	18	C	Y	N
LIMITED 4D AWD	2	2	2	2	2	2	13	19	C	Y	N
SE 4D	2	2	2	2	2	2	12	15	C	Y	N
SE 4D AWD	2	2	2	2	2	2	11	15	C	Y	N
SEL 4D	2	2	2	2	3	3	12	16	C	Y	N
SEL 4D AWD	2	2	2	2	2	2	11	15	C	Y	N
FOCUS											
ZXW SE WGN	4	3	4	4	4	4	11	18	C	Y	N
ZXW SES WGN	4	3	4	4	4	4	11	19	C	Y	N
ZX3 S 3D	5	4	5	5	5	5	12	23	C		N
ZX3 SE 3D	5	4	5	5	5	5	12	23	C		N
ZX3 SES 3D	5	4	5	5	5	5	12	24	C		N
ZX4 S 4D	5	4	5	5	5	5	11	23	C		N
ZX4 SE 4D	5	4	5	5	5	5	12	24	C		N
ZX4 SES 4D	5	4	5	5	5	5	12	24	C		N
ZX4 ST 4D	5	5	5	5	5	5	12	26	C	Y	N
ZX5 S 5D	5	4	5	5	5	5	11	19	C	Y	N
ZX5 SE 5D	5	4	5	5	5	5	11	20	C	Y	N
ZX5 SES 5D	5	4	5	5	5	5	11	20	C	Y	N
FREESTAR											
LIMITED WGN	1	2	3	3	3	3	11	11	C	Y	N
S WGN	1	1	3	3	3	3	11	11	C	Y	N
SE WGN	1	1	2	2	2	2	11	10	C	Y	N
SEL WGN	1	1	2	2	2	2	11	10	C	Y	N
SES WGN	1	1	2	2	2	2	11	11	C	Y	N
Van	1	2	2	2	3	3	11	12	C	Y	N
FREESTYLE											
LIMITED 4D	2	3	2	2	2	2	12	12	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FREESTYLE (CONT)											
LIMITED 4D AWD	1	2	2	2	2	2	14	12	C	Y	N
SE 4D	2	3	2	2	2	2	12	11	C	Y	N
SE 4D AWD	1	2	2	2	2	2	12	12	C	Y	N
SEL 4D	2	3	2	2	2	2	12	11	C	Y	N
SEL 4D AWD	1	2	2	2	2	2	12	11	C	Y	N
F150											
FX4 Flare Super Cab 4WD	3	4	1	1	1	1	14	12	C	Y	N
FX4 Flareside Reg Cab 4WD	3	4	1	1	1	1	14	11	C	Y	N
FX4 Style Crew Cab 4WD	4	5	1	1	1	1	16	12	C	Y	N
FX4 Style Super Cab 4WD	3	4	1	1	1	1	14	12	C	Y	N
King Ranch Style Crew 4WD	4	5	1	1	1	1	18	13	C	Y	N
King Ranch Styleside Crew	4	5	1	1	1	1	16	12	C	Y	N
Lariat Style Crew Cab 4WD	4	5	1	1	1	1	18	13	C	Y	N
Lariat Style Super Cab	4	5	1	1	1	1	13	11	C	Y	N
Lariat Style Super 4WD	3	4	1	1	1	1	13	11	C	Y	N
Lariat Styleside Crew Cab	4	5	1	1	1	1	14	12	C	Y	N
STX Flare Super Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
STX Flareside Reg Cab	3	5	1	1	1	1	14	11	C	Y	N
STX Flareside Reg Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
STX Flareside Super Cab	4	5	1	1	1	1	13	11	C	Y	N
STX Style Super Cab 4WD	3	4	1	1	1	1	14	12	C	Y	N
STX Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
STX Styleside Super Cab	4	5	1	1	1	1	14	11	C	Y	N
XL Style Super Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
XL Styleside Reg Cab	4	5	1	1	1	1	11	11	C	Y	N
XL Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
XL Styleside Super Cab	4	5	1	1	1	1	13	11	C	Y	N
XLT Flare Super Cab 4WD	3	4	1	1	1	1	14	12	C	Y	N
XLT Flareside Reg Cab	3	5	1	1	1	1	12	12	C	Y	N
XLT Flareside Reg Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
XLT Flareside Super Cab	4	5	1	1	1	1	13	12	C	Y	N
XLT Style Crew Cab 4WD	4	5	1	1	1	1	16	12	C	Y	N
XLT Style Super Cab 4WD	3	4	1	1	1	1	14	12	C	Y	N
XLT Styleside Crew Cab	4	5	1	1	1	1	13	11	C	Y	N
XLT Styleside Reg Cab	4	5	1	1	1	1	11	11	C	Y	N
XLT Styleside Reg Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
XLT Styleside Super Cab	4	5	1	1	1	1	14	11	C	Y	N
F250											
Lariat Crew Cab	5	5	1	1	1	1	32	11	C	Y	N
Lariat Crew Cab 4WD	5	5	1	1	1	1	44	12	C	Y	N
Lariat Super Cab	5	5	1	1	1	1	31	11	C	Y	N
Lariat Super Cab 4WD	5	5	1	1	1	1	30	11	C	Y	N
XL Crew Cab	5	5	1	1	1	1	29	10	C	Y	N
XL Crew Cab 4WD	5	5	1	1	1	1	40	11	C	Y	N
XL Reg Cab	5	5	1	1	1	1	20	10	C	Y	N
XL Reg Cab 4WD	5	5	1	1	1	1	26	11	C	Y	N
XL Super Cab	5	5	1	1	1	1	29	10	C	Y	N
XL Super Cab 4WD	5	5	1	1	1	1	29	11	C	Y	N
XLT Crew Cab	5	5	1	1	1	1	32	11	C	Y	N
XLT Crew Cab 4WD	5	5	1	1	1	1	42	11	C	Y	N
XLT Reg Cab	5	5	1	1	1	1	21	10	C	Y	N
XLT Reg Cab 4WD	5	5	1	1	1	1	27	11	C	Y	N
XLT Super Cab	5	5	1	1	1	1	30	11	C	Y	N
XLT Super Cab 4WD	5	5	1	1	1	1	30	11	C	Y	N
F350											
Crew Chasis	5	2	3	3	4	4	26	16	C	Y	N
Lariat DRW Crew Cab	5	5	1	1	1	1	32	12	C	Y	N
Lariat DRW Crew Cab 4WD	4	5	1	1	1	1	33	12	C	Y	N
Lariat DRW Super Cab	5	5	1	1	1	1	28	11	C	Y	N
Lariat DRW Super Cab 4WD	4	5	2	2	2	2	31	11	C	Y	N
LARIAT SRW Crew Cab	5	5	1	1	1	1	29	11	C	Y	N
LARIAT SRW Crew Cab 4WD	4	5	1	1	1	1	37	11	C	Y	N
LARIAT SRW Super Cab	5	5	3	3	3	3	26	13	C	Y	N
LARIAT SRW Super Cab 4WD	4	5	2	2	2	2	32	12	C	Y	N
Super Duty	5	1	3	3	4	4	20	17	C	Y	N
XL DRW Crew Cab	5	5	1	1	1	1	28	11	C	Y	N
XL DRW Crew Cab 4WD	4	5	1	1	1	1	31	12	C	Y	N
XL DRW Reg Cab	4	5	1	1	1	1	21	10	C	Y	N
XL DRW Reg Cab 4WD	5	5	2	2	3	3	26	13	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F350 (CONT)											
XL DRW Super Cab	5	5	1	1	1	1	27	10	C	Y	N
XL DRW Super Cab 4WD	4	5	2	2	2	2	28	11	C	Y	N
XL SRW Crew Cab	5	5	1	1	1	1	27	11	C	Y	N
XL SRW Crew Cab 4WD	4	5	1	1	1	1	35	11	C	Y	N
XL SRW Reg Cab	5	5	2	2	3	3	21	12	C	Y	N
XL SRW Reg Cab 4WD	4	5	1	1	1	1	26	11	C	Y	N
XL SRW Super Cab	5	5	3	3	3	3	23	12	C	Y	N
XL SRW Super Cab 4WD	4	5	2	2	2	2	28	11	C	Y	N
XLT DRW Crew Cab	5	5	1	1	1	1	30	11	C	Y	N
XLT DRW Crew Cab 4WD	4	5	1	1	1	1	33	12	C	Y	N
XLT DRW Reg Cab	4	5	1	1	1	1	22	10	C	Y	N
XLT DRW Reg Cab 4WD	5	5	2	2	3	3	27	14	C	Y	N
XLT DRW Super Cab	5	5	1	1	1	1	28	11	C	Y	N
XLT DRW Super Cab 4WD	4	5	2	2	2	2	29	11	C	Y	N
XLT SRW Crew Cab	5	5	1	1	1	1	29	11	C	Y	N
XLT SRW Crew Cab 4WD	4	5	1	1	1	1	37	11	C	Y	N
XLT SRW Reg Cab	5	5	2	2	3	3	22	12	C	Y	N
XLT SRW Reg Cab 4WD	4	5	1	1	1	1	26	11	C	Y	N
XLT SRW Super Cab	5	5	3	3	3	3	24	13	C	Y	N
XLT SRW Super Cab 4WD	4	5	2	2	2	2	30	11	C	Y	N
F350 SUPER DU											
Crew Chasis	5	2	3	3	3	3	20	19	C	Y	N
F450											
Chasis and Cab	5	3	3	3	3	3	21	19	C	Y	N
F550 SUPER DU											
4D Ext Cab Chasis	5	2	3	3	3	3	25	26	C	Y	N
GT											
2D	4	2	2	2	2	2	55	115	C	Y	N
MUSTANG											
Deluxe Cv	4	4	4	4	4	4	14	26	C	Y	N
Deluxe 2D	5	4	4	4	4	4	13	25	C	Y	N
GT Deluxe CV	4	3	3	3	4	4	20	29	C	Y	N
GT Deluxe 2D	3	3	3	3	3	3	19	29	C	Y	N
GT Premium CV	4	3	3	3	4	4	20	29	C	Y	N
GT Premium 2D	3	3	3	3	3	3	19	29	C	Y	N
Premium Cv	4	4	4	4	4	4	14	26	C	Y	N
Premium 2D	5	4	4	4	4	4	13	25	C	Y	N
RANGER											
EDGE Reg Cab	5	5	3	3	3	3	10	14	C	Y	N
EDGE Reg Cab 4WD	5	5	3	3	3	3	11	14	C	Y	N
EDGE Super Cab	5	5	3	3	3	3	11	13	C	Y	N
EDGE 4D Super Cab	5	5	3	3	3	3	11	15	C	Y	N
EDGE 4D Super Cab 4WD	5	5	2	2	2	2	11	15	C	Y	N
XL Reg Cab	5	5	3	3	3	3	11	16	C	Y	N
XL Reg Cab 4WD	5	5	3	3	3	3	11	14	C	Y	N
XL 2D Super Cab	5	5	3	3	3	3	11	13	C	Y	N
XL 2D Super Cab 4WD	5	5	3	3	3	3	11	16	C	Y	N
XLT Super Cab 4WD	5	5	3	3	3	3	11	16	C	Y	N
XLT Reg Cab	5	5	3	3	3	3	11	14	C	Y	N
XLT Reg Cab 4WD	5	5	3	3	3	3	11	14	C	Y	N
XLT Super Cab	5	5	3	3	3	3	11	13	C	Y	N
XLT 4D Super Cab	5	5	3	3	3	3	11	15	C	Y	N
XLT 4D FX4 LEVEL II Super	5	5	2	2	2	2	12	18	C	Y	N
XLT 4D FX4 OFF ROAD Super	5	5	2	2	2	2	12	17	C	Y	N
XLT 4D Super Cab 4WD	5	5	2	2	2	2	11	15	C	Y	N
TAURUS											
SE WGN	2	2	3	3	3	3	11	14	C		N
SE 4D	3	2	4	4	5	5	11	14	C		N
SEL WGN	3	2	3	3	3	3	11	15	C		N
SEL 4D	3	3	4	4	4	4	11	15	C		N
THUNDERBIRD											
Deluxe w/ soft top Cv	3	2	3	3	3	3	25	39	C	Y	N
Premium w/ soft top Cv	3	2	3	3	3	3	25	39	C	Y	N
50th Anniv. Cv	3	2	3	3	3	3	25	38	C	Y	N

GMC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CANYON											
SL 2D Reg Cab	3	3	3	3	3	3	11	12	C	Y	Y
SL 2D Reg Cab 4WD	3	3	2	2	2	2	13	14	C	Y	Y
SL 4D Crew Cab 4WD	2	3	2	2	2	2	15	15	C	Y	Y
SL 4D Ext Cab	3	4	2	2	3	3	12	13	C	Y	Y
SL 4D Ext Cab 4WD	3	4	2	2	2	2	12	14	C	Y	Y
SLE 2D Reg Cab	3	3	3	3	3	3	12	12	C	Y	Y
SLE 2D Reg Cab 4WD	3	3	2	2	2	2	13	14	C	Y	Y
SLE 4D Crew Cab	3	4	2	2	3	3	13	13	C	Y	Y
SLE 4D Crew Cab 4WD	2	3	2	2	2	2	15	15	C	Y	Y
SLE 4D Ext Cab	3	4	2	2	3	3	12	13	C	Y	Y
SLE 4D Ext Cab 4WD	3	4	2	2	2	2	13	14	C	Y	Y
C4500											
CREW CAB	3	2	3	3	3	3	20	18	C	Y	N
ENVOY											
DENALI 4D	4	3	2	2	3	3	15	14	C	Y	Y
DENALI 4D 4WD	3	2	2	2	2	2	16	16	C	Y	Y
SLE 4D	5	3	2	2	3	3	12	13	C	Y	Y
SLE 4D 4WD	3	3	2	2	2	2	13	13	C	Y	Y
SLT 4D	4	3	3	3	3	3	13	14	C	Y	Y
SLT 4D 4WD	3	3	2	2	2	2	13	14	C	Y	Y
ENVOY XL											
DENALI 4D	3	4	2	2	2	2	18	14	C	Y	Y
DENALI 4D 4WD	3	3	2	2	2	2	18	14	C	Y	Y
SLE 4D	3	4	2	2	2	2	13	13	C	Y	Y
SLE 4D 4WD	3	4	2	2	2	2	13	13	C	Y	Y
SLT 4D	3	4	2	2	2	2	15	13	C	Y	Y
SLT 4D 4WD	3	4	2	2	2	2	14	13	C	Y	Y
ENVOY XUV											
SLE 4D	3	4	2	2	2	2	14	13	C	Y	Y
SLE 4D 4WD	3	4	2	2	2	2	14	13	C	Y	Y
SLT 4D	3	4	2	2	2	2	16	14	C	Y	Y
SLT 4D 4WD	3	4	2	2	2	2	15	14	C	Y	Y
SAFARI											
Cargo RV Van	1	2	2	2	2	2	11	10	C	Y	Y
Cargo RV Van 4WD	1	2	2	2	2	2	12	12	C	Y	Y
Cargo Van	1	2	2	2	2	2	11	10	C	Y	Y
Cargo Van 4WD	1	2	2	2	2	2	12	12	C	Y	Y
Passenger Van	1	2	2	2	2	2	11	10	C	Y	Y
Passenger Van 4WD	1	2	2	2	2	2	12	11	C	Y	Y
SAVANA G3500											
Cutaway Van	4	2	4	4	4	4	14	17	C	Y	Y
SAVANA 1500											
Cargo Van	4	4	3	3	3	3	16	12	C	Y	Y
Cargo Van AWD	3	4	3	3	3	3	19	14	C	Y	Y
Passenger Van	4	4	3	3	3	3	16	12	C	Y	Y
Passenger Van 4WD	3	4	3	3	3	3	18	13	C	Y	Y
RV Cargo Van	4	4	3	3	3	3	16	12	C	Y	Y
RV Cargo Van AWD	3	4	3	3	3	3	19	14	C	Y	Y
SAVANA 2500											
Cargo Ext Van	4	4	3	3	3	3	15	13	C	Y	Y
Cargo Van	4	4	3	3	3	3	14	12	C	Y	Y
Passenger Van	4	4	3	3	3	3	15	12	C	Y	Y
RV Cargo Ext Van	4	4	3	3	3	3	16	13	C	Y	Y
RV Cargo Van	4	4	3	3	3	3	15	12	C	Y	Y
SAVANA 3500											
Cargo Ext Van	4	4	3	3	3	3	18	13	C	Y	Y
Cargo Van	4	4	3	3	3	3	14	13	C	Y	Y
Passenger Ext Van	4	4	3	3	3	3	17	12	C	Y	Y
Passenger Van	4	4	3	3	3	3	20	15	C	Y	Y
RV Cargo Ext Van	4	4	3	3	3	3	18	13	C	Y	Y
RV Cargo Van	4	4	3	3	3	3	16	13	C	Y	Y
SIERRA 1500											
Crew Cab 4WD	2	3	1	1	1	1	21	15	C	Y	Y
Denali CREW CAB 4WD	3	3	2	2	1	1	24	16	C	Y	Y
Ext Cab	2	2	1	1	1	1	14	13	C	Y	Y
Ext Cab 4WD	2	3	1	1	1	1	18	13	C	Y	Y
HD SLE CREW CAB	2	3	1	1	1	1	18	14	C	Y	Y
HD SLE CREW CAB 4WD	2	3	2	2	1	1	21	14	C	Y	Y
HD SLT CREW CAB	2	3	1	1	1	1	20	15	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SIERRA 1500 (CONT)											
HD SLT CREW CAB 4WD	2	3	2	2	1	1	21	14	C	Y	Y
Reg Cab	2	2	1	1	1	1	13	12	C	Y	Y
Reg Cab 4WD	2	3	1	1	1	1	14	12	C	Y	Y
SLE CREW CAB	2	3	1	1	1	1	18	14	C	Y	Y
SLE CREW CAB 4WD	2	3	2	2	1	1	19	13	C	Y	Y
SLE Ext Cab	2	2	1	1	1	1	14	13	C	Y	Y
SLE Ext Cab 4WD	2	3	1	1	1	1	16	13	C	Y	Y
SLE Reg Cab	2	2	1	1	1	1	14	12	C	Y	Y
SLE Reg Cab 4WD	2	3	1	1	1	1	15	13	C	Y	Y
SLT CREW CAB	2	3	1	1	1	1	18	14	C	Y	Y
SLT CREW CAB 4WD	2	3	2	2	1	1	21	14	C	Y	Y
SLT Ext Cab	2	2	1	1	1	1	16	13	C	Y	Y
SLT Ext Cab 4WD	2	3	1	1	1	1	18	13	C	Y	Y
W/T Ext Cab	2	2	1	1	1	1	13	12	C	Y	Y
W/T Ext Cab 4WD	2	3	1	1	1	1	16	13	C	Y	Y
W/T Reg Cab	2	2	1	1	1	1	13	12	C	Y	Y
W/T Reg Cab 4WD	2	3	1	1	1	1	14	12	C	Y	Y
SIERRA 2500											
CREW CAB	3	4	1	1	1	1	17	11	C	Y	Y
CREW CAB 4WD	2	3	1	1	1	1	19	12	C	Y	Y
HD Ext Cab	3	4	1	1	1	1	14	11	C	Y	Y
HD Ext Cab 4WD	2	3	1	1	1	1	17	11	C	Y	Y
HD Reg Cab	3	4	1	1	1	1	13	11	C	Y	Y
HD Reg Cab 4WD	2	3	1	1	1	1	16	11	C	Y	Y
HD SLE Reg Cab	3	4	1	1	1	1	13	11	C	Y	Y
HD SLE Reg Cab 4WD	2	3	1	1	1	1	17	11	C	Y	Y
HD W/T Reg Cab	3	4	1	1	1	1	13	11	C	Y	Y
HD W/T Reg Cab 4WD	2	3	1	1	1	1	17	11	C	Y	Y
SLE CREW CAB	3	4	1	1	1	1	17	11	C	Y	Y
SLE CREW CAB 4WD	2	3	1	1	1	1	21	12	C	Y	Y
SLE Ext Cab	3	4	1	1	1	1	16	11	C	Y	Y
SLE Ext Cab 4WD	2	4	1	1	1	1	18	11	C	Y	Y
SLT CREW CAB	3	4	1	1	1	1	19	12	C	Y	Y
SLT CREW CAB 4WD	2	3	1	1	1	1	24	13	C	Y	Y
SLT Ext Cab	3	4	1	1	1	1	18	12	C	Y	Y
SLT Ext Cab 4WD	2	4	1	1	1	1	19	11	C	Y	Y
W/T CREW CAB	3	4	1	1	1	1	17	11	C	Y	Y
W/T CREW CAB 4WD	2	3	1	1	1	1	19	12	C	Y	Y
W/T Ext Cab	3	4	1	1	1	1	14	11	C	Y	Y
W/T Ext Cab 4WD	2	4	1	1	1	1	17	11	C	Y	Y
SIERRA 3500											
CREW CAB	3	3	1	1	1	1	18	11	C	Y	Y
CREW CAB 4WD	3	4	1	1	1	1	24	12	C	Y	Y
DRW Ext Cab	4	4	2	2	3	3	20	14	C	Y	Y
DRW Ext Cab 4WD	3	3	1	1	1	1	21	11	C	Y	Y
DRW Reg Cab 4WD	3	2	2	2	2	2	19	14	C	Y	Y
SLE DRW CREW CAB	3	3	1	1	1	1	18	11	C	Y	Y
SLE DRW CREW CAB 4WD	3	4	1	1	1	1	24	12	C	Y	Y
SLE DRW Ext Cab	4	4	2	2	3	3	20	14	C	Y	Y
SLE DRW Ext Cab 4WD	3	3	1	1	1	1	23	11	C	Y	Y
SLE DRW Reg Cab 4WD	3	2	2	2	2	2	19	14	C	Y	Y
SLE SRW CREW CAB 4WD	3	4	1	1	1	1	24	12	C	Y	Y
SLE SRW Ext Cab 4WD	3	3	1	1	1	1	21	11	C	Y	Y
SLE SRW Reg Cab 4WD	3	2	2	2	2	2	19	14	C	Y	Y
SLT DRW CREW CAB	3	3	1	1	1	1	20	11	C	Y	Y
SLT DRW CREW CAB 4WD	3	4	1	1	1	1	27	12	C	Y	Y
SLT DRW Ext Cab	4	4	2	2	3	3	22	15	C	Y	Y
SLT DRW Ext Cab 4WD	3	3	1	1	1	1	23	11	C	Y	Y
SLT SRW CREW CAB 4WD	3	4	1	1	1	1	27	12	C	Y	Y
SLT SRW Ext Cab 4WD	3	3	1	1	1	1	23	11	C	Y	Y
SRW CREW CAB 4WD	3	4	1	1	1	1	24	12	C	Y	Y
SRW Ext Cab 4WD	3	3	1	1	1	1	21	11	C	Y	Y
SRW Reg Cab 4WD	3	2	2	2	2	2	21	15	C	Y	Y
W/T DRW CREW CAB	3	3	1	1	1	1	18	11	C	Y	Y
W/T DRW CREW CAB 4WD	3	4	1	1	1	1	23	11	C	Y	Y
W/T DRW Ext Cab	4	4	2	2	3	3	19	13	C	Y	Y
W/T DRW Ext Cab 4WD	3	3	1	1	1	1	21	11	C	Y	Y
W/T DRW Reg Cab 4WD	3	2	2	2	2	2	19	14	C	Y	Y
W/T SRW CREW CAB 4WD	3	4	1	1	1	1	23	11	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SIERRA 3500 (CONT)											
W/T SRW Ext Cab 4WD	3	3	1	1	1	1	21	11	C	Y	Y
W/T SRW Reg Cab 4WD	3	2	2	2	2	2	21	15	C	Y	Y
YUKON											
Denali WGN 4WD	2	3	1	1	1	1	23	13	C	Y	Y
Wgn 4WD	3	3	1	1	1	1	20	12	C	Y	Y
WGN	3	3	1	1	1	1	16	11	C	Y	Y
XL 1500 Denali WGN 4WD	3	3	1	1	1	1	26	15	C	Y	Y
XL 1500 WGN	3	4	1	1	1	1	15	11	C	Y	Y
XL 1500 WGN 4WD	3	3	1	1	1	1	22	13	C	Y	Y
XL 2500 WGN	3	4	1	1	1	1	20	13	C	Y	Y
XL 2500 WGN 4WD	3	4	1	1	1	1	20	13	C	Y	Y

HONDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCORD											
DX 4D	2	2	3	3	3	3	11	15	C	Y	N
EX ULEV 2D	3	3	3	3	3	3	18	21	C	Y	N
EX ULEV 4D	2	1	3	3	3	3	12	17	C	Y	N
EX V6 2D	3	3	3	3	3	3	14	22	C	Y	N
EX V6 4D	2	1	3	3	3	3	12	18	C	Y	N
EX 2D	3	3	3	3	4	4	13	22	C	Y	N
EX 2D WITH NAVI	3	3	3	3	4	4	15	24	C	Y	N
EX 4D	2	2	3	3	3	3	11	17	C	Y	N
EX 4D WITH NAVI	2	2	3	3	3	3	11	18	C	Y	N
HYBRID V6	3	1	2	2	3	3	16	17	C	Y	N
HYBRID V6 WITH NAVI	2	1	2	2	3	3	18	18	C	Y	N
LX w/PZEV 4D	2	2	3	3	3	3	11	15	C	Y	N
LX V6 ULEV 2D	4	3	3	3	3	3	13	22	C	Y	N
LX V6 ULEV 4D	2	1	3	3	3	3	12	15	C	Y	N
LX V6 2D	4	3	3	3	3	3	13	22	C	Y	N
LX V6 4D	2	1	3	3	3	3	12	15	C	Y	N
LX 2D	3	3	3	3	3	3	14	20	C	Y	N
LX 4D	2	2	3	3	3	3	11	14	C	Y	N
SE 2D	3	2	3	3	3	3	12	17	C	Y	N
CIVIC											
DX 4D	5	4	5	5	4	4	11	23	C		N
DX 4D WITH SIDE AIRBAGS	4	5	5	5	4	4	12	24	C		N
EX 2D	5	5	5	5	5	5	15	37	C	Y	N
EX 2D WITH SIDE AIRBAGS	5	5	5	5	5	5	14	34	C	Y	N
EX 4D	5	5	5	5	4	4	13	29	C	Y	N
EX 4D WITH SIDE AIRBAGS	4	4	5	5	4	4	13	27	C	Y	N
HX- VTEC 2D	5	5	5	5	5	5	13	32	C		N
HX- VTEC 2D with SAB	5	5	5	5	5	5	13	31	C		N
HYBRID 4D	4	3	4	4	3	3	14	22	C	Y	N
HYBRID-PZEV 4D	4	3	4	4	3	3	14	23	C	Y	N
LX 2D	5	5	5	5	5	5	13	31	C		N
LX 2D WITH SIDE AIRBAGS	5	5	5	5	5	5	13	32	C		N
LX 4D	4	4	4	4	4	4	12	24	C		N
LX 4D WITH SIDE AIRBAGS	4	4	5	5	4	4	12	25	C		N
SI-VTEC 3D	4	4	4	4	4	4	14	32	C	Y	N
Value Coupe 2D	5	5	5	5	5	5	13	30	C		N
Value Coupe 2D with SAB	5	5	5	5	5	5	13	31	C		N
VALUE 4D	4	4	4	4	4	4	11	23	C		N
VALUE 4D WITH SIDE AIRBAG	4	4	5	5	4	4	12	24	C		N
CR-V											
EX 5D 4WD	1	2	3	3	3	3	12	11	C	Y	N
LX 5D	1	3	3	3	3	3	16	13	C	Y	N
LX 5D 4WD	1	2	3	3	3	3	11	11	C	Y	N
SE 5D 4WD	1	2	3	3	3	3	12	12	C	Y	N
ELEMENT											
EX 4D	3	3	3	3	3	3	14	13	C		N
EX 4D 4WD	2	2	3	3	3	3	14	13	C	Y	N
LX 4D	3	3	3	3	3	3	14	14	C	Y	N
LX 4D 4WD	2	2	3	3	3	3	13	13	C	Y	N
INSIGHT											
HYBRID 3D	3	2	4	4	4	4	19	25	C	Y	N
ODYSSEY											
EX VAN	1	1	1	1	1	1	12	10	C	Y	N

HONDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ODYSSEY (CONT)											
EX-DVD VAN	1	1	1	1	1	1	12	10	C	Y	N
EX-L NAVI VAN	1	1	1	1	1	1	12	11	C	Y	N
EX-L VAN	1	1	1	1	1	1	12	10	C	Y	N
LX VAN	1	1	1	1	1	1	11	8	C	Y	N
TOURING VAN	1	1	1	1	1	1	12	10	C	Y	N
TOURING-NAVI	1	1	1	1	1	1	12	11	C	Y	N
PILOT											
EX 4D 4WD	2	2	2	2	2	2	11	10	C	Y	N
EX-L 4D 4WD	1	2	2	2	2	2	12	10	C	Y	N
EX-L 4D 4WD-DVD	2	2	2	2	2	2	12	10	C	Y	N
EX-L 4D 4WD-NAVI	2	2	2	2	2	2	12	10	C	Y	N
LX 4D 4WD	2	2	2	2	2	2	11	10	C	Y	N
S2000											
S2000-VTEC CV	3	2	3	3	3	3	28	46	C	Y	N

HYUNDAI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCENT											
GLS 3D	5	5	5	5	5	5	12	23	C		N
GLS 4D	5	5	5	5	5	5	12	23	C		N
GT 3D	5	5	5	5	5	5	13	25	C		N
ELANTRA											
GLS HATCHBACK 3D	4	4	5	5	5	5	12	21	C		N
GLS HATCHBACK 5D	4	5	5	5	5	5	12	23	C		N
GLS 4D	4	5	5	5	5	5	12	22	C		N
GT HATCHBACK 5D	4	5	5	5	5	5	12	24	C		N
GT 4D	4	5	5	5	5	5	12	22	C		N
SANTA FE											
GLS 4D	2	2	3	3	3	3	11	11	C	Y	N
GLS 4D 4WD	2	2	3	3	3	3	12	12	C	Y	N
LX 4D	2	2	3	3	3	3	11	11	C	Y	N
LX 4D 4WD	2	3	3	3	3	3	12	12	C	Y	N
SONATA											
GL 4D	4	3	4	4	4	4	11	16	C		N
GLS 4D	3	3	4	4	3	3	11	16	C		N
LX 4D	3	3	4	4	3	3	11	16	C		N
TIBURON											
GS 2D	5	5	5	5	5	5	13	36	C		N
GT 2D	5	4	4	4	5	5	16	36	C		N
SE 2D	5	4	4	4	5	5	16	37	C		N
TUCSON											
GL 4D	2	3	3	3	3	3	11	11	C		N
GL 4D 4WD	2	2	3	3	3	3	11	11	C		N
GLS 4D	2	2	3	3	3	3	11	11	C		N
GLS 4D 4WD	2	1	3	3	3	3	11	11	C		N
LX 4D	2	2	3	3	3	3	12	12	C		N
LX 4D 4WD	2	1	3	3	3	3	11	11	C		N
XG350											
L 4D	2	2	3	3	3	3	12	19	C		N
4D	2	2	3	3	3	3	12	19	C		N

INFINITI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FX35											
4D	2	3	2	2	2	2	18	14	C	Y	N
4D 4WD	2	3	2	2	2	2	18	14	C	Y	N
FX45											
4D	2	3	2	2	2	2	23	17	C	Y	N
G35											
SPORT COUPE	1	2	2	2	2	2	22	35	C	Y	N
SPORT 4D	1	1	1	1	1	1	22	31	C	Y	N
X SPORT 4D 4WD	1	2	1	1	1	1	21	28	C	Y	N
QX56											
4D	3	3	1	1	1	1	25	16	C	Y	N
4D 4WD	2	3	1	1	1	1	29	18	C	Y	N
Q45											
4D	1	1	1	1	1	1	28	41	C	Y	N

ISUZU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASCENDER											
S 4D 4WD 5 PASS	2	3	3	3	3	3	13	11	C	Y	Y
S 4D 5 PASS	2	4	3	3	3	3	12	11	C	Y	Y
ASCENDER EXT											
S 4D	2	4	3	3	3	3	12	14	C	Y	Y
S 4D 4WD	2	4	3	3	3	3	13	15	C	Y	Y

JAGUAR	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
S-TYPE											
3.0 L 4D	4	2	2	2	1	1	29	40	C	Y	N
4.2 L SUPERCHARGED 4D	4	2	1	1	1	1	34	46	C	Y	N
4.2L 4D	4	2	2	2	1	1	33	44	C	Y	N
X-TYPE											
2.5L 4D AWD	2	4	3	3	2	2	14	25	C	Y	N
3.0L WGN AWD	2	4	3	3	2	2	17	30	C	Y	N
3.0L 4D AWD	3	4	3	3	2	2	18	33	C	Y	N
XJR											
SUPERCHARGED 4D	4	3	1	1	1	1	39	68	C	Y	N
XJ8											
VANDEN PLAS 4D	4	3	1	1	1	1	34	46	C	Y	N
4D	3	3	1	1	1	1	33	44	C	Y	N
XJ8 L											
4D	4	3	1	1	1	1	33	60	C	Y	N
XKR											
SUPERCHARGED Cv	4	3	2	2	2	2	46	70	C	Y	N
SUPERCHARGED 2D	4	2	1	1	1	1	45	70	C	Y	N
XK8											
Cv	4	4	1	1	1	1	42	75	C	Y	N
2D	2	3	1	1	1	1	35	55	C	Y	N

JEEP	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND CHEROKEE											
Laredo 4D	4	4	3	3	2	2	13	12	C	Y	N
Laredo 4D 4WD	3	4	2	2	2	2	13	12	C	Y	N
Limited 4D	3	4	3	3	2	2	13	13	C	Y	N
Limited 4D 4WD	2	4	2	2	2	2	13	12	C	Y	N
LIBERTY											
Limited 4D	5	5	3	3	3	3	12	11	C		N
Limited 4D 4WD	3	4	2	2	2	2	13	12	C		N
Renegade 4D	5	5	3	3	3	3	12	11	C		N
Renegade 4D 4WD	4	5	2	2	2	2	12	12	C		N
Sport 4D	4	5	2	2	3	3	12	10	C		N
Sport 4D 4WD	4	5	2	2	2	2	11	11	C		N
WRANGLER											
Rubicon 2D 4WD	4	4	3	3	3	3	12	12	C		N
Sport LHD 2D 4WD	4	4	3	3	3	3	12	11	C		N
Sport RHD 2D 4WD	4	4	3	3	3	3	12	11	C		N
SE 2D 4WD	4	4	3	3	3	3	11	12	C		N
Unlimited Rubicon 2D	4	4	3	3	3	3	12	11	C		N
Unlimited 2D 4WD	4	4	3	3	3	3	11	10	C		N
X 2D 4WD	5	4	3	3	3	3	12	11	C		N

KIA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AMANTI											
4D	2	2	3	3	3	3	14	20	C		N
OPTIMA											
4D	4	4	5	5	5	5	13	20	C		N
RIO											
Cinco 5D	4	5	5	5	5	5	13	25	C		N
4D	5	5	5	5	5	5	13	26	C		N
SEDONA											
EX Van	3	2	3	3	3	3	13	13	C		N
LX Van	3	2	3	3	3	3	13	13	C		N

KIA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SORENTO											
4D	3	3	3	3	3	3	12	11	C		N
4D AWD	3	3	3	3	3	3	12	11	C		N
SPECTRA											
4D	5	5	5	5	5	5	13	30	C		N
5D	5	4	5	5	5	5	13	27	C		N
SPORTAGE											
EX 4D	2	3	3	3	3	3	11	12	C		N
EX 4D 4WD	2	3	3	3	3	3	12	12	C		N
LX 4D	2	3	3	3	3	3	11	12	C		N
LX 4D 4WD	2	3	3	3	3	3	11	12	C		N

LAND ROVER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FREELANDER											
SE 5D AWD	2	3	3	3	3	3	16	14	C	Y	N
SE3 5D AWD	2	3	3	3	3	3	16	14	C	Y	N
LR3											
HSE 4D 4WD	3	4	2	2	1	1	28	15	C	Y	N
SE 4D	2	5	2	2	2	2	27	16	C	Y	N
SE 4D 4WD	3	4	2	2	1	1	27	15	C	Y	N
RANGE ROVER											
HSE WGN 4WD	3	5	1	1	1	1	42	20	C	Y	N
Westminister WGN 4WD	3	5	1	1	1	1	47	22	C	Y	N

LEXUS	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ES 330											
4D	2	2	2	2	2	2	16	23	C	Y	Y
GS 300											
4D	1	2	2	2	3	3	21	36	C	Y	Y
GS 430											
4D	1	1	1	1	1	1	22	36	C	Y	Y
GX 470											
4D	2	3	2	2	2	2	22	14	C	Y	Y
IS 300											
Sport Cross 5D	2	2	2	2	2	2	16	27	C	Y	Y
4D	2	2	3	3	3	3	17	36	C	Y	Y
LS 430											
4D	1	1	1	1	1	1	26	34	C	Y	Y
LX 470											
4D 4WD	3	4	1	1	1	1	33	17	C	Y	Y
RX 330											
4D	4	3	2	2	3	3	17	14	C	Y	Y
4D 4WD	2	3	2	2	2	2	16	13	C	Y	Y
SC 430											
Cv	1	1	1	1	1	1	33	29	C	Y	Y

LINCOLN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVIATOR											
LUXURY 4D	3	3	2	2	2	2	17	11	C	Y	N
LUXURY 4D 4WD	3	3	2	2	2	2	19	11	C	Y	N
LS											
APPERANCE 4D	4	3	2	2	2	2	13	27	C	Y	Y
LUXURY 4D	5	3	2	2	2	2	13	28	C	Y	Y
PREMIUM 4D	5	3	2	2	2	2	13	28	C	Y	Y
SPORT 4D	4	3	2	2	2	2	15	29	C	Y	Y
ULTIMATE 4D	4	3	2	2	2	2	15	29	C	Y	Y
NAVIGATOR											
LUXURY 4D	4	4	1	1	2	2	24	13	C	Y	N
LUXURY 4D 4WD	4	4	1	1	2	2	27	14	C	Y	N
ULTIMATE 4D	4	4	1	1	2	2	24	13	C	Y	N
ULTIMATE 4D 4WD	4	4	1	1	2	2	27	14	C	Y	N
TOWN CAR											
Signature L 4D	2	2	2	2	2	2	19	27	C	Y	N
Signature LTD 4D	2	2	2	2	2	2	15	22	C	Y	N

LINCOLN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TOWN CAR (CONT)											
Signature 4D	3	2	2	2	2	2	17	23	C		N

MAZDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B2300											
Reg Cab	3	4	3	3	3	3	11	12	C	Y	N
B3000											
DUAL SPORT Cab Plus	3	4	3	3	3	3	12	14	C	Y	N
DUAL SPORT Reg Cab	3	4	3	3	3	3	11	12	C	Y	N
SE 4D Cab Plus	3	4	3	3	3	3	12	12	C	Y	N
B4000											
Cab Plus 4D	3	4	2	2	2	2	14	15	C	Y	N
SE Cab Plus 4D	3	4	2	2	2	2	16	17	C	Y	N
MIATA											
MX-5 Cv	2	1	4	4	3	3	16	29	C		N
MX-5 LS Cv	2	1	3	3	3	3	16	29	C		N
MX-5 Mazdaspeed Grand Tou	2	1	3	3	3	3	18	32	C	Y	N
MX-5 MAZDASPEED Cv	2	1	3	3	3	3	18	32	C	Y	N
MPV											
ES Van	1	1	3	3	3	3	11	11	C	Y	N
LX Van	1	1	3	3	3	3	11	10	C	Y	N
LX-SV Van	1	1	3	3	3	3	11	10	C	Y	N
RX-8											
Rotary 4D	3	3	3	3	3	3	24	41	C	Y	N
Rotary 4D Shinka Ed.	3	3	3	3	3	3	24	41	C	Y	N
TRIBUTE											
s 4D	2	3	2	2	3	3	11	11	C	Y	N
s 4D 4WD	2	2	3	3	3	3	11	11	C	Y	N
I 4D	2	2	3	3	3	3	11	12	C	Y	N
I 4D 4WD	2	3	3	3	3	3	11	11	C	Y	N
3											
3i 4D	3	4	4	4	4	4	13	24	C		N
3s 4D	3	3	4	4	4	4	13	25	C		N
3s 5D	3	3	4	4	4	4	14	26	C		N
6											
6i Grand Touring 4D	2	3	3	3	3	3	13	26	C	Y	N
6i Hatchback 5D	2	3	3	3	3	3	13	22	C	Y	N
6i 4D	2	3	3	3	3	3	13	23	C	Y	N
6s Grand Touring Wgn	1	2	3	3	3	3	13	19	C	Y	N
6s Grand Touring 4D	2	3	3	3	3	3	16	25	C	Y	N
6s Hatchback 5D	2	2	3	3	3	3	13	20	C	Y	N
6s Wgn	1	2	3	3	3	3	13	18	C	Y	N
6s 4D	2	3	3	3	3	3	16	25	C	Y	N
6 MAZDASPEED6											
Grand Touring 4D	2	3	3	3	3	3	18	24	C	Y	N
Sport 4D	2	3	3	3	3	3	17	23	C	Y	N

MERCURY	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND MARQUIS											
GS Convenience 4D	2	2	2	2	2	2	11	12	C	Y	N
GS 4D	2	1	2	2	2	2	11	12	C	Y	N
LS premium 4D	2	2	2	2	2	2	12	15	C	Y	N
LS Ultimate 4D	2	2	2	2	2	2	12	15	C	Y	N
LSE Ultimate 4D	2	2	2	2	2	2	12	15	C	Y	N
MARINER											
Convenience 4D	2	2	3	3	3	3	11	11	C	Y	N
Convenience 4D 4WD	2	2	3	3	3	3	12	11	C	Y	N
LUXURY 4D	2	2	3	3	3	3	11	11	C	Y	N
LUXURY 4D 4WD	2	2	3	3	3	3	12	11	C	Y	N
PREMIER 4D	2	2	3	3	3	3	12	11	C	Y	N
PREMIER 4D 4WD	2	2	3	3	3	3	12	12	C	Y	N
MONTEGO											
Luxury 4D AWD	2	2	2	2	3	3	13	18	C	Y	N
LUXURY 4D	2	2	3	3	3	3	11	15	C	Y	N
Premier 4D AWD	2	2	3	3	3	3	13	18	C	Y	N
PREMIER 4D	2	2	3	3	3	3	12	17	C	Y	N

MERCURY (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MONTEREY											
Convenience WGN	1	1	2	2	3	3	12	11	C	Y	N
LUXURY WGN	1	1	2	2	3	3	12	11	C	Y	N
PREMIER WGN	1	1	2	2	3	3	12	11	C	Y	N
MOUNTAINEER											
Convenience 4D	2	2	2	2	2	2	11	10	C	Y	N
Convenience 4D 4WD	3	3	2	2	2	2	12	11	C	Y	N
Luxury 4D	2	2	2	2	2	2	12	10	C	Y	N
Luxury 4D 4WD	3	3	2	2	2	2	12	11	C	Y	N
Premier 4D	2	2	2	2	2	2	11	10	C	Y	N
Premier 4D 4WD	3	3	2	2	2	2	12	11	C	Y	N
SABLE											
GS 12V 4D	3	3	3	3	3	3	10	12	C		N
LS V6 24V Wgn	3	2	3	3	3	3	11	14	C	Y	N
LS V6 24V 4D	3	2	3	3	3	3	10	12	C	Y	N

MIN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COOPER											
Cv	2	2	3	3	3	3	21	16	C	Y	Y
S Cv	2	2	3	3	3	3	23	18	C	Y	Y
S 3D	2	2	3	3	3	3	20	16	C	Y	Y
3D	2	2	3	3	3	3	20	14	C	Y	Y

MITSUBISHI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ECLIPSE											
GS 3D	5	5	5	5	5	5	18	35	C		N
GT 3D	5	5	4	4	5	5	21	34	C		N
GTS 3D	5	5	4	4	5	5	23	37	C	Y	N
Spyder GS Cv	5	4	4	4	5	5	22	40	C		N
Spyder GT Cv	5	4	4	4	4	4	24	38	C		N
Spyder GTS Cv	5	4	4	4	4	4	24	38	C	Y	N
ENDEAVOR											
Limited 4D	4	4	3	3	3	3	13	12	C	Y	N
Limited 4D AWD	3	4	3	3	3	3	13	13	C	Y	N
LS 4D	4	4	3	3	3	3	12	11	C		N
LS 4D AWD	3	3	3	3	3	3	12	12	C	Y	N
XLS 4D	4	4	3	3	3	3	12	11	C	Y	N
XLS 4D AWD	3	3	3	3	3	3	13	13	C	Y	N
GALANT											
DE 4D	4	5	4	4	5	5	13	23	C		N
ES 4D	5	5	4	4	5	5	13	22	C		N
GTS 4D	5	4	4	4	5	5	17	25	C	Y	N
LS 4D	5	4	4	4	4	4	13	21	C	Y	N
LANCER											
Evolution MR Edition 4D A	4	3	4	4	5	5	28	56	C	Y	N
Evolution VIII 4D AWD	4	4	5	5	5	5	29	55	C	Y	N
ES 4D	4	5	5	5	5	5	13	34	C		N
EVOLUTION RS 4D AWD	4	4	4	4	5	5	27	54	C	Y	N
O-Z Rally Edition 4D	4	5	5	5	5	5	14	38	C		N
Ralliart 4D	5	5	5	5	5	5	17	42	C	Y	N
MONTERO											
LIMITED 4D 4WD	3	4	3	3	3	3	19	14	C	Y	N
OUTLANDER											
Limited 4D	3	4	4	4	4	4	12	15	C	Y	N
Limited 4D 4WD	3	4	4	4	4	4	13	16	C	Y	N
LS 4D	3	4	3	3	4	4	12	13	C	Y	N
LS 4D 4WD	3	4	3	3	4	4	12	16	C	Y	N
XLS 4D	3	4	3	3	4	4	12	14	C	Y	N
XLS 4D 4WD	3	4	4	4	4	4	13	17	C	Y	N

MERCEDES BENZ	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CLK320											
Cabriolet 2D	2	1	2	2	2	2	29	27	C	Y	Y
2D	2	1	2	2	2	2	28	28	C	Y	Y

MERCEDES BENZ (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CLK500											
Cabriolet 2D	2	1	2	2	2	2	35	34	C	Y	Y
2D	2	1	2	2	2	2	34	35	C	Y	Y
CLK55 AMG											
Cabriolet 2D	2	1	2	2	1	1	43	44	C	Y	Y
2D	2	1	2	2	2	2	38	41	C	Y	Y
CL500											
2D	2	2	2	2	1	1	51	56	C	Y	Y
CL55											
AMG 2D	3	1	2	2	1	1	62	97	C	Y	Y
CL600											
V-12 2D	3	1	1	1	1	1	61	92	C	Y	Y
CL65											
AMG 2D	3	1	2	2	1	1	61	152	C	Y	Y
C230											
2D	1	2	3	3	3	3	19	26	C	Y	Y
4D	1	1	3	3	3	3	22	24	C	Y	Y
C240											
Wgn	1	1	3	3	3	3	21	24	C	Y	Y
Wgn AWD	1	1	3	3	3	3	23	26	C	Y	Y
4D AWD	1	1	3	3	3	3	21	25	C	Y	Y
4D RWD	1	1	3	3	3	3	20	23	C	Y	Y
C320											
Fuel Flex-Sedan 4D AWD	1	1	2	2	2	2	21	22	C	Y	Y
Fuel Flex-Sedan 4D RWD	1	1	2	2	3	3	20	21	C	Y	Y
Fuel Flex-Sport Coupe 2D	1	1	2	2	2	2	17	20	C	Y	Y
Fuel Flex-Sport Sedan 4D	1	1	2	2	3	3	20	21	C	Y	Y
C55											
AMG SPORT SEDAN 4D	2	1	2	2	3	3	30	33	C	Y	Y
E320											
CDI 4D	2	1	2	2	2	2	28	31	C	Y	Y
Wgn	1	1	2	2	2	2	29	35	C	Y	Y
4D	1	1	2	2	2	2	23	31	C	Y	Y
E500											
WGN AWD	1	1	2	2	1	1	34	40	C	Y	Y
4D	2	1	2	2	1	1	29	38	C	Y	Y
4Matic 4D	2	1	2	2	2	2	38	47	C	Y	Y
E55											
AMG Wgn Lmtd Production	2	1	2	2	1	1	41	59	C	Y	Y
AMG 4D Lmtd Production	2	1	2	2	1	1	37	59	C	Y	Y
G500											
4D 4WD	2	3	2	2	1	1	45	36	C	Y	Y
G55											
AMG 4D 4WD	3	3	2	2	2	2	59	33	C	Y	Y
ML350											
4D 4WD	2	3	2	2	2	2	20	11	C	Y	Y
ML500											
4D 4WD	2	3	2	2	2	2	23	12	C	Y	Y
SLK350											
COUPE/ROADSTER 2D	1	1	2	2	2	2	30	32	C	Y	Y
SLK55											
AMG COUPE/ROADSTER 2D	1	1	2	2	2	2	41	43	C	Y	Y
SL500											
Coupe/Roadster 2D	1	1	2	2	1	1	49	43	C	Y	Y
SL55											
AMG -Coupe/Roadster-Lmtd	3	1	1	1	1	1	52	64	C	Y	Y
SL600											
V12 Bi-TURBO 2D	3	1	1	1	1	1	65	78	C	Y	Y
SL65											
Coupe/Roadster-Lmtd Ed. 2	3	1	1	1	1	1	63	129	C	Y	Y
S430											
4D	2	1	1	1	1	1	48	41	C	Y	Y
S500											
4D	2	1	1	1	1	1	49	46	C	Y	Y
S55											
AMG 4D	3	1	1	1	1	1	61	80	C	Y	Y
S600											
V12 BI-TURBO 4D	3	1	1	1	1	1	62	82	C	Y	Y

NISSAN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALTIMA											
2.5 S 4D	3	2	5	5	5	5	12	20	C		N
2.5 4D	3	2	5	5	5	5	12	20	C		N
3.5 SE 4D	4	2	4	4	5	5	13	22	C	Y	N
3.5 SE-R 4D	4	2	4	4	5	5	13	24	C	Y	N
3.5 SL 4D	4	2	4	4	5	5	13	24	C	Y	N
ARMADA											
LE 4D	3	3	2	2	2	2	20	12	C	Y	N
LE 4D 4WD	3	3	1	1	2	2	20	11	C	Y	N
SE 4D	3	3	2	2	2	2	18	12	C	Y	N
SE 4D 4WD	3	3	1	1	2	2	19	13	C	Y	N
SE 4D 4WD Off Road	3	3	1	1	2	2	17	11	C	Y	N
FRONTIER											
LE Crew Cab	4	4	3	3	3	3	13	13	C	Y	N
LE Crew Cab 4WD	3	4	2	2	3	3	15	14	C	Y	N
LE King Cab	4	4	3	3	3	3	13	14	C	Y	N
LE King Cab 4WD	3	4	2	2	3	3	13	14	C	Y	N
NISMO Crew Cab	4	4	3	3	3	3	13	13	C	Y	N
NISMO Crew Cab 4WD	3	4	2	2	3	3	15	14	C	Y	N
NISMO King Cab	4	4	3	3	3	3	13	14	C	Y	N
NISMO King Cab 4WD	3	4	2	2	3	3	13	14	C	Y	N
SE Crew Cab	4	4	3	3	3	3	12	12	C	Y	N
SE Crew Cab 4WD	3	4	2	2	3	3	14	13	C	Y	N
SE King Cab	4	4	3	3	3	3	13	14	C	Y	N
SE King Cab 4WD	3	4	2	2	3	3	13	14	C	Y	N
XE King Cab	4	4	3	3	3	3	12	13	C	Y	N
MAXIMA											
SE 4D	2	2	3	3	3	3	20	20	C	Y	N
SL 4D	2	2	3	3	3	3	20	20	C	Y	N
MURANO											
S 4D	4	3	3	3	3	3	18	14	C	Y	N
S 4D 4WD	4	3	3	3	3	3	19	13	C	Y	N
SE 4D	4	3	3	3	3	3	17	13	C	Y	N
SE 4D 4WD	4	3	3	3	3	3	20	14	C	Y	N
SL 4D	4	3	3	3	3	3	17	13	C	Y	N
SL 4D 4WD	4	3	3	3	3	3	19	13	C	Y	N
PATHFINDER											
LE 4D	3	4	2	2	3	3	11	13	C		N
LE 4D 4WD	3	4	2	2	3	3	12	15	C		N
SE Off Road 4D	3	4	2	2	3	3	11	12	C		N
SE Off Road 4D 4WD	3	4	2	2	3	3	12	15	C		N
SE 4D	3	4	2	2	3	3	11	12	C		N
SE 4D 4WD	3	4	2	2	3	3	12	15	C		N
XE 4D	3	4	2	2	3	3	11	12	C		N
XE 4D 4WD	3	4	2	2	3	3	12	15	C		N
QUEST											
S Wgn	1	1	3	3	3	3	13	12	C	Y	N
SE Wgn	1	1	3	3	3	3	15	13	C	Y	N
SL Wgn	1	1	3	3	3	3	14	13	C	Y	N
Wgn	1	1	3	3	3	3	13	12	C	Y	N
SENTRA											
S 4D	5	5	5	5	5	5	12	33	C		N
SE-R 4D	5	4	5	5	5	5	14	43	C	Y	N
SE-RSPEC-V 4D	5	4	5	5	5	5	14	42	C	Y	N
4D	5	5	5	5	5	5	12	31	C		N
TITAN											
LE Crew Cab	4	4	2	2	2	2	20	16	C	Y	N
LE Crew Cab 4WD	3	4	2	2	1	1	23	18	C	Y	N
LE King Cab	5	5	2	2	2	2	19	20	C	Y	N
LE King Cab 4WD	3	5	2	2	1	1	19	17	C	Y	N
SE Crew Cab	4	4	2	2	2	2	18	15	C	Y	N
SE Crew Cab 4WD	3	4	2	2	1	1	21	16	C	Y	N
SE King Cab	5	5	2	2	2	2	18	19	C	Y	N
SE King Cab 4WD	3	5	2	2	1	1	18	17	C	Y	N
XE Crew Cab	4	4	2	2	2	2	17	15	C	Y	N
XE Crew Cab 4WD	3	4	2	2	1	1	19	16	C	Y	N
XE King Cab	5	5	2	2	2	2	17	19	C	Y	N
XE King Cab 4WD	3	5	2	2	1	1	17	16	C	Y	N

NISSAN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
XTERRA											
S 4X2	3	4	3	3	3	3	12	15	C	Y	N
350Z											
GRAND TOURING 2D	2	2	3	3	3	3	23	35	C	Y	N
ROADSTER	2	1	3	3	3	3	25	33	C	Y	N
2D	2	2	3	3	3	3	24	35	C	Y	N
35TH ANNIVERSARY 2D	2	2	3	3	3	3	27	38	C	Y	N

PONTIAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AZTEK											
Sport Utility 4D	2	2	3	3	3	3	11	11	C		Y
Sport Utility 4D AWD	2	2	3	3	3	3	12	11	C	Y	Y
BONNEVILLE											
GXP 4D	2	1	2	2	2	2	17	21	C	Y	Y
SE 4D	2	1	2	2	2	2	12	18	C	Y	Y
SLE 4D	1	1	2	2	2	2	14	19	C	Y	Y
GRAND AM											
GT 2D	4	2	4	4	4	4	15	20	C	Y	Y
GT1 2D	4	2	4	4	4	4	16	20	C	Y	Y
SE 4D	4	3	4	4	4	4	13	18	C		Y
GRAND PRIX											
GT 4D	2	1	3	3	3	3	13	18	C	Y	Y
GTP SUPERCHARGED 4D	2	1	3	3	3	3	14	22	C	Y	Y
GXP	3	2	3	3	3	3	15	23	C	Y	Y
4D	2	1	3	3	3	3	12	19	C		Y
GTO											
2D	3	1	2	2	2	2	26	44	C	Y	Y
G6											
GT 4D	3	3	4	4	3	3	14	25	C	Y	Y
4D	2	2	4	4	3	3	12	20	C		Y
MONTANA											
Extended Wgn	1	1	3	3	3	3	11	11	C	Y	Y
SV6 Van	1	1	3	3	3	3	11	11	C	Y	Y
SV6 Van AWD	1	1	3	3	3	3	12	11	C	Y	Y
SUNFIRE											
2D	5	4	5	5	5	5	12	26	C		Y
VIBE											
GT Sport Wagon 4D	4	3	4	4	4	4	13	26	C	Y	Y
Sport Wagon 4D AWD	3	2	4	4	4	4	14	30	C	Y	Y
SPORT WAGON 4D	5	3	4	4	4	4	12	25	C		Y

PORSCHE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BOXSTER											
S 2D	1	1	1	1	1	1	34	45	C		N
2D	3	1	1	1	1	1	31	43	C		N
CARERRA											
Cabriolet Cv	3	1	2	2	1	1	49	76	C		N
GT2 2D	3	1	1	1	1	1	58	83	C		N
GT3 2D	3	1	1	1	1	1	53	78	C		N
S Cabriolet Cv	3	1	2	2	1	1	49	76	C		N
S 2D	3	1	1	1	1	1	42	64	C		N
Targa 2D	2	1	1	1	1	1	43	53	C		N
Turbo Cabriolet Cv	3	1	2	2	1	1	59	83	C		N
Turbo S AWD 2D	3	1	1	1	1	1	56	80	C		N
2D	3	1	1	1	1	1	39	64	C		N
CARERRA4S											
AWD 2D	3	1	1	1	1	1	49	79	C		N
Cabriolet Cv	3	1	2	2	1	1	56	84	C		N
CAYENNE											
S 4D	3	2	1	1	1	1	25	27	C		N
Turbo 4D	3	2	1	1	1	1	48	48	C		N
4D	3	3	1	1	1	1	20	21	C		N

SAAB	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
9-2X											
AERO 4D AWD	2	4	4	4	3	3	20	42	C	Y	Y
Linear 4D AWD	2	3	4	4	3	3	17	34	C	Y	Y
9-3											
AERO Cv	1	1	1	1	1	1	22	21	C	Y	Y
AERO 4D	1	1	1	1	1	1	16	17	C	Y	Y
ARC Cv	1	1	1	1	1	1	22	21	C	Y	Y
ARC 4D	1	1	1	1	1	1	15	16	C	Y	Y
LINEAR Cv	1	1	1	1	1	1	17	16	C	Y	Y
LINEAR 4D	1	1	1	1	1	1	13	15	C	Y	Y
9-5											
Aero 2.3T Wgn	1	1	1	1	1	1	20	22	C	Y	Y
Aero 2.3T 4D	1	1	1	1	1	1	18	20	C	Y	Y
Arc 2.3T Wgn	2	1	1	1	1	1	17	19	C	Y	Y
Arc 2.3T 4D	1	1	1	1	1	1	17	18	C	Y	Y
Linear 2.3t Wgn	1	1	1	1	1	1	14	16	C	Y	Y
97X LINEAR											
UTILITY	3	2	1	1	1	1	29	20	C	Y	Y

SATURN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ION											
ION 1 4D	4	4	4	4	4	4	11	19	C		Y
ION 2 QUAD COUPE 2D	4	4	5	5	4	4	12	24	C		Y
ION 2 4D	4	4	4	4	4	4	11	19	C		Y
ION 3 QUAD COUPE 2D	4	4	4	4	4	4	13	25	C		Y
ION 3 4D	4	4	5	5	4	4	12	20	C		Y
RED LINE 2D	5	4	4	4	4	4	16	36	C	Y	Y
L300											
L300 4D	2	1	3	3	3	3	11	12	C	Y	Y
RELAY											
LEVEL 2 Van	1	1	2	2	3	3	11	10	C	Y	Y
LEVEL 3 Van	1	1	2	2	3	3	11	10	C	Y	Y
LEVEL 3 Van AWD	1	1	2	2	2	2	12	11	C	Y	Y
VUE											
V6 4D	2	1	2	2	3	3	11	10	C		Y
4D	2	2	3	3	3	3	10	11	C		Y
4D AWD	2	2	2	2	2	2	11	11	C		Y

SUBARU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BAJA											
Sport 4D 4WD	4	3	2	2	2	2	13	12	C	Y	Y
TURBO 4D 4WD	4	3	2	2	2	2	17	13	C	Y	Y
FORESTER											
X 4D AWD	1	1	2	2	2	2	12	11	C	Y	Y
XS LL Bean Ed. 4D AWD	1	1	2	2	2	2	12	13	C	Y	Y
XS 4D AWD	1	1	2	2	2	2	12	13	C	Y	Y
XT w/ Premium Pkg 4D AWD	1	1	2	2	2	2	13	17	C	Y	Y
XT 4D AWD	1	1	2	2	2	2	13	19	C	Y	Y
IMPREZA											
Outback Sport Special Wgn	2	2	3	3	3	3	16	31	C	Y	Y
Outback Sport Wgn AWD	2	2	3	3	3	3	15	32	C	Y	Y
WRX STi 4D AWD	4	3	3	3	3	3	23	68	C	Y	Y
WRX Wgn AWD	3	2	3	3	3	3	20	45	C	Y	Y
WRX 4D AWD	4	3	3	3	3	3	20	48	C	Y	Y
2.5RS 4D AWD	3	3	4	4	4	4	18	35	C	Y	Y
2.5TS Wgn AWD	2	3	3	3	3	3	16	27	C	Y	Y
LEGACY											
Outback 2.5 LTD Wgn AWD	1	1	2	2	1	1	19	13	C	Y	Y
Outback 2.5 XT LTD Wgn AW	1	1	2	2	1	1	19	14	C	Y	Y
Outback 2.5 XT Stn Wgn	1	1	2	2	2	2	18	13	C	Y	Y
Outback 2.5i Wgn AWD	1	1	2	2	2	2	17	12	C	Y	Y
Outback 3.0 R H6 4D AWD	1	1	2	2	2	2	20	12	C	Y	Y
Outback 3.0 R L.L. BEAN-H	1	1	2	2	2	2	21	11	C	Y	Y
Outback 3.0 R VDC LTD -H6	1	1	2	2	2	2	18	11	C	Y	Y
Outback 3.0 Stn Wgn	1	1	2	2	2	2	21	11	C	Y	Y
2.5 GT LIMITED Wgn AWD	1	1	2	2	1	1	18	13	C	Y	Y

SUBARU (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LEGACY (CONT)											
2.5 GT LIMITED 4D AWD	2	1	3	3	2	2	18	14	C	Y	Y
2.5 GT Wgn AWD	1	1	2	2	2	2	18	13	C	Y	Y
2.5 GT 4D AWD	2	1	3	3	2	2	18	14	C	Y	Y
2.5i LIMITED Wgn AWD	1	1	3	3	2	2	15	12	C	Y	Y
2.5i LIMITED 4D AWD	1	1	3	3	3	3	15	12	C	Y	Y
2.5i Wgn AWD	1	1	2	2	2	2	13	11	C	Y	Y
2.5i 4D AWD	2	1	3	3	3	3	15	12	C	Y	Y

SUZUKI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AERIO											
LX 4D	4	3	5	5	5	5	15	26	C		Y
LX 4D AWD	4	3	5	5	5	5	14	25	C		Y
S 4D	4	3	5	5	5	5	14	25	C		Y
SX Wgn	3	3	5	5	5	5	14	25	C		Y
SX Wgn AWD	3	3	5	5	5	5	15	25	C		Y
FORENZA											
EX Wgn	4	4	5	5	5	5	13	23	C		Y
EX 4D	5	5	5	5	5	5	14	27	C		Y
LX Wgn	4	4	5	5	5	5	13	22	C		Y
LX 4D	5	5	5	5	5	5	15	27	C		Y
S Wgn	4	4	5	5	5	5	12	21	C		Y
S 4D	5	5	5	5	5	5	13	25	C		Y
GRAND VITARA											
EX Hard Top 4D	4	3	4	4	4	4	12	13	C	Y	Y
EX Hard Top 4D 4WD	3	3	4	4	4	4	14	16	C	Y	Y
LX Hard Top 4D	4	3	4	4	4	4	12	12	C	Y	Y
LX Hard Top 4D 4WD	3	3	4	4	4	4	14	16	C	Y	Y
RENO											
EX Hatchback 4D	5	4	5	5	5	5	13	27	C		Y
LX Hatchback 4D	5	4	5	5	5	5	13	27	C		Y
S Hatchback 4D	5	4	5	5	5	5	12	24	C		Y
VERONA											
EX 4D	4	3	4	4	4	4	15	18	C	Y	Y
LX 4D	4	3	4	4	4	4	13	16	C	Y	Y
S 4D	4	3	4	4	4	4	14	16	C		Y
XL-7											
EX 4D	3	4	4	4	4	4	13	17	C	Y	Y
EX 4D 4WD	3	3	4	4	4	4	13	17	C	Y	Y
LX 4D	3	4	4	4	4	4	12	17	C	Y	Y
LX 4D 4WD	3	3	4	4	4	4	13	17	C	Y	Y

TOYOTA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALON											
LIMITED 4D	1	1	2	2	2	2	12	23	C	Y	Y
TOURING 4D	1	1	2	2	2	2	12	21	C	Y	Y
XL 4D	1	1	2	2	2	2	12	20	C	Y	Y
XLS 4D	1	1	2	2	2	2	12	21	C	Y	Y
CAMRY											
LE 4D	3	2	3	3	3	3	12	14	C	Y	Y
LE 4D V6	3	2	3	3	3	3	12	16	C	Y	Y
SE 4D	3	2	3	3	3	3	12	14	C	Y	Y
SE 4D V6	3	2	3	3	3	3	13	16	C	Y	Y
XLE 4D	3	2	3	3	3	3	12	15	C	Y	Y
XLE 4D V6	3	2	3	3	3	3	13	16	C	Y	Y
4D	3	2	3	3	3	3	12	14	C	Y	Y
CELICA											
GT 2D	5	4	4	4	5	5	19	39	C		Y
GT-S 2D	5	4	4	4	4	4	22	42	C		Y
COROLLA											
CE 4D	3	4	5	5	5	5	12	21	C		Y
LE 4D	3	4	5	5	5	5	12	21	C		Y
S 4D	3	4	5	5	5	5	12	21	C		Y
XRS 4D	3	3	5	5	5	5	13	26	C	Y	Y
ECHO											
2D	4	4	5	5	5	5	11	21	C		O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ECHO (CONT)											
4D	3	4	5	5	5	5	12	21	C		O
HIGHLANDER											
Limited 4D	1	2	2	2	2	2	11	10	C	Y	O
Limited 4D 4WD	1	2	2	2	2	2	12	11	C	Y	O
V6 4D	1	2	2	2	2	2	11	10	C	Y	O
V6 4D 4WD	1	2	2	2	2	2	11	11	C	Y	O
4D	1	2	2	2	2	2	11	10	C	Y	O
4D 4WD	1	2	2	2	2	2	11	10	C	Y	O
LAND CRUISER											
Wgn 4WD	2	3	1	1	1	1	26	15	C	Y	Y
MATRIX											
Wgn	4	3	4	4	4	4	12	21	C		Y
Wgn 4WD	3	3	4	4	4	4	13	27	C	Y	Y
XR Wgn	3	3	4	4	4	4	12	22	C		Y
XR Wgn 4WD	3	3	4	4	4	4	13	28	C	Y	Y
XRS Wgn	5	4	4	4	4	4	13	27	C	Y	Y
MR2 SPYDER											
Cv	2	2	4	4	4	4	20	37	C	Y	Y
SMT Trans. Cv	2	2	4	4	4	4	20	37	C	Y	Y
PRIUS											
PZEV HYBRID 4D	2	3	4	4	4	4	17	22	C	Y	N
RAV4											
4D	1	2	4	4	3	3	14	14	C		O
4D 4WD	1	2	3	3	3	3	13	12	C	Y	O
SCION											
tC 3D	5	5	5	5	5	5	18	51	C	Y	N
xA 5D	3	4	5	5	5	5	14	29	C	Y	N
xB Wgn	3	3	4	4	4	4	12	22	C	Y	N
SEQUOIA											
Limited 4D	2	4	2	2	1	1	16	12	C	Y	O
Limited 4D 4WD	2	4	2	2	1	1	16	11	C	Y	O
SR5 4D	2	4	2	2	1	1	11	10	C	Y	O
SR5 4D 4WD	3	5	1	1	1	1	11	10	C	Y	O
SIENNA											
CE	2	1	2	2	2	2	11	10	C	Y	O
LE	2	1	2	2	2	2	11	10	C	Y	O
LE AWD	1	1	2	2	2	2	12	11	C	Y	O
XLE	3	2	2	2	2	2	12	11	C	Y	O
XLE AWD	2	2	2	2	2	2	13	13	C	Y	O
XLE LIMITED	3	2	2	2	2	2	13	12	C	Y	O
XLE LIMITED AWD	2	2	2	2	2	2	14	13	C	Y	O
SOLARA											
SE Cv	4	2	3	3	3	3	15	19	C	Y	Y
SE Sport 2D	5	2	3	3	4	4	13	22	C	Y	Y
SE Sport 2D V6	4	2	3	3	4	4	14	20	C	Y	Y
SE 2D	5	2	3	3	4	4	13	21	C	Y	Y
SE 2D V6	4	2	3	3	4	4	13	19	C	Y	Y
SLE Cv	4	2	3	3	3	3	15	19	C	Y	Y
SLE 2D	5	2	3	3	4	4	14	22	C	Y	Y
SLE 2D V6	4	2	3	3	4	4	15	21	C	Y	Y
TACOMA											
Access Cab	3	4	2	2	3	3	12	12	C	Y	O
Access Cab 4WD	3	4	2	2	2	2	13	13	C	Y	O
Access Cab 4WD V6	3	4	2	2	2	2	13	13	C	Y	O
Doublecab 4WD	3	3	2	2	2	2	14	14	C	Y	O
Doublecab 4WD LONG BED	3	4	2	2	2	2	17	16	C	Y	O
Prerunner Access Cab	3	4	2	2	3	3	12	12	C	Y	O
Prerunner Access Cab V6	3	4	2	2	2	2	12	12	C	Y	O
PRERUNNER DBL CAB LONGBED	3	4	2	2	2	2	13	13	C	Y	O
PRERUNNER DOUBLE CAB	3	4	2	2	2	2	14	14	C	Y	O
Reg Cab	3	3	2	2	3	3	11	11	C	Y	O
Reg Cab Prerunner	3	4	2	2	3	3	11	11	C	Y	O
Reg Cab 4WD	2	3	2	2	2	2	12	11	C	Y	O
XRunner Access Cab	3	4	2	2	2	2	14	14	C	Y	O
TUNDRA											
LIMITED AccessCab	3	4	2	2	1	1	18	18	C	Y	O
LIMITED AccessCab 4WD	2	3	1	1	1	1	20	19	C	Y	O
LIMITED Doublecab	3	5	2	2	1	1	19	16	C	Y	O
LIMITED Doublecab 4WD	3	4	1	1	1	1	21	17	C	Y	O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TUNDRA (CONT)											
LIMITED Step Access 4WD	2	3	1	1	1	1	20	19	C	Y	O
LIMITED Step AccessCab	3	4	2	2	1	1	18	18	C	Y	O
Reg Cab V6	3	4	2	2	1	1	12	12	C	Y	O
Reg Cab 4WD	3	4	1	1	1	1	14	14	C	Y	O
SR5 Access Cab 4WD	2	3	1	1	1	1	18	19	C	Y	O
SR5 AccessCab V6	3	4	2	2	1	1	17	17	C	Y	O
SR5 AccessCab V8	3	4	2	2	1	1	16	15	C	Y	O
SR5 Doublecab	3	5	1	1	1	1	19	16	C	Y	O
SR5 Doublecab 4WD	3	5	1	1	1	1	19	15	C	Y	O
SR5 Step AccessCab	3	4	2	2	1	1	16	15	C	Y	O
SR5 Step AccessCab 4WD	2	3	1	1	1	1	18	19	C	Y	O
W/T Reg Cab V8	3	4	2	2	1	1	12	13	C	Y	O
4RUNNER											
LIMITED 4D V6	1	2	2	2	2	2	13	11	C	Y	O
LIMITED 4D V8	1	2	2	2	2	2	14	11	C	Y	O
LIMITED 4D 4WD	1	2	2	2	2	2	13	11	C	Y	O
SPORT 4D V6	1	2	2	2	3	3	12	10	C	Y	O
SPORT 4D V8	1	2	2	2	2	2	13	11	C	Y	O
SPORT 4D 4WD V6	1	2	2	2	2	2	12	10	C	Y	O
SPORT 4D 4WD V8	1	2	2	2	3	3	13	11	C	Y	O
SR5 4D V6	1	2	2	2	3	3	12	10	C	Y	O
SR5 4D V8	1	2	2	2	2	2	12	11	C	Y	O
SR5 4D 4WD V6	1	2	2	2	2	2	12	10	C	Y	O
SR5 4D 4WD V8	1	2	2	2	3	3	13	11	C	Y	O

VOLVO	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
NEW S40											
T5 4D	2	2	3	3	3	3	20	29	C	Y	Y
T5 4D AWD	2	3	3	3	3	3	20	30	C	Y	Y
2.4i 4D	2	3	3	3	3	3	18	25	C	Y	Y
S60											
R 4D AWD	1	2	2	2	2	2	26	31	C	Y	Y
T5 4D	1	2	3	3	3	3	22	26	C	Y	Y
2.4 4D	2	2	3	3	3	3	19	23	C	Y	Y
2.5T 4D	1	1	2	2	3	3	24	27	C	Y	Y
2.5T 4D AWD	1	1	2	2	2	2	22	26	C	Y	Y
S80											
T6 Premier 4D	1	1	1	1	1	1	19	27	C	Y	Y
T6 4D	1	1	1	1	1	1	19	28	C	Y	Y
2.5T 4D	1	1	2	2	1	1	15	23	C	Y	Y
2.5T 4D AWD	1	1	1	1	1	1	15	24	C	Y	Y
V50											
T5 WGN	2	2	3	3	3	3	15	17	C	Y	Y
T5 WGN AWD	2	2	3	3	3	3	15	19	C	Y	Y
2.4i WGN	2	2	3	3	3	3	13	15	C	Y	Y
V70											
R WGN AWD	1	1	1	1	1	1	17	25	C	Y	Y
T5 WGN	1	1	1	1	1	1	15	20	C	Y	Y
2.4 WGN	1	1	2	2	2	2	13	18	C	Y	Y
2.5T WGN	1	1	1	1	1	1	13	21	C	Y	Y
XC70											
2.5T LP Wgn	2	2	1	1	1	1	13	20	C	Y	Y
XC90											
T6 4D AWD	2	3	1	1	1	1	19	13	C	Y	Y
2.5T 4D	2	3	2	2	2	2	16	12	C	Y	Y
4D V8	2	3	2	2	2	2	18	13	C	Y	Y

VOLKSWAGEN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GOLF											
GL TDI 4D	2	3	3	3	3	3	15	20	C	Y	Y
GL 2D	3	4	4	4	4	4	14	24	C	Y	Y
GL 4D	3	3	3	3	3	3	13	21	C	Y	Y
GLS TDI 4D	2	3	3	3	3	3	15	21	C	Y	Y
GLS 4D	2	3	3	3	3	3	13	21	C	Y	Y

VOLKSWAGEN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GTI											
VR6 2D	4	3	3	3	3	3	19	32	C	Y	Y
1.8T 2D	3	4	3	3	3	3	17	32	C	Y	Y
JETTA											
GL PZEV 4D	2	2	3	3	3	3	12	17	C	Y	Y
GL TDI Wgn	1	2	3	3	3	3	12	14	C	Y	Y
GL 4D	2	2	3	3	3	3	12	17	C	Y	Y
GLI 4D	2	2	3	3	3	3	15	25	C	Y	Y
GLS PZEV 4D	2	2	3	3	3	3	13	19	C	Y	Y
GLS TDI Wgn	1	2	3	3	3	3	13	15	C	Y	Y
GLS TDI 4D	2	2	3	3	3	3	14	18	C	Y	Y
GLS TURBO Wgn	1	2	3	3	3	3	12	17	C	Y	Y
GLS 4D	2	2	3	3	3	3	12	16	C	Y	Y
VALUE EDITION PZEV 4D	2	2	3	3	3	3	12	13	C	Y	Y
NEW BEETLE											
GL Cv	2	2	3	3	3	3	14	21	C	Y	Y
GL 3D	1	2	3	3	3	3	13	19	C	Y	Y
GLS Cv	1	1	3	3	3	3	16	22	C	Y	Y
GLS Turbo Cv	2	2	3	3	3	3	16	24	C	Y	Y
GLS Turbo 3D	2	2	3	3	3	3	14	22	C	Y	Y
GLS TDI 3D	2	2	3	3	3	3	17	22	C	Y	Y
GLS 3D	2	2	3	3	3	3	13	18	C	Y	Y
NEW JETTA											
TDI 4D	2	3	3	3	3	3	12	14	C	Y	Y
VALUE EDITION 4D	2	2	3	3	3	3	12	13	C	Y	Y
2.5 PZEV 4D	2	2	3	3	3	3	12	14	C	Y	Y
2.5 4D	3	2	3	3	3	3	12	14	C	Y	Y
PASSAT											
GL TDI ST4 4D	1	2	3	3	3	3	15	16	C	Y	Y
GL TDI Wgn	1	2	2	2	2	2	14	16	C	Y	Y
GLS TDI Wgn	1	2	2	2	2	2	15	17	C	Y	Y
GLS TDI 4D	1	2	2	2	3	3	16	18	C	Y	Y
GLS Wgn	1	2	2	2	2	2	12	16	C	Y	Y
GLS 4D	1	2	2	2	2	2	12	19	C	Y	Y
GLS-4MOTION Wgn AWD	1	2	2	2	2	2	14	19	C	Y	Y
GLS-4MOTION 4D AWD	1	2	2	2	2	2	14	20	C	Y	Y
GLX Wgn	1	1	2	2	2	2	15	17	C	Y	Y
GLX 4D	1	1	2	2	2	2	15	17	C	Y	Y
GLX-4MOTION Wgn AWD	1	2	2	2	2	2	17	19	C	Y	Y
GLX-4MOTION 4D AWD	1	2	2	2	2	2	17	19	C	Y	Y
PHAETON											
W12 4D AWD	3	1	1	1	1	1	44	44	C	Y	Y
4D AWD	2	2	1	1	1	1	33	31	C	Y	Y
TOUAREG											
4D AWD V10 Air Susp	2	3	1	1	1	1	30	17	C	Y	Y
4D AWD V6	2	3	1	1	1	1	18	13	C	Y	Y
4D AWD V6 Air Susp	2	3	1	1	1	1	17	12	C	Y	Y
4D AWD V8	2	3	1	1	1	1	22	15	C	Y	Y
4D AWD V8 Air Susp	2	3	1	1	1	1	22	15	C	Y	Y
4D AWD V8 Sport	2	3	1	1	1	1	22	14	C	Y	Y

American National Property And Casualty Company
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Automobile Symbol Section

2006

ACURA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MDX											
4D	3	3	2	2	2	2	15	12	C	Y	N
MDX W/NAVI											
4D	2	3	2	2	2	2	19	14	C	Y	N
MDX W/NAVI+RES											
4D	2	3	2	2	2	2	19	13	C	Y	N
MDX W/RES											
4D	2	3	2	2	2	2	18	13	C	Y	N
MDX W/TOURING											
4D	2	3	2	2	2	2	15	12	C	Y	N
RSX											
TYPE S 2D	5	4	4	4	4	4	25	62	C	Y	N
4C VTEC 2D	5	5	4	4	4	4	21	58	C	Y	N
TSX											
4D	2	2	3	3	3	3	16	27	C	Y	N
3.2TL											
V6 VTEC 4D	2	1	2	2	2	2	19	19	C	Y	N
3.5RL											
4D	2	1	1	1	2	2	20	34	C	Y	Y

AM GENERAL	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
HUMMER											
H1 4D 4WD Open Top	5	5	1	1	1	1	76	19	C	Y	N
H1 4D 4WD Wgn	5	5	1	1	1	1	76	19	C	Y	N
H2 SUT 4D 4WD	5	5	1	1	1	1	45	17	C	Y	Y
H2 SUV 4D 4WD	5	5	1	1	1	1	43	14	C	Y	Y
H3 4D 4WD	5	5	2	2	2	2	18	13	C	Y	Y

AUDI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
A3											
QUATTRO WGN 3.2 S-LINE	3	2	3	3	2	2	23	35	C	Y	N
2.0T 4D WGN	2	2	3	3	3	3	17	33	C	Y	N
A4											
1.8T Cv	3	2	3	3	2	2	20	31	C	Y	N
2.0T AVANT QUATTRO SW AWD	2	2	2	2	2	2	16	27	C	Y	N
2.0T Quattro 4D AWD	2	2	2	2	2	2	16	28	C	Y	N
2.0T 4D	3	2	2	2	2	2	13	25	C	Y	N
3.0 2D	4	2	2	2	2	2	22	29	C	Y	N
3.2T AVANT QUATTRO SW AWD	2	2	2	2	2	2	19	28	C	Y	N
3.2T Quattro 4D AWD	2	2	2	2	2	2	20	29	C	Y	N
3.2T 4D	3	2	2	2	2	2	16	24	C	Y	N
A6											
AVANT QUATTRO SW 3.2	2	2	1	1	1	1	21	37	C	Y	O
3.2 QUATTRO 4D	2	1	1	1	1	1	21	39	C	Y	O
3.2 4D	2	1	1	1	1	1	19	36	C	Y	N
4.2 QUATTRO 4D	2	1	1	1	1	1	25	45	C	Y	O
A8											
4.2 QUATTRO 4D AWD	3	2	1	1	1	1	29	37	C	Y	O
A8 L											
W12 QUATTRO 4D AWD	4	1	1	1	1	1	44	64	C	Y	O
4.2L QUATTRO 4D AWD	3	2	1	1	1	1	33	45	C	Y	O
S4											
QUATTRO 4D AWD	2	1	1	1	1	1	22	30	C	Y	N
4.2 AVANT QUATTRO SW AWD	2	2	1	1	1	1	22	30	C	Y	N
4.2 QUATTRO CONV AWD	2	1	1	1	1	1	29	36	C	Y	N
TT											
Coupe 2D	3	2	3	3	3	3	25	46	C	Y	N
QUATTRO Roadster 2D AWD	2	2	3	3	2	2	35	56	C	Y	N
QUATTRO V6 Rdstr 2D AWD	3	1	3	3	3	3	35	52	C	Y	N

AUDI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TT (CONT)											
QUATTRO V6 2D AWD	3	1	3	3	3	3	34	51	C	Y	N
Roadster 2D	2	2	3	3	3	3	30	51	C	Y	N

BMW	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
M											
M Cv	2	1	3	3	3	3	53	67	C	Y	Y
M 2D	2	1	2	2	1	1	32	44	C		Y
M3											
M3 Cv	2	1	1	1	1	1	42	43	C	Y	Y
M3 2D	2	1	1	1	1	1	34	40	C	Y	Y
M5											
M5 4D	4	2	1	1	1	1	51	75	C	Y	Y
M6											
2D V10	4	2	1	1	1	1	59	103	C	Y	Y
X3											
3.0i 4D AWD	2	3	2	2	2	2	18	17	C	Y	Y
X5											
3.0i 4D AWD	3	3	2	2	1	1	24	16	C	Y	Y
4.4i 4D AWD	3	3	2	2	1	1	30	20	C	Y	Y
4.8is 4D AWD	3	3	2	2	1	1	37	25	C	Y	Y
Z4											
3.0I CONV	3	2	3	3	3	3	28	42	C	Y	Y
3.0SI CONV	3	2	3	3	3	3	31	43	C	Y	Y
3.0SI 2D	3	2	3	3	3	3	33	43	C	Y	N
325											
325i 4D	1	1	2	2	2	2	14	22	C	Y	Y
325xi 4D AWD	1	1	2	2	2	2	14	23	C	Y	Y
325xiT Wgn AWD	1	1	2	2	2	2	15	21	C	Y	Y
325Ci 2D	2	2	2	2	2	2	19	29	C	Y	Y
325Cic CONV	1	1	2	2	2	2	17	24	C	Y	Y
330											
330i 4D	1	1	2	2	2	2	17	26	C	Y	Y
330xi 4D AWD	1	1	2	2	1	1	17	26	C	Y	Y
330Ci 2D	2	1	2	2	2	2	20	31	C	Y	Y
330Cic CONV	2	1	1	1	1	1	21	29	C	Y	Y
525											
525i 4D	2	1	1	1	1	1	28	34	C	Y	Y
525xi 4D AWD	1	1	1	1	1	1	24	32	C	Y	Y
530											
530i 4D	1	1	1	1	1	1	23	34	C	Y	Y
530xi 4D AWD	1	1	1	1	1	1	23	35	C	Y	Y
530xiT wgn AWD	1	1	1	1	1	1	27	38	C	Y	Y
550											
550i 4D	2	2	1	1	1	1	34	48	C	Y	Y
650											
650i Cv	3	2	1	1	1	1	43	57	C	Y	Y
650i 2D	3	2	1	1	1	1	42	58	C	Y	Y
750											
750i 4D	2	2	1	1	1	1	34	40	C	Y	Y
750Li 4D	2	2	1	1	1	1	33	40	C	Y	Y
760											
760i 4D	4	2	1	1	1	1	51	64	C	Y	Y
760Li 4D	4	2	1	1	1	1	51	65	C	Y	Y

BUICK	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LACROSSE											
CX 4D	2	2	2	2	3	3	11	14	C	Y	Y
CXL 4D	2	2	2	2	2	2	12	15	C	Y	Y

BUICK (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LACROSSE (CONT)											
CXS 4D	2	2	2	2	2	2	13	18	C	Y	Y
LUCERNE											
CX 4D	2	2	3	3	3	3	13	19	C	Y	Y
CXL 4D	2	2	3	3	3	3	14	21	C	Y	Y
CXL 4D V8	2	2	3	3	3	3	16	21	C	Y	Y
CXS 4D	2	2	3	3	3	3	18	23	C	Y	Y
RAINIER											
CXL 4D	4	3	2	2	2	2	13	11	C	Y	Y
CXL 4D AWD	3	3	2	2	2	2	14	11	C	Y	Y
RENDEZVOUS											
CX 4D	2	2	3	3	2	2	11	10	C		Y
CX 4D AWD	1	2	2	2	2	2	12	11	C	Y	Y
CXL 4D	2	2	3	3	2	2	12	10	C	Y	Y
CXL 4D AWD	1	2	2	2	2	2	13	11	C	Y	Y
TERRAZA											
CX 4D	1	1	3	3	2	2	12	10	C	Y	Y
CX 4D AWD	1	1	3	3	2	2	13	12	C	Y	Y
CXL 4D	1	1	3	3	2	2	12	11	C	Y	Y
CXL 4D AWD	1	1	3	3	2	2	13	11	C	Y	Y
Incomplete Chasis	2	2	3	3	3	3	15	15	C	Y	Y

CADILLAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CTS											
CTS-V 4D	4	1	2	2	2	2	35	57	C	Y	Y
4D	3	2	3	3	3	3	18	36	C	Y	Y
DEVILLE											
4D	3	2	3	3	3	3	22	39	C	Y	Y
ESCALADE											
ESV Platinum Ed. 4D AWD	4	5	2	2	1	1	65	30	C	Y	Y
ESV 4D AWD	4	5	2	2	1	1	59	32	C	Y	Y
EXT Spt.Util.PU 4D AWD	4	4	1	1	1	1	52	28	C	Y	Y
4D	5	4	2	2	2	2	54	24	C	Y	Y
4D AWD	4	4	1	1	1	1	50	23	C	Y	Y
SRX											
SRX V6 4D	3	4	2	2	2	2	22	18	C	Y	Y
SRX V8 4D	3	4	2	2	2	2	23	20	C	Y	Y
STS											
V 4D	4	2	2	2	2	2	41	73	C	Y	Y
V6 4D	2	1	2	2	2	2	21	38	C	Y	Y
V8 4D	2	1	2	2	2	2	22	39	C	Y	Y
XLR											
V 2D	4	1	2	2	2	2	42	43	C	Y	Y
2D	3	1	2	2	2	2	38	40	C	Y	Y

CHEVROLET	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALANCHE											
C1500 4D	4	4	1	1	1	1	18	14	C	Y	Y
C2500 4D AWD	4	5	2	2	1	1	20	13	C	Y	Y
K1500 4D AWD	4	4	1	1	1	1	19	15	C	Y	Y
AVEO											
LS 4D	5	4	5	5	5	5	12	26	C		Y
LS 5D	4	4	5	5	5	5	12	25	C		Y
LT 4D	5	4	5	5	5	5	12	26	C		Y
LT 5D	4	3	5	5	5	5	12	25	C		Y
SMV 4D	5	5	5	5	5	5	11	22	C		Y
SMV 5D	4	4	5	5	5	5	11	21	C		Y
COBALT											
LS 2D	4	5	5	5	5	5	12	27	C		Y
LS 4D	4	4	5	5	5	5	12	24	C		Y
LT 2D	4	5	5	5	5	5	13	32	C		Y
LT 4D	4	4	5	5	5	5	12	27	C		Y
LTZ 4D	4	4	5	5	5	5	13	28	C	Y	Y
SS Supercharged 2D	4	3	4	4	4	4	15	37	C	Y	Y
SS 2D	4	4	5	5	5	5	13	32	C	Y	Y
SS 4D	4	3	4	4	4	4	13	28	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COLORADO											
LS W/ZQ8 Ext Cab	3	4	3	3	3	3	12	14	C	Y	Y
LS W/ZQ8 Reg Cab	3	4	3	3	3	3	12	14	C	Y	Y
LS W/Z71 Ext Cab	3	4	3	3	3	3	12	14	C	Y	Y
LS W/Z71 Ext Cab 4WD	3	4	2	2	2	2	13	14	C	Y	Y
LS W/Z71 Reg Cab	3	4	3	3	3	3	12	14	C	Y	Y
LS W/Z71 Reg Cab 4WD	3	3	3	3	3	3	13	13	C	Y	Y
LS W/Z85 Ext Cab	3	4	3	3	3	3	12	13	C	Y	Y
LS W/Z85 Ext Cab 4WD	3	4	2	2	2	2	13	14	C	Y	Y
LS W/Z85 Reg Cab	3	4	3	3	3	3	12	14	C	Y	Y
LS W/Z85 Reg Cab 4WD	3	3	3	3	3	3	12	13	C	Y	Y
LT CREW CAB	3	4	3	3	3	3	13	15	C	Y	Y
LT CREW CAB 4WD	3	4	2	2	2	2	14	16	C	Y	Y
LT EXT CAB	3	4	3	3	3	3	12	14	C	Y	Y
LT EXT CAB4WD	3	4	2	2	2	2	13	14	C	Y	Y
LT Reg Cab	3	4	3	3	3	3	12	14	C	Y	Y
LT Reg Cab 4WD	3	3	3	3	3	3	13	13	C	Y	Y
CORVETTE											
CV	2	1	1	1	1	1	28	36	C	Y	Y
Z06 2D	2	1	1	1	1	1	37	43	C	Y	Y
2D	2	1	1	1	1	1	23	31	C	Y	Y
C1500											
LS Silverado Ext Cab	5	4	1	1	2	2	16	14	C	Y	Y
LS Silverado Reg Cab	4	4	1	1	2	2	15	13	C	Y	Y
LT Silverado Reg Cab	4	3	2	2	2	2	13	13	C	Y	Y
LT SILVERADO Ext Cab	5	4	1	1	2	2	16	14	C	Y	Y
Silverado HD LT Crew Cab	4	4	1	1	2	2	18	13	C	Y	Y
Silverado LS Crew Cab	4	4	1	1	2	2	17	13	C	Y	Y
Silverado LT Crew Cab	4	4	1	1	2	2	18	13	C	Y	Y
Silverado SS Ext Cab	5	4	1	1	2	2	18	15	C	Y	Y
Silverado Work Truck Ext	5	4	1	1	2	2	14	13	C	Y	Y
Silverado Work Truck Reg	4	4	2	2	2	2	15	12	C	Y	Y
C2500											
LS Silverado HD Crew Cab	3	4	1	1	1	1	17	11	C	Y	Y
LS Silverado HD Ext Cab	3	4	1	1	1	1	18	12	C	Y	Y
LS Silverado HD Reg Cab	3	3	2	2	2	2	14	11	C	Y	Y
LT Silverado HD Crew Cab	3	4	1	1	1	1	19	11	C	Y	Y
LT Silverado HD Ext Cab	3	4	1	1	1	1	19	12	C	Y	Y
LT Silverado HD Reg Cab	3	3	2	2	2	2	15	12	C	Y	Y
Silverado HD W/T Crew	3	4	1	1	1	1	17	11	C	Y	Y
Silverado HD W/T Ext Cab	3	4	1	1	1	1	18	12	C	Y	Y
Silverado HD W/T Reg Cab	3	3	2	2	2	2	13	11	C	Y	Y
C3500											
LS Silverado (DRW) Crew C	4	4	1	1	1	1	22	13	C	Y	Y
LS Silverado (DRW) Ext Ca	3	5	1	1	1	1	21	13	C	Y	Y
LT Silverado (DRW) Crew C	4	4	1	1	1	1	24	13	C	Y	Y
LT Silverado (DRW) Ext Ca	3	5	1	1	1	1	21	13	C	Y	Y
Silverado (DRW) Reg Cab	4	3	3	3	3	3	15	15	C	Y	Y
Silverado W/T(DRW) Crew	4	4	1	1	1	1	22	13	C	Y	Y
Silverado W/T(DRW) Ext Ca	3	5	1	1	1	1	21	13	C	Y	Y
EQUINOX											
LS 4D AWD	2	2	3	3	3	3	11	11	C	Y	Y
LS 4D FWD	2	3	3	3	3	3	11	11	C	Y	Y
LT 4D AWD	2	2	3	3	3	3	11	11	C	Y	Y
LT 4D FWD	2	3	3	3	3	3	11	11	C	Y	Y
EXPRESS 1500											
Cargo Van	4	4	3	3	3	3	13	12	C	Y	Y
Cargo Van AWD	4	4	3	3	3	3	18	15	C	Y	Y
Passenger Van AWD	4	4	3	3	3	3	18	14	C	Y	Y
Passenger Van	4	4	3	3	3	3	14	13	C	Y	Y
EXPRESS 2500											
Cargo Ext Van	4	4	3	3	3	3	15	13	C	Y	Y
Cargo Van	4	4	3	3	3	3	13	12	C	Y	Y
Upfittter Cargo Ext Van	4	4	3	3	3	3	16	13	C	Y	Y
Upfittter Cargo Van	4	4	3	3	3	3	15	13	C	Y	Y
EXPRESS 3500											
Cargo Ext Van	4	4	3	3	2	2	17	13	C	Y	Y
Cargo Van	4	4	3	3	2	2	17	13	C	Y	Y
Passenger Ext Van	4	4	3	3	2	2	17	13	C	Y	Y
Passenger Van	4	4	3	3	2	2	19	13	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
EXPRESS 3500 (CONT)											
Upfitter Cargo Ext Van	4	4	3	3	2	2	19	13	C	Y	Y
Upfitter Cargo Van	4	4	3	3	2	2	17	13	C	Y	Y
HHR											
LS WGN	4	2	3	3	3	3	13	14	C		Y
LT WGN	3	2	3	3	3	3	12	13	C		Y
IMPALA											
LS 4D	3	2	3	3	3	3	12	14	C		Y
LT 4D	3	2	3	3	3	3	12	16	C		Y
LTZ 4D	3	2	3	3	3	3	13	16	C	Y	Y
SS 4D	3	2	3	3	3	3	13	16	C	Y	Y
KODIAK											
4WD CREW CAB	4	2	3	3	3	3	23	26	C	Y	Y
K1500											
LS Silverado Crew Cab 4WD	3	3	2	2	1	1	17	14	C	Y	Y
LS Silverado Ext Cab 4WD	3	3	2	2	1	1	17	14	C	Y	Y
LS Silverado Reg Cab 4WD	3	3	2	2	1	1	13	12	C	Y	Y
LT Silverado Crew Cab 4WD	3	3	2	2	1	1	17	14	C	Y	Y
LT Silverado Ext Cab 4WD	3	3	2	2	1	1	17	14	C	Y	Y
LT Silverado Reg Cab 4WD	3	3	2	2	1	1	14	13	C	Y	Y
Silverado Ext Cab 4WD	3	3	2	2	1	1	17	14	C	Y	Y
Silverado HD LS Crew Cab	3	4	2	2	1	1	17	13	C	Y	Y
Silverado HD LT Crew Cab	3	4	2	2	1	1	17	13	C	Y	Y
Silverado Reg Cab 4WD	3	3	2	2	1	1	13	13	C	Y	Y
Silverado Work Truck Ext	3	3	2	2	1	1	15	14	C	Y	Y
Silverado Work Truck Reg	3	3	2	2	1	1	12	12	C	Y	Y
SS Silverado Ext Cab AWD	3	3	2	2	1	1	17	14	C	Y	Y
Z71 Silverado Crew Cab 4W	3	4	2	2	1	1	17	13	C	Y	Y
Z71 Silverado Ext Cab 4WD	3	3	2	2	1	1	17	14	C	Y	Y
Z71 Silverado Reg Cab 4WD	3	3	2	2	1	1	13	13	C	Y	Y
K2500											
LS Silverado HD Crew Cab	3	4	1	1	2	2	22	11	C	Y	Y
LS Silverado HD Ext Cab 4	3	3	1	1	2	2	20	11	C	Y	Y
LS Silverado HD Reg Cab 4	3	3	1	1	2	2	17	11	C	Y	Y
LT Silverado HD Crew Cab	3	4	1	1	2	2	22	11	C	Y	Y
LT Silverado HD Ext Cab 4	3	3	1	1	2	2	20	11	C	Y	Y
LT Silverado HD Reg Cab 4	3	3	1	1	2	2	19	11	C	Y	Y
Silverado HD Crew Cab 4WD	3	4	1	1	2	2	23	11	C	Y	Y
Silverado HD Ext Cab 4WD	3	3	1	1	2	2	20	11	C	Y	Y
Silverado HD W/T Crew Cab	3	4	1	1	2	2	22	11	C	Y	Y
Silverado HD W/T Ext Cab	3	3	1	1	2	2	19	11	C	Y	Y
Silverado HD W/T Reg Cab	3	3	1	1	2	2	17	11	C	Y	Y
K3500											
LS Silverado (DRW) Crew C	3	4	1	1	1	1	31	17	C	Y	Y
LS Silverado (DRW) Ext Ca	3	4	2	2	2	2	28	20	C	Y	Y
LS Silverado (DRW) Reg Ca	3	3	2	2	2	2	22	15	C	Y	Y
LS Silverado (SRW) Crew C	3	4	1	1	1	1	31	17	C	Y	Y
LS Silverado (SRW) Ext Ca	3	4	2	2	2	2	28	20	C	Y	Y
LS Silverado (SRW) Reg Ca	3	3	2	2	2	2	21	14	C	Y	Y
LT Silverado (DRW) Crew C	3	4	1	1	1	1	32	18	C	Y	Y
LT Silverado (DRW) Ext Ca	3	4	2	2	2	2	28	20	C	Y	Y
LT Silverado (DRW) Reg Ca	3	3	2	2	2	2	23	15	C	Y	Y
LT Silverado (SRW) Crew C	3	4	1	1	1	1	31	17	C	Y	Y
LT Silverado (SRW) Ext Ca	3	4	2	2	2	2	28	20	C	Y	Y
LT Silverado (SRW) Reg Ca	3	3	2	2	2	2	22	15	C	Y	Y
Silverado W/T (DRW) Crew	3	4	1	1	1	1	31	17	C	Y	Y
Silverado W/T (DRW) Ext	3	4	2	2	2	2	28	20	C	Y	Y
Silverado W/T (DRW) Reg	3	3	2	2	2	2	22	15	C	Y	Y
Silverado W/T (SRW) Crew	3	4	1	1	1	1	31	17	C	Y	Y
Silverado W/T (SRW) Ext	3	4	2	2	2	2	28	20	C	Y	Y
Silverado W/T (SRW) Reg	3	3	2	2	2	2	23	15	C	Y	Y
MALIBU											
LS Maxx 5D	2	3	4	4	4	4	13	15	C	Y	Y
LS 4D	3	3	4	4	5	5	11	17	C	Y	Y
LT Maxx 5D	2	2	3	3	4	4	12	13	C	Y	Y
LT 4D	3	3	4	4	4	4	12	15	C	Y	Y
LTZ Maxx 5D	2	2	3	3	4	4	13	15	C	Y	Y
LTZ 4D	3	3	4	4	5	5	12	16	C	Y	Y
SS Maxx 5D	2	2	3	3	4	4	13	15	C	Y	Y
SS 4D	3	3	4	4	5	5	12	16	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MONTE CARLO											
LS 2D	4	2	3	3	3	3	15	20	C		Y
LT 2D	4	2	3	3	3	3	17	21	C		Y
LTZ 2D	4	2	3	3	3	3	17	22	C	Y	Y
SS 2D	4	1	5	5	5	5	30	35	C	Y	Y
SSR											
Reg Cab Conv	4	2	2	2	2	2	20	22	C	Y	Y
SUBURBAN											
C1500 Wgn	3	3	1	1	1	1	13	12	C	Y	Y
C2500 Wgn	3	3	2	2	2	2	18	14	C	Y	Y
K1500 Wgn 4WD	2	3	1	1	1	1	17	12	C	Y	Y
K2500 Wgn 4WD	2	4	1	1	1	1	18	14	C	Y	Y
TAHOE											
4D	4	4	2	2	1	1	16	12	C	Y	Y
4D 4WD	4	3	2	2	1	1	17	13	C	Y	Y
TRAILBLAZER											
LS EXT 4D	3	3	2	2	2	2	12	17	C	Y	Y
LS EXT 4D 4WD	3	3	2	2	2	2	13	19	C	Y	Y
LS 4D	3	3	3	3	2	2	12	14	C	Y	Y
LS 4D 4WD	3	3	2	2	2	2	12	13	C	Y	Y
LT EXT 4D	3	3	2	2	2	2	13	18	C	Y	Y
LT EXT 4D 4WD	3	3	2	2	2	2	13	19	C	Y	Y
LT 4D	3	3	3	3	2	2	13	15	C	Y	Y
LT 4D 4WD	3	3	2	2	2	2	13	13	C	Y	Y
UPLANDER											
CARGO 4D	3	3	3	3	3	3	13	12	C	Y	Y
EXTENDED VAN	2	2	3	3	3	3	12	12	C	Y	Y
LS EXTENDED VAN	2	2	3	3	3	3	11	11	C	Y	Y
LS VAN	2	2	3	3	3	3	11	11	C	Y	Y
LT EXTENDED VAN	2	2	3	3	3	3	12	11	C	Y	Y
LT EXTENDED VAN AWD	2	2	3	3	3	3	13	12	C	Y	Y

CHRYSLER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
PACIFICA											
LIMITED 5D	2	3	3	3	3	3	13	13	C	Y	N
LIMITED 5D AWD	2	3	3	3	3	3	13	13	C	Y	N
TOURING 5D	2	3	3	3	3	3	12	11	C	Y	N
TOURING 5D AWD	2	3	3	3	3	3	13	12	C	Y	N
5D	2	4	3	3	3	3	11	11	C	Y	N
5D AWD	2	3	3	3	3	3	12	11	C	Y	N
PT CRUISER											
GT CV	3	2	3	3	3	3	12	19	C	Y	N
GT Wgn	2	2	3	3	3	3	12	16	C	Y	N
Limited Edition Wgn	2	2	3	3	3	3	11	14	C		N
Touring Edition Wgn	2	2	3	3	4	4	11	14	C		N
Touring Edition 2D	2	1	3	3	3	3	11	15	C		N
Wgn	2	2	3	3	4	4	11	12	C		N
2D	2	1	3	3	4	4	11	13	C		N
SEBRING											
Cv	4	3	4	4	4	4	13	23	C		N
GTC Cv	4	2	4	4	4	4	16	23	C		N
Limited Cv	4	3	4	4	4	4	19	24	C	Y	N
Limited 4D	4	3	4	4	4	4	13	21	C		N
Touring Edition Cv	4	3	4	4	4	4	16	22	C		N
Touring Edition 4D	4	3	4	4	4	4	13	20	C		N
TSI 4D	4	3	4	4	4	4	14	22	C	Y	N
4D	4	3	4	4	4	4	12	22	C		N
TOWN & COUNTRY											
LIMITED Wgn	1	2	3	3	3	3	14	13	C	Y	N
LWB LX Wgn	1	2	3	3	3	3	11	11	C	Y	N
LX Wgn	2	3	4	4	3	3	11	11	C	Y	N
Touring Wgn	2	2	3	3	3	3	12	12	C	Y	N
Wgn	2	2	3	3	3	3	11	11	C		N
300											
TOURING-V6 HO 4D	3	2	3	3	4	4	14	20	C	Y	N
TOURING-V6 HO 4D AWD	2	2	3	3	3	3	15	22	C	Y	N
300C SRT8 4D	4	1	2	2	3	3	20	30	C	Y	N
300C 4D	2	1	2	2	3	3	17	24	C	Y	N

CHRYSLER (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
300 (CONT)											
300C 4D AWD	2	1	3	3	3	3	19	25	C	Y	N
4D	2	2	3	3	4	4	12	19	C		N

DODGE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CARAVAN											
Cargo VAN	3	3	3	3	3	3	12	12	C	Y	N
SE Wgn	2	2	4	4	4	4	10	12	C		N
SXT Wgn	2	2	3	3	3	3	12	11	C		N
CHARGER											
RT 4D	3	3	3	3	3	3	16	23	C	Y	N
SRT-8 4D	5	3	3	3	3	3	22	32	C	Y	N
4D	3	3	3	3	3	3	13	20	C	Y	N
DAKOTA											
Laramie Club Cab	5	5	3	3	2	2	15	14	C	Y	N
Laramie Club Cab 4WD	5	5	3	3	3	3	17	17	C	Y	N
Laramie Quad Cab	5	5	3	3	3	3	15	14	C	Y	N
Laramie Quad Cab 4WD	5	5	3	3	3	3	16	14	C	Y	N
SLT Club Cab	5	5	3	3	2	2	13	13	C	Y	N
SLT Club Cab 4WD	5	5	3	3	3	3	15	17	C	Y	N
SLT Quad Cab	5	5	3	3	2	2	13	12	C	Y	N
SLT Quad Cab 4WD	5	5	3	3	3	3	14	14	C	Y	N
ST Club Cab	5	5	3	3	3	3	14	13	C	Y	N
ST Club Cab 4WD	5	5	3	3	3	3	15	14	C	Y	N
ST Quad Cab	5	5	3	3	3	3	13	13	C	Y	N
ST Quad Cab 4WD	5	5	3	3	3	3	13	13	C	Y	N
DURANGO											
Limited 4D	5	5	3	3	3	3	15	17	C	Y	N
Limited 4D 4WD	4	5	3	3	3	3	14	16	C	Y	N
SLT 4D	4	5	3	3	3	3	13	14	C	Y	N
SLT 4D 4WD	4	5	3	3	3	3	13	13	C	Y	N
SXT 4D	4	5	3	3	3	3	13	14	C	Y	N
SXT 4D 4WD	4	5	3	3	3	3	12	14	C	Y	N
GRAND CARAVAN											
Cargo VAN	2	2	3	3	3	3	12	13	C	Y	N
SXT Wgn	2	2	3	3	3	3	12	12	C	Y	N
Wgn	2	2	3	3	3	3	12	11	C	Y	N
MAGNUM											
RT HEMI Wgn	3	2	3	3	2	2	19	28	C	Y	N
RT HEMI Wgn AWD	3	2	3	3	2	2	20	29	C	Y	N
SRT-8 HEMI Wgn	4	2	3	3	2	2	21	29	C	Y	N
SXT Wgn AWD	2	2	3	3	3	3	16	26	C	Y	N
SXT Wgn V6	3	3	3	3	3	3	14	27	C		N
Wgn	3	2	3	3	3	3	12	23	C		N
RAM 1500											
Laramie Mega Cab	5	5	2	2	2	2	36	15	C	Y	N
Laramie Mega Cab 4WD	4	5	1	1	1	1	43	18	C	Y	N
Laramie Quad Cab	5	5	2	2	2	2	31	14	C	Y	N
Laramie Quad Cab 4WD	5	5	2	2	2	2	33	15	C	Y	N
Laramie Reg Cab	5	5	2	2	2	2	28	13	C	Y	N
Laramie Reg Cab 4WD	5	5	2	2	2	2	29	14	C	Y	N
SLT Mega Cab	5	5	2	2	2	2	33	14	C	Y	N
SLT Mega Cab 4WD	4	5	1	1	1	1	38	16	C	Y	N
SLT Quad Cab	5	5	2	2	2	2	32	14	C	Y	N
SLT Quad Cab 4WD	5	5	2	2	2	2	31	13	C	Y	N
SLT Reg Cab	5	5	2	2	2	2	26	12	C	Y	N
SLT Reg Cab 4WD	5	5	2	2	2	2	28	13	C	Y	N
SRT-10 Quad Cab	5	5	2	2	2	2	40	28	C	Y	N
SRT-10 Reg Cab	5	5	1	1	2	2	31	22	C	Y	N
ST Quad Cab	5	5	2	2	2	2	30	13	C	Y	N
ST Quad Cab 4WD	5	5	2	2	2	2	28	13	C	Y	N
ST Reg Cab	5	5	2	2	2	2	24	12	C	Y	N
ST Reg Cab 4WD	5	5	2	2	2	2	26	13	C	Y	N
RAM 2500											
Laramie Mega Cab	5	5	1	1	2	2	28	12	C	Y	N
Laramie Mega Cab 4WD	4	5	1	1	2	2	33	14	C	Y	N
Laramie Quad Cab	5	5	1	1	2	2	24	12	C	Y	N
Laramie Quad Cab4WD	4	5	1	1	2	2	27	12	C	Y	N

DODGE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RAM 2500 (CONT)											
Laramie Reg Cab	5	5	1	1	2	2	22	11	C	Y	N
Laramie Reg Cab4WD	4	5	1	1	2	2	24	12	C	Y	N
SLT Mega Cab	5	5	1	1	2	2	26	12	C	Y	N
SLT Mega Cab 4WD	4	5	1	1	2	2	30	13	C	Y	N
SLT Quad Cab	4	5	1	1	2	2	23	12	C	Y	N
SLT Quad Cab 4WD	4	5	1	1	2	2	25	12	C	Y	N
SLT Reg Cab	5	5	1	1	2	2	22	11	C	Y	N
SLT Reg Cab 4WD	4	5	1	1	2	2	23	11	C	Y	N
ST Quad Cab	4	5	1	1	2	2	23	12	C	Y	N
ST Quad Cab 4WD	4	5	1	1	2	2	25	12	C	Y	N
ST Reg Cab	5	5	1	1	2	2	21	11	C	Y	N
ST Reg Cab 4WD	4	5	1	1	2	2	22	11	C	Y	N
RAM 3500											
Laramie Mega Cab 4WD	4	5	1	1	1	1	32	15	C	Y	N
Laramie MEGA CAB	5	5	1	1	1	1	31	15	C	Y	N
Laramie Quad Cab	5	5	1	1	1	1	26	17	C	Y	N
Laramie Quad Cab DRW	5	5	1	1	1	1	28	19	C	Y	N
Laramie Quad Cab 4WD	5	5	1	1	1	1	26	13	C	Y	N
Laramie Quad Cab 4WD DRW	5	5	1	1	1	1	26	13	C	Y	N
Laramie Reg Cab DRW	5	5	2	2	1	1	24	13	C	Y	N
Laramie Reg Cab 4WD DRW	4	5	1	1	1	1	24	13	C	Y	N
Mega Cab Crew Pickup	4	5	1	1	1	1	29	14	C	Y	N
SLT Mega Cab 4WD	4	5	1	1	1	1	32	15	C	Y	N
SLT MEGA CAB	5	5	1	1	1	1	28	14	C	Y	N
SLT Quad Cab	5	5	1	1	1	1	25	17	C	Y	N
SLT Quad Cab DRW	5	5	1	1	1	1	29	19	C	Y	N
SLT Quad Cab 4WD	4	5	1	1	1	1	25	12	C	Y	N
SLT Quad Cab 4WD DRW	5	5	1	1	1	1	26	13	C	Y	N
SLT Reg Cab DRW	5	5	2	2	1	1	22	12	C	Y	N
SLT Reg Cab 4WD DRW	4	5	1	1	1	1	24	13	C	Y	N
ST Quad Cab	5	5	1	1	1	1	24	17	C	Y	N
ST Quad Cab DRW	5	5	1	1	1	1	29	19	C	Y	N
ST Quad Cab 4WD	4	5	1	1	1	1	25	12	C	Y	N
ST Quad Cab 4WD DRW	5	5	1	1	1	1	25	13	C	Y	N
ST Reg Cab DRW	5	5	2	2	1	1	22	12	C	Y	N
ST Reg Cab 4WD DRW	4	5	1	1	1	1	24	13	C	Y	N
SPRINTER											
2500 VAN	4	4	4	4	4	4	18	14	C		O
3500 VAN	4	5	3	3	3	3	20	16	C		O
STRATUS											
RT 4D	5	3	4	4	4	4	16	20	C	Y	N
SXT 4D	5	3	4	4	5	5	13	19	C		N
VIPER											
SRT-10	5	2	2	2	2	2	56	90	C	Y	N

FORD	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CROWN VICTORIA											
LX SPORT 4D	3	2	3	3	2	2	18	17	C	Y	N
LX 4D	3	2	3	3	3	3	18	16	C	Y	N
Police Extended Pkg 4D	3	2	3	3	3	3	13	15	C	Y	N
4D	3	2	3	3	2	2	15	15	C	Y	N
ESCAPE											
HYBRID 4D	3	2	3	3	3	3	14	11	C	Y	N
HYBRID 4D 4WD	3	3	3	3	3	3	14	12	C	Y	N
Limited 4D	3	2	3	3	2	2	11	11	C	Y	N
Limited 4D 4WD	2	2	2	2	2	2	11	11	C	Y	N
XLS 4D	2	2	3	3	3	3	10	11	C	Y	N
XLS 4D 4WD	2	2	3	3	3	3	10	11	C	Y	N
XLT 4D	2	2	3	3	2	2	11	11	C	Y	N
XLT 4D 4WD	2	2	2	2	2	2	11	11	C	Y	N
EXPEDITION											
Eddie Bauer 4D	3	3	2	2	2	2	14	11	C	Y	N
Eddie Bauer 4D 4WD	3	3	2	2	2	2	19	12	C	Y	N
KING RANCH 4D	3	3	2	2	2	2	16	12	C	Y	N
KING RANCH 4D 4WD	3	3	2	2	1	1	18	12	C	Y	N
LIMITED 4D	3	3	2	2	2	2	17	12	C	Y	N
LIMITED 4D 4WD	3	3	2	2	1	1	17	12	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
EXPEDITION (CONT)											
XLS 4D	3	3	2	2	2	2	13	11	C	Y	N
XLS 4D 4WD	3	3	2	2	1	1	14	11	C	Y	N
XLT SPORT 4D	3	3	2	2	2	2	14	12	C	Y	N
XLT SPORT 4D 4WD	3	3	2	2	1	1	14	11	C	Y	N
XLT SSV 4D	3	3	2	2	2	2	14	11	C	Y	N
XLT SSV 4D 4WD	3	3	2	2	1	1	14	11	C	Y	N
XLT 4D	3	3	2	2	2	2	15	11	C	Y	N
XLT 4D 4WD	3	3	2	2	1	1	15	11	C	Y	N
EXPLORER											
Eddie Bauer 4D	2	3	2	2	2	2	11	10	C	Y	N
Eddie Bauer 4D 4WD	2	3	2	2	2	2	10	10	C	Y	N
LIMITED 4D	2	3	2	2	2	2	11	10	C	Y	N
LIMITED 4D 4WD	2	3	2	2	2	2	11	10	C	Y	N
XLS 4D	2	3	2	2	2	2	10	8	C	Y	N
XLS 4D 4WD	2	3	2	2	2	2	10	8	C	Y	N
XLT 4D	3	4	2	2	2	2	10	8	C	Y	N
XLT 4D 4WD	2	3	2	2	2	2	11	10	C	Y	N
E150 SUPER DUTY											
Chateau Wgn	5	5	2	2	2	2	14	13	C	Y	N
CARGO VAN	5	5	2	2	2	2	12	12	C	Y	N
XL Wgn	5	5	2	2	2	2	13	12	C	Y	N
XLT Wgn	5	5	2	2	2	2	13	13	C	Y	N
E250 SUPER DUTY											
CARGO VAN	5	5	2	2	2	2	12	12	C	Y	N
VAN	5	5	2	2	2	2	12	12	C	Y	N
E350 SUPER DUTY											
Chateau Wgn	5	5	2	2	2	2	15	13	C	Y	N
CARGO VAN	5	5	2	2	2	2	13	12	C	Y	N
VAN	5	5	2	2	2	2	15	13	C	Y	N
XL Wgn	5	5	2	2	2	2	13	13	C	Y	N
XLT Wgn	5	5	2	2	2	2	15	13	C	Y	N
FIVE HUNDRED											
LIMITED 4D	2	2	3	3	3	3	15	20	C	Y	N
LIMITED 4D AWD	2	2	3	3	3	3	14	21	C	Y	N
SE 4D	2	2	3	3	2	2	12	17	C	Y	N
SE 4D AWD	2	2	3	3	3	3	12	17	C	Y	N
SEL 4D	2	2	3	3	3	3	12	17	C	Y	N
SEL 4D AWD	2	2	3	3	3	3	13	21	C	Y	N
FOCUS											
ZXW SE WGN	4	3	4	4	4	4	11	20	C	Y	N
ZXW SES WGN	4	3	4	4	4	4	12	22	C	Y	N
ZX3 S 3D	5	4	5	5	5	5	12	24	C		N
ZX3 SE 3D	5	4	5	5	5	5	12	24	C		N
ZX4 S 4D	5	5	5	5	5	5	12	25	C		N
ZX4 SE 4D	5	5	5	5	5	5	12	26	C		N
ZX4 SES 4D	5	5	5	5	5	5	12	26	C		N
ZX4 ST 4D	5	4	5	5	5	5	12	28	C	Y	N
ZX5 S 4D Hatchback	5	4	5	5	5	5	11	21	C	Y	N
ZX5 SE 4D Hatchback	5	4	5	5	5	5	12	22	C	Y	N
ZX5 SES 4D Hatchback	5	4	5	5	5	5	12	22	C	Y	N
FREESTAR											
LIMITED WGN	1	2	3	3	3	3	11	11	C	Y	N
SE WGN	1	2	3	3	3	3	11	10	C	Y	N
SEL WGN	1	1	3	3	2	2	11	11	C	Y	N
4D	2	3	3	3	3	3	11	12	C	Y	N
FREESTYLE											
LIMITED 4D AWD	2	2	2	2	2	2	13	13	C	Y	N
LIMITED 4D 2WD	2	3	2	2	2	2	13	13	C	Y	N
SE 4D AWD	2	2	2	2	2	2	13	13	C	Y	N
SE 4D 2WD	2	3	2	2	2	2	12	12	C	Y	N
SEL 4D AWD	2	2	2	2	2	2	13	13	C	Y	N
SEL 4D 2WD	2	3	2	2	2	2	13	13	C	Y	N
FUSION											
S 4D	4	3	4	4	4	4	11	15	C		N
SE 4D	4	3	4	4	4	4	11	16	C		N
SE 4D 3.0L	4	2	4	4	4	4	12	16	C		N
SEL 4D	4	3	4	4	4	4	11	18	C		N
SEL 4D 3.0L	4	2	4	4	4	4	12	16	C		N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F150											
Crew Pickup	4	5	1	1	1	1	13	11	C	Y	N
FX4 Flare Super Cab 4WD	3	4	1	1	2	2	12	10	C	Y	N
FX4 Flareside Reg Cab 4WD	3	4	1	1	1	1	14	11	C	Y	N
FX4 Style Crew Cab 4WD	4	5	1	1	1	1	16	13	C	Y	N
FX4 Style Super Cab 4WD	3	4	1	1	1	1	12	10	C	Y	N
FX4 Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
King Ranch Style Crew 4WD	4	5	1	1	1	1	16	13	C	Y	N
King Ranch Styleside Crew	4	5	1	1	1	1	15	12	C	Y	N
Lariat Style Crew Cab 4WD	4	5	1	1	1	1	16	13	C	Y	N
Lariat Style Super Cab4WD	3	4	1	1	1	1	12	10	C	Y	N
Lariat Styleside Crew Cab	4	5	1	1	1	1	13	12	C	Y	N
Lariat Styleside Super Ca	5	5	1	1	1	1	14	11	C	Y	N
Supercrew Crew Pickup	4	5	1	1	1	1	15	12	C	Y	N
STX Flare Super Cab 4WD	3	4	1	1	2	2	12	10	C	Y	N
STX Flareside Reg Cab	4	5	1	1	1	1	12	11	C	Y	N
STX Flareside Reg Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
STX Flareside Super Cab	4	5	1	1	1	1	13	12	C	Y	N
STX Style Super Cab 4WD	3	4	1	1	1	1	12	10	C	Y	N
STX Styleside Reg Cab	4	5	1	1	1	1	12	11	C	Y	N
STX Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
STX Styleside Super Cab	5	5	1	1	1	1	12	11	C	Y	N
XL Style Super Cab 4WD	3	4	1	1	1	1	12	10	C	Y	N
XL Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
XL Styleside Super Cab	5	5	1	1	1	1	12	11	C	Y	N
XLT Flare Super Cab 4WD	3	4	1	1	2	2	13	10	C	Y	N
XLT Flareside Reg Cab	4	5	1	1	1	1	12	11	C	Y	N
XLT Flareside Reg Cab 4WD	3	4	1	1	1	1	13	11	C	Y	N
XLT Flareside Super Cab	4	5	1	1	1	1	13	12	C	Y	N
XLT Style Crew Cab 4WD	4	5	1	1	1	1	14	12	C	Y	N
XLT Style Super Cab 4WD	3	4	1	1	1	1	13	10	C	Y	N
XLT Styleside Crew Cab	4	5	1	1	1	1	13	12	C	Y	N
XLT Styleside Reg Cab	4	5	1	1	1	1	12	11	C	Y	N
XLT Styleside Reg Cab 4WD	3	4	1	1	1	1	12	11	C	Y	N
XLT Styleside Super Cab	5	5	1	1	1	1	14	11	C	Y	N
F250											
King Ranch Crew Cab	5	5	1	1	1	1	36	12	C	Y	N
King Ranch Crew Cab 4WD	5	5	1	1	1	1	47	13	C	Y	N
Lariat Crew Cab	5	5	1	1	1	1	37	12	C	Y	N
Lariat Crew Cab 4WD	5	5	1	1	1	1	47	12	C	Y	N
Lariat Super Cab	5	5	1	1	1	1	33	11	C	Y	N
Lariat Super Cab 4WD	5	5	1	1	1	1	33	12	C	Y	N
XL Crew Cab	5	5	1	1	1	1	33	11	C	Y	N
XL Crew Cab 4WD	5	5	1	1	1	1	45	12	C	Y	N
XL Reg Cab	5	5	1	1	1	1	24	11	C	Y	N
XL Reg Cab 4WD	5	5	1	1	1	1	28	11	C	Y	N
XL Super Cab	5	5	1	1	1	1	30	10	C	Y	N
XL Super Cab 4WD	5	5	1	1	1	1	29	11	C	Y	N
XLT Crew Cab	5	5	1	1	1	1	35	11	C	Y	N
XLT Crew Cab 4WD	5	5	1	1	1	1	47	12	C	Y	N
XLT Reg Cab	5	5	1	1	1	1	25	11	C	Y	N
XLT Reg Cab 4WD	5	5	1	1	1	1	30	11	C	Y	N
XLT Super Cab	5	5	1	1	1	1	31	11	C	Y	N
XLT Super Cab 4WD	5	5	1	1	1	1	31	11	C	Y	N
F350											
Extended Cab 4D	4	3	3	3	3	3	32	17	C	Y	N
King Ranch DRW Crew Cab	4	5	1	1	1	1	38	12	C	Y	N
King Ranch DRW Crew 4WD	4	5	1	1	1	1	39	14	C	Y	N
King Ranch SRW Crew Cab	4	5	1	1	1	1	33	12	C	Y	N
King Ranch SRW Crew Cab 4	4	5	1	1	1	1	37	12	C	Y	N
Lariat DRW Crew Cab	5	5	1	1	1	1	34	12	C	Y	N
Lariat DRW Crew Cab 4WD	4	5	1	1	1	1	35	13	C	Y	N
Lariat DRW Super Cab	4	5	1	1	1	1	30	11	C	Y	N
Lariat DRW Super Cab 4WD	4	5	1	1	1	1	35	12	C	Y	N
LARIAT SRW Crew Cab	4	5	1	1	1	1	33	11	C	Y	N
LARIAT SRW Crew Cab 4WD	4	5	1	1	1	1	40	12	C	Y	N
LARIAT SRW Super Cab	5	5	3	3	3	3	30	14	C	Y	N
LARIAT SRW Super Cab 4WD	4	5	1	1	2	2	34	12	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F350 (CONT)											
Super Duty	4	3	3	3	3	3	30	17	C	Y	N
Super Duty Ext Cab	4	3	3	3	3	3	31	16	C	Y	N
XL DRW Crew Cab	5	5	1	1	1	1	30	11	C	Y	N
XL DRW Crew Cab 4WD	4	5	1	1	1	1	33	12	C	Y	N
XL DRW Reg Cab	4	5	1	1	1	1	24	10	C	Y	N
XL DRW Reg Cab 4WD	4	5	3	3	3	3	28	14	C	Y	N
XL DRW Super Cab	4	5	1	1	1	1	28	11	C	Y	N
XL DRW Super Cab 4WD	4	5	1	1	1	1	33	11	C	Y	N
XL SD Crew Cab	4	3	3	3	3	3	27	18	C	Y	N
XL SRW Crew Cab	4	5	1	1	1	1	33	11	C	Y	N
XL SRW Crew Cab 4WD	4	5	1	1	1	1	40	12	C	Y	N
XL SRW Reg Cab	5	5	3	3	3	3	28	14	C	Y	N
XL SRW Reg Cab 4WD	4	5	1	1	1	1	31	12	C	Y	N
XL SRW Super Cab	5	5	3	3	3	3	30	14	C	Y	N
XL SRW Super Cab 4WD	4	5	1	1	2	2	34	12	C	Y	N
XLT DRW Crew Cab	5	5	1	1	1	1	32	12	C	Y	N
XLT DRW Crew Cab 4WD	4	5	1	1	1	1	35	13	C	Y	N
XLT DRW Reg Cab	4	5	1	1	1	1	25	11	C	Y	N
XLT DRW Reg Cab 4WD	4	5	3	3	3	3	30	15	C	Y	N
XLT DRW Super Cab	4	5	1	1	1	1	30	11	C	Y	N
XLT DRW Super Cab 4WD	4	5	1	1	1	1	35	12	C	Y	N
XLT SRW Crew Cab	4	5	1	1	1	1	33	11	C	Y	N
XLT SRW Crew Cab 4WD	4	5	1	1	1	1	40	12	C	Y	N
XLT SRW Reg Cab	5	5	3	3	3	3	28	14	C	Y	N
XLT SRW Reg Cab 4WD	4	5	1	1	1	1	31	12	C	Y	N
XLT SRW Super Cab	5	5	3	3	3	3	30	14	C	Y	N
XLT SRW Super Cab 4WD	4	5	1	1	2	2	34	12	C	Y	N
F450 SUPER DU											
Chasis and Cab	4	3	3	3	3	3	25	21	C	Y	N
GT											
2D	4	1	2	2	2	2	85	120	C	Y	N
MUSTANG											
Deluxe CV	4	3	4	4	4	4	16	27	C		N
Deluxe 2D	4	3	4	4	4	4	13	26	C		N
GT Deluxe CV	3	2	4	4	4	4	19	31	C	Y	N
GT Deluxe 2D	3	2	3	3	4	4	19	30	C	Y	N
GT Premium CV	3	2	4	4	4	4	19	31	C	Y	N
GT Premium 2D	3	2	3	3	4	4	19	30	C	Y	N
Premium CV	4	3	4	4	4	4	16	27	C		N
Premium 2D	4	3	4	4	4	4	13	26	C		N
RANGER											
SPORT Reg Cab	5	5	3	3	3	3	11	17	C	Y	N
SPORT Reg Cab4WD	5	5	3	3	3	3	12	16	C	Y	N
SPORT Super Cab 4D	5	5	3	3	3	3	11	13	C	Y	N
SPORT Super Cab 4D 4WD	5	5	3	3	2	2	12	18	C	Y	N
SPORT 2D Super Cab	5	5	3	3	3	3	11	14	C	Y	N
SPORT 2D Super Cab 4WD	5	5	3	3	2	2	12	16	C	Y	N
STX Reg Cab	5	5	3	3	3	3	11	17	C	Y	N
STX Super Cab 4D	5	5	3	3	3	3	11	13	C	Y	N
STX 2D Super Cab	5	5	3	3	3	3	11	14	C	Y	N
XL Reg Cab	5	5	3	3	3	3	11	15	C	Y	N
XL Reg Cab 4WD	5	5	3	3	3	3	11	15	C	Y	N
XL 2D Super Cab	5	5	3	3	3	3	11	13	C	Y	N
XL 2D Super Cab 4WD	5	5	3	3	2	2	12	17	C	Y	N
XLT Reg Cab	5	5	3	3	3	3	11	16	C	Y	N
XLT Reg Cab 4WD	5	5	3	3	3	3	11	15	C	Y	N
XLT 2D FX4 OFF ROAD Super	5	5	3	3	2	2	12	17	C	Y	N
XLT 2D Super Cab	5	5	3	3	3	3	11	13	C	Y	N
XLT 2D Super Cab 4WD	5	5	3	3	2	2	12	16	C	Y	N
XLT 4D Super Cab	5	5	3	3	3	3	11	14	C	Y	N
XLT 4D FX4 LEVEL II Super	5	5	3	3	2	2	13	19	C	Y	N
XLT 4D FX4 OFF ROAD Super	5	5	3	3	2	2	12	18	C	Y	N
XLT 4D Super Cab 4WD	5	5	3	3	2	2	12	17	C	Y	N
TAURUS											
SE 4D	3	2	4	4	5	5	11	13	C		N
SEL 4D	3	3	4	4	4	4	11	13	C		N

GMC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CANYON											
SL 2D w/Z71 Reg Cab	3	3	3	3	3	3	12	13	C	Y	Y
SL 2D w/Z71 Reg Cab 4WD	3	3	3	3	2	2	13	14	C	Y	Y
SL 2D w/Z85 Reg Cab	3	3	3	3	3	3	11	12	C	Y	Y
SL 2D w/Z85 Reg Cab 4WD	3	3	3	3	2	2	12	13	C	Y	Y
SL 4D w/Z71 Ext Cab	3	4	3	3	2	2	12	14	C	Y	Y
SL 4D w/Z71 Ext Cab 4WD	3	4	3	3	2	2	13	16	C	Y	Y
SL 4D w/Z85 Ext Cab	3	4	3	3	2	2	12	13	C	Y	Y
SL 4D w/Z85 Ext Cab 4WD	3	4	3	3	2	2	13	15	C	Y	Y
SLE 2D w/Z71 Reg Cab	3	3	3	3	3	3	12	13	C	Y	Y
SLE 2D w/Z71 Reg Cab 4WD	3	3	4	4	4	4	19	24	C	Y	Y
SLE 2D w/Z85 Reg Cab	3	3	3	3	3	3	11	12	C	Y	Y
SLE 2D w/Z85 Reg Cab 4WD	3	3	3	3	2	2	12	13	C	Y	Y
SLE 4D w/Z71 Crew Cab	3	4	3	3	2	2	13	14	C	Y	Y
SLE 4D w/Z71 Crew Cab 4WD	3	4	3	3	2	2	14	17	C	Y	Y
SLE 4D w/Z71 Ext Cab	3	4	3	3	2	2	12	14	C	Y	Y
SLE 4D w/Z71 Ext Cab 4WD	3	4	4	4	4	4	21	26	C	Y	Y
SLE 4D w/Z85 Crew Cab	3	4	3	3	2	2	13	14	C	Y	Y
SLE 4D w/Z85 Crew Cab 4WD	3	4	2	2	2	2	14	17	C	Y	Y
SLE 4D w/Z85 Ext Cab	3	4	3	3	2	2	12	14	C	Y	Y
SLE 4D w/Z85 Ext Cab 4WD	3	4	3	3	2	2	13	16	C	Y	Y
ENVOY											
DENALI 4D	3	2	3	3	3	3	14	13	C	Y	Y
DENALI 4D 4WD	3	2	2	2	2	2	13	13	C	Y	Y
SLE 4D	4	3	2	2	3	3	12	12	C	Y	Y
SLE 4D 4WD	3	2	2	2	2	2	13	12	C	Y	Y
SLT 4D	4	3	3	3	3	3	13	13	C	Y	Y
SLT 4D 4WD	3	2	2	2	2	2	13	12	C	Y	Y
ENVOY XL											
SLE 4D	3	4	2	2	2	2	12	13	C	Y	Y
SLE 4D 4WD	2	4	2	2	1	1	13	14	C	Y	Y
SLT 4D	3	4	2	2	2	2	13	13	C	Y	Y
SLT 4D 4WD	2	4	1	1	1	1	15	14	C	Y	Y
XL DENALI 4D	3	4	2	2	2	2	15	14	C	Y	Y
XL DENALI 4D 4WD	2	3	1	1	1	1	18	15	C	Y	Y
SAVANA 1500											
Cargo Van	4	4	3	3	3	3	16	12	C	Y	Y
Cargo Van AWD	3	4	3	3	2	2	19	14	C	Y	Y
Passenger Van	4	4	3	3	3	3	16	13	C	Y	Y
Passenger Van AWD	3	4	3	3	2	2	19	13	C	Y	Y
RV Cargo Van	4	4	3	3	3	3	15	12	C	Y	Y
SAVANA 2500											
Cargo Ext Van	4	4	3	3	2	2	14	13	C	Y	Y
Cargo Van	4	4	3	3	2	2	13	12	C	Y	Y
SAVANA 3500											
Cargo Ext Van	4	5	3	3	2	2	20	14	C	Y	Y
Cargo Van	4	5	3	3	2	2	19	15	C	Y	Y
Passenger Ext Van	4	5	3	3	2	2	22	15	C	Y	Y
Passenger Van	4	5	3	3	2	2	22	16	C	Y	Y
SIERRA 1500											
Denali CREW CAB 4WD	3	3	1	1	1	1	22	17	C	Y	Y
HD SLE CREW CAB	3	3	2	2	1	1	16	14	C	Y	Y
HD SLE CREW CAB 4WD	3	3	2	2	1	1	19	15	C	Y	Y
HD SLT CREW CAB	3	3	2	2	1	1	18	16	C	Y	Y
HD SLT CREW CAB 4WD	3	3	2	2	1	1	19	15	C	Y	Y
SL EXT CAB	3	2	1	1	1	1	16	13	C	Y	Y
SL EXT CAB 4WD	2	3	1	1	1	1	16	14	C	Y	Y
SL Reg Cab	3	2	1	1	1	1	12	12	C	Y	Y
SL Reg Cab 4WD	3	3	1	1	1	1	15	13	C	Y	Y
SLE CREW CAB	3	3	2	2	1	1	16	14	C	Y	Y
SLE CREW CAB 4WD	3	3	2	2	1	1	17	14	C	Y	Y
SLE EXT CAB	3	2	1	1	1	1	16	14	C	Y	Y
SLE EXT CAB 4WD	2	3	1	1	1	1	18	14	C	Y	Y
SLE Reg Cab	2	2	1	1	1	1	14	13	C	Y	Y
SLE Reg Cab 4WD	3	3	1	1	1	1	17	14	C	Y	Y
SLT CREW CAB	3	3	2	2	1	1	18	16	C	Y	Y
SLT CREW CAB 4WD	3	3	2	2	1	1	19	15	C	Y	Y
SLT EXT CAB	3	2	1	1	1	1	16	14	C	Y	Y
SLT EXT CAB 4WD	2	3	1	1	1	1	19	15	C	Y	Y
W/T EXT CAB	3	2	1	1	1	1	13	13	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SIERRA 1500 (CONT)											
W/T EXT CAB 4WD	2	3	1	1	1	1	16	14	C	Y	Y
W/T Reg Cab	2	2	1	1	1	1	12	12	C	Y	Y
W/T Reg Cab 4WD	3	3	1	1	1	1	13	12	C	Y	Y
SIERRA 2500											
HD SLE Reg Cab 4WD	3	3	1	1	1	1	14	12	C	Y	Y
HD CREW CAB	4	4	1	1	1	1	16	11	C	Y	Y
HD CREW CAB 4WD	2	3	1	1	1	1	20	12	C	Y	Y
HD EXT CAB	3	4	1	1	1	1	14	11	C	Y	Y
HD EXT CAB 4WD	3	3	1	1	1	1	17	11	C	Y	Y
HD Reg Cab	3	4	1	1	1	1	13	11	C	Y	Y
HD Reg Cab 4WD	3	3	1	1	1	1	16	12	C	Y	Y
HD SLE CREW CAB	4	4	1	1	1	1	18	11	C	Y	Y
HD SLE CREW CAB 4WD	2	3	1	1	1	1	20	12	C	Y	Y
HD SLE EXT CAB	3	4	1	1	1	1	14	11	C	Y	Y
HD SLE EXT CAB 4WD	3	3	1	1	1	1	17	11	C	Y	Y
HD SLE Reg Cab	3	4	1	1	1	1	13	11	C	Y	Y
HD SLT CREW CAB	4	4	1	1	1	1	18	11	C	Y	Y
HD SLT CREW CAB 4WD	2	3	1	1	1	1	22	13	C	Y	Y
HD SLT EXT CAB	3	4	1	1	1	1	16	11	C	Y	Y
HD SLT EXT CAB 4WD	3	3	1	1	1	1	19	12	C	Y	Y
HD W/T CREW CAB	4	4	1	1	1	1	16	11	C	Y	Y
HD W/T CREW CAB 4WD	2	3	1	1	1	1	20	12	C	Y	Y
HD W/T EXT CAB	3	4	1	1	1	1	13	11	C	Y	Y
HD W/T EXT CAB 4WD	3	3	1	1	1	1	16	11	C	Y	Y
HD W/T Reg Cab	3	4	1	1	1	1	12	11	C	Y	Y
HD W/T Reg Cab 4WD	3	3	1	1	1	1	13	11	C	Y	Y
SIERRA 3500											
(DRW) CREW CAB	3	3	1	1	1	1	20	11	C	Y	Y
(DRW) CREW CAB 4WD	3	3	1	1	1	1	23	12	C	Y	Y
(DRW) EXT CAB	4	4	3	3	3	3	19	14	C	Y	Y
(DRW) EXT CAB 4WD	3	3	1	1	1	1	22	11	C	Y	Y
(DRW) Reg Cab 4WD	3	2	2	2	2	2	18	15	C	Y	Y
(SRW) EXT CAB 4WD	3	3	1	1	1	1	20	11	C	Y	Y
(SRW) Reg Cab 4WD	3	2	2	2	2	2	18	15	C	Y	Y
SLE (DRW) CREW CAB	3	3	1	1	1	1	20	11	C	Y	Y
SLE (DRW) CREW CAB 4WD	3	3	1	1	1	1	23	12	C	Y	Y
SLE (DRW) EXT CAB	4	4	3	3	3	3	20	15	C	Y	Y
SLE (DRW) EXT CAB 4WD	3	3	1	1	1	1	22	11	C	Y	Y
SLE (DRW) Reg Cab 4WD	3	2	2	2	2	2	18	15	C	Y	Y
SLE (SRW) EXT CAB 4WD	3	3	1	1	1	1	22	11	C	Y	Y
SLE (SRW) Reg Cab 4WD	3	2	2	2	2	2	18	15	C	Y	Y
SLT (DRW) CREW CAB	3	3	1	1	1	1	22	11	C	Y	Y
SLT (DRW) CREW CAB 4WD	3	3	1	1	1	1	24	13	C	Y	Y
SLT (DRW) EXT CAB	4	4	3	3	3	3	20	15	C	Y	Y
SLT (DRW) EXT CAB 4WD	3	3	1	1	1	1	23	12	C	Y	Y
SLT (SRW) EXT CAB 4WD	3	3	1	1	1	1	23	12	C	Y	Y
W/T (DRW) CREW CAB	3	3	1	1	1	1	19	11	C	Y	Y
W/T (DRW) CREW CAB 4WD	3	3	1	1	1	1	23	12	C	Y	Y
W/T (DRW) EXT CAB	4	4	3	3	3	3	19	14	C	Y	Y
W/T (DRW) EXT CAB 4WD	3	3	1	1	1	1	22	11	C	Y	Y
W/T (DRW) Reg Cab 4WD	3	2	2	2	2	2	18	15	C	Y	Y
W/T (SRW) EXT CAB 4WD	3	3	1	1	1	1	20	11	C	Y	Y
W/T (SRW) Reg Cab 4WD	3	2	2	2	2	2	18	15	C	Y	Y
YUKON											
Denali WGN 4WD	3	3	1	1	1	1	25	14	C	Y	Y
SL WGN	3	3	1	1	1	1	14	11	C	Y	Y
SL WGN 4WD	3	3	1	1	1	1	18	12	C	Y	Y
SLE WGN	3	3	1	1	1	1	14	11	C	Y	Y
SLE WGN 4WD	3	3	1	1	1	1	16	11	C	Y	Y
SLT WGN	3	3	1	1	1	1	14	11	C	Y	Y
SLT WGN 4WD	3	3	1	1	1	1	18	12	C	Y	Y
YUKON XL 1500											
XL1500 Denali WGN 4WD	2	3	1	1	1	1	23	16	C	Y	Y
XL1500 SL WGN	3	3	1	1	1	1	13	11	C	Y	Y
XL1500 SL WGN 4WD	2	3	1	1	1	1	20	14	C	Y	Y
XL1500 SLE WGN	3	3	1	1	1	1	13	11	C	Y	Y
XL1500 SLE WGN 4WD	2	3	1	1	1	1	20	14	C	Y	Y
XL1500 SLT WGN	3	3	1	1	1	1	13	11	C	Y	Y
XL1500 SLT WGN 4WD	2	3	1	1	1	1	20	14	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
YUKON XL 2500											
XL2500 SLE WGN	3	3	1	1	1	1	19	13	C	Y	Y
XL2500 SLE WGN 4WD	2	3	1	1	1	1	19	13	C	Y	Y
XL2500 SLT WGN	3	3	1	1	1	1	19	13	C	Y	Y
XL2500 SLT WGN 4WD	2	3	1	1	1	1	19	13	C	Y	Y

HONDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCORD											
EX ULEV 2D	4	3	3	3	3	3	14	24	C	Y	Y
EX ULEV 4D	2	2	3	3	3	3	13	18	C	Y	Y
EX V6 2D	4	3	3	3	3	3	15	24	C	Y	Y
EX V6 4D	2	2	3	3	3	3	14	19	C	Y	Y
EX 2D	3	3	3	3	4	4	14	23	C	Y	Y
EX 2D WITH NAVI	3	3	3	3	4	4	15	25	C	Y	Y
EX 4D	2	2	3	3	3	3	14	21	C	Y	Y
HYBRID 4D	2	2	2	2	2	2	17	18	C	Y	Y
HYBRID 4D WITH NAVI	2	2	2	2	2	2	18	18	C	Y	Y
LX w/PZEV 4D	2	2	3	3	3	3	11	18	C	Y	Y
LX V6 ULEV 2D	4	3	3	3	3	3	13	24	C	Y	Y
LX V6 ULEV 4D	2	1	3	3	3	3	11	17	C	Y	Y
LX V6 2D	4	3	3	3	3	3	13	24	C	Y	Y
LX V6 4D	2	1	3	3	3	3	11	16	C	Y	Y
LX 2D	3	3	3	3	3	3	12	23	C	Y	Y
LX 4D	2	2	3	3	3	3	11	17	C	Y	Y
SE 4D	2	2	3	3	3	3	11	18	C	Y	Y
VP 4D	2	2	3	3	3	3	11	17	C	Y	Y
CIVIC											
DX 2D	5	5	5	5	4	4	12	32	C	Y	Y
DX 4D	5	4	4	4	4	4	11	25	C		Y
EX 2D	5	5	5	5	4	4	14	38	C	Y	Y
EX 2D WITH SIDE AIRBAGS	5	5	5	5	4	4	13	35	C	Y	Y
EX 4D	5	5	5	5	4	4	12	31	C	Y	Y
Hybrid 4D	4	3	4	4	3	3	14	24	C	Y	Y
LX 2D	5	5	5	5	4	4	13	33	C	Y	Y
LX 2D WITH SIDE AIRBAGS	5	5	5	5	4	4	13	33	C	Y	Y
LX 4D	5	4	4	4	4	4	12	25	C		Y
CIVIC CVCC											
SI 2D	4	4	4	4	4	4	14	31	C	Y	Y
CR-V											
EX 5D	2	3	3	3	3	3	13	12	C	Y	N
EX 5D 4WD	1	2	3	3	3	3	12	12	C	Y	N
LX 5D	2	3	3	3	3	3	12	12	C	Y	N
LX 5D 4WD	1	2	3	3	3	3	11	12	C	Y	N
SE 5D 4WD	1	2	3	3	3	3	12	12	C	Y	N
ELEMENT											
EX 4D	2	2	3	3	3	3	14	14	C	Y	N
EX 4D 4WD	2	2	3	3	3	3	14	13	C	Y	N
EX-P 4D	2	3	3	3	3	3	14	13	C	Y	N
EX-P 4D 4WD	2	2	3	3	3	3	15	14	C	Y	N
LX 4D	2	3	3	3	3	3	14	16	C	Y	N
LX 4D 4WD	2	2	3	3	3	3	15	14	C	Y	N
INSIGHT											
HYBRID VTEC	3	2	4	4	4	4	18	26	C	Y	N
ODYSSEY											
EX VAN	1	1	1	1	1	1	11	10	C	Y	N
EX-DVD VAN	1	1	1	1	1	1	11	10	C	Y	N
EX-L VAN	1	1	1	1	1	1	11	10	C	Y	N
EX-L WITH NAVI VAN	1	1	1	1	1	1	12	11	C	Y	N
LX VAN	1	1	1	1	1	1	11	10	C	Y	N
TOURING VAN	1	1	1	1	1	1	13	12	C	Y	N
TOURING-NAVI VAN	1	1	1	1	1	1	13	11	C	Y	N
PILOT											
EX 4D	2	2	2	2	2	2	11	10	C	Y	N
EX 4D 4WD	1	1	2	2	2	2	11	10	C	Y	N
EX 4D 4WD WITH NAVI	1	2	2	2	2	2	12	10	C	Y	N
EX 4D 4WD WITH RES	1	2	2	2	2	2	11	10	C	Y	N
LX 4D	2	2	2	2	2	2	11	10	C	Y	N
LX 4D 4WD	1	2	2	2	2	2	11	10	C	Y	N

HONDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RIDGELINE											
RT 4WD	4	3	2	2	2	2	13	18	C	Y	N
RTL 4WD	4	4	2	2	2	2	16	21	C	Y	N
RTS 4WD	4	4	2	2	2	2	15	20	C	Y	N
S2000											
CONV	3	2	3	3	3	3	26	47	C	Y	Y

HYUNDAI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCENT											
GLS 4D	5	5	5	5	5	5	12	24	C		N
AZERA											
Limited 4D	4	2	3	3	3	3	14	17	C		N
SE 4D	4	2	3	3	3	3	13	15	C		N
ELANTRA											
GLS Hatchback	5	5	5	5	5	5	12	26	C		N
GLS 4D	4	5	5	5	5	5	11	24	C		N
GT Hatchback	5	5	5	5	5	5	12	26	C		N
LIMITED 4D	5	5	5	5	5	5	12	27	C		N
SANTA FE											
GLS 4D	2	2	3	3	3	3	11	12	C	Y	N
GLS 4D 4WD	2	2	2	2	2	2	12	13	C	Y	N
Limited 4D	2	2	3	3	2	2	11	12	C	Y	N
Limited 4D 4WD	2	2	3	3	2	2	12	13	C	Y	N
SONATA											
GL 4D	2	3	4	4	3	3	11	16	C	Y	N
GLS 4D	2	3	4	4	3	3	12	15	C	Y	N
LX 4D	2	3	4	4	3	3	12	16	C	Y	N
TIBURON											
GS 2D	5	5	5	5	5	5	13	39	C		N
GT LIMITED 2D	5	4	4	4	5	5	16	39	C		N
GT 2D	5	4	4	4	5	5	14	38	C		N
SE 2D	5	4	4	4	5	5	16	41	C	Y	N
TUSCON											
GL 4D	2	3	3	3	3	3	11	13	C	Y	N
GL 4D 4WD	2	3	3	3	3	3	11	12	C	Y	N
GLS 4D	2	2	3	3	3	3	11	12	C	Y	N
GLS 4D 4WD	2	2	3	3	3	3	11	13	C	Y	N
Limited 4D	2	2	3	3	3	3	11	12	C	Y	N
Limited 4D 4WD	2	2	3	3	3	3	12	13	C	Y	N

INFINITI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FX35											
4D	2	3	2	2	2	2	19	15	C	Y	N
4D 4WD	2	3	2	2	2	2	18	14	C	Y	N
FX45											
4D 4WD	2	3	2	2	2	2	22	17	C	Y	N
G35											
G35 2D	1	1	2	2	2	2	23	38	C	Y	N
G35 4D	1	1	1	1	2	2	23	38	C	Y	N
G35 4D AWD	1	2	2	2	2	2	22	33	C	Y	N
M35											
M35 SPORT 4D	2	2	1	1	1	1	16	29	C	Y	N
M35 4D	2	2	1	1	1	1	16	30	C	Y	N
M35 4D AWD	2	2	1	1	1	1	19	34	C	Y	N
M45											
M45 SPORT 4D	1	1	2	2	3	3	21	37	C	Y	N
M45 4D	1	1	2	2	3	3	21	36	C	Y	N
QX56											
4D	3	3	1	1	1	1	25	18	C	Y	N
4D 4WD	2	3	1	1	1	1	28	19	C	Y	N
Q45											
4D	1	1	1	1	1	1	26	43	C	Y	N

ISUZU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASCENDER											
LTD 4D	2	3	3	3	3	3	14	12	C	Y	Y
S 4D 4WD 5 PASSENGER	2	4	3	3	3	3	13	12	C	Y	Y
S 4D 4WD 7 PASSENGER	2	3	3	3	2	2	12	14	C	Y	Y
S 4D 5 PASSENGER	2	3	3	3	3	3	12	11	C	Y	Y
S 4D 7 PASSENGER	2	4	3	3	3	3	12	14	C	Y	Y
I-280											
I-280 LS EXT CAB	2	4	3	3	3	3	11	14	C	Y	Y
I-280 S EXT CAB	2	4	3	3	3	3	11	14	C	Y	Y
I-350											
I-350 LS CREW CAB4WD	2	3	3	3	3	3	14	18	C	Y	N

JAGUAR	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
S-TYPE											
SUPERCHARGED 4D	4	2	1	1	1	1	41	65	C	Y	N
3.0 L 4D	4	2	1	1	1	1	31	35	C	Y	N
4.2L 4D	3	2	1	1	1	1	32	33	C	Y	N
4D	4	3	2	2	2	2	34	43	C	Y	N
VANDEN PLAS											
4D	4	3	1	1	1	1	35	58	C	Y	N
X-TYPE											
3.0L WGN AWD	4	2	3	3	2	2	18	28	C	Y	N
3.0L 4D AWD	4	3	3	3	2	2	18	30	C	Y	N
XJ SUPER											
PORTFOLIO 4D	4	3	1	1	1	1	45	89	C	Y	N
4D	4	3	1	1	1	1	40	82	C	Y	N
XJ8											
4D	4	3	1	1	1	1	32	53	C	Y	N
XJ8 L											
4D	3	3	1	1	1	1	31	52	C	Y	N
XKR											
SUPERCHARGED CV	4	3	2	2	1	1	45	64	C	Y	N
SUPERCHARGED 2D	4	3	1	1	1	1	45	64	C	Y	N
XK8											
Cv	4	4	1	1	1	1	45	65	C	Y	N
2D	3	3	1	1	1	1	41	53	C	Y	N

JEEP	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COMMANDER											
Limited 4D	3	5	2	2	2	2	14	11	C		N
Limited 4D 4WD	3	5	2	2	1	1	15	12	C		N
4D	3	5	2	2	2	2	14	10	C		N
4D 4WD	3	5	2	2	1	1	14	10	C		N
GRAND CHEROKEE											
Laredo 4D	3	5	3	3	2	2	13	12	C	Y	N
Laredo 4D 4WD	2	5	2	2	2	2	12	12	C	Y	N
Limited 4D	3	5	3	3	3	3	14	12	C	Y	N
Limited 4D 4WD	2	4	2	2	2	2	13	13	C	Y	N
Overland 4D	3	5	3	3	2	2	18	17	C	Y	N
OVERLAND 4D 4WD	3	4	2	2	2	2	17	15	C	Y	N
SRT-8 4D 4WD	4	4	2	2	1	1	16	18	C	Y	N
LIBERTY											
Limited 4D	5	5	2	2	2	2	13	12	C		N
Limited 4D 4WD	3	4	2	2	2	2	13	13	C		N
Renegade 4D	4	5	2	2	2	2	12	12	C		N
Renegade 4D 4WD	3	5	2	2	2	2	13	13	C		N
Sport 4D	4	5	2	2	2	2	12	11	C		N
Sport 4D 4WD	3	4	2	2	2	2	12	12	C		N
WRANGLER											
Rubicon 2D 4WD	5	4	3	3	3	3	12	13	C		N
Rubicon 2D 4WD LWB	4	4	3	3	3	3	12	12	C		N
Sport LHD 2D 4WD	4	4	3	3	3	3	12	12	C		N
Sport 2D 4WD RHD	4	4	3	3	3	3	11	11	C		N
SE 2D 4WD	5	4	3	3	3	3	11	12	C		N
Unlimited 2D LWB	4	4	3	3	3	3	11	11	C		N
X 2D 4WD	5	4	3	3	3	3	11	11	C		N

KIA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AMANTI											
4D	3	2	3	3	3	3	17	24	C	Y	N
OPTIMA											
EX 4D	4	4	5	5	5	5	14	21	C		N
LX 4D	4	4	5	5	5	5	14	21	C		N
RIO											
LX 4D	5	5	5	5	5	5	13	29	C		N
4D	5	5	5	5	5	5	14	30	C		N
RIO CINCO											
Cinco 5D	4	3	5	5	5	5	14	27	C		N
SEDONA											
EX Sports Van	2	2	3	3	3	3	13	13	C	Y	N
LX Sports Van	2	2	3	3	3	3	12	13	C	Y	N
SORENTO											
EX 4D	3	3	3	3	3	3	12	11	C		N
EX 4D AWD	3	3	3	3	3	3	12	12	C		N
LX 4D	3	3	3	3	3	3	12	11	C		N
LX 4D AWD	3	3	3	3	3	3	12	11	C		N
SPECTRA											
EX 4D	5	5	5	5	5	5	13	30	C		N
SX 4D	5	5	5	5	5	5	13	31	C		N
5 5D	5	4	5	5	5	5	13	29	C		N
SPORTAGE											
EX 4D	2	3	3	3	3	3	11	13	C	Y	N
EX 4D 4WD	2	3	3	3	3	3	12	13	C	Y	N
LX 4D	2	3	3	3	3	3	11	12	C	Y	N
LX 4D V6	2	3	3	3	3	3	11	13	C	Y	N
LX 4D 4WD	2	3	3	3	3	3	11	12	C	Y	N
LX 4D 4WD V6	2	3	3	3	3	3	12	13	C	Y	N

LAND ROVER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LR3											
HSE 4D 4WD	3	4	2	2	1	1	29	19	C	Y	N
SE 4D 4WD	3	4	2	2	1	1	23	16	C	Y	N
4D 4WD	3	5	2	2	1	1	21	14	C	Y	N
RANGE ROVER											
HSE WGN 4WD	3	5	1	1	1	1	41	21	C	Y	N
SUPERCHARGED WGN 4WD	4	5	1	1	1	1	48	28	C	Y	N
RANGE ROVER SPT											
HSE WGN 4WD	3	4	1	1	1	1	32	19	C	Y	N
SUPERCHARGED WGN 4WD	4	3	1	1	1	1	37	26	C	Y	N

LEXUS	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ES 330											
4D	2	2	2	2	2	2	14	22	C	Y	Y
GS 300											
4D	1	2	2	2	2	2	23	40	C	Y	Y
4D AWD	1	2	2	2	2	2	21	38	C	Y	Y
GS 430											
4D	1	1	1	1	1	1	25	40	C	Y	Y
GX 470											
4D 4WD	2	3	1	1	1	1	17	14	C	Y	Y
I250											
4D	2	1	2	2	2	2	13	20	C	Y	Y
4D 4WD	2	2	2	2	2	2	14	22	C	Y	Y
I350											
4D	2	2	2	2	2	2	16	26	C	Y	Y
LS 430											
4D	2	1	1	1	1	1	27	38	C	Y	Y
LX 470											
4D 4WD	2	3	1	1	1	1	29	27	C	Y	Y
RX 330											
4D	4	3	2	2	3	3	19	14	C	Y	Y
4D 4WD	2	3	2	2	2	2	18	13	C	Y	Y
RX 400H											
HYBRID 4D	3	3	2	2	2	2	26	17	C	Y	Y

LEXUS (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RX 400H (CONT)											
HYBRID 4D 4WD	3	3	2	2	2	2	25	15	C	Y	Y
SC 430											
CV	2	1	2	2	1	1	30	31	C	Y	Y

LINCOLN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LS											
SPORT 4D	4	2	2	2	2	2	17	31	C	Y	N
ULTIMATE 4D	4	2	2	2	2	2	17	31	C	Y	N
MARK LT											
4D	4	3	1	1	1	1	25	16	C	Y	N
4D 4WD	4	3	1	1	1	1	29	19	C	Y	N
NAVIGATOR											
LUXURY 4D	4	4	1	1	2	2	26	14	C	Y	N
LUXURY 4D 4WD	3	3	1	1	2	2	25	15	C	Y	N
ULTIMATE 4D	4	4	1	1	2	2	26	14	C	Y	N
ULTIMATE 4D 4WD	3	3	1	1	2	2	25	15	C	Y	N
TOWN CAR											
Designer Series 4D	3	3	2	2	2	2	17	29	C	Y	N
Executive 4D	3	3	2	2	2	2	14	27	C	Y	N
Executive 4D LWB	3	2	2	2	2	2	14	24	C	Y	N
Signature L 4D	3	2	2	2	2	2	17	27	C	Y	N
Signature LTD 4D	3	3	3	3	2	2	17	25	C	Y	N
Signature 4D	3	3	3	3	2	2	15	24	C	Y	N
ZEPHYR											
4D	3	2	3	3	3	3	12	20	C	Y	N

MAZDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B2300											
Reg Cab	3	4	3	3	3	3	12	12	C	Y	N
B3000											
Cab Plus 2WD	4	4	3	3	3	3	12	13	C	Y	N
Reg Cab	3	4	3	3	3	3	12	13	C	Y	N
B4000											
Cab Plus 4WD	3	4	2	2	2	2	14	15	C	Y	N
MIATA											
MX-5 Cv	2	2	4	4	3	3	17	34	C		N
MX-5 Grand Touring Cv	2	2	4	4	3	3	17	33	C		N
MX-5 Sport Cv	2	2	4	4	3	3	17	33	C	Y	N
MX-5 Touring Cv	2	2	4	4	3	3	17	33	C		N
MPV											
ES Van	2	1	3	3	3	3	10	12	C	Y	N
LX Van	2	1	3	3	3	3	10	11	C	Y	N
LX-SV Van	2	1	3	3	3	3	10	11	C	Y	N
RX-8											
Rotary 2D	3	4	3	3	3	3	25	50	C	Y	N
TRIBUTE											
I 4D	2	2	3	3	3	3	11	13	C	Y	N
I 4D 4WD	2	3	3	3	3	3	10	10	C	Y	N
S 4D	3	3	2	2	2	2	11	12	C	Y	N
S 4D 4WD	2	2	3	3	2	2	10	10	C	Y	N
3											
3i TOURING 4D	4	4	4	4	4	4	12	24	C		N
3i 4D	4	4	4	4	4	4	12	25	C		N
3s GRAND TOURING SW	3	3	4	4	4	4	13	27	C		N
3s GRAND TOURING 4D	4	3	4	4	4	4	13	27	C		N
3s SW	3	3	4	4	4	4	13	27	C		N
3s TOURING SW	3	3	4	4	4	4	13	27	C		N
3s TOURING 4D	4	3	4	4	4	4	13	27	C		N
3s 4D	4	3	4	4	4	4	13	27	C		N
3S 4D Sedan	4	3	4	4	4	4	13	27	C		N
5											
5 SPORT WGN	1	2	3	3	3	3	11	13	C	Y	N
5 TOURING WGN	1	2	3	3	3	3	11	13	C	Y	N
6											
6 MAZDASPEED6 GRAND TOUR	2	2	3	3	3	3	18	31	C	Y	N

MAZDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
6 (CONT)											
6 MAZDASPEED6 4D	2	2	3	3	3	3	17	30	C	Y	N
6i 4D	2	3	3	3	3	3	13	27	C	Y	N
6i 5D	2	3	3	3	3	3	13	25	C	Y	N
6s Grand Touring Wgn	2	2	3	3	3	3	14	23	C	Y	N
6s Grand Touring 4D	2	3	3	3	3	3	16	27	C	Y	N
6s Wgn	2	2	3	3	3	3	14	22	C	Y	N
6s 4D	2	3	3	3	3	3	16	27	C	Y	N
6s 5D	2	2	3	3	3	3	15	25	C	Y	N

MERCURY	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND MARQUIS											
GS 4D	3	2	3	3	2	2	12	15	C	Y	N
LS 4D	3	2	3	3	2	2	13	18	C	Y	N
MARINER											
HYBRID 4D 4WD	3	3	3	3	3	3	13	13	C	Y	N
4D	3	3	3	3	3	3	11	12	C	Y	N
4D 4WD	2	2	3	3	3	3	12	12	C	Y	N
MILAN											
PREMIER 4D	4	2	3	3	4	4	12	14	C	Y	N
4D	4	2	4	4	4	4	11	14	C		N
MONTEGO											
LUXURY 4D	2	2	3	3	3	3	12	16	C	Y	N
LUXURY 4D AWD	2	2	3	3	3	3	13	20	C	Y	N
PREMIER 4D	2	2	3	3	3	3	13	19	C	Y	N
PREMIER 4D AWD	2	2	3	3	3	3	13	20	C	Y	N
MONTEREY											
LUXURY WGN	1	2	3	3	3	3	12	11	C	Y	N
MOUNTAINEER											
Convenience 4D	2	3	2	2	2	2	11	10	C	Y	N
Convenience 4D AWD	3	3	2	2	2	2	11	10	C	Y	N
Luxury 4D	2	3	2	2	2	2	11	10	C	Y	N
Luxury 4D AWD	3	3	2	2	2	2	11	10	C	Y	N
Premier 4D	3	3	2	2	2	2	12	10	C	Y	N
Premier 4D AWD	3	3	2	2	2	2	11	11	C	Y	N

MIN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COOPER											
CV	2	2	3	3	3	3	22	17	C	Y	Y
S Cv	2	2	3	3	3	3	24	19	C	Y	Y
S 3D	2	2	3	3	3	3	22	19	C	Y	Y
3D	2	2	3	3	3	3	21	15	C	Y	Y

MITSUBISHI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ECLIPSE											
GS 3D	5	5	5	5	5	5	16	36	C		Y
GT 3D	5	5	5	5	5	5	20	37	C		Y
SE Hatchback 2D	5	5	5	5	5	5	22	41	C		Y
ENDEAVOR											
Limited 4D	4	4	3	3	3	3	12	12	C	Y	N
Limited 4D AWD	3	4	3	3	3	3	13	13	C	Y	N
LS 4D	4	4	3	3	3	3	12	12	C		N
LS 4D AWD	3	3	3	3	3	3	12	12	C	Y	N
GALANT											
DE 4D	5	5	5	5	5	5	13	23	C		N
ES 4D	5	5	4	4	4	4	13	23	C		N
GTS 4D	5	4	4	4	4	4	16	25	C	Y	N
LS 4D	5	5	4	4	4	4	13	22	C	Y	N
SE 4D	5	5	4	4	4	4	14	26	C		N
LANCER											
Evolution IX 4D 4WD	4	4	4	4	5	5	32	65	C	Y	N
Evolution MR 4D 4WD	4	4	5	5	5	5	44	84	C	Y	N
ES 4D	5	5	5	5	5	5	12	36	C		N
O-Z Rally Edition 4D	5	5	5	5	5	5	13	37	C		N

MITSUBISHI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LANCER (CONT)											
Ralliart 4D	5	5	5	5	5	5	17	43	C	Y	N
RS Evolution 4D 4WD	4	4	5	5	5	5	26	57	C	Y	N
MONTERO											
Limited 4D 4WD	3	4	3	3	3	3	16	14	C	Y	N
OUTLANDER											
Limited 4D	3	4	4	4	4	4	12	16	C	Y	N
Limited 4D 4WD	3	4	4	4	4	4	13	18	C	Y	N
LS 4D	3	4	3	3	4	4	11	14	C	Y	N
LS 4D 4WD	3	4	3	3	4	4	12	18	C	Y	N
SE 4D	3	4	4	4	4	4	12	15	C	Y	N
SE 4D 4WD	3	4	4	4	4	4	13	18	C	Y	N
RAIDER											
DUROCROSS DOUBLE CAB	5	5	2	2	2	2	15	12	C	Y	N
DUROCROSS DOUBLE CAB 4WD	5	5	2	2	2	2	18	13	C	Y	N
DUROCROSS EXT CAB	5	5	2	2	2	2	15	12	C	Y	N
DUROCROSS EXT CAB 4WD	5	5	2	2	2	2	17	13	C	Y	N
LS DOUBLE CAB	5	5	2	2	2	2	15	12	C	Y	N
LS DOUBLE CAB 4WD	5	5	2	2	2	2	17	13	C	Y	N
LS EXT CAB	5	5	2	2	2	2	13	11	C	Y	N
XLS DOUBLE CAB	5	5	2	2	2	2	19	13	C	Y	N
XLS DOUBLE CAB 4WD	5	5	2	2	2	2	20	13	C	Y	N

MERCEDES BENZ	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CLK350											
Cabriolet CONV	2	2	2	2	2	2	29	32	C	Y	Y
2D	2	2	2	2	2	2	32	39	C	Y	Y
CLK500											
Cabriolet CONV	2	1	2	2	2	2	40	42	C	Y	Y
2D	2	1	2	2	2	2	37	42	C	Y	Y
CLK55 AMG											
Cabriolet CONV	2	1	2	2	2	2	50	54	C	Y	Y
CLS500											
4D	3	2	2	2	2	2	34	42	C	Y	Y
CLS55 AMG											
4D	4	1	2	2	2	2	55	87	C	Y	Y
CL500											
2D	3	2	2	2	2	2	49	58	C	Y	Y
CL55											
AMG 2D	4	2	2	2	2	2	71	110	C	Y	Y
CL600											
V-12 2D	4	1	1	1	1	1	68	105	C	Y	Y
CL65											
AMG 2D	4	1	2	2	2	2	69	168	C	Y	Y
C230											
4D	2	1	3	3	3	3	23	21	C	Y	Y
C280											
4D AWD	2	2	3	3	3	3	22	26	C	Y	Y
4D RWD	2	2	3	3	3	3	22	25	C	Y	Y
C350											
4D AWD	2	2	3	3	3	3	25	29	C	Y	Y
4D RWD	2	2	3	3	3	3	24	28	C	Y	Y
C55											
AMG SPORT SEDAN 4D	2	1	2	2	2	2	33	41	C	Y	Y
E320											
E320 CDI 4D	2	1	2	2	2	2	30	31	C	Y	Y
E350											
WGN	2	1	2	2	2	2	29	41	C	Y	Y
WGN AWD	2	2	2	2	2	2	32	43	C	Y	Y
4D	2	1	2	2	2	2	27	36	C	Y	Y
4D 4WD	1	1	2	2	2	2	29	37	C	Y	Y
E500											
WGN AWD	2	1	2	2	2	2	32	41	C	Y	Y
4D	2	1	2	2	2	2	28	38	C	Y	Y
4D 4WD	2	1	2	2	2	2	33	43	C	Y	Y
E55											
AMG -Limited Wgn	3	1	2	2	2	2	52	70	C	Y	Y
AMG -Limited 4D	3	1	2	2	1	1	45	61	C	Y	Y

MERCEDES BENZ (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ML350											
4D 4WD	2	3	2	2	2	2	21	11	C	Y	Y
ML500											
4D 4WD	3	3	2	2	2	2	24	13	C	Y	Y
R350											
4D 4WD	2	3	2	2	1	1	26	21	C	Y	N
R500											
4D 4WD	3	3	2	2	1	1	30	25	C	Y	N
SLK280											
COUPE/ROADSTER 2D	3	2	3	3	3	3	39	51	C	Y	Y
SLK350											
COUPE/ROADSTER 2D	2	1	2	2	2	2	34	41	C	Y	Y
SLK55											
AMG COUPE/ROADSTER	2	1	2	2	2	2	45	53	C	Y	Y
SL500											
SL500 Coupe/Roadster 2D	2	1	2	2	2	2	51	48	C	Y	Y
SL55											
AMG Coupe/Roadster-Lmtd	3	1	2	2	1	1	68	60	C	Y	Y
SL600											
V12 Bi-TURBO 2D	3	1	1	1	1	1	73	81	C	Y	Y
SL65											
AMG Coupe/Roadster-Lmtd	3	1	1	1	1	1	76	84	C	Y	Y
S350											
4D	2	2	2	2	2	2	37	40	C	Y	Y
S430											
4D	3	2	2	2	2	2	45	43	C	Y	Y
S500											
4D	2	2	2	2	1	1	47	47	C	Y	Y
S55											
AMG 4D	3	1	1	1	1	1	67	93	C	Y	Y
S600											
V12 BI-TURBO 4D	3	1	1	1	1	1	69	95	C	Y	Y
S65											
AMG-V12 BI-TURBO 4D	3	1	1	1	1	1	73	115	C	Y	Y

NISSAN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALTIMA											
S 4D	4	2	5	5	5	5	11	24	C	Y	N
SE 4D	4	3	5	5	5	5	13	24	C	Y	N
4D	4	2	5	5	5	5	12	24	C	Y	N
ARMADA											
LE 4D	3	3	2	2	2	2	20	13	C	Y	N
LE 4D 4WD	3	3	2	2	2	2	21	13	C	Y	N
SE 4D	3	3	2	2	2	2	19	13	C	Y	N
SE 4D 4WD	3	3	2	2	2	2	18	13	C	Y	N
SE-Off Road Sport 4D 4WD	3	3	2	2	2	2	21	13	C	Y	N
FRONTIER											
LE Crew Cab	4	4	3	3	3	3	13	14	C	Y	N
LE Crew Cab 4WD	3	4	3	3	3	3	15	16	C	Y	N
LE KING CAB	4	4	3	3	3	3	13	15	C	Y	N
LE KING CAB 4WD	3	4	3	3	3	3	13	16	C	Y	N
NISMO Crew Cab	4	4	3	3	3	3	13	14	C	Y	N
NISMO Crew Cab 4WD	3	4	3	3	3	3	15	16	C	Y	N
NISMO KING CAB	4	4	3	3	3	3	13	15	C	Y	N
NISMO KING CAB 4WD	3	4	3	3	3	3	13	16	C	Y	N
SE Crew Cab	4	4	3	3	3	3	12	13	C	Y	N
SE Crew Cab 4WD	3	4	3	3	3	3	14	15	C	Y	N
SE KING CAB	4	4	3	3	3	3	12	14	C	Y	N
SE KING CAB 4WD	3	4	3	3	3	3	13	15	C	Y	N
XE KING CAB	4	4	3	3	3	3	13	16	C	Y	N
MAXIMA											
4D	2	2	3	3	3	3	18	24	C	Y	N
MURANO											
S 4D	4	3	3	3	3	3	18	14	C	Y	N
S 4D 4WD	4	3	3	3	3	3	19	14	C	Y	N
SE 4D	4	3	3	3	3	3	19	14	C	Y	N
SE 4D 4WD	4	3	3	3	3	3	21	14	C	Y	N
SL 4D	4	3	3	3	3	3	18	14	C	Y	N

NISSAN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MURANO (CONT)											
SL 4D 4WD	4	3	3	3	3	3	21	14	C	Y	N
PATHFINDER											
LE 4D	3	4	3	3	3	3	13	13	C	Y	N
LE 4D 4WD	3	4	2	2	3	3	14	16	C	Y	N
S 4D	3	4	3	3	3	3	12	12	C	Y	N
S 4D 4WD	3	4	3	3	3	3	13	14	C	Y	N
SE 4D	3	4	3	3	3	3	12	12	C	Y	N
SE 4D 4WD	3	4	2	2	3	3	13	14	C	Y	N
SE-Off Road Sport 4D 4WD	3	4	3	3	3	3	13	15	C	Y	N
QUEST											
S 4D	1	1	3	3	3	3	13	12	C	Y	N
SE 4D	1	1	3	3	3	3	15	13	C	Y	N
SL 4D	1	1	3	3	3	3	13	13	C	Y	N
4D	1	1	3	3	3	3	13	12	C	Y	N
SENTRA											
SE-R 4D	5	4	5	5	5	5	14	46	C	Y	N
SE-RSPEC-V 4D	5	4	5	5	5	5	14	45	C	Y	N
4D	5	5	5	5	5	5	12	34	C		N
TITAN											
LE CREW CAB	4	4	2	2	2	2	20	16	C	Y	N
LE CREW CAB 4WD	4	4	2	2	2	2	23	17	C	Y	N
LE KING CAB	5	5	2	2	2	2	21	20	C	Y	N
LE KING CAB 4WD	4	5	2	2	1	1	20	17	C	Y	N
SE CREW CAB	4	4	2	2	2	2	20	16	C	Y	N
SE CREW CAB 4WD	4	4	2	2	2	2	19	16	C	Y	N
SE KING CAB	5	5	2	2	2	2	18	19	C	Y	N
SE KING CAB 4WD	4	5	2	2	1	1	18	16	C	Y	N
XE CREW CAB	4	4	2	2	2	2	18	15	C	Y	N
XE CREW CAB 4WD	4	4	2	2	2	2	19	16	C	Y	N
XE KING CAB	5	5	2	2	2	2	18	19	C	Y	N
XE KING CAB 4WD	4	5	2	2	1	1	18	16	C	Y	N
XTERRA											
OFF ROAD 4D	3	3	3	3	3	3	11	13	C	Y	N
OFF ROAD 4D 4WD	3	3	3	3	3	3	11	12	C	Y	N
S 4D	3	3	3	3	3	3	11	12	C	Y	N
S 4D 4WD	3	3	3	3	3	3	11	12	C	Y	N
SE 4D	3	3	3	3	3	3	11	13	C	Y	N
SE 4D 4WD	3	3	3	3	3	3	11	13	C	Y	N
X 4D	3	3	3	3	3	3	11	12	C	Y	N
X 4D 4WD	3	3	3	3	3	3	11	12	C	Y	N
350Z											
ROADSTER CONV	2	1	3	3	3	3	25	39	C	Y	N
2D	2	2	3	3	3	3	23	40	C	Y	N

PONTIAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND PRIX											
GT 4D	2	1	3	3	3	3	15	22	C		Y
GXP 4D	2	1	3	3	3	3	16	23	C		Y
4D	2	1	3	3	3	3	13	20	C		Y
GTO											
2D	4	1	2	2	2	2	24	46	C	Y	Y
G6											
GT CONV	3	3	4	4	3	3	16	24	C	Y	Y
GT 2D	3	3	4	4	3	3	13	20	C	Y	Y
GT 4D	3	3	4	4	4	4	14	25	C	Y	Y
GTP CONV	3	3	4	4	3	3	16	24	C	Y	Y
GTP 2D	3	3	4	4	3	3	13	22	C	Y	Y
GTP 4D	3	2	4	4	4	4	14	24	C	Y	Y
SE 4D	3	3	4	4	4	4	13	23	C	Y	Y
4D	2	3	4	4	4	4	12	22	C	Y	Y
4D V6	3	3	4	4	3	3	13	22	C		Y
MONTANA											
SV6 Van AWD	1	2	3	3	3	3	12	12	C	Y	Y
SV6 Van FWD	1	1	3	3	3	3	11	11	C	Y	Y
SOLSTICE											
CV	3	2	4	4	4	4	13	33	C		Y

PONTIAC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TORRENT											
4D 2WD	2	2	3	3	3	3	11	11	C	Y	Y
4D 4WD	2	3	3	3	3	3	12	12	C	Y	Y
VIBE											
GT Sport Wagon 4D	4	2	4	4	4	4	13	27	C	Y	Y
Sport Wagon 4D AWD	3	2	4	4	4	4	14	29	C	Y	Y
SPORT WAGON 4D	5	3	4	4	4	4	12	24	C		Y

PORSCHE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BOXSTER											
Cv	1	1	1	1	1	1	26	41	C	Y	N
S Cv	2	1	1	1	1	1	31	46	C	Y	N
CAYENNE											
S 4D 4WD	3	3	1	1	1	1	24	26	C	Y	N
S 4D 4WD TURBO	4	2	1	1	1	1	75	66	C	Y	N
4D 4WD	3	3	1	1	1	1	19	22	C	Y	N
4D 4WD TURBO	4	2	1	1	1	1	44	59	C	Y	N
CAYMAN											
2D	3	1	1	1	1	1	35	45	C	Y	N
911											
CARRERA Cv	2	1	1	1	1	1	47	62	C	Y	N
CARRERA CLUB 2D	2	1	1	1	1	1	44	60	C	Y	N
CARRERA S Cv	2	1	1	1	1	1	53	68	C	Y	N
CARRERA S 2D	2	1	1	1	1	1	47	62	C	Y	N
CARRERA 2D	2	1	1	1	1	1	44	60	C	Y	N
CARRERA4 2D	2	1	1	1	1	1	44	60	C	Y	N

SAAB	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
9-2X											
AERO Wgn AWD	2	3	3	3	3	3	21	41	C	Y	Y
LINEAR Wgn AWD	2	3	3	3	3	3	16	34	C	Y	Y
9-3											
AERO CONV	1	1	1	1	1	1	21	23	C	Y	Y
AERO SPORTICOMBI Wgn	1	1	1	1	1	1	15	16	C	Y	Y
AERO 4D	1	1	1	1	1	1	15	19	C	Y	Y
SPORTCOMBI Wgn	1	1	1	1	1	1	13	16	C	Y	Y
2.0T ARC CONV	1	1	1	1	1	1	18	21	C	Y	Y
2.0T 4D	1	1	1	1	1	1	13	16	C	Y	Y
9-5											
SPORTCOMBI WGN	2	1	1	1	1	1	18	20	C	Y	Y
4D	1	1	1	1	1	1	17	19	C	Y	Y
9-7X											
4D 4WD	3	3	2	2	2	2	21	13	C	Y	Y

SATURN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ION											
ION 2 QUAD COUPE 2D	5	4	5	5	5	5	12	26	C		Y
ION 2 4D	4	4	5	5	4	4	11	20	C		Y
ION 3 QUAD COUPE 2D	4	4	5	5	4	4	13	27	C		Y
ION 3 4D	4	4	5	5	4	4	11	19	C		Y
RED LINE 2D	5	4	4	4	4	4	14	36	C	Y	Y
RELAY											
3 VAN	1	1	3	3	3	3	11	10	C	Y	Y
3 VAN AWD	1	2	3	3	2	2	13	12	C	Y	Y
VUE											
V6 4D	2	1	3	3	3	3	11	11	C	Y	Y
4D	2	3	3	3	3	3	11	11	C		Y
4D AWD	2	1	2	2	2	2	12	11	C		Y

SUBARU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BAJA											
Sport 4D 4WD	4	3	2	2	2	2	13	12	C	Y	Y

SUBARU (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BAJA (CONT)											
TURBO 4D 4WD	4	3	2	2	2	2	18	13	C	Y	Y
B9 TRIBECA											
LIMITED 4D AWD 5 PASS	3	3	2	2	3	3	17	12	C	Y	Y
LIMITED 4D AWD 7 PASS	3	3	2	2	3	3	16	11	C	Y	Y
4D AWD 5 PASSENGER	3	3	2	2	3	3	17	12	C	Y	Y
4D AWD 7 PASSENGER	3	3	2	2	3	3	16	11	C	Y	Y
FORESTER											
X PREMIUM 4D AWD	1	2	2	2	2	2	12	13	C	Y	Y
X 4D AWD	1	1	2	2	2	2	12	12	C	Y	Y
XS LL Bean Ed. 4D AWD	1	1	2	2	2	2	13	15	C	Y	Y
XT 4D AWD	1	1	2	2	2	2	14	19	C	Y	Y
IMPREZA											
Outback Sport Special Wgn	2	1	3	3	3	3	16	29	C	Y	Y
Outback Sport Wgn AWD	2	1	3	3	3	3	15	29	C	Y	Y
WRX Limited Wgn AWD	3	3	3	3	3	3	23	48	C	Y	Y
WRX Limited 4D AWD	4	3	3	3	3	3	23	63	C	Y	Y
WRX STi 4D AWD	4	3	3	3	3	3	27	76	C	Y	Y
WRX TR 4D AWD	4	3	3	3	3	3	22	60	C	Y	Y
WRX Wgn AWD	3	1	3	3	3	3	21	48	C	Y	Y
WRX 4D AWD	4	3	3	3	3	3	20	51	C	Y	Y
2.5i Wgn AWD	2	3	3	3	3	3	14	25	C	Y	Y
2.5I 4D AWD	3	2	4	4	4	4	24	41	C	Y	Y
LEGACY											
Outback XT Ltd Wgn AWD	1	2	2	2	2	2	19	15	C	Y	Y
Outback 2.5 LIMITED 4D	1	1	3	3	3	3	17	14	C	Y	Y
Outback 2.5i Ltd Wgn AWD	1	2	3	3	2	2	17	14	C	Y	Y
Outback 2.5i Wgn AWD	1	2	3	3	2	2	14	12	C	Y	Y
Outback 3.0 L.L. BEAN Wgn	2	2	3	3	2	2	18	12	C	Y	Y
Outback 3.0 L.L. BEAN 4D	2	1	3	3	2	2	19	12	C	Y	Y
Outback 3.0 R AWD	2	2	3	3	2	2	16	12	C	Y	Y
Outback 3.0 R VDC LTD -H6	2	2	3	3	2	2	20	12	C	Y	Y
2.5 GT LIMITED Wgn AWD	1	1	2	2	2	2	18	14	C	Y	Y
2.5 GT 4D AWD	1	1	3	3	2	2	18	15	C	Y	Y
2.5i LIMITED Wgn AWD	1	2	3	3	2	2	17	13	C	Y	Y
2.5i LIMITED 4D AWD	1	1	3	3	3	3	14	12	C	Y	Y
2.5i Wgn AWD	1	2	3	3	2	2	13	11	C	Y	Y
2.5i 4D AWD	1	1	3	3	3	3	14	12	C	Y	Y

SUZUKI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AERIO											
Wgn	3	3	5	5	5	5	13	24	C		Y
Wgn 4WD	3	3	5	5	5	5	13	26	C		Y
4D	4	4	5	5	5	5	13	26	C		Y
4D 4WD	4	3	5	5	5	5	14	28	C		Y
FORENZA											
EX Wgn	4	4	5	5	5	5	12	23	C		Y
EX 4D	5	5	5	5	5	5	13	26	C		Y
LX Wgn	4	4	5	5	5	5	12	23	C		Y
LX 4D	5	5	5	5	5	5	14	26	C		Y
S Wgn	4	4	5	5	5	5	12	23	C		Y
S 4D	5	5	5	5	5	5	13	25	C		Y
GRAND VITARA											
4D	3	3	4	4	4	4	12	13	C		Y
4D 4WD	2	3	4	4	4	4	13	15	C		Y
RENO											
EX 5D	5	4	5	5	5	5	13	27	C		Y
LX 5D	5	4	5	5	5	5	13	27	C		Y
S 5D	5	4	5	5	5	5	12	25	C		Y
VERONA											
EX 4D	4	3	5	5	5	5	14	18	C	Y	Y
LX 4D	4	3	5	5	5	5	13	17	C	Y	Y
S 4D	4	3	5	5	5	5	14	17	C		Y
XL-7											
4D	3	3	4	4	4	4	12	15	C	Y	Y
4D 4WD	2	3	4	4	4	4	13	16	C	Y	Y

TOYOTA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALON											
4D	2	1	2	2	2	2	13	23	C	Y	Y
CAMRY											
CE 4D	2	2	3	3	3	3	12	16	C	Y	Y
LE V6 4D	3	2	3	3	3	3	12	15	C	Y	Y
LE 4D	3	2	3	3	3	3	12	16	C	Y	Y
SE V6 4D	3	2	3	3	3	3	12	15	C	Y	Y
SE 4D	3	2	3	3	3	3	12	15	C	Y	Y
XLE V6 4D	3	2	3	3	3	3	12	15	C	Y	Y
XLE 4D	3	2	3	3	3	3	12	16	C	Y	Y
COROLLA											
XRS 4D	3	3	5	5	5	5	13	28	C	Y	Y
4D	3	3	5	5	5	5	11	24	C		Y
HIGHLANDER											
Hybrid Limited 4D	3	3	3	3	2	2	16	12	C	Y	Y
Hybrid Limited 4D 4WD	3	2	2	2	2	2	17	12	C	Y	Y
Hybrid 4D	3	3	3	3	2	2	15	12	C	Y	Y
Hybrid 4D 4WD	3	2	2	2	2	2	16	11	C	Y	Y
Limited 4D	1	1	2	2	2	2	11	11	C	Y	O
Limited 4D 4WD	1	2	2	2	2	2	11	10	C	Y	O
4D	2	2	2	2	2	2	11	10	C	Y	O
4D 4WD	1	2	2	2	2	2	11	10	C	Y	O
LAND CRUISER											
Wgn 4WD	3	3	1	1	1	1	25	16	C	Y	Y
MATRIX											
Wgn	4	3	4	4	4	4	12	22	C		Y
Wgn 4WD	3	3	4	4	4	4	12	26	C	Y	Y
XRS Wgn	5	4	4	4	4	4	12	27	C	Y	Y
PRIUS											
PZEV HYBRID 4D	2	3	4	4	4	4	16	23	C	Y	N
RAV4											
LIMITED L4 4D	1	2	3	3	3	3	14	15	C	Y	O
LIMITED L4 4D 4WD	1	2	3	3	3	3	14	15	C	Y	O
LIMITED V6 4D	2	2	3	3	3	3	15	16	C	Y	O
LIMITED V6 4D 4WD	1	2	3	3	3	3	13	15	C	Y	O
L4 4D	1	2	3	3	3	3	12	13	C	Y	O
L4 4D 4D 4WD	1	2	3	3	3	3	12	13	C	Y	O
SPORT L4 4D	1	2	3	3	3	3	14	14	C	Y	O
SPORT L4 4D 4WD	1	2	3	3	3	3	13	14	C	Y	O
SPORT V6 4D	2	2	3	3	3	3	15	15	C	Y	O
SPORT V6 4D 4WD	1	2	3	3	3	3	15	14	C	Y	O
V6 4D	2	2	3	3	3	3	15	13	C	Y	O
V6 4D 4WD	1	2	3	3	3	3	15	13	C	Y	O
4D 4WD	1	2	3	3	3	3	12	13	C	Y	O
SCION											
xA 5D	4	4	5	5	5	5	13	31	C	Y	N
xB SW	3	3	4	4	4	4	13	22	C	Y	N
TC Liftback	5	5	5	5	5	5	18	50	C	Y	N
SEQUOIA											
Limited 4D	2	3	2	2	1	1	16	11	C	Y	O
Limited 4D 4WD	2	4	1	1	1	1	17	11	C	Y	O
SR5 4D	2	4	2	2	1	1	12	10	C	Y	O
SR5 4D 4WD	2	5	1	1	1	1	12	10	C	Y	O
SIENNA											
CE VAN	2	2	2	2	2	2	12	11	C	Y	O
Limited FWD 5D Wgn	2	2	2	2	2	2	15	13	C	Y	O
LE VAN	2	2	2	2	2	2	12	11	C	Y	O
LE VAN AWD	2	1	2	2	2	2	13	12	C	Y	O
XLE FWD 5D Wgn	2	2	2	2	2	2	13	12	C	Y	O
XLE LIMITED VAN AWD	2	1	2	2	2	2	14	13	C	Y	O
XLE VAN AWD	2	1	2	2	2	2	14	13	C	Y	O
SOLARA											
CV	3	2	3	3	3	3	16	21	C	Y	Y
V6 2D	4	2	3	3	4	4	13	20	C	Y	Y
2D	4	3	3	3	4	4	13	24	C	Y	Y
TACOMA											
Access Cab	3	4	2	2	2	2	12	13	C	Y	O
Access Cab 4WD	3	4	2	2	2	2	13	14	C	Y	O
Access Cab 4WD V6	3	4	2	2	2	2	14	14	C	Y	O
Double Cab 4WD	2	3	2	2	2	2	14	14	C	Y	O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TACOMA (CONT)											
Double Cab 4WD Longbed	3	4	2	2	2	2	16	15	C	Y	O
Prerunner Access Cab	3	4	3	3	3	3	12	13	C	Y	O
Prerunner Access Cab V6	3	3	2	2	2	2	12	12	C	Y	O
Prerunner Double Cab	3	4	2	2	2	2	15	14	C	Y	O
Prerunner Reg Cab	3	4	3	3	3	3	11	12	C	Y	O
PRERUNNER DBL CAB LONGBED	3	4	2	2	2	2	13	13	C	Y	O
Reg Cab	3	3	3	3	3	3	11	11	C	Y	O
Reg Cab 4WD	2	3	2	2	2	2	12	13	C	Y	O
X-RUNNER Access Cab	3	4	2	2	2	2	14	16	C	Y	O
TUNDRA											
LIMITED AccessCab	3	4	2	2	1	1	18	17	C	Y	O
LIMITED AccessCab 4WD	3	4	1	1	1	1	20	18	C	Y	O
LIMITED Doublecab	3	5	2	2	1	1	21	17	C	Y	O
LIMITED Doublecab 4WD	3	4	1	1	1	1	21	16	C	Y	O
LIMITED Step AccessCab	3	4	2	2	1	1	18	17	C	Y	O
LIMITED Step AccessCab4WD	3	4	1	1	1	1	20	18	C	Y	O
Reg Cab	3	5	2	2	1	1	12	12	C	Y	O
SR5 AccessCab	3	4	2	2	1	1	16	15	C	Y	O
SR5 AccessCab V6	3	4	2	2	1	1	17	17	C	Y	O
SR5 AccessCab 4WD	2	4	1	1	1	1	18	16	C	Y	O
SR5 Doublecab	3	5	1	1	1	1	19	16	C	Y	O
SR5 Doublecab 4WD	3	5	1	1	1	1	20	15	C	Y	O
SR5 Stepside AccessCab	3	4	2	2	1	1	16	16	C	Y	O
SR5 Stepside AccessCab 4W	2	4	1	1	1	1	18	16	C	Y	O
Worktruck Reg Cab	3	4	2	2	1	1	12	13	C	Y	O
Worktruck Reg Cab 4WD	3	4	1	1	1	1	13	13	C	Y	O
4RUNNER											
LIMITED 4D	1	2	2	2	2	2	13	11	C	Y	O
LIMITED 4D 4WD	1	2	3	3	2	2	14	11	C	Y	O
SPORT 4D V6	1	2	2	2	2	2	12	11	C	Y	O
SPORT 4D V8	2	2	2	2	2	2	13	11	C	Y	O
SPORT 4D 4WD V6	1	2	3	3	3	3	13	11	C	Y	O
SPORT 4D 4WD V8	1	2	2	2	3	3	13	11	C	Y	O
SR5 4D V6	1	2	2	2	2	2	12	11	C	Y	O
SR5 4D V8	2	2	2	2	2	2	13	11	C	Y	O
SR5 4D 4WD V6	1	2	3	3	3	3	12	11	C	Y	O
SR5 4D 4WD V8	1	2	2	2	3	3	13	11	C	Y	O

VOLVO	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
C70											
CONV	2	1	2	2	2	2	21	31	C	Y	Y
NEW S40											
S40 T5 4D	2	3	3	3	3	3	19	30	C	Y	Y
S40 T5 4D AWD	2	2	3	3	3	3	19	30	C	Y	Y
S40 2.4i 4D	2	3	3	3	4	4	17	26	C	Y	Y
S60											
R 4D AWD	2	2	3	3	2	2	26	32	C	Y	Y
S60 T5 4D	2	2	3	3	3	3	22	27	C	Y	Y
S60 2.5T 4D	2	2	3	3	3	3	24	28	C	Y	Y
S60 2.5T 4D AWD	2	2	3	3	3	3	22	27	C	Y	Y
S80											
2.5T 4D	1	1	1	1	1	1	14	26	C	Y	Y
2.5T 4D AWD	1	1	1	1	1	1	14	27	C	Y	Y
V50											
T5 WGN	2	2	3	3	3	3	14	19	C	Y	Y
T5 WGN AWD	2	2	3	3	3	3	16	22	C	Y	Y
2.4i WGN	2	2	3	3	3	3	14	20	C	Y	Y
V70											
R WGN AWD	2	2	2	2	2	2	17	21	C	Y	Y
2.4 WGN	2	1	2	2	1	1	12	21	C	Y	Y
2.5T WGN	2	1	1	1	1	1	13	21	C	Y	Y
XC70											
2.5T WGN AWD	2	1	1	1	1	1	15	29	C	Y	Y
XC90											
V8 4D AWD	2	2	1	1	1	1	15	15	C	Y	Y
4D	2	3	1	1	1	1	15	14	C	Y	Y

VOLKSWAGEN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GOLF											
GL 4D	3	3	3	3	3	3	12	20	C	Y	Y
GLS TDI 4D	3	3	3	3	3	3	14	22	C	Y	Y
GLS 4D	3	3	3	3	3	3	12	21	C	Y	Y
GTI											
1.8T 2D	4	3	3	3	3	3	18	33	C	Y	Y
JETTA											
GLI 4D	3	3	3	3	3	3	15	26	C	Y	Y
TDI 4D	3	3	3	3	3	3	15	22	C	Y	Y
VALUE 4D	3	3	3	3	3	3	13	20	C	Y	Y
2.0T 4D	3	3	3	3	3	3	14	25	C	Y	Y
2.5 4D	3	3	3	3	3	3	13	20	C	Y	Y
NEW BEETLE											
TDI 3D	2	2	3	3	3	3	16	21	C	Y	Y
2.5 Cv	2	1	3	3	3	3	14	19	C	Y	Y
2.5 PZEV 3D	2	2	3	3	3	3	13	18	C	Y	Y
2.5 3D	2	2	3	3	3	3	13	18	C	Y	Y
NEW GTI											
Hatchback 2D	4	3	3	3	3	3	19	33	C	Y	Y
PASSAT											
2.0T 4D	1	2	2	2	2	2	12	17	C	Y	Y
3.6 4D	2	1	2	2	2	2	15	18	C	Y	Y
3.6-4MOTION 4D AWD	2	2	2	2	2	2	18	21	C	Y	Y
PHAETON											
W12 4D AWD	3	1	1	1	1	1	40	48	C	Y	Y
4D AWD	2	1	1	1	1	1	30	31	C	Y	Y
RABBIT											
Hatchback 4D	3	3	3	3	3	3	12	17	C	Y	Y
2D Hatchback	3	3	3	3	3	3	11	17	C	Y	Y
4D	3	3	3	3	3	3	12	17	C	Y	Y
TOUAREG											
w/ Air Susp 4D AWD V8	2	3	1	1	1	1	21	16	C	Y	Y
w/ Air Suspension 4D AWD	2	3	1	1	1	1	16	13	C	Y	Y
W/Sport Susp 4D AWD V8	2	3	1	1	1	1	20	16	C	Y	Y
W/Sport Suspension 4D AWD	2	3	1	1	1	1	16	13	C	Y	Y
4D AWD	2	3	1	1	1	1	16	13	C	Y	Y
4D AWD V8	2	3	1	1	1	1	20	16	C	Y	Y

American National Property And Casualty Company
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Automobile Symbol Section

2007

ACURA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MDX											
4D	3	3	1	1	2	2	18	12	C	Y	N
4D w/ SPORT PACKAGE	3	3	1	1	1	1	22	13	C	Y	N
4D w/ SPORT PACKAGE & RES	3	3	1	1	1	1	22	13	C	Y	N
4D w/ TECH PACKAGE	3	3	1	1	1	1	22	13	C	Y	N
4D w/ TECH PACKAGE & RES	3	3	1	1	1	1	23	13	C	Y	N
RDX											
4D 4WD	2	3	2	2	2	2	20	15	C	Y	Y
4D 4WD TECH PKG	2	3	2	2	2	2	22	16	C	Y	Y
TSX											
4D	3	2	3	3	2	2	20	26	C	Y	N
4D W NAVIGATOR	3	2	3	3	3	3	22	26	C	Y	N
3.2 TL											
4D	2	1	2	2	2	2	22	21	C	Y	N
3.5 TL											
4D Type-S	3	2	2	2	2	2	28	26	C	Y	N
3.5RL											
4D	2	1	1	1	2	2	25	33	C	Y	Y

AM GENERAL	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
HUMMER											
H2 SUT 4D 4X4	5	5	1	1	1	1	57	14	C	Y	Y
H2 4D 4X4	5	5	1	1	1	1	54	14	C	Y	Y
H3 4D 4X4	4	5	2	2	2	2	24	13	C	Y	Y

AUDI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
A3											
QUATTRO SW 4WD 3.2 S-LINE	3	2	2	2	2	2	29	32	C	Y	N
SW 2WD 2.0T	3	3	2	2	2	2	22	29	C	Y	N
SW 2WD 2.0T PREMIUM	3	3	2	2	2	2	24	31	C	Y	N
A4											
AVANT QUAT 4WD 2.0T	3	2	2	2	2	2	21	28	C	Y	N
AVANT QUAT 4WD 2.0T S-LIN	3	2	2	2	2	2	24	30	C	Y	N
AVANT QUAT 4WD 3.2	3	2	2	2	2	2	24	28	C	Y	N
AVANT QUAT 4WD 3.2 S-LINE	3	2	2	2	2	2	28	31	C	Y	N
CABRIO CONV QUAT 4WD 3.2	3	2	2	2	2	2	31	33	C	Y	N
CABRIO CONV 2WD 2.0T	3	2	2	2	2	2	25	30	C	Y	N
CABRIO CONV 2WD 2.0T S-LI	3	2	2	2	2	2	29	34	C	Y	N
QUATTRO 2D AWD 2.0T	3	2	2	2	2	2	25	31	C	Y	N
QUATTRO 4D 4WD 2.0T	3	2	2	2	2	2	21	29	C	Y	N
QUATTRO 4D 4WD 2.0T S-LIN	3	2	2	2	2	2	21	29	C	Y	N
QUATTRO 4D 4WD 3.2	3	2	2	2	2	2	24	27	C	Y	N
QUATTRO 4D 4WD 3.2 S-LINE	3	2	2	2	2	2	24	28	C	Y	N
4D 2WD 2.0T	3	2	2	2	2	2	19	26	C	Y	N
4D 2WD 2.0T S-LINE	3	2	2	2	2	2	20	27	C	Y	N
4D 2WD 3.2	3	2	2	2	2	2	23	26	C	Y	N
A6											
AVANT QUATTRO SW 4WD 3.2	2	2	1	1	1	1	27	34	C	Y	O
QUATTRO 4D 4WD 3.2	2	2	1	1	1	1	28	36	C	Y	O
QUATTRO 4D 4WD 3.2 S-LINE	2	1	1	1	1	1	27	36	C	Y	O
QUATTRO 4D 4WD 4.2	2	1	1	1	1	1	32	41	C	Y	O
QUATTRO 4D 4WD 4.2 S-LINE	2	1	1	1	1	1	31	41	C	Y	O
4D 2WD 3.2	2	1	1	1	1	1	25	33	C	Y	O
A8											
QUATTRO 4D 4WD 4.2	2	1	1	1	1	1	36	35	C	Y	Y
A8L											
QUATTRO 4D 4WD W12	4	1	1	1	1	1	55	59	C	Y	Y
QUATTRO 4D 4WD 4.2	2	1	1	1	1	1	42	40	C	Y	Y

AUDI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
Q7											
4D 4WD 3.6	4	4	1	1	1	1	25	14	C	Y	N
4D 4WD 3.6 PREMIUM	4	4	1	1	1	1	29	17	C	Y	N
4D 4WD 4.2	4	3	1	1	1	1	30	18	C	Y	N
4D 4WD 4.2 PREMIUM	4	3	1	1	1	1	36	21	C	Y	N
RS4											
QUATTRO 4D 4WD 4.2	5	1	1	1	1	1	43	46	C	Y	Y
S4											
AVANT QUAT 4WD 4.2	2	2	1	1	1	1	29	28	C	Y	Y
CABRIO CONV QUAT 4WD 4.2	2	1	1	1	1	1	34	32	C	Y	Y
QUATTRO 4D 4WD 4.2	2	1	1	1	1	1	29	28	C	Y	N

BMW	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
M											
3.2L Coupe	2	1	1	1	1	1	43	47	C	Y	N
M6											
Cv	4	2	1	1	1	1	79	105	C	Y	Y
X3											
X3	3	3	2	2	2	2	24	15	C	Y	Y
X5											
4D 4WD 3.0I	3	4	1	1	1	1	30	15	C	Y	Y
4D 4WD 4.8IS	3	3	1	1	1	1	37	20	C	Y	Y
Z4											
3.0L Roadster	3	2	3	3	3	3	34	38	C	Y	N
328											
I 2D	1	1	2	2	2	2	24	25	C	Y	Y
XI 2D 4WD	1	1	1	1	1	1	24	26	C	Y	Y
XI 4D 4WD	1	1	2	2	2	2	23	26	C	Y	Y
328I											
2D Convertible	2	2	2	2	2	2	31	30	C	Y	Y
4D	1	2	2	2	2	2	21	23	C	Y	Y
335											
I 2D	2	1	2	2	2	2	30	35	C	Y	Y
I 4D	2	1	2	2	2	2	26	31	C	Y	Y
335 CIC											
Convertible	2	1	2	2	2	2	34	35	C	Y	Y
335XI											
4D	1	1	2	2	2	2	31	34	C	Y	Y
525											
I 4D	1	1	1	1	1	1	29	36	C	Y	Y
XI 4D 4WD	1	1	1	1	1	1	27	35	C	Y	Y
530											
I 4D	1	1	1	1	1	1	30	37	C	Y	Y
XI 4D 4WD	1	1	1	1	1	1	29	36	C	Y	Y
XIT SW 4WD	1	1	1	1	1	1	33	39	C	Y	Y
550											
I 4D	2	2	1	1	1	1	40	47	C	Y	Y
650											
650i Cv	3	2	1	1	1	1	55	53	C	Y	Y
750											
750Li 4D	2	2	1	1	1	1	42	39	C	Y	Y
750I											
750I 4D	2	2	1	1	1	1	43	39	C	Y	Y

BUICK	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALLURE											
4D CX	3	2	3	3	3	3	15	13	C	Y	N
LACROSSE											
4D CX	2	2	2	2	2	2	13	13	C	Y	Y

BUICK (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LACROSSE (CONT)											
4D CXL	2	2	2	2	2	2	13	15	C	Y	Y
4D CXS	2	2	2	2	2	2	16	17	C	Y	Y
LUCERNE											
4D CX	2	2	3	3	2	2	16	17	C	Y	Y
4D CXL	2	2	3	3	2	2	17	18	C	Y	Y
4D CXS	2	2	3	3	2	2	21	20	C	Y	Y
RAINIER											
4D 4X2 CXL	4	3	2	2	2	2	18	11	C	Y	Y
4D 4X4 CXL	3	3	2	2	2	2	18	11	C	Y	Y
RENDEZVOUS											
4D 2WD CX	1	2	2	2	2	2	12	8	C	Y	Y
4D 2WD CXL	1	2	2	2	2	2	12	10	C	Y	Y
TERRAZA											
CG VAN LWB 2WD	2	2	3	3	3	3	16	12	C	Y	Y
VAN LWB 2WD CX	1	1	2	2	2	2	13	10	C	Y	Y
VAN LWB 2WD CXL	1	1	2	2	2	2	13	11	C	Y	Y

CADILLAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CTS											
4D	3	2	2	2	2	2	21	36	C	Y	Y
CTS-V											
4D	3	2	2	2	2	2	38	47	C	Y	Y
DTS											
4D	3	2	2	2	2	2	26	32	C	Y	Y
ESCALADE											
4D 4X2	5	4	2	2	2	2	63	25	C	Y	Y
4D 4X4	5	4	1	1	1	1	64	23	C	Y	Y
ESCALADE ESV											
4D 4X4	5	5	1	1	1	1	67	26	C	Y	Y
ESCALADE EXT											
4D 4X4	5	5	1	1	1	1	64	25	C	Y	Y
SRX											
4D V6	3	4	2	2	2	2	25	16	C	Y	Y
4D V8	3	4	2	2	2	2	27	18	C	Y	Y
STS											
V6 4D	2	2	2	2	2	2	25	35	C	Y	Y
V8 4D	2	1	2	2	2	2	32	40	C	Y	Y
STS-V											
4D	4	1	2	2	1	1	32	41	C	Y	Y
XLR											
ROADSTER CONV	3	1	2	2	2	2	50	41	C	Y	Y
XLR-V											
ROADSTER CONV	4	2	2	2	2	2	56	60	C	Y	Y

CHEVROLET	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALANCHE											
C1500 4D	4	4	1	1	1	1	22	13	C	Y	Y
AVALANCHE 150											
LS 4D 4WD	4	4	1	1	1	1	23	13	C	Y	Y
AVALANCHE 1500											
4D 4X2	4	4	1	1	1	1	23	13	C	Y	Y
4D 4X4	4	4	1	1	1	1	24	14	C	Y	Y
AVEO											
4D	5	4	5	5	5	5	12	19	C		Y
4D LS	5	4	5	5	5	5	14	22	C		Y
4D LT	5	4	5	5	5	5	16	23	C		Y
5D LS	4	4	5	5	4	4	14	21	C		Y
COBALT											
SS SUPERCHRGD 2D	5	4	4	4	3	3	20	34	C	Y	Y
2D LS	5	5	4	4	4	4	14	28	C		Y
2D LT	5	5	4	4	4	4	14	28	C		Y
2D SS	5	4	4	4	4	4	18	30	C		Y
4D LS	4	4	4	4	4	4	13	25	C		Y
4D LT	4	4	4	4	4	4	14	25	C		Y
4D LTZ	4	4	4	4	4	4	16	26	C		Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COBALT (CONT)											
4D SS	4	4	4	4	4	4	17	27	C		Y
COLORADO											
CREW CAB 4X2	3	4	2	2	2	2	17	13	C	Y	Y
CREW CAB 4X4	3	4	2	2	2	2	18	13	C	Y	Y
EXT CAB 4X2	3	4	2	2	2	2	14	12	C	Y	Y
EXT CAB 4X4	3	4	2	2	2	2	16	12	C	Y	Y
REG CAB 4X2	3	4	2	2	3	3	14	12	C	Y	Y
REG CAB 4X4	2	3	2	2	2	2	15	12	C	Y	Y
CORVETTE											
CONV	2	1	1	1	1	1	36	33	C	Y	Y
Z06 2D	3	1	1	1	1	1	45	56	C	Y	Y
2D	2	1	1	1	1	1	30	29	C	Y	Y
EQUINOX											
4D 2WD LS	2	3	3	3	3	3	13	11	C	Y	Y
4D 2WD LT	2	3	3	3	3	3	13	11	C	Y	Y
4D 4WD LS	1	2	3	3	3	3	13	11	C	Y	Y
4D 4WD LT	1	2	3	3	3	3	13	11	C	Y	Y
EXPRESS 1500											
CARGO VAN 2WD	4	4	2	2	2	2	14	12	C	Y	Y
CARGO VAN 4WD	4	4	2	2	2	2	21	15	C	Y	Y
VAN 2WD	4	4	2	2	2	2	16	12	C	Y	Y
VAN 4WD	4	4	2	2	2	2	20	14	C	Y	Y
EXPRESS 2500											
VAN EXT 2WD	4	5	2	2	2	2	18	12	C	Y	Y
VAN 2WD	4	5	2	2	2	2	18	13	C	Y	Y
EXPRESS 3500											
VAN EXT 2WD	4	4	2	2	2	2	19	12	C	Y	Y
VAN 2WD	4	4	2	2	2	2	19	12	C	Y	Y
HHR											
4D LS	3	3	3	3	3	3	17	19	C		Y
4D LT	3	2	3	3	3	3	13	16	C		Y
IMPALA											
4D LS	3	2	3	3	3	3	13	17	C		Y
4D LT	3	2	3	3	3	3	14	18	C		Y
4D LT FFV	3	3	3	3	3	3	13	18	C		Y
4D LTZ	3	2	3	3	3	3	15	18	C		Y
4D SS	3	2	3	3	3	3	20	23	C		Y
MALIBU											
MAXX 5D LS	2	3	3	3	4	4	13	16	C	Y	Y
MAXX 5D LT	2	2	3	3	3	3	13	15	C	Y	Y
MAXX 5D LTZ	2	3	3	3	3	3	14	17	C	Y	Y
MAXX 5D SS	2	2	3	3	3	3	14	17	C	Y	Y
4D LS	3	4	4	4	4	4	13	18	C		Y
4D LT	3	3	4	4	4	4	14	17	C		Y
4D LTZ	3	3	3	3	4	4	16	17	C		Y
4D SS	3	3	3	3	4	4	16	18	C		Y
MONTE CARLO											
2D LS	4	2	3	3	3	3	20	19	C		Y
2D LT	4	2	3	3	3	3	21	19	C		Y
2D SS	4	2	3	3	3	3	26	23	C		Y
SLVRDO 1500											
CREW CAB 4X2	3	3	1	1	1	1	20	13	C	Y	Y
CREW CAB 4X4	3	3	1	1	1	1	20	13	C	Y	Y
EXT CAB 4X2	4	4	1	1	1	1	19	13	C	Y	Y
EXT CAB 4X4	3	4	1	1	1	1	20	13	C	Y	Y
HYBRID EXT CAB 4X2	4	4	1	1	1	1	19	13	C	Y	Y
HYBRID EXT CAB 4X4	3	4	1	1	1	1	20	14	C	Y	Y
REG CAB 4X2	4	4	1	1	1	1	17	13	C	Y	Y
REG CAB 4X4	3	3	1	1	1	1	18	12	C	Y	Y
SLVRDO 2500											
CREW CAB 4X2	4	5	1	1	1	1	21	11	C	Y	Y
CREW CAB 4X4	3	4	1	1	1	1	28	13	C	Y	Y
EXT CAB 4X2	4	4	1	1	1	1	20	11	C	Y	Y
EXT CAB 4X4	3	4	1	1	1	1	25	12	C	Y	Y
REG CAB 4X2	4	3	1	1	1	1	21	11	C	Y	Y
REG CAB 4X4	3	3	1	1	1	1	22	11	C	Y	Y
SLVRDO 3500											
CREW CAB 4X2	4	5	1	1	1	1	31	13	C	Y	Y
CREW CAB 4X4	4	5	1	1	1	1	30	13	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SLVRDO 3500 (CONT)											
EXT CAB 4X2	4	4	1	1	1	1	21	11	C	Y	Y
EXT CAB 4X4	4	5	3	3	3	3	30	21	C	Y	Y
REG CAB 4X2	4	3	3	3	3	3	22	16	C	Y	Y
REG CAB 4X4	4	3	2	2	2	2	24	19	C	Y	Y
SUBURBAN 1500											
4D 2WD	3	4	1	1	1	1	17	10	C	Y	Y
4D 4WD	3	3	1	1	1	1	21	11	C	Y	Y
SUBURBAN 2500											
4D 2WD	3	4	1	1	1	1	22	11	C	Y	Y
4D 4WD	3	3	1	1	1	1	24	12	C	Y	Y
TAHOE											
4D 4X2	3	3	1	1	1	1	19	11	C	Y	Y
4D 4X4	3	3	1	1	1	1	23	11	C	Y	Y
TRAILBLAZER											
LS 4D 4X4	3	3	2	2	2	2	14	13	C	Y	Y
4D 4X2	3	3	2	2	2	2	13	12	C	Y	Y
4D 4X4	3	3	2	2	2	2	14	13	C	Y	Y
UPLANDER											
CARGO VAN LWB 2WD	3	3	3	3	3	3	13	14	C	Y	Y
VAN LWB 2WD LS	2	2	3	3	3	3	12	11	C	Y	Y
VAN LWB 2WD LT	2	2	3	3	3	3	13	11	C	Y	Y
VAN SWB 2WD LS	2	2	3	3	3	3	12	11	C	Y	Y

CHRYSLER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASPEN											
4D 4X2 LIMITED	3	4	2	2	2	2	20	13	C		O
4D 4X4 LIMITED	3	4	2	2	2	2	22	13	C		O
PACIFICA											
5D 2WD	2	3	3	3	3	3	13	11	C	Y	N
5D 2WD LIMITED	2	3	3	3	3	3	17	12	C	Y	N
5D 2WD TOURING	2	3	3	3	3	3	14	12	C	Y	N
5D 4WD	2	3	2	2	2	2	14	11	C	Y	N
5D 4WD LIMITED	2	3	2	2	2	2	18	12	C	Y	N
5D 4WD TOURING	2	3	2	2	2	2	14	11	C	Y	N
PT CRUISER											
CONV	3	2	4	4	4	4	12	18	C		N
CONV GT	4	2	3	3	3	3	16	23	C		N
CONV TOURING	3	2	4	4	4	4	13	20	C		N
4D	2	2	4	4	4	4	11	13	C		N
4D LIMITED	2	2	3	3	3	3	12	16	C		N
4D TOURING	2	2	4	4	4	4	12	16	C		N
SEBRING											
4D	4	4	3	3	3	3	13	20	C	Y	Y
4D LIMITED	4	3	3	3	3	3	17	20	C	Y	Y
4D TOURING	4	3	3	3	3	3	14	19	C	Y	Y
TOWN & COUNTRY											
LWB 2WD LIMITED	1	2	3	3	3	3	16	12	C	Y	N
LWB 2WD LX	1	2	3	3	3	3	12	10	C	Y	N
LWB 2WD TOURING	1	2	3	3	3	3	13	11	C	Y	N
SWB 2WD	2	2	3	3	3	3	12	11	C		N
300											
4D	2	2	3	3	3	3	16	19	C		O
4D TOURING EDITION	3	2	3	3	3	3	19	21	C	Y	O
4D 4WD TOURING EDITION	2	2	2	2	3	3	20	21	C	Y	O
300 HEMI											
4D C	2	2	2	2	2	2	24	23	C	Y	O
4D SRT-8	4	1	2	2	2	2	27	28	C	Y	O
4D 4WD C	2	2	2	2	2	2	24	25	C	Y	O

DODGE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CALIBER											
SXT 4D	3	3	3	3	3	3	13	17	C	Y	O
5D R/T	3	3	3	3	3	3	13	17	C		O
5D SE	3	3	3	3	3	3	13	16	C		O
5D SRT-4	2	3	3	3	3	3	12	16	C	Y	O

DODGE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CALIBER (CONT)											
5D SXT	3	3	3	3	3	3	13	16	C		O
5D 4WD R/T	2	2	3	3	3	3	14	18	C	Y	O
CARAVAN											
VAN 2WD SE	2	2	3	3	3	3	12	12	C		O
VAN 2WD SXT	2	2	3	3	3	3	12	12	C		O
CHARGER											
4D SE/SXT	4	4	3	3	3	3	17	21	C		O
4D 4WD SXT	3	3	3	3	3	3	20	24	C		O
CHARGER HEMI											
4D R/T	3	2	3	3	3	3	22	24	C	Y	O
4D SRT-8	5	2	3	3	3	3	27	31	C	Y	O
4D 4WD R/T	3	2	3	3	3	3	24	26	C	Y	O
DAKOTA											
CLUB CAB 4X2 LARAMIE	5	5	2	2	2	2	17	13	C	Y	N
CLUB CAB 4X2 SLT	5	5	2	2	2	2	16	12	C	Y	N
CLUB CAB 4X2 ST	5	5	2	2	2	2	16	12	C	Y	N
CLUB CAB 4X4 LARAMIE	5	5	2	2	2	2	20	15	C	Y	N
CLUB CAB 4X4 SLT	5	5	2	2	2	2	20	15	C	Y	N
CLUB CAB 4X4 ST	5	5	2	2	2	2	19	14	C	Y	N
QUAD CAB 4X2 LARAMIE	5	5	3	3	3	3	17	13	C	Y	N
QUAD CAB 4X2 SLT	5	5	2	2	2	2	14	12	C	Y	N
QUAD CAB 4X2 ST	5	5	3	3	3	3	15	12	C	Y	N
QUAD CAB 4X4 LARAMIE	5	4	2	2	2	2	17	13	C	Y	N
QUAD CAB 4X4 SLT	5	4	2	2	2	2	18	13	C	Y	N
QUAD CAB 4X4 ST	5	5	2	2	2	2	16	12	C	Y	N
DURANGO											
SLT 4D	4	5	3	3	3	3	20	13	C	Y	N
4D 4X4 LIMITED	4	5	2	2	3	3	25	16	C	Y	N
GRAND CARAVAN											
VAN 2WD SE	2	3	3	3	3	3	13	11	C	Y	O
VAN 2WD SXT	2	2	3	3	3	3	14	12	C	Y	O
MAGNUM											
SW 2WD SE/SXT	3	2	3	3	3	3	18	23	C	Y	N
SW 2WD SXT	3	2	3	3	3	3	22	26	C	Y	N
SW 4WD SXT	2	2	3	3	2	2	22	24	C	Y	N
MAGNUM HEMI											
SW 2WD R/T	3	2	2	2	2	2	27	27	C	Y	N
SW 2WD SRT-8	5	2	2	2	2	2	30	34	C	Y	N
SW 4WD R/T	2	2	3	3	3	3	27	27	C	Y	N
NITRO											
4D 4X2 SLT	3	3	3	3	3	3	13	11	C	Y	N
4D 4X2 SXT	3	3	3	3	3	3	12	11	C	Y	N
4D 4X4 SLT	3	3	2	2	2	2	14	11	C	Y	N
4D 4X4 SXT	3	3	2	2	2	2	13	11	C	Y	N
RAM 1500											
MEGA CAB 4X2 LARAMIE	5	5	1	1	1	1	42	15	C	Y	N
MEGA CAB 4X2 SLT	5	5	1	1	1	1	38	14	C	Y	N
MEGA CAB 4X4 LARAMIE	4	5	1	1	1	1	49	19	C	Y	N
MEGA CAB 4X4 SLT	4	5	1	1	1	1	43	17	C	Y	N
QUAD CAB 4X2	5	5	2	2	2	2	33	14	C	Y	N
QUAD CAB 4X4	5	5	2	2	2	2	36	15	C	Y	N
REG CAB 4X2	5	5	2	2	2	2	28	12	C	Y	N
REG CAB 4X4	5	5	2	2	2	2	32	13	C	Y	N
RAM 2500											
MEGA CAB 4X2 LARAMIE	4	5	1	1	1	1	34	12	C	Y	N
MEGA CAB 4X2 SLT	4	5	1	1	1	1	32	11	C	Y	N
MEGA CAB 4X4 LARAMIE	4	5	1	1	1	1	40	13	C	Y	N
MEGA CAB 4X4 SLT	4	5	1	1	1	1	36	12	C	Y	N
QUAD CAB 4X2 QUAD CAB	4	5	1	1	1	1	31	11	C	Y	N
QUAD CAB 4X4 QUAD CAB	4	5	1	1	1	1	33	12	C	Y	N
REG CAB 4X2 CONVENTIONAL	4	5	1	1	1	1	28	11	C	Y	N
REG CAB 4X4 CONVENTIONAL	4	5	1	1	1	1	29	11	C	Y	N
RAM 3500											
Chasis & Cab	5	4	3	3	3	3	29	20	C	Y	N
MEGA CAB 4X2 DRW	4	5	1	1	1	1	38	14	C	Y	N
MEGA CAB 4X2 LARAMIE	4	5	1	1	1	1	39	14	C	Y	N
MEGA CAB 4X2 SLT	4	5	1	1	1	1	36	13	C	Y	N
MEGA CAB 4X4 DRW	4	5	1	1	1	1	41	15	C	Y	N
MEGA CAB 4X4 LARAMIE	4	5	1	1	1	1	40	14	C	Y	N

DODGE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RAM 3500 (CONT)											
MEGA CAB 4X4 SLT	4	5	1	1	1	1	40	14	C	Y	N
QUAD CAB SLT	5	5	2	2	2	2	28	20	C	Y	N
QUAD CAB ST	5	5	2	2	2	2	28	20	C	Y	N
QUAD CAB 4X2	5	5	1	1	1	1	36	16	C	Y	N
QUAD CAB 4X2 DRW	5	5	1	1	1	1	36	17	C	Y	N
QUAD CAB 4X4	4	5	1	1	1	1	32	12	C	Y	N
QUAD CAB 4X4 DRW	4	5	1	1	1	1	33	13	C	Y	N
REG CAB SLT	5	4	2	2	2	2	26	19	C	Y	N
REG CAB ST	5	4	2	2	2	2	26	19	C	Y	N
SPRINTER											
2500	4	4	3	3	3	3	22	14	C	Y	N

FORD	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CROWN VICTORIA											
4D	4	3	2	2	2	2	19	15	C	Y	O
4D LX	3	2	2	2	2	2	21	16	C	Y	O
EDGE SE											
AWD	2	3	2	2	2	2	16	14	C	Y	N
FWD	2	3	2	2	2	2	14	13	C	Y	N
EDGE SEL											
AWD	2	3	2	2	2	2	17	14	C	Y	N
4D	2	3	2	2	2	2	17	14	C	Y	N
EDGE SEL PLUS											
AWD	2	3	2	2	2	2	19	14	C	Y	N
FWD	2	3	2	2	2	2	17	14	C	Y	N
ESCAPE											
4D 2WD LIMITED	3	2	2	2	3	3	12	11	C	Y	O
4D 2WD XLS	2	3	3	3	3	3	11	11	C	Y	O
4D 2WD XLT	3	2	2	2	2	2	11	11	C	Y	O
4D 4WD LIMITED	2	2	2	2	2	2	12	11	C	Y	O
4D 4WD XLS	2	3	3	3	3	3	11	10	C	Y	O
4D 4WD XLT	2	2	2	2	3	3	12	10	C	Y	O
ESCAPE HYBRID											
4D 2WD	3	3	3	3	3	3	14	11	C	Y	O
4D 4WD	3	3	3	3	3	3	16	12	C	Y	O
EXPEDITION											
4D 4X2 EDDIE BAUER	3	3	1	1	1	1	20	11	C	Y	O
4D 4X2 LIMITED	3	3	1	1	1	1	21	11	C	Y	O
4D 4X2 XLT	3	3	2	2	2	2	17	11	C	Y	O
4D 4X4 EDDIE BAUER	2	3	1	1	1	1	21	11	C	Y	O
4D 4X4 LIMITED	2	3	1	1	1	1	21	11	C	Y	O
4D 4X4 XLT	2	3	1	1	1	1	18	11	C	Y	O
EXPEDITION EL											
4D 4X2 EDDIE BAUER	3	4	2	2	2	2	24	14	C	Y	O
4D 4X2 LIMITED	3	4	2	2	2	2	26	15	C	Y	O
4D 4X2 XLT	3	4	2	2	2	2	20	14	C	Y	O
4D 4X4 EDDIE BAUER	3	4	1	1	1	1	29	16	C	Y	O
4D 4X4 LIMITED	3	4	1	1	1	1	30	16	C	Y	O
4D 4X4 XLT	3	4	1	1	1	1	25	15	C	Y	O
EXPLORE SPT TRC											
4D 4X2 LIMITED	4	4	2	2	2	2	14	12	C	Y	N
4D 4X2 XLT	4	4	2	2	2	2	13	12	C	Y	N
4D 4X4 LIMITED	3	3	2	2	2	2	15	12	C	Y	N
4D 4X4 XLT	3	4	2	2	2	2	13	12	C	Y	N
EXPLORER											
4D 4X2 EDDIE BAUER	2	3	2	2	2	2	12	10	C	Y	N
4D 4X2 LIMITED	2	3	2	2	2	2	12	10	C	Y	N
4D 4X2 XLT	3	4	2	2	2	2	11	8	C	Y	N
4D 4X4 EDDIE BAUER	2	3	2	2	2	2	12	8	C	Y	N
4D 4X4 LIMITED	2	3	2	2	2	2	12	10	C	Y	N
4D 4X4 XLT	2	3	2	2	2	2	12	10	C	Y	N
FIVE HUNDRED											
4D LIMITED	3	2	2	2	2	2	18	20	C	Y	N
4D SEL	3	2	2	2	2	2	14	17	C	Y	N
4D 4WD LIMITED	2	2	2	2	2	2	18	21	C	Y	N
4D 4WD SEL	2	2	2	2	2	2	17	19	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FOCUS											
SW SE	4	4	4	4	4	4	12	19	C		N
SW SES	4	4	4	4	4	4	13	20	C		N
ZX3 3D Coupe	5	5	4	4	4	4	13	22	C		N
ZX4 SES 4D	5	5	4	4	4	4	12	21	C		N
3D	5	5	4	4	4	4	12	21	C		N
3D SE	5	5	4	4	4	4	12	21	C		N
3D SES	5	5	4	4	4	4	13	22	C		N
4D SE	5	5	4	4	4	4	12	21	C		N
4D SE HATCHBACK	5	5	4	4	4	4	13	21	C		N
4D ST	5	4	4	4	4	4	13	22	C		N
4D ZX4	5	4	4	4	4	4	13	19	C		N
FREESTAR											
CARGO VAN	2	3	2	2	2	2	12	12	C	Y	N
VAN	1	2	3	3	3	3	11	10	C	Y	N
VAN LIMITED	1	2	3	3	3	3	12	11	C	Y	N
VAN SE	1	2	3	3	3	3	12	10	C	Y	N
VAN SEL	1	2	2	2	2	2	12	11	C	Y	N
FREESTYLE											
4D 2WD LIMITED	2	3	2	2	2	2	16	12	C	Y	N
4D 2WD SEL	2	3	2	2	2	2	16	11	C	Y	N
4D 4WD LIMITED	2	3	2	2	2	2	18	12	C	Y	N
4D 4WD SEL	2	3	2	2	2	2	16	12	C	Y	N
FUSION											
4D 2WD S	4	3	3	3	3	3	12	16	C		N
4D 2WD SE	3	3	3	3	3	3	12	16	C		N
4D 2WD SEL	4	3	3	3	3	3	12	14	C		N
4D 4WD SEL	4	3	3	3	3	3	13	16	C		N
4D 4WD V6 SE	3	2	3	3	3	3	13	16	C		N
F150											
CREW CAB 4X2	4	5	1	1	1	1	21	11	C	Y	N
CREW CAB 4X2 FLARE	4	5	1	1	1	1	19	11	C	Y	N
CREW CAB 4X4	4	5	1	1	1	1	23	12	C	Y	N
CREW CAB 4X4 FLARE	4	4	1	1	1	1	22	12	C	Y	N
REG CAB 4X2 FLARESIDE	4	5	1	1	1	1	14	11	C	Y	N
REG CAB 4X2 STYLESIDE	4	5	1	1	1	1	13	11	C	Y	N
REG CAB 4X4 FLARESIDE	4	5	2	2	2	2	18	12	C	Y	N
REG CAB 4X4 STYLESIDE	3	4	1	1	1	1	17	11	C	Y	N
SUPER CAB 4X2 FLARESIDE	4	5	1	1	1	1	17	11	C	Y	N
SUPER CAB 4X2 STYLESIDE	4	5	1	1	1	1	17	11	C	Y	N
SUPER CAB 4X4 FLARESIDE	3	4	1	1	1	1	18	11	C	Y	N
SUPER CAB 4X4 STYLESIDE	4	4	1	1	1	1	17	11	C	Y	N
F250											
CREW CAB 4X2	5	5	1	1	1	1	42	11	C	Y	N
CREW CAB 4X4	5	5	1	1	1	1	48	11	C	Y	N
REG CAB 4X2	5	5	1	1	1	1	29	10	C	Y	N
REG CAB 4X4	5	5	1	1	1	1	33	10	C	Y	N
SUPER CAB 4X2	5	5	1	1	1	1	41	11	C	Y	N
SUPER CAB 4X4	5	5	1	1	1	1	38	11	C	Y	N
F350											
CREW CAB 4X2	4	5	1	1	1	1	40	11	C	Y	N
CREW CAB 4X2 DRW	5	5	1	1	1	1	42	11	C	Y	N
CREW CAB 4X4	4	5	1	1	1	1	44	11	C	Y	N
CREW CAB 4X4 DRW	4	5	1	1	1	1	43	11	C	Y	N
REG CAB 4X2	5	5	2	2	3	3	28	12	C	Y	N
REG CAB 4X2 DRW	5	5	2	2	3	3	28	11	C	Y	N
REG CAB 4X4	4	5	1	1	1	1	30	10	C	Y	N
REG CAB 4X4 DRW	4	5	2	2	2	2	33	13	C	Y	N
SUPER CAB 4X2	4	5	1	1	1	1	35	10	C	Y	N
SUPER CAB 4X2 DRW	4	5	1	1	1	1	35	10	C	Y	N
SUPER CAB 4X4	4	5	1	1	1	1	37	11	C	Y	N
SUPER CAB 4X4 DRW	4	5	3	3	3	3	37	14	C	Y	N
F450											
SUPER DUTY	5	3	3	3	3	3	28	15	C	Y	N
SUPER DUTY CREW PICKUP	4	3	3	3	3	3	28	15	C	Y	N
MUSTANG											
CONV	4	3	3	3	3	3	20	24	C		N
GT CONV	4	3	3	3	3	3	26	28	C	Y	N
GT 2D	3	3	3	3	3	3	22	26	C	Y	N
SHELBY GT500 2D	4	1	2	2	2	2	28	43	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MUSTANG (CONT)											
SHLBY GT500 CONV	4	1	1	1	2	2	30	44	C	Y	N
2D	5	3	3	3	3	3	17	22	C		N
RANGER											
REG CAB 4X2	5	5	3	3	3	3	14	13	C	Y	N
REG CAB 4X4	5	5	3	3	3	3	14	13	C	Y	N
SUPER CAB 4X2 2-DOOR	5	5	3	3	3	3	12	12	C	Y	N
SUPER CAB 4X2 4-DOOR	5	5	2	2	2	2	12	12	C	Y	N
SUPER CAB 4X4 2-DOOR	5	5	2	2	2	2	13	13	C	Y	N
SUPER CAB 4X4 4-DOOR	5	5	2	2	2	2	13	14	C	Y	N
TAURUS											
4D SE	3	3	4	4	4	4	12	13	C		N
4D SEL	3	3	4	4	4	4	12	14	C		N

GMC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACADIA											
2WD	2	3	2	2	2	2	24	18	C	Y	Y
4WD	2	3	2	2	2	2	22	17	C	Y	Y
CANYON											
CREW CAB 4X2	3	4	2	2	2	2	15	13	C	Y	Y
CREW CAB 4X4	2	3	2	2	2	2	17	13	C	Y	Y
EXT CAB 4X2	3	3	2	2	2	2	13	12	C	Y	Y
EXT CAB 4X4	2	3	2	2	2	2	15	13	C	Y	Y
REG CAB 4X2	3	4	2	2	2	2	12	11	C	Y	Y
REG CAB 4X4	2	3	2	2	2	2	14	13	C	Y	Y
ENVOY											
4D 4X2	3	3	2	2	2	2	14	12	C	Y	Y
4D 4X2 DENALI	3	3	2	2	2	2	17	12	C	Y	Y
4D 4X4	3	3	2	2	2	2	14	11	C	Y	Y
4D 4X4 DENALI	3	2	2	2	2	2	19	13	C	Y	Y
SAVANA											
CARGO VAN 1500 4X2	4	4	2	2	2	2	15	12	C	Y	Y
CARGO VAN 1500 4X4	4	4	2	2	2	2	21	14	C	Y	Y
CARGO VAN 2500 EXT 4X2	4	5	2	2	2	2	16	12	C	Y	Y
CARGO VAN 2500 4X2	4	5	2	2	2	2	16	12	C	Y	Y
CARGO VAN 3500 EXT 4X2	5	5	2	2	2	2	22	14	C	Y	Y
VAN 1500 4X2	4	4	2	2	2	2	19	13	C	Y	Y
VAN 3500 EXT 4X2	4	5	2	2	2	2	24	14	C	Y	Y
VAN 3500 4X2	4	5	2	2	2	2	24	15	C	Y	Y
SIERRA 1500											
CREW CAB 4X2	3	3	1	1	1	1	22	12	C	Y	Y
CREW CAB 4X4	2	3	1	1	1	1	23	13	C	Y	Y
EXT CAB 4X2	3	3	1	1	1	1	19	13	C	Y	Y
EXT CAB 4X4	2	3	1	1	1	1	22	13	C	Y	Y
REG CAB 4X2	2	3	1	1	1	1	16	12	C	Y	Y
REG CAB 4X4	3	3	1	1	1	1	19	12	C	Y	Y
SIERRA 2500											
CREW CAB 4X2	3	4	1	1	1	1	23	11	C	Y	Y
CREW CAB 4X4	3	3	1	1	1	1	27	12	C	Y	Y
EXT CAB 4X2	3	4	1	1	1	1	19	11	C	Y	Y
EXT CAB 4X4	3	3	1	1	1	1	21	11	C	Y	Y
REG CAB 4X2	3	4	1	1	1	1	18	11	C	Y	Y
REG CAB 4X4	3	3	1	1	1	1	20	11	C	Y	Y
SIERRA 3500											
CREW CAB 4X2	3	3	1	1	1	1	27	11	C	Y	Y
CREW CAB 4X4	3	4	1	1	1	1	30	12	C	Y	Y
EXT CAB 4X2	4	4	2	2	2	2	28	16	C	Y	Y
EXT CAB 4X4	3	3	1	1	1	1	28	12	C	Y	Y
REG CAB 4X2	4	2	2	2	2	2	22	14	C	Y	Y
REG CAB 4X4	3	3	1	1	1	1	23	13	C	Y	Y
YUKON											
4D 4X2	3	3	1	1	1	1	19	10	C	Y	Y
4D 4X4	2	3	1	1	1	1	23	11	C	Y	Y
4D 4X4 DENALI	3	2	1	1	1	1	29	13	C	Y	Y
YUKON XL 1500											
4D 4X2	3	3	1	1	1	1	16	10	C	Y	Y
4D 4X4	2	3	1	1	1	1	22	11	C	Y	Y
4D 4X4 DENALI	3	3	1	1	1	1	30	16	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
YUKON XL 2500											
4D 4X2	3	3	1	1	1	1	21	11	C	Y	Y
4D 4X4	3	3	1	1	1	1	24	11	C	Y	Y

HONDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCORD											
2D EX	4	3	3	3	3	3	14	22	C	Y	Y
2D EX-V6	4	3	3	3	3	3	16	23	C	Y	Y
2D LX	4	3	3	3	3	3	13	22	C	Y	Y
2D LX-V6	4	3	3	3	3	3	14	21	C	Y	Y
4D EX	2	2	3	3	3	3	12	19	C	Y	Y
4D EX-V6	3	2	2	2	3	3	13	18	C	Y	Y
4D LX	2	2	3	3	3	3	12	18	C	Y	Y
4D LX-V6	3	2	2	2	3	3	12	16	C	Y	Y
4D SE	2	2	3	3	3	3	12	17	C	Y	Y
4D SE-V6	3	2	3	3	3	3	12	17	C	Y	Y
4D VP	2	2	3	3	3	3	12	18	C	Y	Y
CIVIC											
EX 2D	5	5	4	4	4	4	17	34	C	Y	Y
SI 2D Coupe	5	4	3	3	3	3	18	32	C	Y	Y
SI 4D	4	3	3	3	3	3	14	25	C	Y	Y
2D LX	5	5	4	4	4	4	14	30	C	Y	Y
4D DX	4	5	4	4	4	4	13	23	C	Y	Y
4D EX	5	5	4	4	4	4	14	27	C	Y	Y
4D LX	4	4	4	4	4	4	13	23	C	Y	Y
CIVIC HYBRID											
4D	3	3	3	3	3	3	18	23	C	Y	Y
CR-V											
EX-L 4D Utility	1	2	2	2	2	2	12	12	C	Y	Y
EX-L 5C 4WD	1	2	2	2	2	2	12	12	C	Y	Y
ELEMENT											
4D 2WD EX	2	2	2	2	2	2	17	14	C	Y	N
4D 2WD LX	2	2	2	2	2	2	16	14	C	Y	N
4D 2WD SC	2	2	2	2	2	2	14	13	C	Y	N
4D 4WD EX	1	2	2	2	2	2	17	14	C	Y	N
4D 4WD LX	1	2	2	2	2	2	16	14	C	Y	N
FIT											
SW	3	3	3	3	3	3	12	18	C	Y	N
SW SPORT	3	3	3	3	3	3	13	19	C	Y	N
ODYSSEY											
VAN EX	1	1	1	1	2	2	12	10	C	Y	N
VAN EX-L	1	1	1	1	2	2	12	11	C	Y	N
VAN EX-L WITH RES	1	1	1	1	2	2	12	11	C	Y	N
VAN LZ	1	1	1	1	2	2	12	10	C	Y	N
VAN TOURING	1	1	1	1	2	2	13	11	C	Y	N
PILOT											
4D 2WD EX	2	2	2	2	2	2	13	12	C	Y	N
4D 2WD EX-L	2	2	2	2	2	2	13	12	C	Y	N
4D 2WD EX-L WITH NAVI	2	2	2	2	2	2	13	13	C	Y	N
4D 2WD EX-L WITH RES	2	2	2	2	2	2	13	12	C	Y	N
4D 2WD LX	1	2	2	2	2	2	12	12	C	Y	N
4D 4WD EX	1	2	1	1	1	1	12	12	C	Y	N
4D 4WD EX-L	1	2	1	1	1	1	14	12	C	Y	N
4D 4WD EX-L WITH NAVI	1	2	1	1	1	1	13	10	C	Y	N
4D 4WD EX-L WITH RES	1	2	1	1	1	1	12	10	C	Y	N
4D 4WD LX	1	2	1	1	1	1	12	10	C	Y	N
RIDGELINE SUT											
4D 4WD RT	3	4	2	2	2	2	18	13	C	Y	N
4D 4WD RTL	3	4	2	2	2	2	20	14	C	Y	N
4D 4WD RTS	3	4	2	2	2	2	20	14	C	Y	N
4D 4WD RTX	3	3	2	2	2	2	19	13	C	Y	N
S2000											
CONV	3	2	3	3	3	3	33	41	C	Y	Y

HYUNDAI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCENT											
2D GS	5	5	5	5	5	5	16	27	C		N
2D SE	5	5	5	5	5	5	16	28	C		N
4D GLS	5	5	5	5	5	5	15	26	C		N
AZERA											
4D SE/LIMITED	4	2	2	2	2	2	19	16	C	Y	N
ELANTRA											
GL 4D	4	5	4	4	4	4	12	18	C	Y	N
ENTOURAGE											
VAN GLS/SE/LIMITED	1	2	2	2	2	2	14	12	C	Y	N
SANTA FE											
4D AWD GLS	2	3	2	2	2	2	13	12	C	Y	N
4D 2WD GLS	2	3	2	2	2	2	12	11	C	Y	N
4D 2WD SE/LIMITED	2	3	2	2	2	2	13	12	C	Y	N
4D 4WD SE/LIMITED	2	3	2	2	2	2	13	12	C	Y	N
SONATA											
4D GL	2	3	3	3	3	3	12	17	C	Y	N
4D GLS/SE/LIMITED	3	3	3	3	3	3	13	15	C	Y	N
TIBURON											
GS 2D	5	5	4	4	4	4	17	34	C		N
GT 2D	5	4	4	4	4	4	19	33	C		N
SE 2D	5	4	4	4	4	4	21	35	C		N
2D Limited	5	5	4	4	4	4	21	33	C		N
TUCSON											
GLS	2	3	3	3	3	3	12	11	C	Y	N
4D 2WD LIMITED	2	2	3	3	3	3	13	11	C	Y	N
4D 4WD GLS/LX	2	2	3	3	2	2	12	11	C	Y	N
4D 4WD LIMITED	2	2	3	3	2	2	13	11	C	Y	N
VERACRUZ											
GLS 4D	3	3	2	2	2	2	17	14	C	Y	N
SE AWD	2	3	2	2	2	2	18	15	C	Y	N

INFINITI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FX35											
4D	2	3	2	2	2	2	24	14	C	Y	N
G35											
G35 2D	1	1	2	2	2	2	28	36	C	Y	N
4D	1	1	1	1	1	1	28	37	C	Y	N
G35X											
4D AWD	1	1	1	1	1	1	26	28	C	Y	N
M35											
4D 2WD	1	2	1	1	1	1	24	29	C	Y	N
4D 4WD	1	2	1	1	1	1	25	30	C	Y	N
M45											
4D 2WD	1	1	2	2	2	2	27	31	C	Y	N
QX56											
4D 4WD	3	3	1	1	1	1	36	19	C	Y	N

ISUZU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASCENDER											
4D 4X2	2	3	3	3	2	2	14	11	C	Y	Y
4D 4X4	2	5	4	4	3	3	23	18	C	Y	Y
I290											
EXT CAB 4X2 S/LS	2	4	3	3	3	3	12	13	C	Y	Y
I370											
CREW CAB 4X4	2	3	3	3	3	3	15	14	C	Y	Y

JAGUAR	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
S-TYPE											
4D 3.0 V6	4	2	1	1	1	1	30	45	C	Y	N
4D 4.2 V8	4	2	1	1	1	1	35	48	C	Y	N
4D 4.2 V8 R	4	1	1	1	1	1	40	50	C	Y	N
X-TYPE											
SPORTWAGON 4WD 3.0 V6	2	2	2	2	1	1	23	21	C	Y	N

JAGUAR (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
X-TYPE (CONT)											
4D 4WD 3.0 V6	3	2	2	2	2	2	22	30	C	Y	N
XJ											
SUPER V8 LWB 4D SUPERCHAR	4	2	1	1	1	1	57	68	C	Y	N
XJD											
VDP LWB 4D	4	3	1	1	1	1	44	58	C	Y	N
XJR											
SWB 4D	4	3	1	1	1	1	51	61	C	Y	N
XJ8											
LWB 4D	4	2	1	1	1	1	41	51	C	Y	N
SWB 4D	4	2	1	1	1	1	41	50	C	Y	N
XKR											
CONV	4	2	1	1	1	1	57	7	C	Y	Y
2D	4	2	1	1	1	1	53	72	C	Y	Y
XK8											
CONV	4	3	1	1	1	1	53	76	C	Y	Y
2D	4	2	1	1	1	1	46	69	C	Y	Y

JEEP	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COMMANDER											
4D 4X2	3	5	1	1	1	1	15	11	C	Y	N
4D 4X2 LIMITED	3	4	1	1	1	1	20	13	C	Y	N
4D 4X2 OVERLAND	3	4	1	1	1	1	26	15	C	Y	N
4D 4X4	3	5	1	1	1	1	16	12	C	Y	N
4D 4X4 LIMITED	3	4	1	1	1	1	21	13	C	Y	N
4D 4X4 OVERLAND	3	4	1	1	1	1	26	15	C	Y	N
COMPASS											
4D 2WD LIMITED	2	4	2	2	2	2	12	11	C	Y	O
4D 2WD SPORT	2	4	2	2	2	2	12	11	C	Y	O
4D 4WD LIMITED	2	4	2	2	2	2	13	12	C	Y	O
4D 4WD SPORT	2	4	2	2	2	2	13	12	C	Y	O
GRAND CHEROKEE											
4D 4X2 LAREDO	3	5	2	2	2	2	15	14	C	Y	N
4D 4X2 LIMITED	3	5	3	3	2	2	18	14	C	Y	N
4D 4X2 OVERLAND	3	5	2	2	2	2	21	15	C	Y	N
4D 4X4 LAREDO	2	5	2	2	2	2	16	12	C	Y	N
4D 4X4 LIMITED	2	4	2	2	2	2	19	12	C	Y	N
4D 4X4 OVERLAND	2	4	2	2	2	2	23	15	C	Y	N
4D 4X4 SRT-8	4	4	2	2	1	1	22	17	C	Y	N
LIBERTY											
4D 4X2 SPORT	4	5	2	2	2	2	13	11	C	Y	N
4D 4X4 LIMITED	3	4	2	2	2	2	16	12	C	Y	N
4D 4X4 SPORT	3	4	2	2	2	2	12	11	C	Y	N
PATRIOT											
4D 2WD SPORT	2	5	2	2	2	2	11	11	C	Y	N
4D 4WD LIMITED	2	4	2	2	2	2	12	12	C	Y	N
4D 4WD SPORT	2	4	2	2	2	2	12	12	C	Y	O
WRANGLER											
X 2D 4WD	3	3	2	2	3	3	13	10	C		N
2D SWB 4X4 RUBICON	4	3	2	2	2	2	16	11	C	Y	N
2D Utility 4WD	3	3	2	2	2	2	15	12	C	Y	N
4D 4X2 UNLIMITED SAHARA	3	4	2	2	2	2	13	11	C	Y	N
4D 4X2 UNLIMITED X	3	4	2	2	2	2	13	11	C	Y	N
4D 4X4 UNLIMITED RUBICON	3	4	2	2	2	2	17	12	C	Y	N
4D 4X4 UNLIMITED SAHARA	3	4	2	2	2	2	14	11	C	Y	N
4D 4X4 UNLIMITED X	3	4	2	2	2	2	13	11	C	Y	N

KIA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AMANTI											
4D	3	2	3	3	3	3	21	23	C		N
OPTIMA											
4D	3	3	4	4	4	4	17	20	C		N
RIO											
LX 4D	5	5	5	5	5	5	19	28	C		N
SW CINCO	4	4	5	5	5	5	18	26	C		N
SX 4D	5	5	5	5	5	5	19	29	C		N

KIA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RONDO											
4D	3	3	3	3	3	3	13	17	C		N
SEDONA											
EX Sports Van	2	2	3	3	3	3	17	14	C	Y	N
LX Sports Van	2	2	3	3	3	3	16	13	C	Y	N
SORENTO											
EX 4D AWD	3	3	2	2	3	3	14	11	C		N
LX 4D AWD	3	3	2	2	3	3	14	11	C		N
4D 4X2	3	3	2	2	3	3	13	10	C	Y	N
SPECTRA											
5 5D EX	5	5	5	5	5	5	15	26	C		N
5 5D LX	5	4	5	5	4	4	15	25	C		N
SPORTAGE											
4D AWD	2	3	3	3	3	3	13	12	C		N
4D 4X2	3	3	3	3	3	3	12	12	C		N

LAND ROVER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
RANGE ROVER											
SUPERCHARGED WGN 4WD	4	5	1	1	1	1	55	28	C	Y	N
RANGE ROVER S											
HSE WGN 4WD	3	4	1	1	1	1	42	18	C	Y	N

LEXUS	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ES 350											
4D	2	2	2	2	2	2	24	22	C	Y	Y
GS 350											
4D	2	2	2	2	2	2	27	36	C	Y	Y
4D 4WD	2	2	2	2	2	2	28	38	C	Y	Y
GS 430											
4D	1	1	1	1	1	1	30	39	C	Y	Y
GS 450H											
4D	2	2	1	1	1	1	37	40	C	Y	Y
GX 470											
4D 4X4	2	3	1	1	1	1	23	15	C	Y	Y
IS 250											
4D	2	2	2	2	2	2	17	21	C	Y	Y
4D 4WD	2	2	2	2	2	2	18	22	C	Y	Y
IS 350											
4D	2	2	2	2	2	2	22	25	C	Y	Y
LS 460											
4D	3	2	1	1	1	1	41	42	C	Y	Y
LS 460L											
4D	4	2	1	1	1	1	50	49	C	Y	Y
LX 470											
4D 4X4	3	4	1	1	1	1	43	18	C	Y	Y
RX 350											
4D 2WD	3	3	2	2	2	2	23	13	C	Y	Y
4D 4WD	2	3	2	2	2	2	24	13	C	Y	Y
RX 400H HYBRID											
4D 2WD	3	3	2	2	2	2	36	16	C	Y	N
4D 4WD	3	3	2	2	2	2	34	15	C	Y	N
SC 430 CONV											
CONV	1	1	1	1	1	1	34	27	C	Y	Y

LINCOLN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MARK LT											
CREW CAB 4X2	4	4	1	1	1	1	28	15	C	Y	N
CREW CAB 4X4	4	4	1	1	1	1	35	18	C	Y	N
MKX											
4D 4WD	3	3	2	2	2	2	23	18	C	Y	N
NAVIGATOR											
4D 4X2	4	4	1	1	2	2	27	12	C	Y	N
4D 4X4	3	3	1	1	2	2	29	12	C	Y	N

LINCOLN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
NAVIGATOR L											
4D 2WD	4	4	1	1	1	1	29	12	C	Y	N
TOWN CAR											
LWB 4D EXECUTIVE L	3	2	2	2	2	2	22	24	C	Y	N
LWB 4D SIGNATURE L	3	3	2	2	2	2	25	26	C	Y	N
4D DESIGNER SERIES	3	2	2	2	2	2	25	27	C	Y	N
4D EXECUTIVE	3	3	2	2	2	2	21	24	C	Y	N
4D SIGNATURE	3	2	2	2	2	2	20	22	C	Y	N
4D SIGNATURE LIMITED	3	3	2	2	2	2	24	26	C	Y	N
ZEPHYR/MKZ											
4D 2WD	3	2	3	3	3	3	15	20	C	Y	N
4D 4WD	3	2	3	3	3	3	18	22	C	Y	N

MAZDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B SER. PU											
B2300 REG CAB 4X2	3	4	3	3	3	3	13	12	C	Y	N
B3000 CAB PLUS 4X2 4D	4	4	2	2	3	3	13	12	C	Y	N
B3000 DS CAB PLUS 4X2 4D	4	4	2	2	3	3	13	12	C	Y	N
B3000 REG CAB 4X2	3	4	3	3	3	3	13	12	C	Y	N
B4000 CAB PLUS 4X4 4D	3	3	2	2	2	2	18	14	C	Y	N
B4000 SE CAB PLUS 4X4 4D	3	3	2	2	2	2	21	16	C	Y	N
CX-7											
4D	2	3	2	2	2	2	14	13	C	Y	N
CX-9											
4D AWD	3	3	2	2	2	2	21	16	C	Y	N
4D FWD	3	3	2	2	2	2	18	16	C	Y	N
MAZDASPEED 3											
SW	2	3	3	3	3	3	18	19	C	Y	N
MX-5/MIATA											
CONV GRAND TOURING	2	2	3	3	3	3	20	27	C	Y	N
CONV SPORT	2	2	3	3	3	3	20	27	C		N
CONV SV	2	2	3	3	3	3	20	27	C	Y	N
CONV TOURING	2	2	3	3	3	3	20	27	C	Y	N
RX-8											
2D	3	3	3	3	3	3	32	42	C	Y	N
3											
SW S	3	3	3	3	3	3	19	26	C	Y	N
4D I	4	4	4	4	4	4	15	24	C	Y	N
4D MAZDASPEED	4	4	3	3	3	3	19	28	C	Y	N
4D S	4	4	4	4	3	3	18	27	C	Y	N
5											
SW SPORT	2	3	3	3	3	3	13	14	C	Y	N
SW TOURING	2	3	3	3	3	3	13	14	C	Y	N
6											
4D Sport Value Edition	3	3	3	3	3	3	19	24	C	Y	N
4D 2WD I	2	3	3	3	3	3	17	24	C	Y	N
4D 2WD S	2	3	3	3	3	3	19	24	C	Y	N
4D 4WD MAZDASPEED	2	3	3	3	3	3	19	26	C	Y	N
5D 2WD I	2	3	3	3	3	3	17	24	C	Y	N

MERCURY	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND MARQUIS											
4D GS	3	2	2	2	2	2	13	13	C	Y	N
4D LS	3	2	2	2	2	2	14	15	C	Y	N
MARINER											
4D 2WD CONVENIENCE	2	3	3	3	3	3	12	11	C	Y	N
4D 2WD LUXURY	3	2	3	3	3	3	13	11	C	Y	N
4D 2WD PREMIER	3	2	3	3	3	3	13	11	C	Y	N
4D 4WD CONVENIENCE	2	3	3	3	3	3	12	11	C	Y	N
4D 4WD LUXURY	2	2	3	3	3	3	12	11	C	Y	N
4D 4WD PREMIER	2	2	3	3	3	3	13	11	C	Y	N
MARINER HYBRID											
4D 4WD	2	3	3	3	3	3	17	12	C	Y	N
MILAN											
4D 2WD	3	3	3	3	3	3	12	14	C	Y	N
4D 2WD PREMIER	4	3	3	3	3	3	13	15	C	Y	N

MERCURY (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MILAN (CONT)											
4D 4WD	3	2	3	3	3	3	15	16	C	Y	N
4D 4WD PREMIER	3	2	3	3	3	3	15	16	C	Y	N
MONTEGO 4D 2WD											
4D 2WD LUXURY	3	3	2	2	3	3	14	18	C	Y	N
4D 2WD PREMIER	3	2	2	2	3	3	17	20	C	Y	N
MONTEGO 4D 4WD											
4D 4WD PREMIER	2	2	2	2	2	2	18	21	C	Y	N
MONTEREY											
VAN LUXURY	2	2	2	2	3	3	13	11	C	Y	N
MOUNTAINEER											
4D 4X2	3	3	2	2	2	2	12	10	C	Y	N
4D 4X4 AWD	3	3	2	2	2	2	12	10	C	Y	N

MIN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COOPER											
Hatchback 2D	2	2	3	3	3	3	27	14	C	Y	Y

MITSUBISHI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ECLIPSE											
CONV 2WD SPYDER GS	4	4	4	4	4	4	23	35	C	Y	Y
CONV 2WD SPYDER GT	4	4	3	3	4	4	25	34	C	Y	Y
2D 2WD GS	5	5	4	4	4	4	20	32	C	Y	Y
2D 2WD GT	5	4	4	4	4	4	25	37	C	Y	Y
ENDEAVOR											
SE 4D	3	4	3	3	3	3	13	12	C		N
GALANT											
4D DE	5	4	4	4	4	4	14	21	C		Y
4D ES SPORT/PREMIUM/GTS	5	4	4	4	4	4	14	21	C		Y
4D ES/LS	5	4	4	4	4	4	14	21	C		Y
4D ES/LS/GTS/SPECIAL ACTI	5	4	4	4	4	4	14	22	C		Y
4D RALLIART	5	4	4	4	3	3	18	23	C		Y
OUTLANDER											
ES 2WD	2	3	3	3	3	3	13	13	C	Y	Y
XLS	2	3	3	3	3	3	16	14	C	Y	Y
4D 2WD LS	3	3	3	3	3	3	13	13	C	Y	Y
4D 4WD LS	2	3	3	3	3	3	15	14	C	Y	Y
RAIDER											
DBL CAB PU 4X2 LS	5	5	2	2	2	2	19	12	C	Y	N

MERCEDES BENZ	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CLK 350											
CONV	2	2	2	2	2	2	37	31	C	Y	Y
2D	2	2	2	2	2	2	34	32	C	Y	Y
CLK 550											
CONV	4	1	1	1	1	1	51	46	C	Y	Y
2D	4	1	2	2	2	2	45	44	C	Y	Y
CLS 550											
4D	4	1	2	2	2	2	51	55	C	Y	Y
CLS 63 AMG											
4D	4	1	2	2	2	2	71	96	C	Y	Y
C230											
4D 2WD 230	1	1	3	3	3	3	28	23	C	Y	Y
C280											
4D 2WD 280	1	1	3	3	3	3	29	25	C	Y	Y
4D 4WD 280	2	2	3	3	3	3	32	28	C	Y	Y
C350											
4D 2WD 350	2	2	3	3	3	3	32	27	C	Y	Y
4D 4WD 350	2	2	3	3	3	3	37	31	C	Y	Y
E320											
CDI 4D	1	1	2	2	2	2	42	41	C	Y	Y
E350											
SW 4WD	1	2	2	2	2	2	37	41	C	Y	Y
4D 2WD	1	1	2	2	2	2	35	39	C	Y	Y

MERCEDES BENZ (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
E350 (CONT)											
4D 4WD	1	1	2	2	2	2	37	41	C	Y	Y
E550											
4D 2WD	3	1	2	2	2	2	46	55	C	Y	Y
4D 4WD	2	1	2	2	1	1	51	58	C	Y	Y
E63 AMG											
SW 2WD	3	1	2	2	2	2	70	94	C	Y	Y
4D 2WD	3	1	2	2	2	2	65	95	C	Y	Y
GL 320											
4D	3	4	2	2	2	2	55	24	C	Y	Y
GL 450											
4D 4WD	3	4	1	1	1	1	45	23	C	Y	Y
ML320											
4D Wgn	2	3	2	2	2	2	44	16	C	Y	Y
ML350											
4D 4X4	2	3	2	2	2	2	31	12	C	Y	Y
ML500											
4D 4X4	2	3	2	2	2	2	32	13	C	Y	Y
ML63 AMG											
4D 4X4	3	2	1	1	1	1	61	58	C	Y	Y
R320											
4D Wgn	2	3	2	2	2	2	39	31	C	Y	N
R350											
4D 4WD	2	3	1	1	1	1	31	26	C	Y	Y
R500											
4D 4WD	3	3	1	1	1	1	35	30	C	Y	Y
R63 AMG											
4D 4WD	4	2	1	1	1	1	60	70	C	Y	Y
SLK 280											
CONV	3	2	3	3	3	3	47	43	C	Y	Y
SLK 350											
CONV	2	1	2	2	2	2	41	41	C	Y	Y
SLK 55 AMG											
CONV	2	1	1	1	1	1	54	50	C	Y	Y
SL55 AMG											
CONV	3	1	1	1	1	1	72	78	C	Y	Y
SL550											
CONV	4	1	1	1	1	1	82	68	C	Y	Y
SL600											
CONV	3	1	1	1	1	1	76	83	C	Y	Y
SL65 AMG											
CONV	3	1	1	1	1	1	91	80	C	Y	Y
S550											
LWB 4D 2WD	4	1	2	2	1	1	54	51	C	Y	Y
4Matic 4D	4	2	2	2	2	2	66	63	C	Y	Y
S600											
LWB 4D 2WD	3	1	1	1	1	1	82	100	C	Y	Y

NISSAN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALTIMA											
SE 4D	4	3	3	3	3	3	15	23	C	Y	N
SEDAN 4D HYBRID	3	3	3	3	3	3	19	21	C	Y	N
SL 4D	4	2	3	3	3	3	17	24	C	Y	N
4D	4	3	4	4	4	4	12	21	C	Y	N
ARMADA											
4D	3	3	2	2	2	2	34	16	C	Y	N
FRONTIER											
Crew Cab	4	4	3	3	2	2	14	13	C	Y	N
Crew Cab SE 2WD 4D	3	4	2	2	2	2	17	14	C	Y	N
LE KING CAB	4	4	2	2	2	2	17	14	C	Y	N
SE Crew Cab	3	4	2	2	2	2	17	14	C	Y	N
SE KING CAB	3	3	2	2	2	2	14	13	C	Y	N
XE KING CAB	3	4	3	3	3	3	14	13	C	Y	N
MAXIMA											
4D SE/SL	3	2	3	3	3	3	22	23	C	Y	N
MURANO											
SE 4D	4	3	3	3	3	3	23	13	C	Y	N
SL 4D	4	3	3	3	3	3	22	13	C	Y	N

NISSAN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MURANO (CONT)											
SL 4D 4WD	4	3	3	3	3	3	25	14	C	Y	N
PATHFINDER											
LE 4D	3	3	2	2	3	3	13	12	C	Y	N
S 4D	3	3	2	2	3	3	12	11	C	Y	N
SE 4D	3	3	2	2	3	3	13	11	C	Y	N
PATHFNDR ARMADA											
4D 4X2 LE	3	3	2	2	2	2	21	13	C	Y	N
4D 4X2 SE	3	3	2	2	2	2	19	12	C	Y	N
4D 4X4 LE	3	3	2	2	2	2	24	14	C	Y	N
4D 4X4 SE	3	3	2	2	2	2	19	12	C	Y	N
QUEST											
VAN S/SL/SE	1	1	3	3	3	3	15	13	C	Y	N
SENTRA											
SE-R 4D	5	5	5	5	5	5	15	38	C	Y	N
TITAN											
CREW CAB 4X2	4	5	2	2	2	2	26	17	C	Y	N
CREW CAB 4X4	4	5	2	2	2	2	26	17	C	Y	N
KING CAB 4X2	4	5	2	2	1	1	27	18	C	Y	N
KING CAB 4X4	4	5	2	2	1	1	25	17	C	Y	N
VERSA											
4D Sedan	3	4	4	4	4	4	12	19	C		N
5D S/SL	3	4	4	4	4	4	13	19	C		N
XTERRA											
OFF ROAD 4D 4WD	3	3	2	2	2	2	12	12	C	Y	N
4.0 4D 4WD	3	3	2	2	2	2	12	12	C	Y	N
4D 4WD	3	4	2	2	2	2	12	12	C	Y	N
350Z											
Coupe	3	2	2	2	3	3	26	32	C	Y	N
Roadster	3	2	2	2	3	3	31	35	C	Y	N

PONTIAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND PRIX											
4D	2	2	3	3	3	3	16	19	C		Y
4D GT	2	1	3	3	3	3	18	22	C		Y
4D GXP	3	1	3	3	3	3	20	22	C		Y
G5											
2D LS	4	4	4	4	3	3	12	17	C		Y
2D SPORT	4	3	3	3	3	3	12	17	C		Y
G6											
CONV GT	4	3	3	3	3	3	20	23	C	Y	Y
2D GT	3	3	3	3	3	3	16	21	C	Y	Y
2D GTP	3	3	3	3	3	3	17	22	C	Y	Y
4D GT	3	3	4	4	3	3	16	21	C		Y
4D GTP	3	3	3	3	3	3	16	21	C		Y
4D SE	2	3	3	3	3	3	13	20	C		Y
4D SE1	3	3	3	3	3	3	13	19	C		Y
MONTANA SV6											
VAN LWB 2WD	3	3	3	3	3	3	12	12	C	Y	Y
VAN SWB 2WD	3	3	3	3	3	3	14	13	C	Y	Y
SOLSTICE											
CONV	3	2	3	3	3	3	19	30	C		Y
CONV GXP	3	2	3	3	3	3	23	33	C		Y
TORRENT											
4D 2WD	2	2	3	3	3	3	12	11	C	Y	Y
4D 4WD	2	3	2	2	3	3	13	11	C	Y	Y
VIBE											
SW 2WD	3	3	4	4	4	4	14	20	C		Y

PORSCHE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
BOXSTER											
Cv	1	1	1	1	1	1	34	41	C	Y	N
CAYENNE S											
4D Wagon	4	3	2	2	2	2	40	41	C	Y	N
CAYMAN											
Coupe	2	1	1	1	1	1	38	41	C	Y	N

PORSCHE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
911											
Coupe	2	1	1	1	1	1	56	57	C	Y	N
Coupe 4WD	2	1	1	1	1	1	65	80	C	Y	N
Cv	2	1	1	1	1	1	56	60	C	Y	N

SAAB	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
9-3											
CONV AERO	1	1	1	1	1	1	28	22	C	Y	Y
CONV 2.0T	1	1	1	1	1	1	23	20	C	Y	Y
SPORTCOMBI SW AERO	1	1	1	1	1	1	21	16	C	Y	Y
SPORTCOMBI SW 2.0T	1	1	1	1	1	1	18	16	C	Y	Y
4D AERO	1	1	1	1	1	1	20	17	C	Y	Y
4D 2.0T	1	1	1	1	1	1	17	16	C	Y	Y
9-5											
SPORTCOMBI SW AERO	1	1	1	1	1	1	23	19	C	Y	Y
SPORTCOMBI SW 2.3T	2	2	1	1	1	1	23	19	C	Y	Y
4D AERO	1	1	1	1	1	1	22	19	C	Y	Y
4D 2.3T	1	1	1	1	1	1	20	18	C	Y	Y
9-7X											
4D 4X4	3	3	1	1	1	1	26	12	C	Y	Y

SATURN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AURA											
4D XE	3	2	3	3	3	3	13	12	C	Y	Y
4D XR	3	2	3	3	3	3	16	13	C	Y	Y
ION											
QUAD COUPE 2D LEVEL 2	5	4	4	4	4	4	13	22	C		Y
QUAD COUPE 2D LEVEL 3	5	4	4	4	4	4	14	26	C		Y
QUAD COUPE 2D RED LINE	5	4	4	4	4	4	19	30	C		Y
4D LEVEL 1	4	4	4	4	4	4	11	16	C		Y
4D LEVEL 2	4	4	4	4	4	4	12	17	C		Y
4D LEVEL 3	4	4	4	4	4	4	12	18	C		Y
OUTLOOK											
2WD	3	2	2	2	2	2	17	13	C		Y
4WD	2	2	2	2	2	2	17	13	C		Y
RELAY											
VAN LWB 2WD	1	1	2	2	2	2	12	10	C	Y	Y
SKY											
CONV	3	2	3	3	3	3	20	27	C	Y	Y
CONV RED LINE	3	2	3	3	3	3	24	32	C	Y	Y
VUE											
4D 2WD 4 CYL	2	3	3	3	3	3	12	10	C		Y
4D 2WD 6 CYL	2	2	3	3	3	3	12	10	C		Y
4D 4WD 6 CYL	1	2	2	2	2	2	13	11	C	Y	Y
VUE HYBRID											
4D 2WD 4 CYL	2	2	2	2	2	2	14	11	C	Y	Y

SUBARU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B9 TRIBECA											
4D 4WD 3.0 H6 5-PASS	3	3	2	2	2	2	21	11	C	Y	Y
4D 4WD 3.0 H6 7-PASS	3	3	2	2	2	2	20	11	C	Y	Y
FORESTER											
4D 4WD 2.5 X	1	1	2	2	2	2	13	11	C	Y	Y
4D 4WD 2.5 X L.L. BEAN	1	1	2	2	2	2	16	13	C	Y	Y
4D 4WD 2.5 X PREMIUM	1	2	2	2	2	2	14	12	C	Y	Y
4D 4WD 2.5 XT LIMITED	1	1	2	2	2	2	16	13	C	Y	Y
IMPREZA											
SW 4WD OUTBACK SPORT	2	2	3	3	3	3	18	27	C	Y	Y
SW 4WD 2.5I	2	2	3	3	3	3	18	25	C	Y	Y
WRX SW 4WD	3	2	3	3	3	3	29	43	C	Y	Y
WRX SW 4WD LIMITED	3	2	3	3	3	3	32	47	C	Y	Y
WRX 4D 4WD	4	3	3	3	3	3	32	52	C	Y	Y
WRX 4D 4WD STI	5	3	3	3	3	3	40	61	C	Y	Y
4D 4WD 2.5I	4	3	3	3	3	3	21	42	C	Y	Y

SUBARU (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LEGACY											
SW 4WD 2.5 GT LIMITED	1	1	2	2	2	2	23	16	C	Y	Y
SW 4WD 2.5I	1	2	2	2	2	2	16	12	C	Y	Y
SW 4WD 2.5I LIMITED	1	2	2	2	2	2	19	13	C	Y	Y
4D 4WD 2.5 GT LIMITED	2	2	3	3	2	2	22	16	C	Y	Y
4D 4WD 2.5 GT SPEC. B	2	2	3	3	2	2	24	17	C	Y	Y
4D 4WD 2.5I	2	2	3	3	2	2	18	13	C	Y	Y
4D 4WD 2.5I LIMITED	1	2	3	3	2	2	18	13	C	Y	Y
OUTBACK											
4D 4WD 2.5I LIMITED	3	2	3	3	3	3	20	16	C	Y	Y
4D 4WD 3.0 R L.L. BEAN	4	2	3	3	3	3	25	18	C	Y	Y
5D 4WD 2.5 XT LIMITED	2	2	2	2	2	2	21	19	C	Y	Y
5D 4WD 2.5I	2	2	3	3	3	3	18	14	C	Y	Y
5D 4WD 2.5I LIMITED	2	2	3	3	3	3	20	16	C	Y	Y
5D 4WD 3.0 R L.L. BEAN	3	2	3	3	3	3	22	16	C	Y	Y

SUZUKI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AERIO											
4D 2WD	4	4	5	5	5	5	18	24	C	Y	Y
FORENZA											
SW S	5	4	4	4	4	4	14	20	C	Y	Y
4D S	5	5	5	5	5	5	17	25	C	Y	Y
GRAND VITARA											
Luxury 4D	2	3	3	3	3	3	17	13	C	Y	Y
4D X-Sport	3	3	3	3	3	3	13	12	C		Y
RENO											
5D S	5	5	5	5	5	5	15	24	C	Y	Y
SX4											
SW	3	4	4	4	4	4	16	19	C	Y	Y
XL-7											
4D	3	3	3	3	3	3	17	13	C	Y	Y
4D LIMITED	3	3	3	3	3	3	19	14	C	Y	Y
4D LIMITED 4WD	3	3	3	3	3	3	20	14	C	Y	Y
4D 4WD	3	3	3	3	3	3	18	13	C	Y	Y
4D 4WD JLX	3	3	3	3	3	3	19	14	C	Y	Y

TOYOTA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALON											
4D LIMITED	2	2	2	2	2	2	17	23	C	Y	Y
4D TOURING	2	2	2	2	2	2	16	22	C	Y	Y
4D XL	2	1	2	2	2	2	15	19	C	Y	Y
4D XLS	2	1	2	2	2	2	17	19	C	Y	Y
CAMRY											
4D CE/LE/XLE/SE	3	3	3	3	3	3	12	15	C	Y	Y
4D LE/XLE/SE V6	4	3	3	3	3	3	14	16	C	Y	Y
CAMRY HYBRID											
4D	2	2	3	3	3	3	18	16	C	Y	Y
CAMRY SOLARA											
CONV SE/SLE V6	3	3	3	3	3	3	23	23	C	Y	Y
2D SE/SLE	3	3	3	3	3	3	18	23	C	Y	Y
2D SE/SLE V6	3	3	3	3	3	3	19	20	C	Y	Y
COROLLA											
4D CE	3	4	5	5	4	4	12	21	C	Y	Y
4D LE	3	4	5	5	4	4	13	22	C	Y	Y
4D S	3	4	5	5	4	4	13	22	C	Y	Y
FJ CRUISER											
4D 4X2	2	4	2	2	2	2	13	11	C	Y	N
4D 4X4	2	3	2	2	2	2	13	10	C	Y	N
HIGHLANDER											
HYBRID 4D 2WD V6	2	3	2	2	2	2	16	10	C	Y	Y
HYBRID 4D 2WD V6 LIMITED	2	3	2	2	2	2	19	11	C	Y	Y
HYBRID 4D 4WD V6	2	3	2	2	2	2	18	11	C	Y	Y
HYBRID 4D 4WD V6 LIMITED	2	3	2	2	2	2	19	11	C	Y	Y
Sport 4D	2	2	2	2	2	2	19	14	C	Y	O
4D 2WD V6/V6 LIMITED	1	2	2	2	2	2	14	11	C	Y	Y
4D 4WD V6/V6 LIMITED	1	2	2	2	2	2	14	10	C	Y	O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LAND CRUISER											
4D 4X4	2	3	1	1	1	1	34	14	C	Y	Y
MATRIX											
Hatchback 4D	3	3	3	3	3	3	12	15	C	Y	O
SW STD/XR	3	3	4	4	4	4	13	19	C	Y	Y
XR Hatchback 4D	3	3	3	3	3	3	12	16	C	Y	O
PRIUS HYBRID											
4D	2	3	4	4	3	3	21	19	C	Y	N
4D TOURING	2	3	4	4	3	3	21	19	C	Y	N
RAV4											
New Gen 4D	1	2	3	3	3	3	14	14	C	Y	O
4D Utility FWD	2	2	3	3	3	3	15	14	C	Y	O
4D 2WD LIMITED L4	1	2	3	3	3	3	16	16	C	Y	O
4D 2WD LIMITED V6	2	2	3	3	3	3	17	15	C	Y	O
4D 2WD L4	1	2	3	3	3	3	16	14	C	Y	O
4D 2WD SPORT L4	1	2	3	3	3	3	14	15	C	Y	O
4D 2WD SPORT V6	2	2	3	3	3	3	17	15	C	Y	O
4D 2WD V6	2	2	3	3	3	3	16	14	C	Y	O
4D 4WD LIMITED L4	1	2	3	3	3	3	15	15	C	Y	O
4D 4WD LIMITED V6	1	2	3	3	3	3	18	15	C	Y	O
4D 4WD L4	1	2	3	3	3	3	14	14	C	Y	O
4D 4WD SPORT L4	1	2	3	3	3	3	15	15	C	Y	O
4D 4WD SPORT V6	1	2	3	3	3	3	16	14	C	Y	O
4D 4WD V6	1	2	3	3	3	3	16	15	C	Y	O
SCION											
TC Liftback	5	5	5	5	5	5	37	70	C	Y	N
SEQUOIA											
4D 4X2 LIMITED V8	2	3	1	1	1	1	21	12	C	Y	O
4D 4X2 SR5 V8	2	3	1	1	1	1	15	10	C	Y	O
4D 4X4 LIMITED V8	2	3	1	1	1	1	22	12	C	Y	O
4D 4X4 SR5 V8	2	4	1	1	1	1	18	11	C	Y	O
SIENNA											
CE 5D FWD Wgn	2	2	2	2	2	2	16	12	C	Y	O
LE Limited Sports Van	2	2	2	2	2	2	17	13	C	Y	O
LE 5D FWD Wgn	2	2	2	2	2	2	16	12	C	Y	O
XLE Limited Sports Van	2	2	2	2	2	2	22	16	C	Y	O
XLE Sports Van	2	2	2	2	2	2	20	14	C	Y	O
TACOMA											
ACCESS CAB 4X2	3	4	2	2	2	2	14	12	C	Y	O
ACCESS CAB 4X2 PRERUNNER	3	4	2	2	2	2	16	13	C	Y	O
ACCESS CAB 4X2 X-RUNNER V	3	3	2	2	2	2	17	14	C	Y	O
ACCESS CAB 4X4	3	4	2	2	2	2	16	13	C	Y	O
ACCESS CAB 4X4 V6	3	4	2	2	2	2	18	13	C	Y	O
ACCESSCAB 4X2 PRERUNER V6	3	3	2	2	2	2	17	12	C	Y	O
DBL CAB LN 4X2 PRERUNNER	3	4	2	2	2	2	17	12	C	Y	O
DBL CAB LN 4X4 LONGBED V6	3	4	2	2	2	2	19	13	C	Y	O
DBL CAB SH 4X2 PRERUNNER	3	4	2	2	2	2	18	13	C	Y	O
DBL CAB SH 4X4 V6	2	3	2	2	2	2	18	13	C	Y	O
REG CAB 4X2	3	3	2	2	2	2	12	11	C	Y	O
REG CAB 4X2 PRERUNNER	3	4	2	2	2	2	12	11	C	Y	O
REG CAB 4X4	2	3	2	2	2	2	14	12	C	Y	O
TUNDRA											
CREW MAX 2WD	5	4	2	2	1	1	26	20	C	Y	O
CREWMAX LIMITED	4	4	1	1	1	1	30	21	C	Y	O
CREWMAX LIMITED 2WD	5	4	2	2	1	1	29	22	C	Y	O
CREWMAX SR5	3	4	1	1	1	1	27	19	C	Y	O
DOUBLE CAB LTD	2	4	1	1	1	1	24	15	C	Y	O
DOUBLE CAB 2WD	2	5	1	1	1	1	22	15	C	Y	O
Reg Cab 2WD	3	4	1	1	1	1	17	14	C	Y	O
Reg Cab 4WD	4	4	1	1	1	1	22	15	C	Y	O
SR5	4	4	1	1	1	1	22	17	C	Y	O
SR5 CREWMAX	3	5	2	2	2	2	24	17	C	Y	O
SR5 Doublecab	2	5	2	2	1	1	22	15	C	Y	O
SR5 DOUBLE CAB	2	5	1	1	1	1	24	16	C	Y	O
SR5 4WD	4	4	1	1	1	1	24	18	C	Y	O
Tundra	3	4	1	1	1	1	23	16	C	Y	O
2WD Limited Edition	4	4	1	1	1	1	23	18	C	Y	O
YARIS											
3D	4	3	4	4	4	4	12	18	C		Y
4D BASE/SE	3	3	4	4	4	4	13	17	C		Y

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
4RUNNER											
4D LIMITED V6	1	2	2	2	2	2	17	11	C	Y	O
4D LIMITED V8	1	2	2	2	2	2	20	11	C	Y	O
4D SR5/SPORT EDITION V6	1	2	2	2	2	2	15	10	C	Y	O
4D SR5/SPORT EDITION V8	1	2	2	2	2	2	18	11	C	Y	O
4D 4WD LIMITED V6	1	2	2	2	2	2	19	11	C	Y	O
4D 4WD LIMITED V8	1	2	2	2	2	2	19	11	C	Y	O
4D 4WD SR5/SPORT EDITION	1	2	2	2	2	2	17	10	C	Y	O

VOLVO	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
C70											
CONV	2	2	2	2	2	2	26	31	C	Y	Y
S40											
4D 2WD T5	2	3	3	3	3	3	25	26	C	Y	Y
4D 2WD 2.4I	2	3	3	3	3	3	23	23	C	Y	Y
4D 4WD T5 AWD	3	3	3	3	3	3	25	27	C	Y	Y
S60											
4D 2WD T5	2	2	2	2	2	2	27	25	C	Y	Y
4D 2WD 2.5T	2	2	2	2	2	2	26	24	C	Y	Y
4D 4WD R	2	2	2	2	2	2	30	29	C	Y	Y
4D 4WD 2.5T AWD	2	2	2	2	2	2	25	24	C	Y	Y
S80											
4D SEDAN	2	2	1	1	1	1	24	27	C	Y	Y
4D SEDAN AWD	2	2	1	1	1	1	31	33	C	Y	Y
V50											
SW 2WD T5	2	2	2	2	2	2	19	19	C	Y	Y
SW 2WD 2.4I	2	2	2	2	2	2	18	18	C	Y	Y
SW 4WD T5 AWD	2	2	2	2	2	2	20	21	C	Y	Y
V70											
SW 2WD 2.4T	1	1	1	1	1	1	18	18	C	Y	Y
SW 2WD 2.5T	1	1	1	1	1	1	18	20	C	Y	Y
SW 4WD R AWD	2	1	1	1	1	1	23	28	C	Y	Y
SW 4WD XC AWD	1	1	1	1	1	1	21	23	C	Y	Y
XC90											
3.2 AWD 4D	2	3	2	2	2	2	23	19	C	Y	Y
3.2 FWD 4D	2	3	2	2	2	2	24	18	C	Y	Y
4D AWD 7-PASS	2	3	2	2	2	2	26	25	C	Y	Y
4D 2WD 7-PASS	2	3	2	2	2	2	19	11	C	Y	Y
4D 4WD V8 AWD 7-PASS	3	3	1	1	1	1	20	11	C	Y	Y

VOLKSWAGEN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
EOS											
CONV 2.0T	3	3	3	3	3	3	23	26	C	Y	Y
CONV 2.0T LUXURY PKG	3	3	3	3	3	3	23	26	C	Y	Y
CONV 2.0T SPORT PKG	3	3	3	3	3	3	23	26	C	Y	Y
CONV 3.2L	3	3	3	3	3	3	30	30	C	Y	Y
CONV 3.2L SPORT PKG	3	3	3	3	3	3	31	30	C	Y	Y
GTI											
2D 2.0T	4	3	3	3	3	3	21	25	C	Y	Y
4D 2.0T	3	3	3	3	3	3	20	23	C	Y	Y
JETTA											
4D GLI 2.0T	3	3	3	3	3	3	18	22	C	Y	Y
4D 2.0T	3	3	3	3	3	3	17	21	C	Y	Y
4D 2.5	3	3	3	3	3	3	13	17	C	Y	Y
4D 2.5 Wolfsburg Edition	3	3	3	3	3	3	15	17	C	Y	Y
NEW BEETLE											
CONV 2.5	2	2	3	3	3	3	19	18	C	Y	Y
2D 2.5	2	2	3	3	3	3	17	16	C	Y	Y
NEW GTI											
2D 2.0T	4	3	3	3	3	3	21	25	C	Y	Y
PASSAT											
SW 2WD 2.0T	1	2	1	1	1	1	17	15	C	Y	Y
SW 2WD 2.0T LUXURY PKG	1	2	1	1	1	1	17	15	C	Y	Y
SW 2WD 2.0T SPORT PKG	1	2	1	1	1	1	20	18	C	Y	Y
SW 2WD 3.6	1	2	1	1	1	1	21	16	C	Y	Y
SW 2WD 3.6 LUXURY PKG	1	2	1	1	1	1	21	16	C	Y	Y

VOLKSWAGEN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
PASSAT (CONT)											
SW 2WD 3.6 SPORT PKG	1	2	1	1	1	1	21	16	C	Y	Y
SW 4WD 3.6 4MOTION	1	2	2	2	2	2	24	19	C	Y	Y
SW 4WD 3.6 4MOTION LUXURY	1	2	2	2	2	2	24	19	C	Y	Y
SW 4WD 3.6 4MOTION SPORT	1	2	2	2	2	2	26	20	C	Y	Y
4D 2WD 2.0T	1	2	2	2	2	2	16	15	C	Y	Y
4D 2WD 2.0T LUXURY PKG	1	2	2	2	2	2	17	16	C	Y	Y
4D 2WD 2.0T SPORT PKG	1	2	2	2	2	2	22	20	C	Y	Y
4D 2WD 3.6	2	2	2	2	2	2	20	17	C	Y	Y
4D 2WD 3.6 LUXURY PKG	2	2	2	2	2	2	20	17	C	Y	Y
4D 2WD 3.6 SPORT PKG	2	2	2	2	2	2	21	17	C	Y	Y
4D 4WD 3.6 4MOTION	2	2	2	2	2	2	24	19	C	Y	Y
4D 4WD 3.6 4MOTION LUXURY	2	2	2	2	2	2	24	19	C	Y	Y
4D 4WD 3.6 4MOTION SPORT	2	2	2	2	2	2	27	22	C	Y	Y
RABBIT											
2D 2.5	3	3	3	3	3	3	13	17	C	Y	Y
4D 2.5	3	3	3	3	3	3	13	16	C	Y	Y
TOUAREG											
4D 4WD V10 TDI	2	3	1	1	1	1	36	17	C	Y	Y
4D 4WD V6	3	5	2	2	2	2	37	27	C	Y	Y
4D 4WD V6 AIR SUSPENSION	2	5	2	2	2	2	37	27	C	Y	Y
4D 4WD V8	2	5	2	2	2	2	39	30	C	Y	Y
4D 4WD V8 AIR SUSPENSION	2	2	1	1	1	1	28	17	C	Y	Y

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ACURA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MDX											
4D AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	20	19	C	Y	Y
4D Sport and RSES AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	22	19	C	Y	Y
4D Sport Pkg AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	22	19	C	Y	Y
4D Tech and RSES AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	22	19	C	Y	Y
4D Tech Pkg AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	21	19	C	Y	Y
RL											
4D AWD 5 SPD AUTO 6 CYL	2	1	1	1	1	1	23	42	C	Y	Y
4D Tech Pkg AWD 5 SPD AUTO 6 CYL	2	1	1	1	1	1	27	45	C	Y	Y
TL											
4D FWD 5 SPD AUTO 6 CYL	2	2	2	2	3	3	22	27	C	Y	N
4D S FWD 5 SPD AUTO 6 CYL	2	2	2	2	2	2	25	31	C	Y	N
4D S FWD 5 SPD MANU 6 CYL	2	1	2	2	2	2	25	31	C	Y	N
TSX											
4D FWD 6 SPD MANU 4 CYL	3	2	3	3	3	3	19	29	C	Y	N
4D FWD 5 SPD SS 4 CYL	3	2	3	3	3	3	19	29	C	Y	N
4D FWD 6 SPD SS 4 CYL	3	2	3	3	3	3	21	31	C	Y	N

AM GENERAL	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
H2											
SUT 4WD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	56	15	C	Y	Y
SUT ADVENTURE 4WD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	62	16	C	Y	Y
SUT LUXURY 4WD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	62	16	C	Y	Y
SUV 4WD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	56	15	C	Y	Y
SUV ADVENTURE 4WD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	57	15	C	Y	Y
SUV LUXURY 4WD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	63	16	C	Y	Y
H3											
ALPHA 4WD 4 SPD AUTO 8 CYL	5	5	1	1	1	1	32	13	C	Y	Y
BASE 4WD 4 SPD AUTO 5 CYL	5	5	1	1	1	1	37	16	C	Y	Y
BASE 4WD 5 SPD MANU 5 CYL	5	5	1	1	1	1	27	12	C	Y	Y
BASE ADVENTURE 4WD 4 SPD AUTO 5 CYL	5	5	1	1	1	1	45	19	C	Y	Y
BASE ADVENTURE 4WD 5 SPD MANU 5 CYL	5	5	1	1	1	1	37	16	C	Y	Y
BASE LUXURY 4WD 4 SPD AUTO 5 CYL	5	5	1	1	1	1	45	19	C	Y	Y
BASE LUXURY 4WD 5 SPD MANU 5 CYL	5	5	1	1	1	1	37	16	C	Y	Y
H3-X 4WD 4 SPD AUTO 5 CYL	5	5	1	1	1	1	28	12	C	Y	Y
H3-X 4WD 5 SPD MANU 5 CYL	5	5	1	1	1	1	32	13	C	Y	Y

AUDI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
A3											
4D T/C FWD 6 SPD AUTO 4 CYL	2	2	3	3	3	3	24	38	C	Y	N
4D T/C FWD 6 SPD MANU 4 CYL	2	2	3	3	3	3	23	38	C	Y	N
4D Prem Pkg T/C FWD 6 SPD AUTO 4 CYL	2	2	2	2	3	3	24	38	C	Y	N
4D Prem Pkg T/C FWD 6 SPD MANU 4 CYL	2	2	3	3	3	3	24	38	C	Y	N
4D S-Line T/C FWD 6 SPD AUTO 4 CYL	2	2	2	2	3	3	27	40	C	Y	N
4D S-Line T/C FWD 6 SPD MANU 4 CYL	2	2	2	2	3	3	24	38	C	Y	N
4D Quattro AWD 6 SPD AUTO 6 CYL	2	2	2	2	3	3	31	42	C	Y	N
A4											
WGN AVANT QUATTRO AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	27	36	C	Y	N
WGN AVANT QUATTRO AWD 6 SPD MANU 6 CYL	2	2	1	1	1	1	23	32	C	Y	N
WGN AVANT QUATTRO T/C AWD 6 SPD AUTO 4 CYL	1	2	1	1	1	1	20	33	C	Y	N
WGN AVANT QUATTRO T/C AWD 6 SPD MANU 4 CYL	1	2	1	1	1	1	20	33	C	Y	N
WGN AVANT QUATTRO S-LINE AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	27	37	C	Y	N
WGN AVANT QUATTRO S-LINE AWD 6 SPD MANU 6 CYL	2	2	1	1	1	1	23	32	C	Y	N
WGN AVANT QUATTRO S-LINE T/C AWD 6 SPD AUTO 4 CYL	1	2	1	1	1	1	23	36	C	Y	N
WGN AVANT QUATTRO S-LINE T/C AWD 6 SPD MANU 4 CYL	1	2	1	1	1	1	20	33	C	Y	N
2D Conv T/C FWD 6 SPD AUTO 4 CYL	2	2	2	2	2	2	27	39	C	Y	N
2D Conv S-LINE T/C FWD 6 SPD AUTO 4 CYL	2	2	2	2	2	2	28	39	C	Y	N
2D QUATTRO Conv AWD 6 SPD AUTO 6 CYL	3	2	2	2	2	2	28	37	C	Y	N
2D QUATTRO Conv T/C AWD 6 SPD AUTO 4 CYL	2	2	2	2	2	2	27	40	C	Y	N

AUDI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
A4 (CONT)											
2D QUATTRO Conv S-LINE AWD 6 SPD AUTO 6 CYL	3	2	2	2	2	2	33	41	C	Y	N
2D QUATTRO Conv S-LINE T/C AWD 6 SPD AUTO 4 CYL	2	2	1	1	1	1	28	40	C	Y	N
4D FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	23	31	C	Y	N
4D T/C FWD 6 SPD AUTO 4 CYL	1	2	1	1	2	2	20	32	C	Y	N
4D T/C FWD 6 SPD MANU 4 CYL	1	2	1	1	2	2	18	30	C	Y	N
4D S-LINE FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	23	31	C	Y	N
4D S-LINE T/C FWD 6 SPD AUTO 4 CYL	1	2	1	1	1	1	20	32	C	Y	N
4D S-LINE T/C FWD 6 SPD MANU 4 CYL	1	2	1	1	1	1	20	32	C	Y	N
4D QUATTRO AWD 6 SPD AUTO 6 CYL	2	1	1	1	1	1	24	34	C	Y	N
4D QUATTRO AWD 6 SPD MANU 6 CYL	2	1	1	1	1	1	24	33	C	Y	N
4D QUATTRO T/C AWD 6 SPD AUTO 4 CYL	1	2	1	1	1	1	20	33	C	Y	N
4D QUATTRO T/C AWD 6 SPD MANU 4 CYL	1	2	1	1	1	1	20	33	C	Y	N
4D QUATTRO S-LINE AWD 6 SPD AUTO 6 CYL	2	1	1	1	1	1	28	38	C	Y	N
4D QUATTRO S-LINE AWD 6 SPD MANU 6 CYL	2	1	1	1	1	1	24	33	C	Y	N
4D QUATTRO S-LINE T/C AWD 6 SPD AUTO 4 CYL	1	2	1	1	1	1	23	36	C	Y	N
4D QUATTRO S-LINE T/C AWD 6 SPD MANU 4 CYL	1	2	1	1	1	1	20	33	C	Y	N
A6											
WGN AVANT QUATTRO AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	26	39	C	Y	O
WGN AVANT QUATTRO AWD 6 SPD AUTO 8 CYL	1	1	1	1	1	1	30	41	C	Y	O
WGN AVANT QUATTRO S-LINE AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	29	42	C	Y	O
WGN AVANT QUATTRO S-LINE AWD 6 SPD AUTO 8 CYL	1	1	1	1	1	1	30	42	C	Y	O
4D FWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	25	38	C	Y	O
4D S-LINE FWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	25	38	C	Y	O
4D QUATTRO AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	26	45	C	Y	O
4D QUATTRO S-LINE AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	27	45	C	Y	O
Q7											
SUV AWD 6 SPD AUTO 6 CYL	5	3	1	1	1	1	30	21	C	Y	Y
SUV PREMIUM AWD 6 SPD AUTO 6 CYL	5	3	1	1	1	1	31	21	C	Y	Y
SUV PREMIUM AWD 6 SPD AUTO 8 CYL	5	3	1	1	1	1	39	26	C	Y	Y
SUV PREMIUM S-LINE AWD 6 SPD AUTO 6 CYL	5	3	1	1	1	1	38	26	C	Y	Y
SUV PREMIUM S-LINE AWD 6 SPD AUTO 8 CYL	5	3	1	1	1	1	43	27	C	Y	Y
RS 4											
4D QUATTRO AWD 6 SPD MANU 8 CYL	3	1	1	1	1	1	38	47	C	Y	Y
4D QUATTRO CONV AWD 6 SPD MANU 8 CYL	3	1	1	1	1	1	49	56	C	Y	Y
R8											
QUATTRO AWD 6 SPD AUTO 8 CYL	5	1	1	1	1	1	54	73	C	Y	Y
QUATTRO AWD 6 SPD MANU 8 CYL	5	1	1	1	1	1	54	73	C	Y	Y
S4											
WGN AVANT QUATTRO AWD 6 SPD AUTO 8 CYL	3	1	1	1	1	1	31	37	C	Y	N
WGN AVANT QUATTRO AWD 6 SPD MANU 8 CYL	3	1	1	1	1	1	31	37	C	Y	N
4D QUATTRO AWD 6 SPD AUTO 8 CYL	3	1	1	1	1	1	31	37	C	Y	N
4D QUATTRO AWD 6 SPD MANU 8 CYL	3	1	1	1	1	1	27	34	C	Y	N
4D QUATTRO CONV AWD 6 SPD AUTO 8 CYL	3	1	1	1	1	1	34	38	C	Y	N
4D QUATTRO CONV AWD 6 SPD MANU 8 CYL	3	1	1	1	1	1	31	36	C	Y	N
S6											
4D QUATTRO AWD 6 SPD AUTO 10 CYL	3	1	1	1	1	1	43	59	C	Y	Y
S8											
4D QUATTRO AWD 6 SPD AUTO 10 CYL	3	2	1	1	1	1	54	63	C	Y	Y
TT											
ROADSTER FWD 6 SPD AUTO 4 CYL	4	3	3	3	3	3	36	51	C	Y	O
ROADSTER PREMIUM PKG FWD 6 SPD AUTO 4 CYL	4	3	3	3	3	3	41	57	C	Y	O
ROADSTER QUATTRO AWD 6 SPD AUTO 6 CYL	4	2	2	2	2	2	44	57	C	Y	O
ROADSTER QUATTRO AWD 6 SPD MANU 6 CYL	4	2	2	2	2	2	44	57	C	Y	O
ROADSTER QUATTRO PREMIUM PKG AWD 6 SPD AUTO 6 CYL	4	2	2	2	2	2	44	57	C	Y	O
ROADSTER QUATTRO PREMIUM PKG AWD 6 SPD MANU 6 CYL	4	2	2	2	2	2	44	57	C	Y	O
2D FWD 6 SPD AUTO 4 CYL	4	3	3	3	3	3	36	51	C	Y	O
2D PREMIUM PKG FWD 6 SPD AUTO 4 CYL	4	3	3	3	3	3	36	51	C	Y	O
2D QUATTRO AWD 6 SPD AUTO 6 CYL	4	2	3	3	3	3	42	57	C	Y	O
2D QUATTRO AWD 6 SPD MANU 6 CYL	4	2	3	3	3	3	42	57	C	Y	O
2D QUATTRO PREMIUM PKG AWD 6 SPD AUTO 6 CYL	4	2	3	3	3	3	42	57	C	Y	O
2D QUATTRO PREMIUM PKG AWD 6 SPD MANU 6 CYL	4	2	3	3	3	3	42	57	C	Y	O

BMW	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
M5											
4D RWD 6 SPD MANU 10 CYL	5	1	1	1	1	1	61	108	C	Y	Y
4D RWD 7 SPD MANU 10 CYL	5	1	1	1	1	1	61	108	C	Y	Y
528I											
4D RWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	29	44	C	Y	Y
4D RWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	29	44	C	Y	Y
528XI											
4D AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	28	45	C	Y	Y
4D AWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	28	45	C	Y	Y
535I											
4D T/C RWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	35	52	C	Y	Y
4D T/C RWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	35	52	C	Y	Y
535XI											
WGN T/C AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	34	53	C	Y	Y
WGN T/C AWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	34	53	C	Y	Y
4D T/C AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	34	53	C	Y	Y
4D T/C AWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	34	53	C	Y	Y
550I											
4D RWD 6 SPD AUTO 8 CYL	3	3	3	3	3	3	49	71	C	Y	Y
4D RWD 6 SPD MANU 8 CYL	3	2	3	3	3	3	49	71	C	Y	Y

BUICK	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ENCLAVE											
CX AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	18	12	C	Y	Y
CX FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	18	12	C	Y	Y
CXL AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	21	12	C	Y	Y
CXL FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	18	12	C	Y	Y
LACROSSE											
CX FWD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	13	20	C	Y	Y
CXL FWD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	13	21	C	Y	Y
CXS FWD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	16	23	C	Y	Y
SUPER FWD 4 SPD AUTO 8 CYL	3	1	3	3	3	3	19	26	C	Y	Y
LUCERNE											
CX FWD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	18	24	C	Y	Y
CXL FWD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	17	23	C	Y	Y
CXS FWD 4 SPD AUTO 8 CYL	2	1	3	3	3	3	24	27	C	Y	Y

CADILLAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CTS											
DI AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	26	46	C	Y	Y
DI RWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	26	43	C	Y	Y
DI RWD 6 SPD MANU 6 CYL	3	2	3	3	3	3	24	40	C	Y	Y
DI PREMIUM LUXURY AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	32	51	C	Y	Y
DI PREMIUM LUXURY RWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	32	48	C	Y	Y
DI PREMIUM LUXURY RWD 6 SPD MANU 6 CYL	3	2	3	3	3	3	31	48	C	Y	Y
SFI AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	26	45	C	Y	Y
SFI RWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	24	40	C	Y	Y
SFI RWD 6 SPD MANU 6 CYL	3	2	3	3	3	3	24	40	C	Y	Y
SFI PREMIUM LUXURY AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	31	50	C	Y	Y
SFI PREMIUM LUXURY RWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	31	48	C	Y	Y
SFI PREMIUM LUXURY RWD 6 SPD MANU 6 CYL	3	2	3	3	3	3	31	48	C	Y	Y
DTS											
FWD 4 SPD AUTO 8 CYL	3	2	2	2	2	2	29	38	C	Y	Y
PERFORMANCE OPT FWD 4 SPD AUTO 8 CYL	3	2	2	2	2	2	35	43	C	Y	Y
PLATINUM ED FWD 4 SPD AUTO 8 CYL	3	2	2	2	2	2	35	43	C	Y	Y
ESCALADE											
LUXURY AWD 6 SPD AUTO 8 CYL	5	4	2	2	2	2	64	28	C	Y	Y
LUXURY 2WD 6 SPD AUTO 8 CYL	5	4	2	2	2	2	65	27	C	Y	Y
PLATINUM AWD 6 SPD AUTO 8 CYL	5	4	2	2	2	2	64	28	C	Y	Y
PLATINUM 2WD 6 SPD AUTO 8 CYL	5	4	2	2	2	2	65	27	C	Y	Y
ESV LUXURY AWD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	72	26	C	Y	Y
EXT LUXURY AWD 6 SPD AUTO 8 CYL	5	5	1	1	1	1	64	25	C	Y	Y
SRX											
AWD 6 SPD AUTO 6 CYL	4	3	3	3	3	3	24	18	C	Y	Y
RWD 5 SPD AUTO 6 CYL	4	3	3	3	3	3	24	17	C	Y	Y
AWD 6 SPD AUTO 8 CYL	4	3	3	3	3	3	27	20	C	Y	Y

CADILLAC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SRX (CONT)											
RWD 6 SPD AUTO 8 CYL	4	3	3	3	3	3	27	19	C	Y	Y
LUXURY AWD 6 SPD AUTO 6 CYL	4	3	3	3	3	3	27	21	C	Y	Y
LUXURY RWD 5 SPD AUTO 6 CYL	4	3	3	3	3	3	27	20	C	Y	Y
STS											
AWD 6 SPD AUTO 6 CYL	3	1	2	2	2	2	28	46	C	Y	Y
RWD 6 SPD AUTO 6 CYL	3	1	2	2	2	2	29	44	C	Y	Y
AWD 6 SPD AUTO 8 CYL	3	1	2	2	2	2	34	51	C	Y	Y
RWD 6 SPD AUTO 8 CYL	3	1	2	2	2	2	35	49	C	Y	Y
DRVR AWARENESS AWD 6 SPD AUTO 6 CYL	3	1	2	2	2	2	28	46	C	Y	Y
DRVR AWARENESS RWD 6 SPD AUTO 6 CYL	3	1	2	2	2	2	33	48	C	Y	Y
DRVR AWARENESS AWD 6 SPD AUTO 8 CYL	3	1	2	2	2	2	34	51	C	Y	Y
DRVR AWARENESS RWD 6 SPD AUTO 8 CYL	3	1	2	2	2	2	34	49	C	Y	Y
V RWD 6 SPD AUTO 8 CYL	3	2	2	2	2	2	38	47	C	Y	Y
XLR											
RWD 6 SPD SS 8 CYL	3	1	2	2	2	2	49	47	C	Y	Y
V S/C RWD 6 SPD SS 8 CYL	5	1	2	2	2	2	64	70	C	Y	Y

CHEVROLET	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALANCHE											
4D LS ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	23	13	C	Y	Y
4D LS ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	2	2	2	2	26	15	C	Y	Y
4D LS 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	23	13	C	Y	Y
4D LT ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	23	13	C	Y	Y
4D LT ETHAN 4WD 4 SPD AUTO 8 CYL	3	4	2	2	2	2	27	15	C	Y	Y
4D LT 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	23	13	C	Y	Y
4D LT 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	28	18	C	Y	Y
4D LTZ ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	31	18	C	Y	Y
4D LTZ ETHAN 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	33	18	C	Y	Y
4D LTZ 2WD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	31	18	C	Y	Y
4D LTZ 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	34	21	C	Y	Y
AVEO 4D											
HATCHBACK FWD 5 SPD MANU 4 CYL	4	3	5	5	5	5	12	22	C		Y
LS FWD 4 SPD AUTO 4 CYL	4	4	5	5	5	5	14	25	C		Y
LS FWD 5 SPD MANU 4 CYL	4	4	5	5	5	5	13	25	C		Y
LS HATCHBACK FWD 4 SPD AUTO 4 CYL	4	3	5	5	5	5	12	22	C		Y
LS HATCHBACK FWD 5 SPD MANU 4 CYL	4	3	5	5	5	5	13	24	C		Y
LT FWD 4 SPD AUTO 4 CYL	4	4	5	5	5	5	14	25	C		Y
LT FWD 5 SPD MANU 4 CYL	4	4	5	5	5	5	14	25	C		Y
COBALT											
2D LS FWD 4 SPD AUTO 4 CYL	4	4	5	5	5	5	13	29	C		Y
2D LS FWD 5 SPD MANU 4 CYL	4	4	5	5	5	5	13	29	C		Y
2D LT FWD 4 SPD AUTO 4 CYL	4	5	5	5	5	5	14	29	C		Y
2D LT FWD 5 SPD MANU 4 CYL	4	5	5	5	5	5	13	29	C		Y
2D SPORT FWD 4 SPD AUTO 4 CYL	4	4	5	5	5	5	14	30	C		Y
2D SPORT FWD 5 SPD MANU 4 CYL	4	4	5	5	5	5	17	34	C		Y
4D LS FWD 4 SPD AUTO 4 CYL	4	5	5	5	5	5	16	31	C		Y
4D LS FWD 5 SPD MANU 4 CYL	4	4	5	5	5	5	13	27	C		Y
4D LT FWD 4 SPD AUTO 4 CYL	5	4	4	4	4	4	14	29	C		Y
4D LT FWD 5 SPD MANU 4 CYL	5	4	4	4	4	4	14	29	C		Y
4D SPORT FWD 4 SPD AUTO 4 CYL	5	3	4	4	4	4	15	30	C		Y
4D SPORT FWD 5 SPD MANU 4 CYL	5	3	4	4	4	4	18	34	C		Y
COLORADO											
LS Ext Cab 2WD 4 SPD AUTO 4 CYL	3	3	2	2	3	3	14	18	C	Y	Y
LS Ext Cab 2WD 5 SPD MANU 4 CYL	3	3	2	2	3	3	14	18	C	Y	Y
LS Ext Cab 4WD 4 SPD AUTO 4 CYL	3	3	2	2	2	2	16	19	C	Y	Y
LS Ext Cab 4WD 5 SPD MANU 4 CYL	3	3	2	2	2	2	17	20	C	Y	Y
LS REG CAB 2WD 4 SPD AUTO 4 CYL	3	3	2	2	3	3	15	18	C	Y	Y
LS REG CAB 2WD 5 SPD MANU 4 CYL	3	3	2	2	3	3	13	16	C	Y	Y
LS REG CAB 4WD 4 SPD AUTO 4 CYL	3	3	2	2	2	2	13	15	C	Y	Y
LS REG CAB 4WD 5 SPD MANU 4 CYL	3	3	2	2	2	2	15	18	C	Y	Y
LT CREW CAB 2WD 4 SPD AUTO 4 CYL	3	3	2	2	3	3	15	18	C	Y	Y
LT CREW CAB 4WD 4 SPD AUTO 4 CYL	3	3	2	2	2	2	18	20	C	Y	Y
LT CREW CAB 2WD 4 SPD AUTO 5 CYL	3	3	2	2	3	3	16	17	C	Y	Y
LT CREW CAB 4WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	21	21	C	Y	Y
LT EXT CAB 2WD 4 SPD AUTO 4 CYL	3	3	2	2	3	3	17	21	C	Y	Y
LT EXT CAB 4WD 4 SPD AUTO 4 CYL	3	3	2	2	2	2	17	19	C	Y	Y
LT EXT CAB 2WD 4 SPD AUTO 5 CYL	3	3	2	2	3	3	14	16	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COLORADO (CONT)											
LT EXT CAB 4WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	20	22	C	Y	Y
LT REG CAB 2WD 4 SPD AUTO 4 CYL	3	3	2	2	3	3	16	18	C	Y	Y
LT REG CAB 4WD 4 SPD AUTO 4 CYL	3	2	2	2	2	2	18	20	C	Y	Y
LT REG CAB 2WD 4 SPD AUTO 5 CYL	3	3	2	2	3	3	16	16	C	Y	Y
LT REG CAB 4WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	18	19	C	Y	Y
W/T 2WD 5 SPD MANU 5 CYL	3	4	3	3	3	3	13	13	C	Y	Y
W/T CREW CAB 2WD 4 SPD AUTO 4 CYL	3	3	2	2	3	3	16	19	C	Y	Y
W/T EXT CAB 2WD 4 SPD AUTO 4 CYL	2	4	3	3	3	3	13	15	C	Y	Y
W/T EXT CAB 2WD 5 SPD MANU 4 CYL	2	3	3	3	3	3	13	14	C	Y	Y
W/T EXT CAB 4WD 4 SPD AUTO 4 CYL	2	4	3	3	3	3	13	13	C	Y	Y
W/T EXT CAB 4WD 5 SPD MANU 4 CYL	2	3	3	3	3	3	14	16	C	Y	Y
W/T EXT CAB 2WD 4 SPD AUTO 5 CYL	3	3	3	3	3	3	13	13	C	Y	Y
W/T EXT CAB 2WD 5 SPD MANU 5 CYL	3	4	3	3	3	3	13	13	C	Y	Y
W/T EXT CAB 4WD 4 SPD AUTO 5 CYL	3	3	3	3	3	3	15	14	C	Y	Y
W/T EXT CAB 4WD 5 SPD MANU 5 CYL	3	3	3	3	3	3	14	13	C	Y	Y
W/T REG CAB 2WD 4 SPD AUTO 4 CYL	3	3	2	2	3	3	14	17	C	Y	Y
W/T REG CAB 2WD 5 SPD MANU 4 CYL	3	3	2	2	3	3	13	16	C	Y	Y
W/T REG CAB 4WD 4 SPD AUTO 4 CYL	3	3	2	2	2	2	13	15	C	Y	Y
W/T REG CAB 4WD 5 SPD MANU 4 CYL	3	3	2	2	2	2	15	18	C	Y	Y
W/T REG CAB 2WD 4 SPD AUTO 5 CYL	3	3	2	2	3	3	13	14	C	Y	Y
W/T REG CAB 2WD 5 SPD MANU 5 CYL	3	3	2	2	3	3	13	14	C	Y	Y
W/T REG CAB 4WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	15	16	C	Y	Y
W/T REG CAB 4WD 5 SPD MANU 5 CYL	3	3	2	2	2	2	15	16	C	Y	Y
CORVETTE											
2D RWD 6 SPD AUTO 8 CYL	3	1	1	1	1	1	36	51	C	Y	Y
2D RWD 6 SPD MANU 8 CYL	3	1	1	1	1	1	34	48	C	Y	Y
2D CONV RWD 6 SPD AUTO 8 CYL	3	1	1	1	1	1	22	35	C	Y	Y
2D CONV RWD 6 SPD MANU 8 CYL	3	1	1	1	1	1	37	52	C	Y	Y
EQUINOX											
LS AWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	23	23	C	Y	Y
LS FWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	12	13	C	Y	Y
LT AWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	12	13	C	Y	Y
LT FWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	12	13	C	Y	Y
LTZ AWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	12	13	C	Y	Y
LTZ FWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	13	14	C	Y	Y
SPORT AWD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	13	15	C	Y	Y
SPORT FWD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	13	14	C	Y	Y
HHR											
LS FWD 4 SPD AUTO 4 CYL	3	3	4	4	4	4	14	20	C		Y
LS FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	13	20	C		Y
LS PANEL VAN FWD 4 SPD AUTO 4 CYL	3	4	4	4	4	4	18	25	C		Y
LS PANEL VAN FWD 5 SPD MANU 4 CYL	3	4	4	4	4	4	14	20	C		Y
LT FWD 4 SPD AUTO 4 CYL	3	3	4	4	4	4	14	20	C		Y
LT FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	14	20	C		Y
LT PANEL VAN FWD 4 SPD AUTO 4 CYL	3	3	4	4	4	4	13	19	C		Y
LT PANEL VAN FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	14	20	C		Y
IMPALA											
4D LS ETHAN FWD 4 SPD AUTO 6 CYL	5	3	3	3	3	3	13	24	C		Y
4D LS FWD 4 SPD AUTO 6 CYL	5	3	3	3	3	3	14	25	C		Y
4D LT ETHAN FWD 4 SPD AUTO 6 CYL	5	3	3	3	3	3	14	25	C		Y
4D LT FWD 4 SPD AUTO 6 CYL	5	3	3	3	3	3	14	25	C		Y
4D LTZ ETHAN FWD 4 SPD AUTO 6 CYL	5	3	3	3	3	3	16	26	C		Y
4D SS FWD 4 SPD AUTO 8 CYL	5	3	3	3	3	3	18	28	C		Y
MALIBU											
4D LS FWD 4 SPD AUTO 4 CYL	2	2	4	4	4	4	13	24	C	Y	Y
4D LS FWD 4 SPD AUTO 6 CYL	2	2	4	4	4	4	13	20	C	Y	Y
4D LT FWD 4 SPD AUTO 4 CYL	2	3	4	4	4	4	12	22	C	Y	Y
4D LT FWD 4 SPD AUTO 6 CYL	2	3	4	4	4	4	13	21	C	Y	Y
4D LTZ FWD 4 SPD AUTO 6 CYL	2	2	4	4	4	4	13	22	C	Y	Y
MALIBU CLASSIC											
4D LS FWD 4 SPD AUTO 4 CYL	2	3	4	4	4	4	13	23	C	Y	Y
4D LS FWD 4 SPD AUTO 6 CYL	2	2	4	4	4	4	12	20	C	Y	Y
4D LT FWD 4 SPD AUTO 6 CYL	2	3	4	4	4	4	12	20	C	Y	Y
TRAILBLAZER											
4D 2WD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	17	15	C	Y	Y
4D 4WD 4 SPD AUTO 6 CYL	3	4	3	3	3	3	15	13	C	Y	Y
4D 2WD 4 SPD AUTO 8 CYL	3	3	3	3	3	3	16	13	C	Y	Y
4D 4WD 4 SPD AUTO 8 CYL	3	3	3	3	3	3	15	12	C	Y	Y
4D LT 2WD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	16	14	C	Y	Y

CHEVROLET (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TRAILBLAZER (CONT)											
4D LT 4WD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	16	15	C	Y	Y
4D LT 2WD 4 SPD AUTO 8 CYL	3	3	3	3	3	3	16	13	C	Y	Y
4D LT 4WD 4 SPD AUTO 8 CYL	3	3	3	3	3	3	16	14	C	Y	Y
4D SS 2WD 4 SPD AUTO 8 CYL	3	2	3	3	3	3	16	14	C	Y	Y
4D SS 4WD 4 SPD AUTO 8 CYL	3	2	2	2	3	3	19	15	C	Y	Y

CHRYSLER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASPEN											
4D 2WD 5 SPD AUTO 8 CYL	3	4	2	2	2	2	18	13	C	Y	N
4D 4WD 5 SPD AUTO 8 CYL	2	4	2	2	2	2	21	15	C	Y	N
PACIFICA											
4D AWD 4 SPD AUTO 6 CYL	2	4	2	2	2	2	12	13	C	Y	N
4D FWD 4 SPD AUTO 6 CYL	2	4	3	3	3	3	12	12	C	Y	N
4D LIMITED AWD 6 SPD AUTO 6 CYL	2	3	2	2	2	2	16	15	C	Y	N
4D LIMITED FWD 6 SPD AUTO 6 CYL	2	3	2	2	2	2	16	15	C	Y	N
4D TOURING AWD 6 SPD AUTO 6 CYL	2	3	2	2	2	2	14	13	C	Y	N
4D TOURING FWD 6 SPD AUTO 6 CYL	2	3	2	2	3	3	13	13	C	Y	N
SEBRING											
2D CONV FWD 6 SPD AUTO 4 CYL	3	3	4	4	4	4	16	27	C	Y	O
2D CONV FWD 6 SPD AUTO 6 CYL	3	3	4	4	4	4	18	27	C	Y	O
2D LIMITED CONV FWD 6 SPD AUTO 6 CYL	3	3	4	4	4	4	18	27	C	Y	O
2D TOURING CONV FWD 6 SPD AUTO 6 CYL	3	3	4	4	4	4	20	28	C	Y	O
4D FWD 4 SPD AUTO 4 CYL	4	3	4	4	4	4	13	23	C		O
4D FWD 4 SPD AUTO 6 CYL	4	3	4	4	4	4	12	19	C		O
4D LIMITED FWD 4 SPD AUTO 4 CYL	4	3	4	4	4	4	16	27	C		O
4D LIMITED AWD 6 SPD AUTO 6 CYL	4	2	4	4	3	3	17	25	C		O
4D LIMITED FWD 4 SPD AUTO 6 CYL	4	3	4	4	4	4	15	23	C		O
4D TOURING FWD 4 SPD AUTO 4 CYL	4	3	4	4	4	4	14	24	C		O
4D TOURING FWD 4 SPD AUTO 6 CYL	4	3	4	4	4	4	13	21	C		O
TOWN & COUNTRY											
LIMITED FWD 6 SPD AUTO 6 CYL	1	1	3	3	3	3	12	12	C	Y	N
LX FWD 4 SPD AUTO 6 CYL	1	2	3	3	3	3	13	15	C	Y	N
TOURING FWD 6 SPD AUTO 6 CYL	1	2	3	3	3	3	12	12	C	Y	N
300											
RWD AUTO 6 CYL	3	2	4	4	4	4	20	28	C		N
C AWD AUTO 8 CYL	3	1	3	3	3	3	22	31	C	Y	N
C RWD AUTO 8 CYL	3	1	3	3	3	3	29	34	C	Y	N
LIMIT AWD AUTO 6 CYL	3	2	3	3	3	3	27	35	C		N
LIMIT RWD AUTO 6 CYL	3	2	4	4	3	3	24	31	C		N
SRT8 RWD AUTO 8 CYL	5	1	3	3	3	3	29	42	C	Y	N
TOURING AWD AUTO 6 CYL	3	2	3	3	3	3	32	38	C		N
TOURING RWD AUTO 6 CYL	3	2	4	4	3	3	24	31	C		N

DODGE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVENGER											
R/T AWD 6 SPD AUTO 6 CYL	4	2	3	3	3	3	19	26	C	Y	O
R/T FWD 6 SPD AUTO 6 CYL	5	3	4	4	4	4	16	24	C		O
SE FWD 4 SPD AUTO 4 CYL	5	3	4	4	4	4	15	25	C		O
SE FWD 4 SPD AUTO 6 CYL	5	3	4	4	4	4	13	20	C		O
SXT FWD 4 SPD AUTO 4 CYL	5	3	4	4	4	4	14	24	C		O
SXT FWD 4 SPD AUTO 6 CYL	5	3	4	4	4	4	14	22	C		O
CALIBER											
R/T AWD CVT 4 CYL	2	2	4	4	4	4	13	25	C	Y	O
R/T FWD CVT 4 CYL	3	2	4	4	4	4	14	24	C		O
R/T FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	13	23	C		O
SE FWD CVT 4 CYL	3	4	4	4	4	4	12	22	C		O
SE FWD 5 SPD MANU 4 CYL	3	4	4	4	4	4	12	19	C		O
SRT4 T/C FWD 6 SPD MANU 4 CYL	2	2	3	3	3	3	12	20	C	Y	N
SXT FWD CVT 4 CYL	3	4	4	4	4	4	13	23	C		O
SXT FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	13	22	C		O
CHARGER											
4D AWD 5 SPD AUTO 6 CYL	4	3	4	4	4	4	20	34	C		N
4D RWD 4 SPD AUTO 6 CYL	4	4	4	4	4	4	20	32	C		N
4D RWD 5 SPD AUTO 6 CYL	4	4	4	4	4	4	18	30	C		N
4D RWD 4 SPD AUTO 8 CYL	4	3	4	4	4	4	18	28	C		N

DODGE (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CHARGER (CONT)											
4D RWD 5 SPD AUTO 8 CYL	4	3	4	4	4	4	18	28	C		N
4D R/T AWD 5 SPD AUTO 8 CYL	4	2	3	3	3	3	19	32	C	Y	N
4D R/T RWD 5 SPD AUTO 8 CYL	4	2	3	3	3	3	26	36	C	Y	N
4D SRT8 RWD 5 SPD AUTO 8 CYL	3	3	3	3	3	3	24	31	C	Y	N
4D SXT AWD 5 SPD AUTO 6 CYL	5	3	3	3	3	3	27	39	C		N
4D SXT RWD 4 SPD AUTO 6 CYL	5	3	4	4	4	4	22	33	C		N
DURANGO											
4D ADVENTURER 2WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	17	17	C	Y	N
4D ADVENTURER 4WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	22	20	C	Y	N
4D LIMITED 2WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	22	19	C	Y	N
4D LIMITED 4WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	25	22	C	Y	N
4D SLT 2WD 5 SPD AUTO 6 CYL	4	5	3	3	3	3	22	20	C	Y	N
4D SLT 2WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	21	19	C	Y	N
4D SLT 4WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	22	20	C	Y	N
4D SXT 2WD 5 SPD AUTO 6 CYL	4	5	3	3	3	3	19	18	C	Y	N
4D SXT 2WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	18	18	C	Y	N
4D SXT 4WD 5 SPD AUTO 8 CYL	4	5	3	3	3	3	18	16	C	Y	N
GRAND CARAVAN											
SE FWD 6 SPD AUTO 6 CYL	2	3	3	3	3	3	14	14	C	Y	N
SXT FWD 6 SPD AUTO 6 CYL	2	3	3	3	3	3	12	12	C	Y	N
NITRO											
4D R/T 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	14	13	C	Y	N
4D R/T 4WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	13	12	C	Y	N
4D SLT 2WD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	13	12	C	Y	N
4D SLT 4WD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	13	12	C	Y	N
4D SXT 2WD 4 SPD AUTO 6 CYL	4	3	3	3	3	3	13	13	C	Y	N
4D SXT 4WD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	12	12	C	Y	N
RAM 1500											
LARAMIE MEGA CAB 2WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	27	16	C	Y	N
LARAMIE MEGA CAB 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	41	23	C	Y	N
LARAMIE QUAD CAB 2WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	45	26	C		N
LARAMIE QUAD CAB 4WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	40	24	C		N
SLT MEGA CAB 2WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	38	22	C	Y	N
SLT MEGA CAB 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	36	21	C	Y	N
SLT QUAD CAB 2WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	37	21	C		N
SLT QUAD CAB 4WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	34	20	C		N
SLT REG CAB 2WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	31	17	C		N
SLT REG CAB 4WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	27	17	C		N
ST QUAD CAB 2WD 4 SPD AUTO 6 CYL	5	5	2	2	2	2	27	17	C		N
ST QUAD CAB 4WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	29	17	C		N
ST REG CAB 2WD 4 SPD AUTO 6 CYL	5	5	2	2	2	2	30	18	C		N
ST REG CAB 4WD 5 SPD AUTO 6 CYL	5	5	2	2	2	2	23	14	C		N
SXT MEGA CAB 2WD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	28	17	C	Y	N
SXT MEGA CAB 4WD 5 SPD AUTO 8 CYL	5	5	1	1	2	2	36	21	C	Y	N
SXT QUAD CAB 2WD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	35	19	C		N
SXT QUAD CAB 4WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	29	17	C		N
SXT REG CAB 2WD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	31	17	C		N
SXT REG CAB 4WD 5 SPD AUTO 8 CYL	5	5	2	2	2	2	26	15	C		N
RAM 2500											
ST REG CAB T/C DSL 2WD 6 SPD AUTO 6 CYL	5	5	1	1	1	1	32	14	C	Y	N

FORD	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CROWN VICTORIA											
ETHAN RWD 4 SPD AUTO 8 CYL	4	3	3	3	3	3	19	20	C	Y	N
POLICE ETHAN RWD 4 SPD AUTO 8 CYL	4	3	3	3	3	3	17	19	C	Y	N
FLEET ETHAN RWD 4 SPD AUTO 8 CYL	4	3	3	3	3	3	17	19	C	Y	N
FLEET LWB ETHAN RWD 4 SPD AUTO 8 CYL	4	3	3	3	3	3	17	19	C	Y	N
LX ETHAN RWD 4 SPD AUTO 8 CYL	4	3	3	3	3	3	18	19	C	Y	N
EDGE											
SE AWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	18	16	C	Y	N
SE FWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	13	12	C	Y	N
SEL AWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	13	12	C	Y	N
SEL FWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	13	12	C	Y	N
SEL PLUS AWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	13	12	C	Y	N
SEL PLUS FWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	14	12	C	Y	N
ESCAPE											
HYBRID HYBR 2WD CVT 4 CYL	3	2	3	3	3	3	16	14	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ESCAPE (CONT)											
HYBRID HYBR 4WD CVT 4 CYL	3	2	3	3	3	3	15	13	C	Y	N
HYBRID PREMIUM HYBR 2WD CVT 4 CYL	3	2	3	3	3	3	16	14	C	Y	N
HYBRID PREMIUM HYBR 4WD CVT 4 CYL	3	2	3	3	3	3	17	15	C	Y	N
LIMITED 2WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	12	12	C	Y	N
LIMITED 4WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	11	11	C	Y	N
XLS 2WD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	12	12	C	Y	N
XLS 2WD 5 SPD MANU 4 CYL	2	2	3	3	3	3	11	11	C	Y	N
XLS 4WD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	11	11	C	Y	N
XLT 2WD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	11	11	C	Y	N
XLT 4WD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	11	11	C	Y	N
XLT 2WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	11	11	C	Y	N
XLT 4WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	11	11	C	Y	N
EXPEDITION											
EDDIE BAUER 2WD 6 SPD AUTO 8 CYL	3	3	1	1	2	2	20	12	C	Y	N
EDDIE BAUER 4WD 6 SPD AUTO 8 CYL	2	3	1	1	1	1	21	12	C	Y	N
EDDIE BAUER CONVENIENCE 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	20	12	C	Y	N
EDDIE BAUER CONVENIENCE 4WD 6 SPD AUTO 8 CYL	2	3	1	1	1	1	21	12	C	Y	N
LIMITED 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	24	13	C	Y	N
LIMITED 4WD 6 SPD AUTO 8 CYL	2	3	1	1	1	1	21	12	C	Y	N
XLT 2WD 6 SPD AUTO 8 CYL	2	4	2	2	2	2	22	13	C	Y	N
XLT 4WD 6 SPD AUTO 8 CYL	2	4	1	1	1	1	17	12	C	Y	N
XLT CONVENIENCE 2WD 6 SPD AUTO 8 CYL	2	4	2	2	2	2	16	11	C	Y	N
XLT CONVENIENCE 4WD 6 SPD AUTO 8 CYL	2	4	1	1	1	1	18	12	C	Y	N
EXPEDITION EL											
EDDIE BAUER 2WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	17	10	C	Y	N
EDDIE BAUER 4WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	24	12	C	Y	N
EDDIE BAUER CONVENIENCE 2WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	27	12	C	Y	N
EDDIE BAUER CONVENIENCE 4WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	29	13	C	Y	N
LIMITED 2WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	28	12	C	Y	N
LIMITED 4WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	29	13	C	Y	N
XLT 2WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	27	12	C	Y	N
XLT 4WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	24	12	C	Y	N
XLT CONVEN/LIMO 2WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	23	11	C	Y	N
XLT CONVEN/LIMO 4WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	24	12	C	Y	N
EXPLORER											
EDDIE BAUER 2WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	13	11	C	Y	N
EDDIE BAUER 4WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	13	11	C	Y	N
EDDIE BAUER 2WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	12	10	C	Y	N
EDDIE BAUER 4WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	13	11	C	Y	N
LIMITED 2WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	13	11	C	Y	N
LIMITED 4WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	13	11	C	Y	N
LIMITED 2WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	13	11	C	Y	N
LIMITED 4WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	13	11	C	Y	N
XLT 2WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	13	11	C	Y	N
XLT 4WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	12	11	C	Y	N
XLT 2WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	12	10	C	Y	N
XLT 4WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	12	11	C	Y	N
E150											
CARGO VAN RWD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	17	14	C	Y	N
SUPER DUTY PASSENGER XL RWD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	17	14	C	Y	N
SUPER DUTY PASSENGER XLT RWD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	17	14	C	Y	N
E250											
CARGO VAN RWD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	19	16	C	Y	N
EXTENDED CARGO VAN RWD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	18	15	C	Y	N
E350											
CARGO VAN T/C DSL RWD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	25	17	C	Y	N
CARGO VAN RWD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	20	16	C	Y	N
CARGO VAN RWD 5 SPD AUTO 10 CYL	5	5	2	2	2	2	20	16	C	Y	N
EXT CARGO VAN T/C DSL RWD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	26	17	C	Y	N
EXT CARGO VAN RWD 4 SPD AUTO 8 CYL	5	5	2	2	2	2	22	17	C	Y	N
EXT CARGO VAN RWD 5 SPD AUTO 10 CYL	5	5	2	2	2	2	20	16	C	Y	N
EXT WAGON XL RWD 4 SPD AUTO 8 CYL	5	5	1	1	1	1	22	16	C	Y	N
EXT WAGON XLT RWD 4 SPD AUTO 8 CYL	5	5	1	1	1	1	20	15	C	Y	N
WAGON XL T/C DSL RWD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	26	16	C	Y	N
WAGON XL RWD 4 SPD AUTO 8 CYL	5	5	1	1	1	1	20	14	C	Y	N
WAGON XLT T/C DSL RWD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	26	16	C	Y	N
WAGON XLT RWD 4 SPD AUTO 8 CYL	5	5	1	1	1	1	23	16	C	Y	N
FOCUS											
S 2D COUPE FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	26	44	C		N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FOCUS (CONT)											
S 2D COUPE FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	12	25	C		N
S 4D SEDAN FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	12	21	C		N
S 4D SEDAN FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	12	23	C		N
SE 2D COUPE FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	12	23	C		N
SE 2D COUPE FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	12	25	C		N
SE 4D SEDAN FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	12	23	C		N
SE 4D SEDAN FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	12	23	C		N
SES 2D COUPE FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	12	25	C		N
SES 2D COUPE FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	13	27	C		N
SES 4D SEDAN FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	12	23	C		N
SES 4D SEDAN FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	12	25	C		N
FUSION											
S 4D SEDAN FWD 5 SPD AUTO 4 CYL	3	3	4	4	4	4	12	18	C	Y	N
S 4D SEDAN FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	12	19	C	Y	N
SE 4D SEDAN FWD 5 SPD AUTO 4 CYL	3	3	3	3	3	3	13	23	C	Y	N
SE 4D SEDAN FWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	13	21	C	Y	N
SE 4D SEDAN AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	12	19	C	Y	N
SE 4D SEDAN FWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	12	18	C	Y	N
SEL 4D SEDAN FWD 5 SPD AUTO 4 CYL	3	2	3	3	3	3	13	23	C	Y	N
SEL 4D SEDAN FWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	13	21	C	Y	N
SEL 4D SEDAN AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	13	21	C	Y	N
SEL 4D SEDAN FWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	13	20	C	Y	N
F150											
REGULAR CAB FX4 FLARESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	19	14	C	Y	N
REGULAR CAB FX4 STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	19	14	C	Y	N
REGULAR CAB FX4 STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	19	14	C	Y	N
REGULAR CAB STX FLARESIDE 2WD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	18	14	C	Y	N
REGULAR CAB STX FLARESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	15	12	C	Y	N
REGULAR CAB STX STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	16	13	C	Y	N
REGULAR CAB STX STYLESIDE 2WD 4 SPD AUTO 6 CYL	4	5	2	2	2	2	14	13	C	Y	N
REGULAR CAB STX STYLESIDE 2WD 5 SPD MANU 6 CYL	4	4	2	2	2	2	14	12	C	Y	N
REGULAR CAB STX STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	14	12	C	Y	N
REGULAR CAB STX STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	14	12	C	Y	N
REGULAR CAB XLT FLARESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	18	14	C	Y	N
REGULAR CAB XLT FLARESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	17	13	C	Y	N
REGULAR CAB XL 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	15	13	C	Y	N
REGULAR CAB XL 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	14	12	C	Y	N
REGULAR CAB XL 6.5FT STYLESIDE 2WD 4 SPD AUTO 6 CYL	4	5	2	2	2	2	13	12	C	Y	N
REGULAR CAB XL 6.5FT STYLESIDE 2WD 5 SPD MANU 6 CYL	4	5	2	2	2	2	13	12	C	Y	N
REGULAR CAB XL 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	12	11	C	Y	N
REGULAR CAB XL 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	13	12	C	Y	N
REGULAR CAB XL 8FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	14	12	C	Y	N
REGULAR CAB XL 8FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	14	12	C	Y	N
REGULAR CAB XL 8FT STYLESIDE 2WD 4 SPD AUTO 6 CYL	4	5	2	2	2	2	15	13	C	Y	N
REGULAR CAB XL 8FT STYLESIDE 2WD 5 SPD MANU 6 CYL	4	5	2	2	2	2	13	12	C	Y	N
REGULAR CAB XL 8FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	12	11	C	Y	N
REGULAR CAB XL 8FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	13	12	C	Y	N
REGULAR CAB XLT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	14	12	C	Y	N
REGULAR CAB XLT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	17	13	C	Y	N
REGULAR CAB XLT 6.5FT STYLESIDE 2WD 4 SPD AUTO 6 CYL	4	4	1	1	1	1	18	14	C	Y	N
REGULAR CAB XLT 6.5FT STYLESIDE 2WD 5 SPD MANU 6 CYL	4	4	2	2	2	2	16	13	C	Y	N
REGULAR CAB XLT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	14	12	C	Y	N
REGULAR CAB XLT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	16	13	C	Y	N
REGULAR CAB XLT 8FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	16	13	C	Y	N
REGULAR CAB XLT 8FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	17	13	C	Y	N
REGULAR CAB XLT 8FT STYLESIDE 2WD 4 SPD AUTO 6 CYL	4	4	1	1	1	1	18	14	C	Y	N
REGULAR CAB XLT 8FT STYLESIDE 2WD 5 SPD MANU 6 CYL	4	4	2	2	2	2	16	13	C	Y	N
REGULAR CAB XLT 8FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	14	12	C	Y	N
REGULAR CAB XLT 8FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	4	1	1	1	1	16	13	C	Y	N
SUPER CAB FX4 FLARESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	15	C	Y	N
SUPER CAB STX FLARESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	16	13	C	Y	N
SUPER CAB STX FLARESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT FLARESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT FLARESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	18	14	C	Y	N
SUPER CAB FX4 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	14	C	Y	N
SUPER CAB FX4 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	14	C	Y	N
SUPER CAB FX4 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	15	C	Y	N
SUPER CAB FX4 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	15	C	Y	N
SUPER CAB LARIAT 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	19	14	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F150 (CONT)											
SUPER CAB LARIAT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	15	C	Y	N
SUPER CAB LARIAT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	19	14	C	Y	N
SUPER CAB LARIAT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	15	C	Y	N
SUPER CAB LARIAT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	19	14	C	Y	N
SUPER CAB LARIAT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	15	C	Y	N
SUPER CAB LARIAT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	19	14	C	Y	N
SUPER CAB LARIAT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	20	15	C	Y	N
SUPER CAB STX 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	18	14	C	Y	N
SUPER CAB STX 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	15	13	C	Y	N
SUPER CAB STX 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	16	13	C	Y	N
SUPER CAB STX 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	16	13	C	Y	N
SUPER CAB STX 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	17	14	C	Y	N
SUPER CAB XL 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	16	13	C	Y	N
SUPER CAB XL 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	15	13	C	Y	N
SUPER CAB XL 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	16	13	C	Y	N
SUPER CAB XL 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	15	13	C	Y	N
SUPER CAB XL 8FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	2	2	2	2	16	13	C	Y	N
SUPER CAB XL 8FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	15	13	C	Y	N
SUPER CAB XLT 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	17	13	C	Y	N
SUPER CAB XLT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	19	14	C	Y	N
SUPER CAB XLT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	19	14	C	Y	N
SUPER CAB XLT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT 8FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	18	14	C	Y	N
SUPER CAB XLT 8FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	3	5	1	1	1	1	18	14	C	Y	N
SUPER CREW FX4 FLARESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPER CREW XLT FLARESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	20	15	C	Y	N
SUPER CREW XLT FLARESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW FX4 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW FX4 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPER CREW FX4 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPER CREW FX4 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPER CREW KING RANCH 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	26	19	C	Y	N
SUPER CREW KING RANCH 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	24	17	C	Y	N
SUPER CREW KING RANCH 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPER CREW KING RANCH 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	24	17	C	Y	N
SUPER CREW KING RANCH 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPER CREW KING RANCH 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	24	17	C	Y	N
SUPER CREW KING RANCH 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPER CREW KING RANCH 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	24	17	C	Y	N
SUPER CREW LARIAT 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	22	16	C	Y	N
SUPER CREW LARIAT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW LARIAT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	22	16	C	Y	N
SUPER CREW LARIAT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW LARIAT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	22	16	C	Y	N
SUPER CREW LARIAT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW LARIAT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	22	16	C	Y	N
SUPER CREW LARIAT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW XL 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	16	C	Y	N
SUPER CREW XL 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	5	1	1	1	1	18	14	C	Y	N
SUPER CREW XL 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	19	14	C	Y	N
SUPER CREW XL 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	18	14	C	Y	N
SUPER CREW XLT 5.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	20	15	C	Y	N
SUPER CREW XLT 5.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW XLT 5.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	20	15	C	Y	N
SUPER CREW XLT 5.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW XLT 6.5FT STYLESIDE ETHAN 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	20	15	C	Y	N
SUPER CREW XLT 6.5FT STYLESIDE ETHAN 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPER CREW XLT 6.5FT STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	20	15	C	Y	N
SUPER CREW XLT 6.5FT STYLESIDE 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	21	15	C	Y	N
SUPERCREW HARLEY-DAVIDSON STYLESIDE AWD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
SUPERCREW HARLEY-DAVIDSON STYLESIDE 2WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	23	17	C	Y	N
F250 SUPER DUTY											
CREW CAB T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	38	12	C	Y	N
CREW CAB T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	38	12	C	Y	N
CREW CAB T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	39	12	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F250 SUPER DUTY (CONT)											
CREW CAB T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	39	12	C	Y	N
CREW CAB 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
CREW CAB 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
CREW CAB 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	37	12	C	Y	N
CREW CAB 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
CREW CAB 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
REGULAR CAB T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	34	12	C	Y	N
REGULAR CAB T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	34	12	C	Y	N
REGULAR CAB 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	30	12	C	Y	N
REGULAR CAB 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	30	12	C	Y	N
REGULAR CAB 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	32	12	C	Y	N
REGULAR CAB 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	30	12	C	Y	N
REGULAR CAB 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	30	12	C	Y	N
SUPER CAB T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	36	12	C	Y	N
SUPER CAB T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	32	11	C	Y	N
SUPER CAB T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	35	12	C	Y	N
SUPER CAB T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	38	12	C	Y	N
SUPER CAB 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	28	11	C	Y	N
SUPER CAB 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	28	11	C	Y	N
SUPER CAB 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	28	11	C	Y	N
SUPER CAB 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	28	11	C	Y	N
SUPER CAB 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	30	12	C	Y	N
SUPER CAB 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
F350 SUPER DUTY											
CREW CAB DRW T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	42	13	C	Y	N
CREW CAB DRW T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	38	12	C	Y	N
CREW CAB DRW T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	40	13	C	Y	N
CREW CAB DRW T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	44	14	C	Y	N
CREW CAB DRW 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB DRW 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB DRW 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	39	13	C	Y	N
CREW CAB DRW 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	39	13	C	Y	N
CREW CAB DRW 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB DRW 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB DRW 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	35	12	C	Y	N
CREW CAB DRW 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	39	13	C	Y	N
CREW CAB SRW T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	42	13	C	Y	N
CREW CAB SRW T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	38	12	C	Y	N
CREW CAB SRW T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	39	12	C	Y	N
CREW CAB SRW T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	44	13	C	Y	N
CREW CAB SRW 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB SRW 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB SRW 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	39	13	C	Y	N
CREW CAB SRW 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	39	13	C	Y	N
CREW CAB SRW 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	38	13	C	Y	N
CREW CAB SRW 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
CREW CAB SRW 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
CREW CAB SRW 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	39	13	C	Y	N
REGULAR CAB DRW T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	37	12	C	Y	N
REGULAR CAB DRW T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB DRW T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	34	12	C	Y	N
REGULAR CAB DRW T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	38	12	C	Y	N
REGULAR CAB DRW 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB DRW 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB DRW 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB DRW 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB DRW 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	37	12	C	Y	N
REGULAR CAB DRW 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB DRW 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	30	12	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
F350 SUPER DUTY (CONT)											
REGULAR CAB DRW 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB SRW T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	37	12	C	Y	N
REGULAR CAB SRW T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB SRW T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	34	12	C	Y	N
REGULAR CAB SRW T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	38	12	C	Y	N
REGULAR CAB SRW 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB SRW 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB SRW 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB SRW 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB SRW 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
REGULAR CAB SRW 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	29	11	C	Y	N
REGULAR CAB SRW 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	30	12	C	Y	N
REGULAR CAB SRW 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB DRW T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	38	12	C	Y	N
SUPER CAB DRW T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	38	12	C	Y	N
SUPER CAB DRW T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	39	12	C	Y	N
SUPER CAB DRW T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	39	12	C	Y	N
SUPER CAB DRW 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB DRW 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB DRW 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB DRW 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB DRW 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB DRW 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB DRW 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB DRW 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB SRW T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	37	12	C	Y	N
SUPER CAB SRW T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	37	12	C	Y	N
SUPER CAB SRW T/C DSL 4WD 5 SPD AUTO 8 CYL	4	5	1	1	1	1	39	12	C	Y	N
SUPER CAB SRW T/C DSL 4WD 6 SPD MANU 8 CYL	4	5	1	1	1	1	39	12	C	Y	N
SUPER CAB SRW 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB SRW 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB SRW 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB SRW 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB SRW 2WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB SRW 2WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	33	12	C	Y	N
SUPER CAB SRW 4WD 5 SPD AUTO 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
SUPER CAB SRW 4WD 6 SPD MANU 10 CYL	5	5	1	1	1	1	34	12	C	Y	N
F450 SUPER DUTY											
CREW CAB DRW KING RANCH T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	43	13	C		O
CREW CAB DRW KING RANCH T/C DSL 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	64	19	C		O
CREW CAB DRW LARIAT T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	63	19	C		O
CREW CAB DRW LARIAT T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	63	19	C		O
CREW CAB DRW LARIAT T/C DSL 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	56	17	C		O
CREW CAB DRW LARIAT T/C DSL 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	64	19	C		O
CREW CAB DRW XL T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	61	19	C		O
CREW CAB DRW XL T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	52	16	C		O
CREW CAB DRW XL T/C DSL 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	53	16	C		O
CREW CAB DRW XL T/C DSL 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	53	16	C		O
CREW CAB DRW XLT T/C DSL 2WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	54	16	C		O
CREW CAB DRW XLT T/C DSL 2WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	53	16	C		O
CREW CAB DRW XLT T/C DSL 4WD 5 SPD AUTO 8 CYL	5	5	1	1	1	1	55	17	C		O
CREW CAB DRW XLT T/C DSL 4WD 6 SPD MANU 8 CYL	5	5	1	1	1	1	63	19	C		O
MUSTANG											
DELUXE CONV RWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	18	27	C		N
DELUXE CONV RWD 5 SPD MANU 6 CYL	5	3	4	4	4	4	19	29	C		N
DELUXE CONV SAFETY/SECURITY RWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	20	29	C		N
DELUXE CONV SAFETY/SECURITY RWD 5 SPD MANU 6 CYL	5	3	4	4	4	4	22	32	C		N
DELUXE COUPE RWD 5 SPD AUTO 6 CYL	5	4	4	4	4	4	19	28	C		N
DELUXE COUPE RWD 5 SPD MANU 6 CYL	5	4	4	4	4	4	17	27	C		N
DELUXE COUPE SAFETY/SECURITY RWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	16	25	C		N
DELUXE COUPE SAFETY/SECURITY RWD 5 SPD MANU 6 CYL	5	4	4	4	4	4	17	27	C		N
GT DELUXE CONV RWD 5 SPD AUTO 8 CYL	5	3	4	4	3	3	21	29	C	Y	N
GT DELUXE CONV RWD 5 SPD MANU 8 CYL	5	3	4	4	3	3	27	36	C	Y	N
GT DELUXE COUPE RWD 5 SPD AUTO 8 CYL	4	3	4	4	3	3	27	36	C	Y	N
GT DELUXE COUPE RWD 5 SPD MANU 8 CYL	4	3	4	4	3	3	24	34	C	Y	N
GT PREMIUM CONV RWD 5 SPD AUTO 8 CYL	5	3	3	3	3	3	25	34	C	Y	N
GT PREMIUM CONV RWD 5 SPD MANU 8 CYL	5	3	4	4	3	3	27	36	C	Y	N
GT PREMIUM COUPE RWD 5 SPD AUTO 8 CYL	4	3	4	4	3	3	27	36	C	Y	N
GT PREMIUM COUPE RWD 5 SPD MANU 8 CYL	4	3	4	4	3	3	24	34	C	Y	N

FORD (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MUSTANG (CONT)											
PREMIUM CONV RWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	22	32	C		N
PREMIUM CONV RWD 5 SPD MANU 6 CYL	5	3	4	4	4	4	22	32	C		N
PREMIUM CONV SAFETY/SECURITY RWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	22	32	C		N
PREMIUM CONV SAFETY/SECURITY RWD 5 SPD MANU 6 CYL	5	3	4	4	4	4	22	32	C		N
PREMIUM COUPE RWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	21	31	C		N
PREMIUM COUPE RWD 5 SPD MANU 6 CYL	5	3	4	4	4	4	18	27	C		N
PREMIUM COUPE SAFETY/SECURITY RWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	18	27	C		N
PREMIUM COUPE SAFETY/SECURITY RWD 5 SPD MANU 6 CYL	5	3	4	4	4	4	19	29	C		N
SHELBY GT500 COBRA CONV S/C RWD 6 SPD MANU 8 CYL	5	1	1	1	1	1	25	51	C	Y	N
SHELBY GT500 COBRA COUPE S/C RWD 6 SPD MANU 8 CYL	5	1	2	2	2	2	33	62	C	Y	N
RANGER											
REGULAR CAB 2WD 5 SPD AUTO 4 CYL	4	4	3	3	3	3	22	28	C	Y	N
REGULAR CAB 2WD 5 SPD MANU 4 CYL	4	4	3	3	3	3	12	13	C	Y	N
REGULAR CAB 2WD 5 SPD AUTO 6 CYL	4	4	3	3	3	3	12	12	C	Y	N
REGULAR CAB 2WD 5 SPD MANU 6 CYL	4	4	3	3	3	3	12	12	C	Y	N
REGULAR CAB 4WD 5 SPD AUTO 6 CYL	4	3	3	3	3	3	12	13	C	Y	N
REGULAR CAB 4WD 5 SPD MANU 6 CYL	4	3	3	3	3	3	12	14	C	Y	N
SUPER CAB 2D 2WD 5 SPD AUTO 4 CYL	4	4	3	3	3	3	12	15	C	Y	N
SUPER CAB 2D 2WD 5 SPD MANU 4 CYL	4	4	3	3	3	3	12	15	C	Y	N
SUPER CAB 2D 2WD 5 SPD AUTO 6 CYL	4	4	3	3	3	3	12	14	C	Y	N
SUPER CAB 2D 2WD 5 SPD MANU 6 CYL	4	4	3	3	3	3	12	14	C	Y	N
SUPER CAB 2D 4WD 5 SPD AUTO 6 CYL	4	4	2	2	2	2	12	14	C	Y	N
SUPER CAB 2D 4WD 5 SPD MANU 6 CYL	4	4	2	2	2	2	12	14	C	Y	N
SUPER CAB 4D 2WD 5 SPD AUTO 6 CYL	4	4	3	3	3	3	12	14	C	Y	N
SUPER CAB 4D 2WD 5 SPD MANU 6 CYL	4	4	3	3	3	3	12	14	C	Y	N
SUPER CAB 4D 4WD 5 SPD AUTO 6 CYL	4	4	2	2	2	2	12	14	C	Y	N
SUPER CAB 4D 4WD 5 SPD MANU 6 CYL	4	4	2	2	2	2	12	14	C	Y	N
SPORT TRAC											
LIMITED 2WD 5 SPD AUTO 6 CYL	3	5	2	2	2	2	12	12	C	Y	N
LIMITED 4WD 5 SPD AUTO 6 CYL	2	5	2	2	2	2	16	17	C	Y	N
LIMITED 2WD 6 SPD AUTO 8 CYL	3	4	2	2	2	2	14	15	C	Y	N
LIMITED 4WD 6 SPD AUTO 8 CYL	2	4	2	2	2	2	16	16	C	Y	N
XLT 2WD 5 SPD AUTO 6 CYL	3	5	2	2	2	2	17	17	C	Y	N
XLT 4WD 5 SPD AUTO 6 CYL	2	5	2	2	2	2	15	17	C	Y	N
XLT 2WD 6 SPD AUTO 8 CYL	3	4	2	2	2	2	13	14	C	Y	N
XLT 4WD 6 SPD AUTO 8 CYL	2	4	2	2	2	2	16	16	C	Y	N
TAURUS											
LIMITED AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	19	29	C	Y	N
LIMITED FWD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	17	27	C	Y	N
LIMITED CONVENIENCE PKG AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	19	29	C	Y	N
LIMITED CONVENIENCE PKG FWD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	17	27	C	Y	N
SEL AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	19	29	C	Y	N
SEL FWD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	16	25	C	Y	N
SEL SAFETY/SECURITY AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	17	27	C	Y	N
SEL SAFETY/SECURITY FWD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	17	27	C	Y	N
TAURUS X											
EDDIE BAUER AWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	12	12	C	Y	O
EDDIE BAUER FWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	13	13	C	Y	O
LIMITED AWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	12	12	C	Y	O
LIMITED FWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	13	13	C	Y	O
SEL AWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	13	13	C	Y	O
SEL FWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	12	12	C	Y	O

GMC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACADIA											
SLE AWD 6 SPD AUTO 6 CYL	2	3	1	1	1	1	15	12	C	Y	Y
SLE FWD 6 SPD AUTO 6 CYL	2	3	1	1	1	1	19	13	C	Y	Y
SLE CONVENIENCE PKG AWD 6 SPD AUTO 6 CYL	2	3	1	1	1	1	17	13	C	Y	Y
SLE CONVENIENCE PKG FWD 6 SPD AUTO 6 CYL	2	3	1	1	1	1	19	13	C	Y	Y
SLT-1 AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	19	14	C	Y	Y
SLT-1 FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	23	17	C	Y	Y
SLT-1 CONVENIENCE PKG AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	19	14	C	Y	Y
SLT-1 CONVENIENCE PKG FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	23	17	C	Y	Y
SLT-2 AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	20	14	C	Y	Y
SLT-2 FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	23	18	C	Y	Y
SLT-2 CONVENIENCE PKG AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	22	15	C	Y	Y
SLT-2 CONVENIENCE PKG FWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	23	18	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CANYON											
CREW CAB 2WD 4 SPD AUTO 4 CYL	3	3	2	2	2	2	22	26	C	Y	Y
CREW CAB 2WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	14	17	C	Y	Y
CREW CAB 4WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	17	18	C	Y	Y
EXTENDED CAB 2WD 4 SPD AUTO 4 CYL	2	3	2	2	3	3	14	16	C	Y	Y
EXTENDED CAB 2WD 5 SPD MANU 4 CYL	2	3	2	2	3	3	14	16	C	Y	Y
EXTENDED CAB 4WD 4 SPD AUTO 4 CYL	3	3	2	2	2	2	18	21	C	Y	Y
EXTENDED CAB 4WD 5 SPD MANU 4 CYL	3	3	2	2	2	2	19	23	C	Y	Y
EXTENDED CAB 2WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	14	15	C	Y	Y
EXTENDED CAB 4WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	19	21	C	Y	Y
REGULAR CAB 2WD 4 SPD AUTO 4 CYL	2	3	2	2	3	3	14	17	C	Y	Y
REGULAR CAB 2WD 5 SPD MANU 4 CYL	2	3	2	2	3	3	12	12	C	Y	Y
REGULAR CAB 4WD 4 SPD AUTO 4 CYL	2	3	2	2	2	2	12	13	C	Y	Y
REGULAR CAB 4WD 5 SPD MANU 4 CYL	2	3	2	2	2	2	13	14	C	Y	Y
REGULAR CAB 2WD 4 SPD AUTO 5 CYL	3	3	2	2	2	2	12	12	C	Y	Y
REGULAR CAB 4WD 4 SPD AUTO 5 CYL	2	3	2	2	2	2	13	13	C	Y	Y
ENVOY											
DENALI 2WD 4 SPD AUTO 8 CYL	3	2	2	2	2	2	13	10	C	Y	Y
DENALI 4WD 4 SPD AUTO 8 CYL	2	2	2	2	2	2	21	11	C	Y	Y
SLE 2WD 4 SPD AUTO 6 CYL	3	2	2	2	2	2	21	12	C	Y	Y
SLE 4WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	17	11	C	Y	Y
SLT 2WD 4 SPD AUTO 6 CYL	3	2	2	2	2	2	17	11	C	Y	Y
SLT 4WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	20	12	C	Y	Y
SAVANA 1500											
CARGO AWD 4 SPD AUTO 6 CYL	4	4	2	2	2	2	22	16	C	Y	Y
CARGO RWD 4 SPD AUTO 6 CYL	4	4	2	2	2	2	19	14	C	Y	Y
CARGO AWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	21	16	C	Y	Y
CARGO RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	19	14	C	Y	Y
PASSENGER AWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	19	14	C	Y	Y
PASSENGER RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	21	14	C	Y	Y
SAVANA 2500											
CARGO EXTENDED VAN T/C DSL RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	24	15	C	Y	Y
CARGO EXTENDED VAN RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	22	16	C	Y	Y
CARGO REGULAR VAN T/C DSL RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	24	16	C	Y	Y
CARGO REGULAR VAN RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	19	15	C	Y	Y
PASSENGER RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	20	15	C	Y	Y
SAVANA 3500											
CARGO EXTENDED VAN T/C DSL RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	27	17	C	Y	Y
CARGO EXTENDED VAN RWD 4 SPD AUTO 8 CYL	4	4	1	1	2	2	22	14	C	Y	Y
CARGO REGULAR VAN T/C DSL RWD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	26	16	C	Y	Y
CARGO REGULAR VAN RWD 4 SPD AUTO 8 CYL	4	4	2	2	2	2	22	15	C	Y	Y
PASSENGER RWD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	22	15	C	Y	Y
SIERRA 1500											
2D REGULAR CAB ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	20	17	C	Y	Y
2D REGULAR CAB ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	16	14	C	Y	Y
2D REGULAR CAB 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	17	15	C	Y	Y
2D REGULAR CAB 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	16	15	C	Y	Y
2D REGULAR CAB 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	16	13	C	Y	Y
2D REGULAR CAB 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	17	15	C	Y	Y
2D REGULAR CAB SLE ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	18	15	C	Y	Y
2D REGULAR CAB SLE ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	20	16	C	Y	Y
2D REGULAR CAB SLE 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	21	18	C	Y	Y
2D REGULAR CAB SLE 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	20	17	C	Y	Y
2D REGULAR CAB SLE 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	19	15	C	Y	Y
2D REGULAR CAB SLE 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	18	C	Y	Y
4D CREW CAB ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	21	15	C	Y	Y
4D CREW CAB ETHAN 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	21	15	C	Y	Y
4D CREW CAB ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	16	C	Y	Y
4D CREW CAB ETHAN 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	22	16	C	Y	Y
4D CREW CAB 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	21	16	C	Y	Y
4D CREW CAB 2WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	21	16	C	Y	Y
4D CREW CAB 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	22	17	C	Y	Y
4D CREW CAB 4WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	22	17	C	Y	Y
4D CREW CAB 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	21	15	C	Y	Y
4D CREW CAB 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	21	15	C	Y	Y
4D CREW CAB 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	16	C	Y	Y
4D CREW CAB 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	22	16	C	Y	Y
4D CREW CAB DENALI AWD 4 SPD AUTO 8 CYL	5	3	1	1	1	1	30	18	C	Y	Y
4D CREW CAB DENALI AWD 6 SPD AUTO 8 CYL	5	3	1	1	1	1	34	21	C	Y	Y
4D CREW CAB DENALI 2WD 4 SPD AUTO 8 CYL	5	3	1	1	1	1	24	14	C	Y	Y

GMC (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SIERRA 1500 (CONT)											
4D CREW CAB DENALI 2WD 6 SPD AUTO 8 CYL	5	3	1	1	1	1	29	17	C	Y	Y
4D CREW CAB SLE ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	32	21	C	Y	Y
4D CREW CAB SLE ETHAN 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	22	15	C	Y	Y
4D CREW CAB SLE ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	23	16	C	Y	Y
4D CREW CAB SLE ETHAN 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLE 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	24	17	C	Y	Y
4D CREW CAB SLE 2WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	22	16	C	Y	Y
4D CREW CAB SLE 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	23	17	C	Y	Y
4D CREW CAB SLE 4WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	25	18	C	Y	Y
4D CREW CAB SLE 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	15	C	Y	Y
4D CREW CAB SLE 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	22	15	C	Y	Y
4D CREW CAB SLE 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLE 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLT ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLT ETHAN 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLT ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	26	18	C	Y	Y
4D CREW CAB SLT ETHAN 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	29	19	C	Y	Y
4D CREW CAB SLT 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	28	19	C	Y	Y
4D CREW CAB SLT 2WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLT 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	26	18	C	Y	Y
4D CREW CAB SLT 4WD 6 SPD AUTO 6 CYL	3	3	1	1	1	1	29	20	C	Y	Y
4D CREW CAB SLT 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLT 2WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	25	17	C	Y	Y
4D CREW CAB SLT 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	29	19	C	Y	Y
4D CREW CAB SLT 4WD 6 SPD AUTO 8 CYL	3	3	1	1	1	1	29	19	C	Y	Y
4D EXTENDED CAB ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	26	19	C	Y	Y
4D EXTENDED CAB ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	19	14	C	Y	Y
4D EXTENDED CAB 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	20	17	C	Y	Y
4D EXTENDED CAB 4WD 4 SPD AUTO 6 CYL	3	4	1	1	1	1	19	15	C	Y	Y
4D EXTENDED CAB 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	17	14	C	Y	Y
4D EXTENDED CAB 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	17	C	Y	Y
4D EXTENDED CAB SLE ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	21	17	C	Y	Y
4D EXTENDED CAB SLE ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	22	17	C	Y	Y
4D EXTENDED CAB SLE 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	24	19	C	Y	Y
4D EXTENDED CAB SLE 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	22	18	C	Y	Y
4D EXTENDED CAB SLE 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	21	17	C	Y	Y
4D EXTENDED CAB SLE 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	18	C	Y	Y
4D EXTENDED CAB SLT ETHAN 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	18	C	Y	Y
4D EXTENDED CAB SLT ETHAN 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	26	18	C	Y	Y
4D EXTENDED CAB SLT 2WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	25	19	C	Y	Y
4D EXTENDED CAB SLT 4WD 4 SPD AUTO 6 CYL	3	3	1	1	1	1	26	19	C	Y	Y
4D EXTENDED CAB SLT 2WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	25	18	C	Y	Y
4D EXTENDED CAB SLT 4WD 4 SPD AUTO 8 CYL	3	3	1	1	1	1	26	18	C	Y	Y

HONDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCORD											
2D EX FWD 5 SPD AUTO 4 CYL	2	2	3	3	3	3	13	26	C	Y	Y
2D EX FWD 5 SPD MANU 4 CYL	2	2	3	3	3	3	13	24	C	Y	Y
2D EX FWD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	13	22	C	Y	Y
2D EX FWD 5 SPD MANU 6 CYL	2	1	3	3	3	3	13	22	C	Y	Y
2D EX W/LEATHER FWD 5 SPD AUTO 4 CYL	2	2	3	3	3	3	16	28	C	Y	Y
2D EX W/LEATHER FWD 5 SPD MANU 4 CYL	2	2	3	3	3	3	14	27	C	Y	Y
2D EX W/LEATHER FWD 5 SPD AUTO 6 CYL	2	1	3	3	3	3	15	26	C	Y	Y
2D EX W/LEATHER FWD 5 SPD MANU 6 CYL	2	1	3	3	3	3	15	26	C	Y	Y
2D LX FWD 5 SPD AUTO 4 CYL	2	2	3	3	3	3	13	24	C	Y	Y
2D LX FWD 5 SPD MANU 4 CYL	2	2	3	3	3	3	12	23	C	Y	Y
2D LX FWD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	12	21	C	Y	Y
2D LX FWD 5 SPD MANU 6 CYL	2	2	3	3	3	3	12	21	C	Y	Y
4D EX FWD 5 SPD AUTO 4 CYL	1	1	3	3	3	3	13	24	C	Y	Y
4D EX FWD 5 SPD MANU 4 CYL	1	1	3	3	3	3	13	24	C	Y	Y
4D EX FWD 5 SPD AUTO 6 CYL	2	1	2	2	2	2	13	21	C	Y	Y
4D EX FWD 5 SPD MANU 6 CYL	2	1	2	2	2	2	13	21	C	Y	Y
4D EX W/LEATHER FWD 5 SPD AUTO 4 CYL	1	1	3	3	3	3	12	20	C	Y	Y
4D EX W/LEATHER FWD 5 SPD MANU 4 CYL	1	1	3	3	3	3	13	24	C	Y	Y
4D EX W/LEATHER FWD 5 SPD AUTO 6 CYL	2	1	2	2	2	2	13	21	C	Y	Y
4D EX W/LEATHER FWD 5 SPD MANU 6 CYL	2	1	2	2	2	2	13	21	C	Y	Y
4D LX FWD 5 SPD AUTO 4 CYL	1	1	3	3	3	3	13	23	C	Y	Y

HONDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCORD (CONT)											
4D LX FWD 5 SPD MANU 4 CYL	1	1	3	3	3	3	12	20	C	Y	Y
4D LX FWD 5 SPD MANU 6 CYL	1	1	3	3	3	3	12	18	C	Y	Y
4D LX-P FWD 5 SPD AUTO 4 CYL	1	1	3	3	3	3	12	20	C	Y	Y
4D LX-P FWD 5 SPD MANU 4 CYL	1	1	3	3	3	3	12	20	C	Y	Y
4D LX-P FWD 5 SPD AUTO 6 CYL	1	1	3	3	3	3	12	18	C	Y	Y
4D LX-P FWD 5 SPD MANU 6 CYL	1	1	3	3	3	3	12	18	C	Y	Y
CIVIC											
2D DX FWD 5 SPD AUTO 4 CYL	4	5	4	4	4	4	13	30	C	Y	Y
2D DX FWD 5 SPD MANU 4 CYL	4	4	4	4	4	4	12	27	C	Y	Y
2D EX FWD 5 SPD AUTO 4 CYL	4	4	4	4	4	4	12	27	C	Y	Y
2D EX FWD 5 SPD MANU 4 CYL	4	4	4	4	4	4	13	31	C	Y	Y
2D EX-L FWD 5 SPD AUTO 4 CYL	4	4	4	4	4	4	13	29	C	Y	Y
2D EX-L FWD 5 SPD MANU 4 CYL	4	4	4	4	4	4	13	31	C	Y	Y
2D LX FWD 5 SPD AUTO 4 CYL	4	4	4	4	4	4	13	30	C	Y	Y
2D LX FWD 5 SPD MANU 4 CYL	4	4	4	4	4	4	13	29	C	Y	Y
2D SI FWD 5 SPD AUTO 4 CYL	3	3	3	3	3	3	13	28	C	Y	Y
2D SI FWD 5 SPD MANU 4 CYL	3	3	3	3	3	3	14	30	C	Y	Y
4D DX FWD 5 SPD AUTO 4 CYL	3	4	4	4	4	4	13	28	C	Y	Y
4D DX FWD 5 SPD MANU 4 CYL	3	4	4	4	4	4	12	24	C	Y	Y
4D EX FWD 5 SPD AUTO 4 CYL	3	4	4	4	4	4	12	24	C	Y	Y
4D EX FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	13	28	C	Y	Y
4D EX-L FWD 5 SPD AUTO 4 CYL	3	3	4	4	4	4	13	26	C	Y	Y
4D EX-L FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	13	28	C	Y	Y
4D LX FWD 5 SPD AUTO 4 CYL	3	4	4	4	4	4	13	28	C	Y	Y
4D LX FWD 5 SPD MANU 4 CYL	3	4	4	4	4	4	12	26	C	Y	Y
4D SI FWD 5 SPD AUTO 4 CYL	3	3	4	4	4	4	13	26	C	Y	Y
4D SI FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	13	28	C	Y	Y
CR-V											
EX 2WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	11	12	C	Y	Y
EX 4WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	13	C	Y	Y
EX-L 2WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	12	C	Y	Y
EX-L 4WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	14	C	Y	Y
LX 2WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	13	C	Y	Y
LX 4WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	11	12	C	Y	Y
ELEMENT											
EX 2WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
EX 2WD 5 SPD MANU 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
EX 4WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
EX 4WD 5 SPD MANU 4 CYL	1	1	2	2	2	2	13	13	C	Y	N
LX 2WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
LX 2WD 5 SPD MANU 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
LX 4WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
LX 4WD 5 SPD MANU 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
SC 2WD 5 SPD AUTO 4 CYL	1	1	2	2	2	2	12	12	C	Y	N
SC 2WD 5 SPD MANU 4 CYL	1	1	2	2	2	2	13	13	C	Y	N
FIT											
BASE FWD 5 SPD AUTO 4 CYL	3	3	4	4	4	4	15	28	C	Y	N
BASE FWD 5 SPD MANU 4 CYL	3	2	4	4	4	4	12	23	C	Y	N
SPORT FWD 5 SPD AUTO 4 CYL	3	3	4	4	4	4	12	21	C	Y	N
SPORT FWD 5 SPD MANU 4 CYL	3	2	4	4	4	4	12	23	C	Y	N
ODYSSEY											
EX FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	11	11	C	Y	Y
EX-L FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	12	13	C	Y	Y
EX-L NAV SYS FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	12	13	C	Y	Y
EX-L REAR ENT SYS FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	13	13	C	Y	Y
LX FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	13	14	C	Y	Y
TOURING NAV SYS FWD 5 SPD AUTO 6 CYL	1	1	1	1	1	1	12	13	C	Y	Y
TOURING PAX FWD 5 SPD AUTO 6 CYL	1	1	1	1	1	1	17	17	C	Y	Y
TOURING REAR ENT SYS FWD 5 SPD AUTO 6 CYL	1	1	1	1	1	1	17	17	C	Y	Y
PILOT											
EX 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	16	13	C	Y	N
EX 4WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	13	11	C	Y	N
EX-L 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	13	11	C	Y	N
EX-L 4WD 5 SPD AUTO 6 CYL	1	2	1	1	1	1	13	11	C	Y	N
EX-L NAV SYS 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	13	11	C	Y	N
EX-L NAV SYS 4WD 5 SPD AUTO 6 CYL	1	2	1	1	1	1	13	11	C	Y	N
EX-L REAR ENT SYS 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	14	12	C	Y	N
EX-L REAR ENT SYS 4WD 5 SPD AUTO 6 CYL	1	2	1	1	1	1	13	11	C	Y	N
SE 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	14	12	C	Y	N

HONDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
PILOT (CONT)											
SE 4WD 5 SPD AUTO 6 CYL	1	2	1	1	1	1	13	11	C	Y	N
VP 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	13	11	C	Y	N
VP 4WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	12	11	C	Y	N
RIDGELINE											
RT 4WD 5 SPD AUTO 6 CYL	3	3	2	2	2	2	16	17	C	Y	N
RTL 4WD 5 SPD AUTO 6 CYL	3	3	2	2	2	2	18	18	C	Y	N
RTL NAV SYS 4WD 5 SPD AUTO 6 CYL	3	3	2	2	2	2	20	19	C	Y	N
RTS 4WD 5 SPD AUTO 6 CYL	3	3	2	2	2	2	21	21	C	Y	N
RTX 4WD 5 SPD AUTO 6 CYL	3	3	2	2	2	2	19	19	C	Y	N
S2000 CONV											
BASE RWD 6 SPD MANU 4 CYL	3	1	3	3	3	3	26	40	C	Y	Y
CR RWD 6 SPD MANU 4 CYL	3	1	3	3	3	3	30	42	C	Y	Y

HYUNDAI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ACCENT											
GLS FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	32	51	C		N
GLS FWD 5 SPD MANU 4 CYL	5	4	5	5	5	5	25	44	C		N
GLS POPULAR EQP FWD 4 SPD AUTO 4 CYL	5	4	4	4	4	4	30	47	C		N
GLS POPULAR EQP FWD 5 SPD MANU 4 CYL	5	4	4	4	4	4	55	69	C		N
GS FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	38	61	C		N
GS FWD 5 SPD MANU 4 CYL	5	4	5	5	5	5	26	47	C		N
GS POPULAR EQP FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	25	44	C		N
GS POPULAR EQP FWD 5 SPD MANU 4 CYL	5	3	5	5	5	5	35	55	C		N
SE FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	33	54	C		N
SE FWD 5 SPD MANU 4 CYL	5	4	5	5	5	5	26	47	C		N
ELANTRA											
GLS FWD 4 SPD AUTO 4 CYL	4	5	4	4	4	4	17	35	C	Y	N
GLS FWD 5 SPD MANU 4 CYL	4	5	4	4	4	4	12	26	C	Y	N
SE FWD 4 SPD AUTO 4 CYL	4	5	4	4	4	4	12	25	C	Y	N
SE FWD 5 SPD MANU 4 CYL	4	5	4	4	4	4	13	28	C	Y	N
ENTOURAGE											
GLS FWD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	11	11	C	Y	N
LIMITED FWD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	13	13	C	Y	N
SANTA FE											
GLS AWD 5 SPD MANU 6 CYL	1	3	2	2	2	2	12	12	C	Y	N
GLS AWD 4 SPD SS 6 CYL	1	3	2	2	2	2	13	14	C	Y	N
GLS FWD 5 SPD MANU 6 CYL	1	3	2	2	2	2	12	12	C	Y	N
GLS FWD 4 SPD SS 6 CYL	1	3	2	2	2	2	12	12	C	Y	N
LIMITED AWD 5 SPD SS 6 CYL	1	3	2	2	2	2	12	12	C	Y	N
LIMITED FWD 5 SPD SS 6 CYL	1	3	2	2	2	2	14	14	C	Y	N
SE AWD 5 SPD SS 6 CYL	1	3	2	2	2	2	13	14	C	Y	N
SE FWD 5 SPD SS 6 CYL	1	3	2	2	2	2	13	13	C	Y	N
SONATA											
GLS FWD 5 SPD MANU 4 CYL	2	2	3	3	3	3	13	20	C	Y	N
GLS FWD 4 SPD SS 4 CYL	2	2	3	3	3	3	14	23	C	Y	N
GLS FWD 5 SPD SS 6 CYL	2	2	3	3	3	3	13	19	C	Y	N
LIMITED FWD 4 SPD SS 4 CYL	2	2	3	3	3	3	15	23	C	Y	N
LIMITED FWD 5 SPD SS 6 CYL	2	2	3	3	3	3	13	20	C	Y	N
SE FWD 5 SPD MANU 4 CYL	2	2	3	3	3	3	15	23	C	Y	N
SE FWD 5 SPD SS 6 CYL	2	2	3	3	3	3	13	20	C	Y	N
TIBURON											
GS FWD 4 SPD AUTO 4 CYL	5	5	4	4	4	4	19	37	C	Y	N
GS FWD 5 SPD MANU 4 CYL	5	5	4	4	4	4	17	35	C	Y	N
GT FWD 4 SPD AUTO 6 CYL	5	4	4	4	4	4	19	35	C	Y	N
GT FWD 5 SPD MANU 6 CYL	5	4	4	4	4	4	19	35	C	Y	N
GT LIMITED FWD 4 SPD AUTO 6 CYL	5	4	4	4	4	4	18	33	C	Y	N
SE FWD 6 SPD MANU 6 CYL	5	4	4	4	4	4	19	35	C	Y	N
TUCSON											
GLS 2WD 5 SPD MANU 4 CYL	2	3	3	3	3	3	11	12	C	Y	N
GLS 2WD 4 SPD SS 4 CYL	2	3	3	3	3	3	12	13	C	Y	N
LIMITED 2WD 4 SPD SS 6 CYL	2	2	3	3	3	3	12	12	C	Y	N
LIMITED 4WD 4 SPD SS 6 CYL	2	2	3	3	3	3	13	13	C	Y	N
SE 2WD 4 SPD SS 6 CYL	2	2	3	3	3	3	12	13	C	Y	N
SE 4WD 4 SPD SS 6 CYL	2	2	3	3	3	3	12	12	C	Y	N
VERACRUZ											
GLS AWD 6 SPD SS 6 CYL	1	3	2	2	2	2	13	12	C	Y	N
GLS FWD 6 SPD SS 6 CYL	1	3	2	2	2	2	13	12	C	Y	N

HYUNDAI (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
VERACRUZ (CONT)											
GLS PREMIUM PKG AWD 6 SPD SS 6 CYL	1	3	2	2	2	2	14	13	C	Y	N
GLS PREMIUM PKG FWD 6 SPD SS 6 CYL	1	3	2	2	2	2	16	13	C	Y	N
LIMITED AWD 6 SPD SS 6 CYL	1	3	2	2	2	2	16	14	C	Y	N
LIMITED FWD 6 SPD SS 6 CYL	1	3	2	2	2	2	18	14	C	Y	N
SE AWD 6 SPD SS 6 CYL	1	3	2	2	2	2	15	13	C	Y	N
SE FWD 6 SPD SS 6 CYL	1	3	2	2	2	2	15	13	C	Y	N
SE PREM & LEATHER AWD 6 SPD SS 6 CYL	1	3	2	2	2	2	14	13	C	Y	N
SE PREM & LEATHER FWD 6 SPD SS 6 CYL	1	3	2	2	2	2	18	14	C	Y	N

INFINITI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FX35											
4D AWD 5 SPD SS 6 CYL	2	3	2	2	2	2	22	17	C	Y	N
4D RWD 5 SPD SS 6 CYL	2	3	2	2	2	2	28	20	C	Y	N
4D TECHNOLOGY PKG AWD 5 SPD SS 6 CYL	2	3	2	2	2	2	24	18	C	Y	N
4D TECHNOLOGY PKG RWD 5 SPD SS 6 CYL	2	3	2	2	2	2	24	17	C	Y	N
FX45											
4D AWD 5 SPD SS 8 CYL	2	3	1	1	1	1	27	19	C	Y	N
4D TECHNOLOGY PKG AWD 5 SPD SS 8 CYL	2	3	2	2	2	2	34	24	C	Y	N
G35											
BASE RWD 5 SPD SS 6 CYL	1	2	2	2	2	2	32	40	C	Y	N
BASE TECHNOLOGY PKG RWD 5 SPD SS 6 CYL	1	2	2	2	2	2	24	34	C	Y	N
JOURNEY RWD 5 SPD SS 6 CYL	1	2	2	2	2	2	32	40	C	Y	N
JOURNEY TECHNOLOGY PKG RWD 5 SPD SS 6 CYL	1	2	2	2	2	2	25	34	C	Y	N
SPORT RWD 6 SPD MANU 6 CYL	1	1	2	2	2	2	25	34	C	Y	N
SPORT TECHNOLOGY PKG RWD 6 SPD MANU 6 CYL	1	1	2	2	2	2	27	35	C	Y	N
X AWD 5 SPD SS 6 CYL	1	2	2	2	2	2	25	34	C	Y	N
X TECHNOLOGY PKG AWD 5 SPD SS 6 CYL	1	1	2	2	2	2	26	35	C	Y	N
G37											
BASE RWD 5 SPD SS 6 CYL	1	1	2	2	2	2	25	38	C	Y	N
JOURNEY RWD 5 SPD SS 6 CYL	1	1	2	2	2	2	26	39	C	Y	N
JOURNEY TECHNOLOGY PKG RWD 5 SPD SS 6 CYL	1	1	2	2	2	2	25	38	C	Y	N
SPORT RWD 6 SPD MANU 6 CYL	1	1	2	2	2	2	26	39	C	Y	N
SPORT TECHNOLOGY PKG RWD 6 SPD MANU 6 CYL	1	1	2	2	2	2	26	39	C	Y	N
QX56											
4D 2WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	31	21	C	Y	N
4D 4WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	41	26	C	Y	N

ISUZU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ASCENDER											
1/2 TON 4D LWB 2WD 4 SPD AUTO 6 CYL	2	3	3	3	3	3	29	16	C	Y	Y
1/2 TON 4D LWB 4WD 4 SPD AUTO 6 CYL	1	3	3	3	3	3	16	12	C	Y	Y
1/2 TON 4D LWB 2WD 4 SPD AUTO 8 CYL	2	2	3	3	3	3	15	12	C	Y	Y
1/2 TON 4D LWB 4WD 4 SPD AUTO 8 CYL	1	2	3	3	3	3	16	12	C	Y	Y
1/2 TON 4D SWB 2WD 4 SPD AUTO 6 CYL	2	3	3	3	3	3	15	12	C	Y	Y
1/2 TON 4D SWB 4WD 4 SPD AUTO 6 CYL	1	3	3	3	3	3	16	12	C	Y	Y
1/2 TON 4D SWB 2WD 4 SPD AUTO 8 CYL	2	2	3	3	3	3	15	12	C	Y	Y
1/2 TON 4D SWB 4WD 4 SPD AUTO 8 CYL	1	2	3	3	3	3	16	12	C	Y	Y
I-290											
1/2 TON EXTENDED CAB 2WD 5 SPD MANU 4 CYL	1	3	3	3	3	3	13	19	C	Y	Y
I-370											
1/2 TON CREW CAB 2WD 4 SPD AUTO 5 CYL	1	3	3	3	3	3	12	14	C	Y	Y
1/2 TON CREW CAB 4WD 4 SPD AUTO 5 CYL	1	3	3	3	3	3	14	17	C	Y	Y
1/2 TON EXTENDED CAB 2WD 4 SPD AUTO 5 CYL	1	3	3	3	3	3	15	18	C	Y	Y

JAGUAR	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
S-TYPE											
R 4D S/C RWD 6 SPD AUTO 8 CYL	5	1	1	1	1	1	39	72	C	Y	N
R 4D LUXURY PKG S/C RWD 6 SPD AUTO 8 CYL	5	1	1	1	1	1	41	73	C	Y	N
4D RWD 6 SPD AUTO 6 CYL	3	2	1	1	1	1	23	47	C	Y	N
4D RWD 6 SPD AUTO 8 CYL	3	2	1	1	1	1	31	52	C	Y	N
X-TYPE											
4D AWD 5 SPD AUTO 6 CYL	2	2	2	2	2	2	23	36	C	Y	N
4D LUXURY PKG AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	31	39	C	Y	N

JAGUAR (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
X-TYPE (CONT)											
4D WAGON AWD 5 SPD AUTO 6 CYL	2	2	2	2	2	2	43	51	C	Y	N
XJ											
SUPER V8 S/C RWD 6 SPD AUTO 8 CYL	5	2	1	1	1	1	44	79	C	Y	N
VANDEN PLAS RWD 6 SPD AUTO 8 CYL	3	2	1	1	1	1	52	73	C	Y	N
XJR S/C RWD 6 SPD AUTO 8 CYL	5	2	1	1	1	1	45	78	C	Y	N
XJ8 RWD 6 SPD AUTO 8 CYL	3	2	1	1	1	1	40	60	C	Y	N
XJ8 L RWD 6 SPD AUTO 8 CYL	3	2	1	1	1	1	44	65	C	Y	N
XK											
XK CONV RWD 6 SPD SS 8 CYL	3	2	1	1	1	1	53	73	C	Y	Y
XK CONV TECHNOLOGY PKG RWD 6 SPD SS 8 CYL	3	2	1	1	1	1	51	72	C	Y	Y
XK COUPE RWD 6 SPD SS 8 CYL	3	2	1	1	1	1	48	70	C	Y	Y
XK COUPE TECHNOLOGY PKG RWD 6 SPD SS 8 CYL	3	2	1	1	1	1	50	70	C	Y	Y
XKR CONV S/C RWD 6 SPD SS 8 CYL	5	1	1	1	1	1	58	95	C	Y	Y
XKR COUPE S/C RWD 6 SPD SS 8 CYL	5	1	1	1	1	1	60	98	C	Y	Y

JEEP	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
COMMANDER											
4D LIMITED 2WD 5 SPD AUTO 8 CYL	3	4	1	1	1	1	51	26	C	Y	N
4D LIMITED 4WD 5 SPD AUTO 8 CYL	3	4	1	1	1	1	25	17	C	Y	N
4D OVERLAND 2WD 5 SPD AUTO 8 CYL	3	4	1	1	1	1	25	16	C	Y	N
4D OVERLAND 4WD 5 SPD AUTO 8 CYL	3	4	1	1	1	1	31	19	C	Y	N
4D SPORT 2WD 5 SPD AUTO 6 CYL	3	5	1	1	1	1	26	16	C	Y	N
4D SPORT 4WD 5 SPD AUTO 6 CYL	2	5	1	1	1	1	18	13	C	Y	N
4D SPORT 2WD 5 SPD AUTO 8 CYL	3	5	1	1	1	1	17	12	C	Y	N
4D SPORT 4WD 5 SPD AUTO 8 CYL	2	5	1	1	1	1	20	14	C	Y	N
COMPASS											
4D LIMITED 2WD CVT 4 CYL	2	4	3	3	3	3	13	15	C	Y	N
4D LIMITED 2WD 5 SPD MANU 4 CYL	2	4	3	3	3	3	12	12	C	Y	N
4D LIMITED 4WD CVT 4 CYL	2	4	2	2	2	2	12	13	C	Y	N
4D LIMITED 4WD 5 SPD MANU 4 CYL	2	4	2	2	2	2	12	13	C	Y	N
4D SPORT 2WD CVT 4 CYL	2	4	3	3	3	3	11	12	C	Y	N
4D SPORT 2WD 5 SPD MANU 4 CYL	2	4	3	3	3	3	11	12	C	Y	N
4D SPORT 4WD CVT 4 CYL	2	4	2	2	2	2	11	12	C	Y	N
4D SPORT 4WD 5 SPD MANU 4 CYL	2	4	2	2	2	2	11	12	C	Y	N
GRAND CHEROKEE											
4D LAREDO 2WD 5 SPD AUTO 6 CYL	2	5	2	2	2	2	12	10	C	Y	N
4D LAREDO 4WD 5 SPD AUTO 6 CYL	2	5	2	2	2	2	14	12	C	Y	N
4D LAREDO 2WD 5 SPD AUTO 8 CYL	2	5	2	2	2	2	13	11	C	Y	N
4D LAREDO 4WD 5 SPD AUTO 8 CYL	2	5	2	2	2	2	14	12	C	Y	N
4D LIMITED T/C DSL 2WD 5 SPD AUTO 8 CYL	2	4	2	2	2	2	23	14	C	Y	N
4D LIMITED T/C DSL 4WD 5 SPD AUTO 8 CYL	2	4	2	2	2	2	24	15	C	Y	N
4D LIMITED 2WD 5 SPD AUTO 8 CYL	3	4	2	2	2	2	16	13	C	Y	N
4D LIMITED 4WD 5 SPD AUTO 8 CYL	2	4	2	2	2	2	19	14	C	Y	N
4D OVERLAND T/C DSL 2WD 5 SPD AUTO 8 CYL	2	4	2	2	2	2	27	18	C	Y	N
4D OVERLAND T/C DSL 4WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	29	19	C	Y	N
4D OVERLAND 2WD 5 SPD AUTO 8 CYL	3	4	2	2	2	2	22	17	C	Y	N
4D OVERLAND 4WD 5 SPD AUTO 8 CYL	2	4	2	2	2	2	23	18	C	Y	N
4D SRT-8 4WD 5 SPD AUTO 8 CYL	4	3	1	1	1	1	24	22	C	Y	N
LIBERTY											
4D LIMITED 2WD 4 SPD AUTO 6 CYL	3	4	2	2	2	2	19	15	C	Y	N
4D LIMITED 4WD 4 SPD AUTO 6 CYL	3	5	2	2	2	2	12	11	C	Y	N
4D SPORT 2WD 4 SPD AUTO 6 CYL	3	5	2	2	2	2	12	12	C	Y	N
4D SPORT 2WD 6 SPD MANU 6 CYL	3	5	2	2	3	3	11	11	C	Y	N
4D SPORT 4WD 4 SPD AUTO 6 CYL	3	5	2	2	2	2	12	11	C	Y	N
4D SPORT 4WD 6 SPD MANU 6 CYL	3	5	2	2	2	2	12	11	C	Y	N
PATRIOT											
4D LIMITED 2WD CVT 4 CYL	2	4	3	3	3	3	12	12	C	Y	O
4D LIMITED 2WD 5 SPD MANU 4 CYL	2	4	3	3	3	3	12	12	C	Y	O
4D LIMITED 4WD CVT 4 CYL	2	4	2	2	2	2	12	13	C	Y	O
4D LIMITED 4WD 5 SPD MANU 4 CYL	2	4	2	2	2	2	12	13	C	Y	O
4D SPORT 2WD CVT 4 CYL	2	4	2	2	2	2	12	12	C	Y	O
4D SPORT 2WD 5 SPD MANU 4 CYL	2	4	2	2	2	2	11	12	C	Y	O
4D SPORT 4WD CVT 4 CYL	2	4	2	2	2	2	11	12	C	Y	O
4D SPORT 4WD 5 SPD MANU 4 CYL	2	4	2	2	2	2	12	13	C	Y	O
WRANGLER											
2D RUBICON 4WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	19	14	C	Y	N
2D RUBICON 4WD 6 SPD MANU 6 CYL	2	2	2	2	2	2	16	13	C	Y	N

JEEP (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
WRANGLER (CONT)											
2D RUBICON UNLIMITED 4WD 4 SPD AUTO 6 CYL	3	3	2	2	2	2	14	12	C	Y	N
2D RUBICON UNLIMITED 4WD 6 SPD MANU 6 CYL	3	3	2	2	2	2	20	15	C	Y	N
2D SAHARA 4WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	16	13	C	Y	N
2D SAHARA 4WD 6 SPD MANU 6 CYL	2	2	2	2	2	2	14	12	C	Y	N
2D SAHARA UNLIMITED 2WD 4 SPD AUTO 6 CYL	3	4	2	2	2	2	16	13	C	Y	N
2D SAHARA UNLIMITED 2WD 6 SPD MANU 6 CYL	3	3	2	2	2	2	16	13	C	Y	N
2D SAHARA UNLIMITED 4WD 4 SPD AUTO 6 CYL	2	4	2	2	2	2	16	13	C	Y	N
2D SAHARA UNLIMITED 4WD 6 SPD MANU 6 CYL	2	3	2	2	2	2	16	13	C	Y	N
2D X 4WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	13	12	C	Y	N
2D X 4WD 6 SPD MANU 6 CYL	2	2	2	2	2	2	13	12	C	Y	N
2D X UNLIMITED 2WD 4 SPD AUTO 6 CYL	3	4	2	2	2	2	13	12	C	Y	N
2D X UNLIMITED 2WD 6 SPD MANU 6 CYL	3	4	2	2	2	2	13	12	C	Y	N
2D X UNLIMITED 4WD 4 SPD AUTO 6 CYL	2	4	2	2	2	2	13	12	C	Y	N
2D X UNLIMITED 4WD 6 SPD MANU 6 CYL	2	4	2	2	2	2	14	12	C	Y	N

KIA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AMANTI											
4D FWD 5 SPD AUTO 6 CYL	3	3	4	4	4	4	16	26	C	Y	N
OPTIMA											
4D LX FWD 5 SPD AUTO 4 CYL	5	4	5	5	5	5	18	29	C		N
4D LX FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	14	25	C		N
4D LX FWD 5 SPD AUTO 6 CYL	5	4	5	5	5	5	14	22	C		N
RIO											
4D FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	15	30	C		N
4D LX FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	17	32	C		N
4D LX FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	16	30	C		N
4D SX FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	16	30	C		N
4D SX FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	17	32	C		N
RIO5											
4D LX FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	13	27	C		N
4D LX FWD 5 SPD MANU 4 CYL	5	3	5	5	5	5	15	30	C		N
4D SX FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	16	30	C		N
4D SX FWD 5 SPD MANU 4 CYL	5	3	5	5	5	5	17	32	C		N
RONDO											
WGN FWD 4 SPD AUTO 4 CYL	2	4	4	4	4	4	13	22	C	Y	N
WGN EX FWD 4 SPD AUTO 4 CYL	2	4	4	4	4	4	12	19	C	Y	N
WGN EX FWD 5 SPD AUTO 6 CYL	2	4	4	4	4	4	13	20	C	Y	N
WGN LX FWD 4 SPD AUTO 4 CYL	2	4	4	4	4	4	14	23	C	Y	N
WGN LX FWD 5 SPD AUTO 6 CYL	2	4	4	4	4	4	13	20	C	Y	N
SEDONA											
FWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	12	12	C	Y	N
EX FWD 5 SPD AUTO 6 CYL	1	3	3	3	3	3	13	13	C	Y	N
LX FWD 5 SPD AUTO 6 CYL	1	3	3	3	3	3	15	15	C	Y	N
SORENTO											
2WD 5 SPD AUTO 6 CYL	2	4	3	3	3	3	13	12	C	Y	N
EX 2WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	13	11	C	Y	N
EX 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	14	12	C	Y	N
LX 2WD 5 SPD AUTO 6 CYL	2	4	3	3	3	3	14	13	C	Y	N
LX 4WD 5 SPD AUTO 6 CYL	2	4	3	3	3	3	13	12	C	Y	N
SPECTRA											
EX FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	19	33	C		N
EX FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	15	28	C		N
LX FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	14	28	C		N
LX FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	13	26	C		N
SX FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	14	26	C		N
SX FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	16	30	C		N
SPECTRA5											
SX FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	14	27	C		N
SX FWD 5 SPD MANU 4 CYL	5	4	5	5	5	5	16	29	C		N
SPORTAGE											
EX 2WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	11	11	C	Y	N
EX 4WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	12	13	C	Y	N
LX 2WD 4 SPD AUTO 4 CYL	2	3	4	4	3	3	12	14	C	Y	N
LX 2WD 5 SPD MANU 4 CYL	2	3	4	4	3	3	12	13	C	Y	N
LX 4WD 5 SPD MANU 4 CYL	2	3	3	3	3	3	12	14	C	Y	N
LX 2WD 4 SPD AUTO 6 CYL	2	3	4	4	3	3	12	12	C	Y	N
LX 4WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	12	12	C	Y	N

LAND ROVER	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
LR2											
4D SE AWD 6 SPD AUTO 6 CYL	3	3	2	2	2	2	18	12	C	Y	N
4D SE TECH PKG AWD 6 SPD AUTO 6 CYL	3	3	2	2	2	2	22	14	C	Y	N
LR3											
4D HSE AWD 6 SPD AUTO 8 CYL	4	5	1	1	1	1	36	21	C	Y	N
4D SE AWD 6 SPD AUTO 8 CYL	4	5	1	1	1	1	44	25	C	Y	N
RANGE ROVER											
4D HSE 4WD 6 SPD AUTO 8 CYL	3	5	1	1	1	1	61	29	C	Y	N
4D HSE S/C 4WD 6 SPD AUTO 8 CYL	5	4	1	1	1	1	66	37	C	Y	N
4D HSE SPORT 4WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	41	21	C	Y	N
4D SPORT S/C 4WD 6 SPD AUTO 8 CYL	5	3	1	1	1	1	51	32	C	Y	N

LEXUS	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ES 350											
4D FWD 6 SPD AUTO 6 CYL	2	2	3	3	3	3	57	49	C	Y	Y
GS 350											
4D RWD 6 SPD AUTO 6 CYL	1	2	2	2	2	2	26	41	C	Y	Y
4D 4WD 6 SPD AUTO 6 CYL	1	1	2	2	2	2	23	38	C	Y	Y
GS 450H											
4D HYBR RWD CVT 6 CYL	1	2	2	2	2	2	34	42	C	Y	Y
GX 470											
4D 4WD 5 SPD AUTO 8 CYL	2	4	2	2	2	2	34	26	C	Y	Y
IS 250											
4D AWD 6 SPD AUTO 6 CYL	1	1	2	2	2	2	24	34	C	Y	Y
4D RWD 6 SPD AUTO 6 CYL	1	1	2	2	2	2	19	27	C	Y	Y
4D RWD 6 SPD MANU 6 CYL	1	1	2	2	2	2	19	27	C	Y	Y
IS 350											
4D RWD 6 SPD AUTO 6 CYL	2	1	2	2	2	2	21	30	C	Y	Y
LS 460											
4D RWD 8 SPD AUTO 8 CYL	3	1	1	1	1	1	43	48	C	Y	Y
4D L RWD 8 SPD AUTO 8 CYL	1	2	1	1	1	1	27	30	C	Y	Y
LS 600HL											
4D HYBR AWD 8 SPD AUTO 8 CYL	5	2	1	1	1	1	65	65	C	Y	Y
RX 350											
4D AWD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	48	34	C	Y	Y
4D FWD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	22	16	C	Y	Y
RX 400H											
4D HYBR AWD CVT 6 CYL	3	4	2	2	2	2	33	20	C	Y	Y
4D HYBR 2WD CVT 6 CYL	3	4	2	2	2	2	30	16	C	Y	Y
SC 430											
2D CONV RWD 6 SPD AUTO 8 CYL	1	1	2	2	2	2	37	37	C	Y	Y

LINCOLN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MARK LT											
4D 2WD 4 SPD AUTO 8 CYL	5	4	1	1	1	1	43	25	C	Y	N
4D 4WD 4 SPD AUTO 8 CYL	4	4	1	1	1	1	28	20	C	Y	N
MKX											
4D AWD 6 SPD AUTO 6 CYL	2	3	2	2	2	2	20	17	C	Y	N
4D FWD 6 SPD AUTO 6 CYL	2	3	2	2	2	2	17	14	C	Y	N
MKZ											
4D AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	19	30	C	Y	N
4D FWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	17	27	C	Y	N
NAVIGATOR											
4D 2WD 6 SPD AUTO 8 CYL	4	4	1	1	1	1	31	14	C	Y	N
4D 4WD 6 SPD AUTO 8 CYL	4	4	1	1	1	1	27	13	C	Y	N
NAVIGATOR L											
4D 2WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	21	14	C	Y	N
4D 4WD 6 SPD AUTO 8 CYL	3	4	1	1	1	1	34	22	C	Y	N

MAZDA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B2300											
REG CAB 2WD 5 SPD AUTO 4 CYL	3	4	3	3	3	3	13	15	C	Y	N
REG CAB 2WD 5 SPD MANU 4 CYL	3	4	3	3	3	3	13	14	C	Y	N

MAZDA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B4000											
EXT CAB 4WD 5 SPD AUTO 6 CYL	3	3	2	2	2	2	14	14	C	Y	N
EXT CAB 4WD 5 SPD MANU 6 CYL	3	3	2	2	2	2	17	17	C	Y	N
SE EXT CAB 4WD 5 SPD AUTO 6 CYL	3	3	2	2	2	2	17	16	C	Y	N
CX-7											
WGN T/C AWD 6 SPD AUTO 4 CYL	2	2	2	2	2	2	14	16	C	Y	N
WGN T/C FWD 6 SPD AUTO 4 CYL	2	3	2	2	2	2	14	15	C	Y	N
CX-9											
4D AWD 6 SPD AUTO 6 CYL	2	3	2	2	2	2	16	13	C	Y	N
4D FWD 6 SPD AUTO 6 CYL	2	3	2	2	2	2	20	19	C	Y	N
MX-5											
2D CONV RWD 6 SPD AUTO 4 CYL	3	2	4	4	3	3	28	44	C	Y	N
2D CONV RWD 6 SPD MANU 4 CYL	3	2	4	4	3	3	23	38	C	Y	N
2D HARDTOP CONV RWD 6 SPD AUTO 4 CYL	3	2	4	4	3	3	23	39	C	Y	N
2D HARDTOP CONV RWD 6 SPD MANU 4 CYL	3	2	4	4	3	3	25	42	C	Y	N
RX-8											
2D RWD 6 SPD AUTO	3	3	3	3	3	3	28	41	C	Y	N
2D RWD 6 SPD MANU	3	3	3	3	3	3	30	43	C	Y	N
TRIBUTE											
4D HYBR 2WD CVT 4 CYL	2	2	3	3	3	3	17	13	C	Y	N
4D I 2WD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	13	15	C	Y	N
4D I 4WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	12	13	C	Y	N
4D S 2WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	12	12	C	Y	N
4D S 4WD 4 SPD AUTO 6 CYL	2	2	2	2	2	2	12	12	C	Y	N
3											
4D I FWD 5 SPD AUTO 4 CYL	4	4	4	4	4	4	40	53	C		N
4D I FWD 5 SPD MANU 4 CYL	4	5	4	4	4	4	17	29	C		N
4D MAZDASPEED HATCHBACK FWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	18	27	C	Y	N
4D S FWD 5 SPD AUTO 4 CYL	4	4	4	4	4	4	18	29	C		N
4D S FWD 5 SPD MANU 4 CYL	4	3	4	4	4	4	19	31	C		N
4D S HATCHBACK FWD 5 SPD AUTO 4 CYL	3	3	3	3	3	3	20	33	C	Y	N
4D S HATCHBACK FWD 5 SPD MANU 4 CYL	3	3	3	3	3	3	19	31	C	Y	N
6											
4D I FWD 5 SPD AUTO 4 CYL	2	3	3	3	3	3	15	25	C	Y	N
4D I FWD 5 SPD MANU 4 CYL	2	3	3	3	3	3	14	25	C	Y	N
4D I HATCHBACK FWD 5 SPD AUTO 4 CYL	2	3	3	3	3	3	14	23	C	Y	N
4D I HATCHBACK FWD 5 SPD MANU 4 CYL	2	3	3	3	3	3	16	26	C	Y	N
4D S FWD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	16	21	C	Y	N
4D S FWD 5 SPD MANU 6 CYL	2	2	3	3	3	3	15	21	C	Y	N
4D S HATCHBACK FWD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	15	21	C	Y	N
4D S HATCHBACK FWD 5 SPD MANU 6 CYL	2	2	3	3	3	3	17	25	C	Y	N

MERCURY	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND MARQUIS											
4D GS RWD 4 SPD AUTO 8 CYL	3	2	3	3	3	3	14	15	C	Y	N
4D LS RWD 4 SPD AUTO 8 CYL	3	2	3	3	3	3	14	15	C	Y	N
MARINER											
4D HYBR FWD CVT 4 CYL	3	2	3	3	3	3	16	13	C	Y	N
4D HYBR 4WD CVT 4 CYL	2	3	3	3	3	3	16	14	C	Y	N
4D CONVENIENCE 2WD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	12	12	C	Y	N
4D CONVENIENCE 4WD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	11	12	C	Y	N
4D LUXURY 2WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	12	11	C	Y	N
4D LUXURY 4WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	12	11	C	Y	N
4D PREMIER 2WD 4 SPD AUTO 6 CYL	2	2	3	3	3	3	12	11	C	Y	N
4D PREMIER 4WD 4 SPD AUTO 6 CYL	2	2	2	2	3	3	12	12	C	Y	N
MILAN											
4D FWD 5 SPD AUTO 4 CYL	3	2	3	3	3	3	13	21	C	Y	N
4D FWD 5 SPD MANU 4 CYL	3	2	4	4	3	3	12	20	C	Y	N
4D AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	13	21	C	Y	N
4D FWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	12	17	C	Y	N
4D PREMIER FWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	14	24	C	Y	N
4D PREMIER AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	15	23	C	Y	N
4D PREMIER FWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	13	19	C	Y	N
MOUNTAINEER											
4D LUXURY AWD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	12	11	C	Y	N
4D LUXURY 2WD 5 SPD AUTO 6 CYL	2	4	2	2	2	2	11	10	C	Y	N
4D PREMIER AWD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	13	12	C	Y	N
4D PREMIER 2WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	12	11	C	Y	N

MERCURY (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
MOUNTAINEER (CONT)											
4D PREMIER AWD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	13	12	C	Y	N
4D PREMIER 2WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	12	11	C	Y	N
SABLE											
4D AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	18	28	C	Y	N
4D FWD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	17	26	C	Y	N
4D PREMIER AWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	21	30	C	Y	N
4D PREMIER FWD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	17	26	C	Y	N

MITSUBISHI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ECLIPSE											
2D GS FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	23	41	C	Y	Y
2D GS FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	19	36	C	Y	Y
2D GS CONV FWD 4 SPD AUTO 4 CYL	4	5	5	5	4	4	23	41	C	Y	Y
2D GS CONV FWD 5 SPD MANU 4 CYL	4	5	5	5	4	4	25	44	C	Y	Y
2D GT FWD 5 SPD AUTO 6 CYL	5	5	5	5	5	5	24	40	C	Y	Y
2D GT FWD 6 SPD MANU 6 CYL	5	4	5	5	5	5	22	37	C	Y	Y
2D GT CONV FWD 5 SPD AUTO 6 CYL	5	4	4	4	4	4	23	37	C	Y	Y
2D GT CONV FWD 6 SPD MANU 6 CYL	5	4	4	4	4	4	30	45	C	Y	Y
2D SE FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	20	38	C	Y	Y
2D SE FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	25	43	C	Y	Y
2D SE FWD 5 SPD AUTO 6 CYL	5	5	5	5	5	5	20	35	C	Y	Y
2D SE FWD 6 SPD MANU 6 CYL	5	5	5	5	5	5	20	35	C	Y	Y
ENDEAVOR											
4D LS AWD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	14	14	C	Y	Y
4D LS FWD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	14	13	C	Y	Y
4D SE AWD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	14	14	C	Y	Y
4D SE FWD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	16	14	C	Y	Y
GALANT											
4D DE FWD 4 SPD AUTO 4 CYL	5	4	4	4	4	4	18	32	C		Y
4D ES FWD 4 SPD AUTO 4 CYL	5	4	4	4	4	4	13	26	C		Y
4D RALLIART FWD 5 SPD AUTO 6 CYL	5	3	4	4	4	4	16	26	C		Y
LANCER											
4D DE FWD CVT 4 CYL	4	3	5	5	5	5	16	29	C		Y
4D DE FWD 5 SPD MANU 4 CYL	4	3	5	5	5	5	12	23	C		Y
4D ES FWD CVT 4 CYL	4	3	5	5	5	5	12	22	C		Y
4D ES FWD 5 SPD MANU 4 CYL	4	3	5	5	5	5	13	24	C		Y
4D GTS FWD CVT 4 CYL	4	4	5	5	5	5	12	23	C		Y
4D GTS FWD 5 SPD MANU 4 CYL	4	4	5	5	5	5	13	24	C		Y
OUTLANDER											
4D LS 2WD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	12	12	C	Y	Y
4D LS 4WD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	13	14	C	Y	Y
4D XLS 2WD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	12	14	C	Y	Y
4D XLS 4WD 6 SPD AUTO 6 CYL	3	3	3	3	3	3	13	14	C	Y	Y

MERCEDES BENZ	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CLK350											
2D RWD 7 SPD AUTO 6 CYL	2	1	2	2	2	2	37	37	C	Y	Y
2D CONV RWD 7 SPD AUTO 6 CYL	2	1	2	2	2	2	59	54	C	Y	Y
CLK550											
2D RWD 7 SPD AUTO 6 CYL	4	1	1	1	1	1	50	53	C	Y	Y
2D CONV RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	43	46	C	Y	Y
CLK63											
2D AMG BLACK SERIES RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	60	70	C	Y	Y
2D CONV RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	78	87	C	Y	Y
CLS550											
4D RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	60	74	C	Y	Y
CLS63 AMG											
4D RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	59	104	C	Y	Y
CL550											
2D RWD 7 SPD AUTO 8 CYL	4	1	2	2	2	2	40	49	C	Y	Y
CL600											
2D T/C RWD 5 SPD AUTO 12 CYL	4	1	1	1	1	1	84	128	C	Y	Y
CL63											
2D RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	83	129	C	Y	Y

MERCEDES BENZ (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CL65											
2D T/C RWD 5 SPD AUTO 12 CYL	4	1	1	1	1	1	89	131	C	Y	Y
C300											
4D AWD 7 SPD AUTO 6 CYL	2	1	3	3	3	3	25	32	C	Y	Y
4D RWD 7 SPD AUTO 6 CYL	2	1	3	3	3	3	29	34	C	Y	Y
4D RWD 6 SPD MANU 6 CYL	2	1	3	3	3	3	31	37	C	Y	Y
C350											
4D RWD 7 SPD AUTO 6 CYL	2	1	3	3	3	3	31	36	C	Y	Y
E320 BLUETEC											
4D DSL RWD 7 SPD AUTO 6 CYL	1	1	2	2	2	2	59	55	C	Y	Y
E350											
WGN AWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	37	47	C	Y	Y
4D AWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	38	48	C	Y	Y
4D RWD 7 SPD AUTO 6 CYL	1	1	2	2	2	2	38	46	C	Y	Y
E550											
4D AWD 5 SPD AUTO 8 CYL	3	1	1	1	1	1	46	67	C	Y	Y
4D RWD 7 SPD AUTO 8 CYL	3	1	1	1	1	1	50	66	C	Y	Y
E63 AMG											
WGN AWD 7 SPD AUTO 8 CYL	3	1	1	1	1	1	65	115	C	Y	Y
4D RWD 7 SPD AUTO 8 CYL	3	1	1	1	1	1	58	107	C	Y	Y
GL320											
4D T/C DSL 4WD 7 SPD AUTO 6 CYL	3	4	1	1	1	1	80	37	C	Y	Y
GL450											
4D 4WD 7 SPD AUTO 8 CYL	3	4	1	1	1	1	49	29	C	Y	Y
GL550											
4D 4WD 7 SPD AUTO 8 CYL	5	3	1	1	1	1	54	33	C	Y	Y
G500											
4D 4WD 7 SPD AUTO 8 CYL	3	4	2	2	2	2	68	32	C	Y	Y
G55 AMG											
4D 4WD 5 SPD AUTO 8 CYL	5	3	1	1	1	1	79	58	C	Y	Y
ML320											
4D T/C DSL 4WD 7 SPD AUTO 6 CYL	1	3	1	1	1	1	53	25	C	Y	Y
ML350											
4D 4WD 7 SPD AUTO 6 CYL	1	3	1	1	1	1	35	19	C	Y	Y
ML550											
4D 4WD 7 SPD AUTO 8 CYL	3	2	1	1	1	1	40	23	C	Y	Y
ML63 AMG											
4D 4WD 7 SPD AUTO 8 CYL	3	1	1	1	1	1	55	60	C	Y	Y
R320											
4D T/C DSL 4WD 7 SPD AUTO 6 CYL	2	3	1	1	1	1	53	47	C	Y	Y
R350											
4D 2WD 7 SPD AUTO 6 CYL	3	3	2	2	2	2	30	32	C	Y	Y
4D 4WD 7 SPD AUTO 6 CYL	2	3	2	2	2	2	33	35	C	Y	Y
SLK280											
2D CONV RWD 7 SPD AUTO 6 CYL	3	1	3	3	3	3	51	61	C	Y	Y
2D CONV RWD 6 SPD MANU 6 CYL	3	1	3	3	3	3	91	95	C	Y	Y
SLK350											
2D CONV RWD 7 SPD AUTO 6 CYL	2	1	2	2	2	2	44	49	C	Y	Y
SLK55 AMG											
2D CONV RWD 7 SPD AUTO 8 CYL	2	1	1	1	1	1	48	54	C	Y	Y
SL55 AMG											
2D S/C RWD 5 SPD AUTO 8 CYL	3	1	1	1	1	1	92	116	C	Y	Y
SL550											
2D RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	81	78	C	Y	Y
SL600											
2D RWD 5 SPD AUTO 12 CYL	4	1	1	1	1	1	86	107	C	Y	Y
SL65 AMG											
2D RWD 5 SPD AUTO 12 CYL	4	1	1	1	1	1	103	176	C	Y	Y
S550											
4D RWD 7 SPD AUTO 8 CYL	4	1	2	2	2	2	58	62	C	Y	Y
4D 4WD 7 SPD AUTO 8 CYL	4	1	2	2	2	2	42	48	C	Y	Y
S600											
4D T/C RWD 5 SPD AUTO 12 CYL	4	1	1	1	1	1	76	105	C	Y	Y
S63 AMG											
4D RWD 7 SPD AUTO 8 CYL	4	1	1	1	1	1	83	114	C	Y	Y
S65 AMG											
4D T/C RWD 5 SPD AUTO 12 CYL	4	1	1	1	1	1	93	178	C	Y	Y

NISSAN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
ALTIMA											
2D FWD CVT 4 CYL	4	3	4	4	4	4	34	48	C	Y	N
2D FWD 6 SPD MANU 4 CYL	4	3	4	4	4	4	16	30	C	Y	N
2D FWD CVT 6 CYL	4	3	4	4	4	4	17	28	C	Y	N
4D FWD CVT 4 CYL	3	3	4	4	4	4	14	27	C	Y	N
4D FWD 6 SPD MANU 4 CYL	3	3	4	4	4	4	17	31	C	Y	N
4D FWD CVT 6 CYL	3	2	4	4	4	4	14	25	C	Y	N
4D HYBR FWD CVT 4 CYL	3	3	4	4	4	4	19	25	C	Y	N
ARMADA											
4D LE 2WD 5 SPD AUTO 8 CYL	3	4	2	2	2	2	17	13	C	Y	N
4D LE 4WD 5 SPD AUTO 8 CYL	3	3	1	1	1	1	30	20	C	Y	N
4D SE 2WD 5 SPD AUTO 8 CYL	3	4	2	2	2	2	27	18	C	Y	N
4D SE 4WD 5 SPD AUTO 8 CYL	3	3	1	1	1	1	25	18	C	Y	N
FRONTIER											
CREW CAB 2WD 5 SPD AUTO 6 CYL	3	4	3	3	3	3	22	23	C	Y	N
CREW CAB 2WD 6 SPD MANU 6 CYL	3	4	3	3	3	3	16	17	C	Y	N
CREW CAB 4WD 5 SPD AUTO 6 CYL	3	4	3	3	3	3	16	17	C	Y	N
CREW CAB 4WD 6 SPD MANU 6 CYL	3	4	3	3	3	3	16	18	C	Y	N
KING CAB 2WD 5 SPD AUTO 4 CYL	3	4	3	3	3	3	14	18	C	Y	N
KING CAB 2WD 6 SPD MANU 4 CYL	3	4	3	3	3	3	13	17	C	Y	N
KING CAB 2WD 5 SPD AUTO 6 CYL	3	4	3	3	3	3	14	16	C	Y	N
KING CAB 2WD 6 SPD MANU 6 CYL	3	3	3	3	3	3	13	15	C	Y	N
KING CAB 4WD 5 SPD AUTO 6 CYL	3	4	3	3	3	3	14	15	C	Y	N
KING CAB 4WD 6 SPD MANU 6 CYL	3	4	3	3	3	3	16	18	C	Y	N
MAXIMA											
4D FWD CVT 6 CYL	3	2	4	4	4	4	16	24	C	Y	N
PATHFINDER											
4D 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	16	13	C	Y	N
4D LE 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	14	13	C	Y	N
4D LE 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	18	15	C	Y	N
4D LE 2WD 5 SPD AUTO 8 CYL	3	3	3	3	3	3	18	14	C	Y	N
4D LE 4WD 5 SPD AUTO 8 CYL	2	3	3	3	3	3	18	14	C	Y	N
4D SE 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	16	13	C	Y	N
4D SE 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	16	13	C	Y	N
4D SE 2WD 5 SPD AUTO 8 CYL	3	3	3	3	3	3	14	12	C	Y	N
4D SE 4WD 5 SPD AUTO 8 CYL	2	3	3	3	3	3	16	13	C	Y	N
4D SE OFF-ROAD 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	18	15	C	Y	N
QUEST											
WGN FWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	14	17	C	Y	N
WGN S FWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	13	16	C	Y	N
WGN SE FWD 5 SPD AUTO 6 CYL	1	1	3	3	3	3	14	17	C	Y	N
WGN SL FWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	17	19	C	Y	N
ROGUE											
4D 2WD CVT 4 CYL	2	3	4	4	3	3	12	15	C	Y	N
4D 4WD CVT 4 CYL	1	3	3	3	3	3	13	17	C	Y	N
SENTRA											
4D FWD CVT 4 CYL	5	5	5	5	5	5	15	34	C		N
4D FWD 6 SPD MANU 4 CYL	5	5	5	5	5	5	13	31	C		N
4D SE-R FWD CVT 4 CYL	5	4	5	5	5	5	16	34	C	Y	N
4D SE-R SPEC V FWD CVT 4 CYL	5	4	5	5	5	5	16	34	C	Y	N
TITAN											
CREW CAB LE 2WD 5 SPD AUTO 8 CYL	4	4	2	2	2	2	18	15	C	Y	N
CREW CAB LE 4WD 5 SPD AUTO 8 CYL	4	4	1	1	1	1	32	24	C	Y	N
CREW CAB PRO-4X 4WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	31	23	C	Y	N
CREW CAB SE 2WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	29	22	C	Y	N
CREW CAB SE 4WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	28	21	C	Y	N
CREW CAB XE 2WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	26	20	C	Y	N
CREW CAB XE 4WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	25	20	C	Y	N
KING CAB LE 2WD 5 SPD AUTO 8 CYL	4	4	2	2	2	2	27	21	C	Y	N
KING CAB LE 4WD 5 SPD AUTO 8 CYL	4	4	2	2	2	2	28	22	C	Y	N
KING CAB PRO-4X 4WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	30	23	C	Y	N
KING CAB SE 2WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	26	20	C	Y	N
KING CAB SE 4WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	25	20	C	Y	N
KING CAB XE 2WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	25	20	C	Y	N
KING CAB XE 4WD 5 SPD AUTO 8 CYL	4	5	2	2	2	2	22	18	C	Y	N
VERSA											
4D FWD CVT 4 CYL	4	5	5	5	5	5	13	26	C		N
4D FWD 6 SPD MANU 4 CYL	4	5	5	5	5	5	13	26	C		N
4D HATCHBACK FWD CVT 4 CYL	4	4	5	5	5	5	18	35	C		N
4D HATCHBACK FWD 6 SPD MANU 4 CYL	4	4	5	5	5	5	13	26	C		N

NISSAN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
XTERRA											
4D 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	11	10	C	Y	N
4D 2WD 6 SPD MANU 6 CYL	3	3	3	3	3	3	13	12	C	Y	N
4D 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	13	12	C	Y	N
4D 4WD 6 SPD MANU 6 CYL	2	3	3	3	3	3	14	13	C	Y	N

PONTIAC	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
GRAND PRIX											
4D FWD 4 SPD AUTO 6 CYL	3	3	3	3	3	3	18	28	C		Y
4D GXP FWD 4 SPD AUTO 8 CYL	4	2	3	3	3	3	19	30	C		Y
G5											
2D FWD 4 SPD AUTO 4 CYL	4	4	4	4	4	4	46	55	C		Y
2D FWD 5 SPD MANU 4 CYL	4	3	4	4	4	4	13	24	C		Y
G6											
2D GT FWD 4 SPD AUTO 6 CYL	3	2	4	4	4	4	21	32	C	Y	Y
2D GT CONV FWD 4 SPD AUTO 6 CYL	4	2	4	4	4	4	15	24	C	Y	Y
2D GXP FWD 6 SPD AUTO 6 CYL	3	2	4	4	4	4	18	29	C	Y	Y
4D FWD 4 SPD AUTO 4 CYL	2	2	4	4	4	4	16	30	C	Y	Y
4D FWD 4 SPD AUTO 6 CYL	3	2	3	3	3	3	13	22	C	Y	Y
4D GT FWD 4 SPD AUTO 6 CYL	3	2	3	3	3	3	18	28	C	Y	Y
4D GXP FWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	17	26	C	Y	Y
G8											
4D RWD 5 SPD AUTO 6 CYL	2	1	3	3	3	3	17	34	C	Y	Y
4D GT RWD 6 SPD AUTO 8 CYL	3	1	3	3	3	3	19	34	C	Y	Y
SOLSTICE											
2D CONV RWD 5 SPD AUTO 4 CYL	4	2	4	4	4	4	19	36	C		Y
2D CONV RWD 5 SPD MANU 4 CYL	4	2	4	4	4	4	20	38	C		Y
2D GXP CONV T/C RWD 5 SPD AUTO 4 CYL	3	2	4	4	4	4	21	39	C		Y
2D GXP CONV T/C RWD 5 SPD MANU 4 CYL	3	2	4	4	4	4	24	44	C		Y
TORRENT											
4D AWD 5 SPD AUTO 6 CYL	1	2	3	3	3	3	12	13	C	Y	Y
4D FWD 5 SPD AUTO 6 CYL	1	3	3	3	3	3	12	12	C	Y	Y
4D GXP AWD 5 SPD AUTO 6 CYL	2	2	2	2	2	2	13	14	C	Y	Y
4D GXP FWD 5 SPD AUTO 6 CYL	2	2	2	2	3	3	13	13	C	Y	Y
VIBE											
4D FWD 4 SPD AUTO 4 CYL	3	2	4	4	4	4	18	28	C		Y
4D FWD 5 SPD MANU 4 CYL	3	2	4	4	4	4	15	25	C		Y

PORSCHE	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CAYENNE											
4D AWD 6 SPD AUTO 6 CYL	4	3	1	1	1	1	16	19	C	Y	N
4D AWD 6 SPD MANU 6 CYL	4	3	1	1	1	1	28	28	C	Y	N
4D AWD 6 SPD AUTO 8 CYL	5	2	1	1	1	1	27	31	C	Y	N
4D T/C AWD 6 SPD AUTO 8 CYL	5	1	1	1	1	1	35	65	C	Y	N

SAAB	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
9-3											
AERO SPORTCOMBI WGN T/C FWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	25	23	C	Y	Y
AERO SPORTCOMBI WGN T/C FWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	24	23	C	Y	Y
AERO 2D CONV T/C FWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	22	20	C	Y	Y
AERO 2D CONV T/C FWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	29	27	C	Y	Y
AERO 4D T/C FWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	27	27	C	Y	Y
AERO 4D T/C FWD 6 SPD MANU 6 CYL	1	1	1	1	1	1	24	23	C	Y	Y
2.0T SPORTCOMBI WGN T/C FWD 5 SPD AUTO 4 CYL	1	1	1	1	1	1	18	21	C	Y	Y
2.0T SPORTCOMBI WGN T/C FWD 6 SPD MANU 4 CYL	1	1	1	1	1	1	20	22	C	Y	Y
2.0T 2D CONV T/C FWD 5 SPD AUTO 4 CYL	1	1	1	1	1	1	17	17	C	Y	Y
2.0T 2D CONV T/C FWD 6 SPD MANU 4 CYL	1	1	1	1	1	1	27	28	C	Y	Y
2.0T 4D T/C FWD 5 SPD AUTO 4 CYL	1	1	1	1	1	1	22	24	C	Y	Y
2.0T 4D T/C FWD 6 SPD MANU 4 CYL	1	1	1	1	1	1	18	21	C	Y	Y
9-5											
AERO SPORTCOMBI WGN T/C FWD 5 SPD AUTO 4 CYL	1	1	1	1	1	1	24	25	C	Y	Y
AERO SPORTCOMBI WGN T/C FWD 5 SPD MANU 4 CYL	1	1	1	1	1	1	24	25	C	Y	Y
AERO 4D T/C FWD 5 SPD AUTO 4 CYL	1	1	1	1	1	1	23	25	C	Y	Y
AERO 4D T/C FWD 5 SPD MANU 4 CYL	1	1	1	1	1	1	23	25	C	Y	Y

SAAB (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
9-5 (CONT)											
2.3T SPORTCOMBI WGN T/C FWD 5 SPD AUTO 4 CYL	1	1	1	1	1	1	23	25	C	Y	Y
2.3T SPORTCOMBI WGN T/C FWD 5 SPD MANU 4 CYL	1	1	1	1	1	1	23	25	C	Y	Y
2.3T 4D T/C FWD 5 SPD AUTO 4 CYL	1	1	1	1	1	1	23	25	C	Y	Y
2.3T 4D T/C FWD 5 SPD MANU 4 CYL	1	1	1	1	1	1	23	25	C	Y	Y
9-7X											
4.2L 4D AWD 4 SPD AUTO 6 CYL	4	3	2	2	2	2	23	13	C	Y	Y
4D AERO AWD 4 SPD AUTO 8 CYL	5	2	1	1	1	1	27	16	C	Y	Y
5.3L 4D AWD 4 SPD AUTO 8 CYL	4	2	2	2	2	2	27	15	C	Y	Y

SATURN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AURA											
4D HYBRID HYBR FWD 4 SPD AUTO 4 CYL	3	1	3	3	3	3	31	27	C	Y	Y
4D XE FWD 4 SPD AUTO 4 CYL	3	2	3	3	3	3	14	17	C	Y	Y
4D XE FWD 4 SPD AUTO 6 CYL	3	1	3	3	3	3	15	15	C	Y	Y
4D XR FWD 6 SPD AUTO 6 CYL	3	1	3	3	3	3	16	16	C	Y	Y
OUTLOOK											
4D XE 2WD 6 SPD AUTO 6 CYL	2	2	2	2	2	2	13	12	C	Y	Y
4D XE 4WD 6 SPD AUTO 6 CYL	2	2	2	2	2	2	14	13	C	Y	Y
4D XR 2WD 6 SPD AUTO 6 CYL	2	2	2	2	2	2	15	14	C	Y	Y
4D XR 4WD 6 SPD AUTO 6 CYL	2	2	2	2	2	2	16	14	C	Y	Y
SKY											
2D CONV RWD 5 SPD AUTO 4 CYL	2	1	3	3	3	3	26	39	C	Y	Y
2D CONV RWD 5 SPD MANU 4 CYL	2	1	3	3	3	3	23	36	C	Y	Y
2D CONV RED LINE T/C RWD 5 SPD AUTO 4 CYL	2	1	3	3	3	3	23	35	C	Y	Y
2D CONV RED LINE T/C RWD 5 SPD MANU 4 CYL	2	1	3	3	3	3	28	41	C	Y	Y
VUE											
HYBRID HYBR FWD AUTO 4 CYL	1	1	2	2	2	2	14	12	C	Y	Y
RED LINE AWD AUTO 6 CYL	1	1	2	2	2	2	12	11	C	Y	Y
RED LINE FWD AUTO 6 CYL	1	1	2	2	2	2	13	12	C	Y	Y
XE FWD AUTO 4 CYL	1	1	2	2	2	2	12	11	C	Y	Y
XE AWD AUTO 6 CYL	1	1	2	2	2	2	12	12	C	Y	Y
XR AWD AUTO 6 CYL	1	1	2	2	2	2	11	11	C	Y	Y
XR FWD AUTO 6 CYL	1	1	2	2	2	2	13	12	C	Y	Y

SCIMITAR	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
TC											
2D FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	25	51	C	Y	N
2D FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	21	46	C	Y	N
XB											
WGN FWD 4 SPD AUTO 4 CYL	3	4	4	4	4	4	22	30	C	Y	N
WGN FWD 5 SPD MANU 4 CYL	3	4	4	4	4	4	21	30	C	Y	N
XD											
3D HATCHBACK FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	17	35	C	Y	N
3D HATCHBACK FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	17	35	C	Y	N

SUBARU	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
B9 TRIBECA											
4D 5 PASS AWD 5 SPD AUTO 6 CYL	2	2	1	1	2	2	19	12	C	Y	Y
4D 7 PASS AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	20	12	C	Y	Y
4D LIMITED 5 PASS AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	14	10	C	Y	Y
4D LIMITED 7 PASS AWD 5 SPD AUTO 6 CYL	2	2	1	1	1	1	20	12	C	Y	Y
4D LIMITED 7 PASS AWD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	20	12	C	Y	Y
FORESTER											
X AWD 4 SPD AUTO 4 CYL	2	2	2	2	2	2	14	12	C	Y	Y
X AWD 5 SPD MANU 4 CYL	2	2	2	2	2	2	14	12	C	Y	Y
X PREMIUM PKG AWD 4 SPD AUTO 4 CYL	2	2	2	2	2	2	14	12	C	Y	Y
X PREMIUM PKG AWD 5 SPD MANU 4 CYL	2	2	2	2	2	2	15	13	C	Y	Y
X LL BEAN AWD 4 SPD AUTO 4 CYL	2	2	2	2	2	2	20	15	C	Y	Y
X SPORT AWD 4 SPD AUTO 4 CYL	2	2	2	2	2	2	18	14	C	Y	Y
X SPORT AWD 5 SPD MANU 4 CYL	2	2	2	2	2	2	16	13	C	Y	Y
XT LIMITED T/C AWD 4 SPD AUTO 4 CYL	2	2	2	2	2	2	16	13	C	Y	Y
XT SPORT T/C AWD 4 SPD AUTO 4 CYL	2	2	2	2	2	2	19	15	C	Y	Y
XT SPORT T/C AWD 5 SPD MANU 4 CYL	2	2	2	2	2	2	19	15	C	Y	Y

SUBARU (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
IMPREZA											
WGN OUTBACK AWD 4 SPD AUTO 4 CYL	3	3	3	3	3	3	19	26	C	Y	Y
WGN OUTBACK AWD 5 SPD MANU 4 CYL	3	3	3	3	3	3	20	28	C	Y	Y
WGN WRX AWD 4 SPD AUTO 4 CYL	2	2	3	3	3	3	22	27	C	Y	Y
WGN WRX AWD 5 SPD MANU 4 CYL	2	2	3	3	3	3	25	32	C	Y	Y
WGN 2.5 AWD 4 SPD AUTO 4 CYL	3	3	3	3	3	3	22	30	C	Y	Y
WGN 2.5 AWD 5 SPD MANU 4 CYL	3	3	3	3	3	3	19	26	C	Y	Y
4D WRX AWD 4 SPD AUTO 4 CYL	3	2	3	3	3	3	21	26	C	Y	Y
4D WRX AWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	23	30	C	Y	Y
4D 2.5 AWD 4 SPD AUTO 4 CYL	4	3	3	3	3	3	24	33	C	Y	Y
4D 2.5 AWD 5 SPD MANU 4 CYL	4	3	3	3	3	3	19	26	C	Y	Y
LEGACY											
4D AWD 4 SPD AUTO 4 CYL	3	2	3	3	3	3	19	21	C	Y	Y
4D AWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	17	20	C	Y	Y
4D GT LIMITED AWD 5 SPD AUTO 4 CYL	3	2	3	3	3	3	21	23	C	Y	Y
4D GT LIMITED AWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	24	26	C	Y	Y
4D GT SPEC.B AWD 6 SPD MANU 4 CYL	3	2	3	3	3	3	24	25	C	Y	Y
4D LIMITED AWD 4 SPD AUTO 4 CYL	3	2	3	3	3	3	22	25	C	Y	Y
4D LIMITED 3.0R AWD 5 SPD AUTO 6 CYL	3	2	3	3	3	3	26	25	C	Y	Y
OUTBACK											
WGN AWD 5 SPD AUTO 4 CYL	3	2	3	3	3	3	21	20	C	Y	Y
WGN AWD 5 SPD MANU 4 CYL	3	2	3	3	3	3	18	17	C	Y	Y
WGN LIMITED AWD 4 SPD AUTO 4 CYL	3	2	3	3	3	3	22	20	C	Y	Y
WGN LL BEAN 3.0R AWD 5 SPD AUTO 6 CYL	3	1	3	3	3	3	21	17	C	Y	Y
WGN XT LIMITED AWD 5 SPD AUTO 4 CYL	3	1	3	3	3	3	24	21	C	Y	Y
4D LIMITED AWD 4 SPD AUTO 4 CYL	3	2	3	3	3	3	19	17	C	Y	Y

SUZUKI	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
FORENZA											
WGN FWD 4 SPD AUTO 4 CYL	5	4	5	5	5	5	15	28	C		Y
WGN FWD 5 SPD MANU 4 CYL	5	4	5	5	5	5	16	29	C		Y
4D FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	17	32	C		Y
4D FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	14	28	C		Y
GRAND VIATARA											
4D 2WD 5 SPD MANU 6 CYL	2	2	4	4	4	4	14	14	C	Y	Y
4D 4WD 5 SPD AUTO 6 CYL	2	2	4	4	3	3	14	13	C	Y	Y
4D 4WD 5 SPD MANU 6 CYL	2	2	4	4	3	3	14	13	C	Y	Y
4D LUXURY 2WD 5 SPD AUTO 6 CYL	2	2	4	4	4	4	13	12	C	Y	Y
4D LUXURY 4WD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	16	14	C	Y	Y
4D XSPORT 2WD 5 SPD AUTO 6 CYL	2	2	4	4	4	4	14	14	C	Y	Y
4D XSPORT 4WD 5 SPD AUTO 6 CYL	2	2	3	3	3	3	14	14	C	Y	Y
RENO											
4D HATCHBACK FWD 4 SPD AUTO 4 CYL	5	5	5	5	5	5	17	32	C		Y
4D HATCHBACK FWD 5 SPD MANU 4 CYL	5	4	5	5	5	5	14	28	C		Y
SX4											
4D FWD 5 SPD MANU 4 CYL	5	5	5	5	5	5	17	30	C	Y	Y
4D HATCHBACK AWD 4 SPD AUTO 4 CYL	4	5	5	5	5	5	14	27	C	Y	Y
4D HATCHBACK AWD 5 SPD MANU 4 CYL	4	5	5	5	5	5	15	29	C	Y	Y
4D HATCHBACK TOURING PKG AWD 5 SPD MANU 4 CYL	4	5	5	5	5	5	15	29	C	Y	Y
XL7											
4D 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	15	13	C	Y	Y
4D PREMIUM PKG 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	13	12	C	Y	Y
4D PREMIUM PKG 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	15	13	C	Y	Y
4D LIMITED 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	13	11	C	Y	Y
4D LIMITED 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	17	14	C	Y	Y
4D LUXURY 2WD 5 SPD AUTO 6 CYL	3	3	3	3	3	3	16	13	C	Y	Y
4D LUXURY 4WD 5 SPD AUTO 6 CYL	2	3	3	3	3	3	16	13	C	Y	Y

TOYOTA	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
AVALON											
4D LIMITED FWD 6 SPD AUTO 6 CYL	2	1	3	3	3	3	23	32	C	Y	Y
4D TOURING FWD 6 SPD AUTO 6 CYL	2	2	3	3	3	3	24	34	C	Y	Y
4D XL FWD 6 SPD AUTO 6 CYL	2	2	3	3	3	3	19	30	C	Y	Y
4D XLS FWD 6 SPD AUTO 6 CYL	2	1	3	3	3	3	20	30	C	Y	Y
CAMRY											
4D FWD 5 SPD AUTO 4 CYL	2	3	4	4	3	3	14	24	C	Y	Y

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
CAMRY (CONT)											
4D FWD 5 SPD MANU 4 CYL	2	3	4	4	3	3	13	21	C	Y	Y
4D HYBR FWD CVT 4 CYL	2	3	3	3	3	3	16	19	C	Y	Y
4D LE FWD 5 SPD AUTO 4 CYL	2	3	3	3	3	3	17	26	C	Y	Y
4D LE FWD 5 SPD MANU 4 CYL	2	3	4	4	3	3	13	22	C	Y	Y
4D LE FWD 5 SPD AUTO 6 CYL	3	2	3	3	3	3	14	20	C	Y	Y
4D SE FWD 5 SPD AUTO 4 CYL	2	3	3	3	3	3	13	21	C	Y	Y
4D SE FWD 5 SPD MANU 4 CYL	2	3	3	3	3	3	13	22	C	Y	Y
4D SE FWD 5 SPD AUTO 6 CYL	3	2	3	3	3	3	14	21	C	Y	Y
4D XLE FWD 5 SPD AUTO 4 CYL	2	3	3	3	3	3	13	21	C	Y	Y
4D XLE FWD 5 SPD AUTO 6 CYL	3	2	3	3	3	3	16	22	C	Y	Y
COROLLA											
4D CE FWD 4 SPD AUTO 4 CYL	3	4	5	5	5	5	14	27	C		Y
4D CE FWD 5 SPD MANU 4 CYL	3	4	5	5	5	5	12	22	C		Y
4D LE FWD 4 SPD AUTO 4 CYL	3	4	5	5	5	5	12	23	C		Y
4D LE FWD 5 SPD MANU 4 CYL	3	4	5	5	5	5	13	24	C		Y
4D S FWD 4 SPD AUTO 4 CYL	3	4	5	5	5	5	12	22	C		Y
4D S FWD 5 SPD MANU 4 CYL	3	4	5	5	5	5	12	22	C		Y
FJ CRUISER											
4D 2WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	12	10	C	Y	O
4D 4WD 5 SPD AUTO 6 CYL	1	3	2	2	2	2	13	11	C	Y	O
4D 4WD 6 SPD MANU 6 CYL	1	3	2	2	2	2	13	11	C	Y	O
HIGHLANDER											
4D 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	16	12	C	Y	O
4D 4WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	15	12	C	Y	O
4D HYBR 4WD 5 SPD AUTO 6 CYL	1	3	2	2	2	2	20	12	C	Y	O
4D LIMITED 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	14	11	C	Y	O
4D LIMITED 4WD 5 SPD AUTO 6 CYL	1	2	1	1	1	1	18	13	C	Y	O
4D LIMITED HYBR 4WD 5 SPD AUTO 6 CYL	1	3	2	2	2	2	21	13	C	Y	O
4D SPORT 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	21	16	C	Y	O
4D SPORT 4WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	17	13	C	Y	O
LAND CRUISER											
4D 4WD 6 SPD AUTO 8 CYL	2	3	2	2	2	2	23	15	C	Y	Y
MATRIX											
WGN FWD 4 SPD AUTO 4 CYL	3	3	4	4	4	4	13	23	C		Y
WGN FWD 5 SPD MANU 4 CYL	3	3	4	4	4	4	12	22	C		Y
WGN XR FWD 4 SPD AUTO 4 CYL	3	3	4	4	4	4	37	46	C		Y
WGN XR FWD 5 SPD MANU 4 CYL	3	2	4	4	4	4	13	24	C		Y
PRIUS											
4D HATCHBACK HYBR FWD CVT 4 CYL	3	4	4	4	4	4	17	21	C	Y	N
4D TOURING HATCHBACK HYBR FWD CVT 4 CYL	3	3	4	4	4	4	19	24	C	Y	N
RAV4											
4D 2WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	13	15	C	Y	O
4D 4WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	13	14	C	Y	O
4D 2WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	13	13	C	Y	O
4D 4WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	14	14	C	Y	O
4D 3RD SEAT 2WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	13	14	C	Y	O
4D 3RD SEAT 4WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	13	14	C	Y	O
4D 3RD SEAT 2WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	13	13	C	Y	O
4D 3RD SEAT 4WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	14	14	C	Y	O
4D LIMITED 2WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	13	14	C	Y	O
4D LIMITED 4WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	13	14	C	Y	O
4D LIMITED 2WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	14	13	C	Y	O
4D LIMITED 4WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	15	14	C	Y	O
4D LIMITED 3RD SEAT 2WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	14	15	C	Y	O
4D LIMITED 3RD SEAT 4WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	14	16	C	Y	O
4D LIMITED 3RD SEAT 2WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	14	13	C	Y	O
4D LIMITED 3RD SEAT 4WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	16	16	C	Y	O
4D SPORT 2WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	14	15	C	Y	O
4D SPORT 4WD 4 SPD AUTO 4 CYL	1	2	3	3	3	3	13	14	C	Y	O
4D SPORT 2WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	14	13	C	Y	O
4D SPORT 4WD 4 SPD AUTO 6 CYL	1	1	3	3	3	3	14	14	C	Y	O
SIENNA											
WGN CE FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	14	14	C	Y	O
WGN LE AWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	13	14	C	Y	O
WGN LE FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	14	14	C	Y	O
WGN XLE AWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	18	18	C	Y	O
WGN XLE FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	17	15	C	Y	O
WGN XLE LIMITED AWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	16	15	C	Y	O
WGN XLE LIMITED FWD 5 SPD AUTO 6 CYL	1	1	2	2	2	2	20	18	C	Y	O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
SOLARA											
2D SE FWD 5 SPD AUTO 4 CYL	3	3	3	3	3	3	14	22	C	Y	Y
2D SE FWD 5 SPD MANU 4 CYL	3	3	3	3	3	3	13	21	C	Y	Y
2D SE FWD 5 SPD AUTO 6 CYL	4	2	3	3	3	3	14	20	C	Y	Y
2D SE CONV FWD 5 SPD AUTO 6 CYL	3	2	3	3	3	3	20	24	C	Y	Y
2D SE SPORT FWD 5 SPD AUTO 4 CYL	3	3	3	3	3	3	19	27	C	Y	Y
2D SE SPORT FWD 5 SPD MANU 4 CYL	3	3	3	3	3	3	15	23	C	Y	Y
2D SE SPORT FWD 5 SPD AUTO 6 CYL	4	2	3	3	3	3	16	21	C	Y	Y
2D SE SPORT CONV FWD 5 SPD AUTO 6 CYL	3	2	3	3	3	3	18	23	C	Y	Y
2D SLE FWD 5 SPD AUTO 4 CYL	3	3	3	3	3	3	19	27	C	Y	Y
2D SLE FWD 5 SPD AUTO 6 CYL	4	2	3	3	3	3	17	22	C	Y	Y
2D SLE CONV FWD 5 SPD AUTO 6 CYL	3	2	3	3	3	3	16	20	C	Y	Y
TACOMA											
ACCESS CAB 2WD 5 SPD AUTO 4 CYL	2	4	3	3	3	3	17	18	C	Y	O
ACCESS CAB 2WD 5 SPD MANU 4 CYL	2	4	3	3	3	3	13	13	C	Y	O
ACCESS CAB 4WD 5 SPD MANU 4 CYL	2	3	2	2	2	2	17	18	C	Y	O
ACCESS CAB 4WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	16	14	C	Y	O
ACCESS CAB 4WD 5 SPD MANU 6 CYL	2	3	2	2	2	2	17	16	C	Y	O
ACCESS CAB PRERUNNER 2WD 5 SPD MANU 4 CYL	2	3	3	3	3	3	14	14	C	Y	O
ACCESS CAB PRERUNNER 2WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	17	15	C	Y	O
ACCESS CAB PRERUNNER 2WD 5 SPD MANU 6 CYL	2	3	2	2	2	2	14	13	C	Y	O
ACCESS CAB X-RUNNER 2WD 5 SPD MANU 6 CYL	2	3	2	2	2	2	16	14	C	Y	O
DOUBLE CAB 4WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	18	17	C	Y	O
DOUBLE CAB 4WD 5 SPD MANU 6 CYL	2	3	2	2	2	2	20	19	C	Y	O
DOUBLE CAB PRERUNNER 2WD 5 SPD AUTO 6 CYL	2	3	2	2	2	2	18	16	C	Y	O
DOUBLE CAB LWB 4WD 5 SPD AUTO 6 CYL	2	4	2	2	2	2	18	16	C	Y	O
DOUBLE CAB LWB PRERUNNER 2WD 5 SPD AUTO 6 CYL	2	4	2	2	2	2	19	17	C	Y	O
REGULAR CAB 2WD 5 SPD AUTO 4 CYL	2	4	3	3	3	3	15	15	C	Y	O
REGULAR CAB 2WD 5 SPD MANU 4 CYL	2	3	3	3	3	3	12	12	C	Y	O
REGULAR CAB 4WD 5 SPD MANU 4 CYL	2	3	2	2	2	2	13	12	C	Y	O
REGULAR CAB PRERUNNER 2WD 5 SPD MANU 4 CYL	2	3	3	3	3	3	13	13	C	Y	O
TUNDRA											
CREW MAX 2WD 5 SPD AUTO 8 CYL	2	5	1	1	1	1	15	11	C	Y	O
CREW MAX 4WD 5 SPD AUTO 8 CYL	1	5	1	1	1	1	23	13	C	Y	O
CREW MAX LIMITED 2WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	26	13	C	Y	O
CREW MAX LIMITED 4WD 5 SPD AUTO 8 CYL	1	4	1	1	1	1	30	16	C	Y	O
CREW MAX SR5 2WD 5 SPD AUTO 8 CYL	2	5	1	1	1	1	32	17	C	Y	O
CREW MAX SR5 4WD 5 SPD AUTO 8 CYL	1	5	1	1	1	1	26	14	C	Y	O
DOUBLE CAB 2WD 5 SPD AUTO 6 CYL	2	4	1	1	1	1	25	14	C	Y	O
DOUBLE CAB 2WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	20	12	C	Y	O
DOUBLE CAB 4WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	24	13	C	Y	O
DOUBLE CAB LIMITED 2WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	27	14	C	Y	O
DOUBLE CAB LIMITED 4WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	31	16	C	Y	O
DOUBLE CAB SR5 2WD 5 SPD AUTO 6 CYL	2	4	1	1	1	1	28	16	C	Y	O
DOUBLE CAB SR5 2WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	23	13	C	Y	O
DOUBLE CAB SR5 4WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	24	13	C	Y	O
REGULAR CAB 2WD 5 SPD AUTO 6 CYL	2	4	1	1	1	1	23	14	C	Y	O
REGULAR CAB 2WD 5 SPD AUTO 8 CYL	2	4	1	1	1	1	19	12	C	Y	O
REGULAR CAB 4WD 5 SPD AUTO 8 CYL	1	4	1	1	1	1	20	12	C	Y	O
YARIS											
2D FWD 4 SPD AUTO 4 CYL	4	3	5	5	5	5	13	24	C		O
2D FWD 5 SPD MANU 4 CYL	4	3	5	5	5	5	13	24	C		O
2D S FWD 4 SPD AUTO 4 CYL	4	3	5	5	5	5	20	34	C		O
2D S FWD 5 SPD MANU 4 CYL	4	3	5	5	5	5	13	24	C		O
4D FWD 4 SPD AUTO 4 CYL	3	4	5	5	5	5	12	22	C		N
4D FWD 5 SPD MANU 4 CYL	3	4	5	5	5	5	12	22	C		N
4D S FWD 4 SPD AUTO 4 CYL	3	4	5	5	5	5	12	20	C		N
4D S FWD 5 SPD MANU 4 CYL	3	4	5	5	5	5	13	24	C		N
4RUNNER											
LIMITED 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	13	11	C	Y	O
LIMITED 4WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	19	13	C	Y	O
LIMITED 2WD 5 SPD AUTO 8 CYL	1	2	2	2	2	2	19	12	C	Y	O
LIMITED 4WD 5 SPD AUTO 8 CYL	1	2	2	2	2	2	19	13	C	Y	O
SPORT 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	17	12	C	Y	O
SPORT 4WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	16	12	C	Y	O
SPORT 2WD 5 SPD AUTO 8 CYL	1	2	2	2	2	2	16	12	C	Y	O
SPORT 4WD 5 SPD AUTO 8 CYL	1	2	2	2	2	2	17	12	C	Y	O
SR5 2WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	15	12	C	Y	O
SR5 4WD 5 SPD AUTO 6 CYL	1	2	2	2	2	2	16	12	C	Y	O
SR5 2WD 5 SPD AUTO 8 CYL	1	2	2	2	2	2	14	11	C	Y	O

TOYOTA (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
4RUNNER (CONT)											
SR5 4WD 5 SPD AUTO 8 CYL	1	2	2	2	2	2	16	12	C	Y	O

VOLVO	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
C30											
2D HATCHBACK T/C FWD 5 SPD AUTO 5 CYL	4	2	2	2	2	2	23	25	C	Y	Y
2D HATCHBACK T/C FWD 6 SPD MANU 5 CYL	4	1	2	2	2	2	23	25	C	Y	Y
2D HATCHBACK 2.0 T/C FWD 5 SPD AUTO 5 CYL	4	2	2	2	2	2	23	25	C	Y	Y
2D HATCHBACK 2.0 T/C FWD 6 SPD MANU 5 CYL	4	1	2	2	2	2	23	25	C	Y	Y
C70											
2D CONV T/C FWD 5 SPD AUTO 5 CYL	1	1	2	2	2	2	19	29	C	Y	Y
2D CONV T/C FWD 6 SPD MANU 5 CYL	1	1	2	2	2	2	28	39	C	Y	Y
S40											
4D T5 T/C AWD 5 SPD AUTO 5 CYL	3	2	3	3	3	3	21	28	C	Y	Y
4D T5 T/C FWD 5 SPD AUTO 5 CYL	3	3	3	3	3	3	25	32	C	Y	Y
4D 2.4I FWD 5 SPD AUTO 5 CYL	2	3	3	3	3	3	25	33	C	Y	Y
4D 2.4I FWD 5 SPD MANU 5 CYL	2	3	3	3	3	3	20	28	C	Y	Y
S60											
4D T5 T/C FWD 5 SPD AUTO 5 CYL	1	1	2	2	2	2	20	25	C	Y	Y
4D 2.5T T/C AWD 5 SPD AUTO 5 CYL	1	2	2	2	2	2	17	24	C	Y	Y
4D 2.5T T/C FWD 5 SPD AUTO 5 CYL	1	1	2	2	2	2	19	24	C	Y	Y
S80											
4D FWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	25	33	C	Y	Y
4D AWD 6 SPD AUTO 8 CYL	1	1	1	1	1	1	26	37	C	Y	Y
4D T6 T/C AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	20	32	C	Y	Y
V50											
WGN T5 T/C AWD 5 SPD AUTO 5 CYL	2	1	2	2	2	2	20	24	C	Y	Y
WGN T5 T/C FWD 5 SPD AUTO 5 CYL	2	1	2	2	2	2	22	25	C	Y	Y
WGN 2.4I FWD 5 SPD AUTO 5 CYL	2	2	3	3	3	3	23	26	C	Y	Y
XC70											
WGN 3.2 AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	21	19	C	Y	Y
XC90											
4D 7-PASSENGER FWD 6 SPD AUTO 6 CYL	1	2	1	1	1	1	25	19	C	Y	Y
4D 7-PASSENGER AWD 6 SPD AUTO 8 CYL	1	2	1	1	1	1	25	18	C	Y	Y

VOLKSWAGEN	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
EOS											
2D CONV T/C FWD 6 SPD AUTO 4 CYL	3	3	3	3	3	3	31	41	C	Y	Y
2D CONV T/C FWD 6 SPD MANU 4 CYL	3	3	3	3	3	3	28	37	C	Y	Y
2D CONV KOMFORT T/C FWD 6 SPD AUTO 4 CYL	3	3	3	3	3	3	31	41	C	Y	Y
2D CONV KOMFORT T/C FWD 6 SPD MANU 4 CYL	3	3	3	3	3	3	28	37	C	Y	Y
2D CONV LUX T/C FWD 6 SPD AUTO 4 CYL	3	3	3	3	3	3	29	38	C	Y	Y
2D CONV VR6 FWD 6 SPD AUTO 6 CYL	3	2	3	3	3	3	33	39	C	Y	Y
GLI											
4D FWD 6 SPD AUTO 4 CYL	3	1	1	1	1	1	20	19	C	Y	Y
4D FWD 6 SPD MANU 4 CYL	3	1	1	1	1	1	19	19	C	Y	Y
4D AUTOBAHN FWD 6 SPD AUTO 4 CYL	3	1	1	1	1	1	20	19	C	Y	Y
4D AUTOBAHN FWD 6 SPD MANU 4 CYL	3	1	1	1	1	1	20	19	C	Y	Y
4D SUNROOF FWD 6 SPD AUTO 4 CYL	3	1	1	1	1	1	20	19	C	Y	Y
4D SUNROOF FWD 6 SPD MANU 4 CYL	3	1	1	1	1	1	20	19	C	Y	Y
GTI											
2D HATCHBACK T/C FWD 6 SPD AUTO 4 CYL	4	3	3	3	3	3	22	33	C	Y	Y
2D HATCHBACK T/C FWD 6 SPD MANU 4 CYL	4	3	3	3	3	3	22	33	C	Y	Y
4D T/C FWD 6 SPD AUTO 4 CYL	3	3	3	3	3	3	21	30	C	Y	Y
4D T/C FWD 6 SPD MANU 4 CYL	3	2	3	3	3	3	21	30	C	Y	Y
JETTA											
S FWD 6 SPD AUTO 5 CYL	3	3	3	3	3	3	13	19	C	Y	Y
S FWD 5 SPD MANU 5 CYL	3	3	3	3	3	3	15	23	C	Y	Y
S SUNROOF FWD 6 SPD AUTO 5 CYL	3	3	3	3	3	3	13	20	C	Y	Y
S SUNROOF FWD 5 SPD MANU 5 CYL	3	3	3	3	3	3	13	19	C	Y	Y
SE FWD 6 SPD AUTO 5 CYL	3	3	3	3	3	3	14	21	C	Y	Y
SE FWD 5 SPD MANU 5 CYL	3	3	3	3	3	3	13	20	C	Y	Y
SEL FWD 6 SPD AUTO 5 CYL	3	3	3	3	3	3	15	21	C	Y	Y
NEW BEETLE											
2D S FWD 5 SPD AUTO 5 CYL	3	2	3	3	3	3	19	23	C	Y	Y
2D S FWD 5 SPD MANU 5 CYL	3	2	3	3	3	3	16	20	C	Y	Y

VOLKSWAGEN (CONT)	BI	PD	MED	PIP	UM BI	UIM BI	CMP	COLL	P/R	ALB	DRL
NEW BEETLE (CONT)											
2D S CONV FWD 5 SPD AUTO 5 CYL	3	1	3	3	3	3	19	24	C	Y	Y
2D S CONV FWD 5 SPD MANU 5 CYL	3	1	3	3	3	3	19	24	C	Y	Y
2D SE FWD 5 SPD AUTO 5 CYL	3	1	3	3	3	3	21	26	C	Y	Y
2D SE CONV FWD 5 SPD AUTO 5 CYL	3	1	3	3	3	3	17	21	C	Y	Y
PASSAT											
WGN T/C FWD 6 SPD AUTO 4 CYL	1	1	2	2	2	2	20	25	C	Y	Y
WGN T/C FWD 6 SPD MANU 4 CYL	1	1	2	2	2	2	17	21	C	Y	Y
WGN KOMFORT T/C FWD 6 SPD AUTO 4 CYL	1	1	2	2	2	2	16	19	C	Y	Y
WGN LUX T/C FWD 6 SPD AUTO 4 CYL	1	1	1	1	1	1	18	21	C	Y	Y
WGN VR6 4MOTION AWD 6 SPD AUTO 6 CYL	1	1	1	1	1	1	21	22	C	Y	Y
4D T/C FWD 6 SPD AUTO 4 CYL	1	1	2	2	2	2	21	26	C	Y	Y
4D T/C FWD 6 SPD MANU 4 CYL	1	1	2	2	2	2	15	20	C	Y	Y
4D KOMFORT T/C FWD 6 SPD AUTO 4 CYL	1	1	2	2	2	2	15	18	C	Y	Y
4D LUX T/C FWD 6 SPD AUTO 4 CYL	1	1	2	2	2	2	18	22	C	Y	Y
4D VR6 FWD 6 SPD AUTO 6 CYL	2	1	2	2	2	2	24	25	C	Y	Y
4D VR6 4MOTION AWD 6 SPD AUTO 6 CYL	2	1	2	2	2	2	21	23	C	Y	Y
RABBIT											
2D FWD 6 SPD AUTO 5 CYL	3	3	3	3	3	3	14	22	C	Y	Y
2D FWD 5 SPD MANU 5 CYL	3	3	3	3	3	3	22	32	C	Y	Y
4D FWD 6 SPD AUTO 5 CYL	3	3	3	3	3	3	15	22	C	Y	Y
4D FWD 5 SPD MANU 5 CYL	3	3	3	3	3	3	14	22	C	Y	Y
R32											
2D AWD 6 SPD AUTO 6 CYL	4	2	3	3	3	3	22	29	C	Y	Y
TOUAREG 2											
4D 4WD 6 SPD AUTO 6 CYL	2	2	1	1	1	1	37	19	C	Y	Y
4D 4WD 6 SPD AUTO 8 CYL	2	2	1	1	1	1	32	18	C	Y	Y
4D TDI DSL 4WD 6 SPD AUTO 10 CYL	2	2	1	1	1	1	26	12	C	Y	Y

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY
AMERICAN NATIONAL GENERAL INSURANCE COMPANY
ANPAC LOUISIANA INSURANCE COMPANY
AMERICAN NATIONAL COUNTY MUTUAL INSURANCE COMPANY

PROCEDURES FOR LIABILITY SYMBOL DETERMINATION

1. The liability symbols for a particular vehicle are based upon the vehicle's industry property damage, bodily injury, personal injury, and medical payments pure premium loss relativities provided by the Highway Loss Data Institute (HLDI) based upon a three-year experience period.

2. The liability symbols that result from the steps above using HLDI data are compared to a major competitor. We use this comparison in our decision to raise or lower the liability symbols of certain vehicles in order to achieve rate consistency and as a further check in the determination of the proper vehicle liability symbols based upon make and model experience. As our company experience gains credibility, we will begin to utilize our own data, along with industry, in the mathematical analysis for each particular vehicle.

3. For new model years, the liability symbols are based upon the loss data produced by the same models from previous years. When a new series is introduced in the industry which is not comparable to any prior year models, then the loss data produced by similar vehicles of body size and style from previous years will be used to determine the appropriate liability symbols.

4. The procedures as outlined here will apply to the current model plus the prior four model years.

5. The agent manual pages reflect the appropriate liability symbols for each vehicle listed in the Symbol Section of the manual.

6. For newly introduced models for which liability symbols have not been provided in the agent manual, or for any model not listed in the agent manual, use liability symbol 3 for the applicable coverages.

7. Liability symbols will be determined and/or adjusted utilizing the most recent HLDI loss data and IIHS crashworthiness evaluations and comparisons to industry data every year at the same time physical damage symbols are determined and/or adjusted.

American National Property and Casualty Company
Private Passenger Automobile Insurance
Actuarial Memorandum
Arkansas

The following memorandum describes the revisions made with this filing and explains the data and methodologies used in the attached American National Property and Casualty Company (ANPAC) exhibits.

We are proposing an overall rate decrease of -3.0%, which has a revenue effect of ($216,647).

Exhibit I – Credibility Weighted Rate Level Indications

In this exhibit, ANPAC's trended loss ratio has been credibility weighted with the permissible loss ratio trended from the lesser of the last effective date to the proposed effective date or one year, using the selected annualized trend factor for each coverage. The credibility weighted trended loss and ALE ratios for All Liability, All Physical Damage, and All Coverages Combined were calculated by weighting the individual coverages' ratios by their premiums at present rates. The formula used for credibility is

$$Z = \sqrt{\frac{N}{1{,}082}}$$

where N is the number of incurred claims and the standard for full credibility is 1,082 claims. This formula is based on an accepted procedure documented by L.H. Longley-Cook in an article entitled "An Introduction to Credibility Theory" published in Volume XLIX of the Proceedings of the Casualty Actuarial Society.

Exhibit II – Rate Level Indications

This exhibit demonstrates our need for an overall rate level decrease based upon accident year loss experience. Premiums have been adjusted to present rates. The Physical Damage premiums have also been adjusted for model year and symbol trend.

The incurred losses were evaluated as of 12/31/06, and include allocated loss adjustment expense. The losses were developed to 120-month ultimate using Arkansas loss development factors for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages and countrywide loss development factors for Uninsured and Underinsured Motorist Bodily Injury and Uninsured and Underinsured Motorist Property Damage. A similar approach is used for allocated loss expense using countrywide ALE development factors. Comprehensive losses have been adjusted for catastrophes. They were then trended from the midpoint of the experience period to the median loss date of the time the rates are expected to be in effect.

Exhibit III – Loss and Allocated Loss Expense Development Factors

This exhibit shows the data triangles used in the development of ANPAC Arkansas loss development factors for Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages and ANPAC countrywide loss development factors for Uninsured and Underinsured Motorist Bodily Injury and Uninsured and Underinsured Motorist Property Damage, as well as companywide allocated loss expense development factors.

Exhibit IV – Allocated Loss Expense Factors

This exhibit displays the calculation of ANPAC companywide allocated loss expense to losses incurred factors that are applied to territorial incurred loss data by coverage.

Exhibit V – Annual Trend Factors

Page 1 of this exhibit summarizes our loss trends by coverage based on NAII Fast Track and ANPAC Arkansas data. Pages 2 and 3 of this exhibit show the regression results from which we selected our trend factors. ANPAC uses annualized trend factors calculated from quarterly experience data. The data is smoothed using exponential least square method and trended to the median loss date of the revised rates. Our trends are calculated using two databases that are credibility weighted using the inverses of the variances of the residuals of the databases involved. This technique is based upon a paper entitled "Credibility – Weighted Trend Factors," by Oakley Van Slyke in the 1981 Proceedings of the Casualty Actuarial Society. The databases are as follows:

1) Industry Data for the state of Arkansas
2) ANPAC Arkansas Data

The data trended in these databases are quarterly year-ending frequency, severity, and pure premium data for one-, two-, three-, and four-year periods. A trend of 2.5% was chosen for Bodily Injury. A trend of 1.0% was chosen for Property Damage. The Bodily Injury trend was used for Uninsured Motorist Bodily Injury and Underinsured Motorist Bodily Injury. The Property Damage trend was used for Uninsured Motorist Property Damage. Selected trends for Comprehensive and Collision were 2.0% and 1.0%, respectively. Due to inconsistency in the Comprehensive data, we have based our Comprehensive trends on Property Damage and Collision severity trends. A trend of 4.02% was chosen for Medical Payments as an inflationary factor. This trend was chosen using the Consumer Price Index of Medical Expenditures.

Exhibit VI – Investment Income

This exhibit develops a factor for underwriting profit and contingencies. This factor is based upon the estimated effect of investment earnings on unearned premium reserves and loss reserves. This calculation allows for an after-tax operating profit of 7.2% for Liability coverages, 4.8% for Comprehensive coverage and 3.8% for Collision coverage. The tax rate was calculated as described on Page 5 of this exhibit.

Exhibit VII – Development of Underwriting Expenses

This exhibit develops our actual underwriting expenses by account for the past three years. This data, combined with the underwriting profit ratio developed in Exhibit VI, permits us to arrive at an expected loss and allocated loss adjustment expense ratio.

Exhibit VIII – Percent Change and Revenue Effect by Coverage

This exhibit details the percent changes by coverage and reflects the resulting revenue effects.

Exhibit IX – Development of Base Rates by Coverage

Column	Description
(5)	Indicated Relativity Change is the 3-year loss ratio at current rate level for the territory divided by the statewide trended loss ratio for the given coverage.
(6)	ANPAC Indicated Relativity Adjusted to 1.00 is calculated by multiplying 1 + Column (5) by the present territory relativity. The factor is then normalized.
(7)	Competitor Relativity Adjusted to 1.00 is calculated by taking the average premium by territory for three competitors and dividing by their statewide average premium. The factor is then normalized.
(8)	Highway Loss Data Institute (HLDI) Relativity Adjusted to 1.00 is calculated by taking the HLDI pure premiums by territory and dividing by the statewide average pure premium for each coverage. HLDI data is not available for Uninsured and Underinsured Motorist coverages. The factor is then normalized.
(9)	Credibility Weighted Indicated Relativity Adjusted to Avg. 1.00 is calculated by the following formula: (ANPAC credibility factor X ANPAC Indicated Relativity (6)) + (HLDI credibility factor X HLDI Relativity (8)) +

(ANPAC present relativity (4) X (1 – ANPAC cred. – HLDI cred.)

The factor is then normalized. HLDI data is not available for Uninsured and Underinsured Motorist coverages, so it is not used in this calculation.

(10) Selected Relativity Adjusted to 1.00 is the selected relativity for each territory. The relativities were judgmentally selected, based on indications and competitive situation. The factor is then normalized.

(11) Selected Base Rate is the selected base rate for each territory proposed in this filing.

Exhibit X – Liability/Physical Damage Relativity Revisions

This exhibit displays the current and proposed limit and deductible relativities.

Exhibit XI – Model Year Relativity Revisions

This exhibit presents the current and proposed model year relativities for Comprehensive and Collision coverages and reflects the rebasing of the model year as required by our model year rule.

Exhibit XII – Symbol Revision Revenue Effect

We are revising the procedure in which we assign symbols. Each vehicle will now be assigned a separate symbol for each coverage. This exhibit shows the revenue effect for this change.

Exhibit XIII – Class Factor Relativity Revisions

Pages 1 and 2 of this exhibit show the companywide and Arkansas loss ratios, as well as current and proposed factors for our base classes. Proposed factors were selected after reviewing our loss experience and Allstate Property and Casualty Company's premiums by class. Pages 3 through 8 display the current and proposed ANPAC class factors.

Exhibit XIV – AmeriCycle® Factor Revision

We have adjusted the class and model group factors that are used for our motorcycle program. This exhibit shows the present and proposed factors, the percentage change, and the Arkansas and countrywide loss experience. The factors have been selected primarily based on countrywide experience due to the lack of credible state specific data.

Exhibit XV – CHROME® Factor Change and Multi-CHROME® Discount

To accurately rate accounts with multiple specialty vehicles, we are introducing a multi-CHROME® discount for accounts with two or more CHROME® vehicles. CHROME vehicles will no longer be classified using multi-car classes but will instead be rated using this multi-CHROME® discount. As a result of this discount and a countrywide study of CHROME® rates, we are revising our CHROME® factors. Pages 1 and 2 display countrywide, three-year experience by vehicle type for CHROME® vehicles, as well as current and proposed rating factors for our CHROME® vehicles program. Pages 3 through 8 display the Arkansas offset by vehicle type and coverage for these changes.

Exhibit XVI – PAC+ Discount Revision

The PAC+ Part A discount for youthfuls who are principal operators will now be assigned based on the account owner's years with their prior carrier. The implementation of this rule will not reduce the PAC+ Part A discount for any vehicle.

In addition, we are expanding the number of risk score ranges for PAC+ Part B. The levels have been selected in order for insured's to maintain a discount that is greater than or equal to their current discount.

Page 1 of this exhibit displays the current and proposed risk score ranges and discounts in Part B of our PAC+ discount. Pages 2 through 4 show the percent change by coverage of these revisions for Arkansas.

Exhibit XVII – Camper Shell Unit Deductible Additions

We are adding a $2,000 deductible option for camper shell units and establishing a $1,000 deductible rate for a pickup with a mounted camper shell with an actual cash value of $0 to $750.

Exhibit XVIII – DRRP Factor Revision

We are introducing DRRP rating points. This program is similar to what we currently use in American National General Insurance Company. The 0 DRRP factor will be 0.85 to counteract the removal of the Ticket Free Discount (see Exhibit XXI). Page 1 shows the adjusted premium and offsets for this change.

Exhibit XIX – Removal of Accident Record Rating

We are removing the Accident Record Rating factors from rating. It will be replaced by the new DRRP program (see Exhibit XVIII). Page 1 shows the current and proposed factors. Page 2 shows the adjusted premium and offsets for this change.

Exhibit XX – Removal of Conviction Record Rating

We are removing the Conviction Record Rating factors from rating. It will be replaced by the new DRRP program (see Exhibit XVIII). Page 1 shows the current and proposed factors. Page 2 shows the adjusted premium and offsets for this change.

Exhibit XXI – Removal of Ticket Free Discount

We are removing the Ticket Free Discount. An insured will now receive a discounted factor of 0.85 if they have 0 DRRP points. Page 1 shows the adjusted premium and offsets for this change.

Other Revisions

We are revising our rule for students away at school. Currently these drivers are given a married rate if the married rate generates a lower premium. We are proposing a 30% discount on Bodily Injury, Property Damage, Medical Payments, and Collision.

We are introducing a minimum premium rule to establish a minimum premium of $1 for all applicable coverages on all vehicle types.

Territory Changes

Grant County is being moved from territory 6 to territory 13.

Rate Level History

Effective Date	Overall Percent Change
04/15/2007	-1.30%
07/15/2006	-4.00%
09/01/2005	-3.10%

American National Property and Casualty
Credibility Weighted Rate Level Indications
Arkansas
Losses Trended to: 11/15/08
Losses Valued as of: 12/31/06

Coverage	Trended Loss Ratio w/ALE	2006 Earned PPR with MY/Sym Drift & CA$HBACK Adjustment	Claim Count	Full Cred Claim Ct Req	Credibility Factor	Trended Perm Loss Ratio	Credibility Weighted Trended Loss Ratio	Credibility Weighted Rate Level Indications	Selected
Bodily Injury	68.9%	2,088,535	258	1,082	0.4883	70.7%	69.8%	0.8%	-2.7%
Property Damage	71.1%	1,267,840	845	1,082	0.8837	69.9%	70.9%	2.4%	-2.8%
Medical Payments	74.9%	335,345	193	1,082	0.4223	71.6%	73.0%	5.3%	-5.9%
Uninsured Motorist - BI	40.6%	256,616	26	1,082	0.1550	70.7%	66.1%	-4.7%	-14.5%
Underinsured Motorist - BI	68.1%	249,460	8	1,082	0.0860	70.7%	70.5%	1.7%	0.1%
Uninsured Motorist - PD	66.6%	123,723	95	1,082	0.2963	69.9%	68.9%	-0.5%	-3.7%
Comprehensive	64.2%	740,827	614	1,082	0.7533	64.0%	64.2%	1.9%	-8.9%
Collision	70.8%	1,513,913	796	1,082	0.8577	65.1%	70.0%	8.3%	0.8%
Towing and Labor	41.0%	94,418	710	1,082	0.8101	64.0%	45.4%	-28.0%	0.0%
Wage Loss	20.1%	39,638	15	1,082	0.1177	70.7%	64.8%	-6.5%	0.0%
Rental Reimbursement	78.0%	11,333	58	1,082	0.2315	64.0%	67.3%	6.8%	0.0%
Accidental Death and Dismemberment	18.9%	29,640	3	1,082	0.0527	70.7%	68.0%	-1.9%	0.0%
All Liability	67.5%	4,390,797				70.5%	70.1%	1.2%	-3.6%
All Physical Damage	67.7%	2,360,490				64.7%	67.2%	4.9%	-1.9%
All Coverages	67.6%	6,751,287				68.5%	69.1%	2.5%	-3.0%

The credibility factor is calculated as Z = {(n/credibility standard)^1/2}, where n represents the total number of claims.

The credibility weighted rate level indication is calculated as:
{(Credibility Weighted Trended Loss Ratio / Permissible Loss Ratio) - 1}
where the Permissible Loss Ratio is 69.3% for Liability Coverages, and 64.1% for Physical Damage Coverages.

American National Property and Casualty
Rate Level Indications
Arkansas
Losses Trended to: 11/15/08
Losses Valued as of: 12/31/06

Bodily Injury

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	2,017,589	1.1810	1.0000	0.9073	2,161,763	1,263,386	-	1,263,386	1.0332	1,305,351	1,305,351	1.0756	1,404,060	1.1140	1,564,129	69.3%	72.4%	
2005	2,153,766	1.1021	1.0000	0.9073	2,153,531	1,347,424	-	1,347,424	1.1365	1,531,398	1,531,398	1.0703	1,639,046	1.0868	1,781,371	69.3%	82.7%	
2006	2,199,911	1.0464	1.0000	0.9073	2,088,535	730,063	100,000	630,063	1.3923	877,211	977,211	1.0286	1,005,158	1.0603	1,065,796	69.3%	51.0%	
Total	6,371,265				6,403,829	3,340,873	100,000	3,240,873		3,713,960	3,813,960		4,048,264		4,411,296	69.3%	68.9%	-0.6%

Property Damage

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	1,434,108	1.0185	1.0000	0.9073	1,325,211	986,065	-	986,065	1.0010	987,051	987,051	1.0296	1,016,252	1.0445	1,061,441	69.3%	80.1%	
2005	1,570,620	0.9220	1.0000	0.9073	1,313,779	840,540	-	840,540	1.0020	842,222	842,222	1.0321	869,272	1.0341	898,935	69.3%	68.4%	
2006	1,514,553	0.9227	1.0000	0.9073	1,267,840	760,244	-	760,244	1.0170	773,192	773,192	1.0312	797,352	1.0239	816,396	69.3%	64.4%	
Total	4,519,282				3,906,830	2,586,850	-	2,586,850		2,602,465	2,602,465		2,682,876		2,776,772	69.3%	71.1%	2.6%

Medical Payments

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	303,094	1.2935	1.0000	0.9073	355,698	180,982	-	180,982	0.9670	175,006	175,006	1.0419	182,337	1.1882	216,656	69.3%	60.9%	
2005	342,721	1.1150	1.0000	0.9073	346,695	258,220	-	258,220	0.9525	245,949	245,949	1.0385	255,413	1.1424	291,782	69.3%	84.2%	
2006	338,322	1.0925	1.0000	0.9073	335,345	278,301	-	278,301	0.8287	230,616	230,616	1.0595	244,348	1.0982	268,347	69.3%	80.0%	
Total	984,137				1,037,738	717,503	-	717,503		651,572	651,572		682,098		776,785	69.3%	74.9%	8.0%

Uninsured Motorist - BI

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	341,289	0.7995	1.0000	0.9073	247,546	75,609	-	75,609	1.0878	82,247	82,247	1.0523	86,553	1.1140	96,420	69.3%	39.0%	
2005	381,375	0.7256	1.0000	0.9073	251,050	15,405	-	15,405	1.3054	20,109	20,109	1.0578	21,272	1.0868	23,120	69.3%	9.2%	
2006	375,857	0.7525	1.0000	0.9073	256,616	84,088	-	84,088	2.0233	170,134	170,134	1.0367	176,379	1.0603	187,018	69.3%	72.9%	
Total	1,098,521				755,212	175,103	-	175,103		272,491	272,491		284,204		306,558	69.3%	40.6%	-41.4%

Underinsured Motorist - BI

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	228,939	1.1345	1.0000	0.9073	235,651	53,250	-	53,250	1.0878	57,925	57,925	1.0523	60,957	1.1140	67,906	69.3%	28.8%	
2005	270,207	0.9939	1.0000	0.9073	243,654	100,000	-	100,000	1.3054	130,535	130,535	1.0578	138,084	1.0868	150,075	69.3%	61.6%	
2006	296,370	0.9278	1.0000	0.9073	249,460	125,000	-	125,000	2.0233	252,912	252,912	1.0367	262,195	1.0603	278,012	69.3%	111.4%	
Total	795,516				728,765	278,250	-	278,250		441,372	441,372		461,236		495,993	69.3%	68.1%	-1.8%

Uninsured Motorist - PD

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	156,381	0.8284	1.0000	0.9073	117,525	110,396	-	110,396	0.9920	109,515	109,515	1.0178	111,460	1.0445	116,416	69.3%	99.1%	
2005	159,418	0.8428	1.0000	0.9073	121,890	58,656	-	58,656	0.9895	58,042	58,042	1.0217	59,300	1.0341	61,324	69.3%	50.3%	
2006	141,443	0.9641	1.0000	0.9073	123,723	60,903	-	60,903	1.0192	62,074	62,074	1.0112	62,771	1.0239	64,271	69.3%	51.9%	
Total	457,243				363,138	229,955	-	229,955		229,632	229,632		233,531		242,011	69.3%	66.6%	-3.8%

American National Property and Casualty
Rate Level Indications
Arkansas
Losses Trended to: 11/15/08
Losses Valued as of: 12/31/06

Comprehensive

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses adjusted for CAT Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	1,068,576	0.6249	1.1027	0.9073	668,028	420,785	-	420,785	1.0000	420,785	420,785	1.0279	432,508	1.0904	471,624	63.0%	70.6%	
2005	890,548	0.7749	1.0784	0.9073	675,162	420,446	-	420,446	0.9990	420,026	420,026	1.0496	440,867	1.0691	471,313	63.0%	69.8%	
2006	794,076	0.9751	1.0546	0.9073	740,827	344,180	-	344,180	1.0290	354,151	354,151	1.0652	377,226	1.0481	395,369	63.0%	53.4%	
Total	2,753,200				2,084,017	1,185,411	-	1,185,411		1,194,962	1,194,962		1,250,601		1,338,306	63.0%	64.2%	1.9%

Collision

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	2,026,858	0.7017	1.2237	0.9073	1,578,880	1,138,338	-	1,138,338	0.9994	1,137,655	1,137,655	1.0305	1,172,362	1.0445	1,224,490	64.6%	77.6%	
2005	1,822,359	0.8135	1.1686	0.9073	1,571,761	920,047	-	920,047	0.9944	914,898	914,898	1.0383	949,962	1.0341	982,378	64.6%	62.5%	
2006	1,701,964	0.8786	1.1159	0.9073	1,513,913	1,092,872	-	1,092,872	0.9447	1,032,418	1,032,418	1.0351	1,068,706	1.0239	1,094,232	64.6%	72.3%	
Total	5,551,181				4,664,554	3,151,258	-	3,151,258		3,084,971	3,084,971		3,191,030		3,301,100	64.6%	70.8%	9.6%

Towing and Labor

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	99,262	1.0000	1.0000	0.9073	90,057	16,169	-	16,169	1.0000	16,169	16,169	1.0000	16,170	1.0904	40,106	63.0%	44.5%	
2005	102,841	1.0000	1.0000	0.9073	93,305	14,616	-	14,616	1.0000	14,616	14,616	1.0000	14,615	1.0691	38,354	63.0%	41.1%	
2006	104,069	1.0000	1.0000	0.9073	94,418	11,658	-	11,658	1.0000	11,658	11,658	1.0000	11,659	1.0481	35,451	63.0%	37.5%	
Total	306,172				277,780	42,443	-	42,443		42,443	42,443		42,444		113,911	63.0%	41.0%	-34.9%

Wage Loss

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	40,351	1.0000	1.0000	0.9073	36,610	140	-	140	1.0000	140	140	1.0000	140	1.1140	156	69.3%	0.4%	
2005	42,424	1.0000	1.0000	0.9073	38,490	10,145	-	10,145	1.0000	10,145	10,145	1.0000	10,145	1.0868	11,025	69.3%	28.6%	
2006	43,689	1.0000	1.0000	0.9073	39,638	11,209	-	11,209	1.0000	11,209	11,209	1.0000	11,209	1.0603	11,885	69.3%	30.0%	
Total	126,464				114,738	21,494	-	21,494		21,494	21,494		21,494		23,066	69.3%	20.1%	-71.0%

Rental Reimbursement

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	14,566	1.0000	1.0000	0.9073	13,215	12,114	-	12,114	1.0000	12,114	12,114	1.0000	12,115	1.0904	13,209	63.0%	100.0%	
2005	13,674	1.0000	1.0000	0.9073	12,406	9,759	-	9,759	1.0000	9,759	9,759	1.0000	9,760	1.0691	10,433	63.0%	84.1%	
2006	12,491	1.0000	1.0000	0.9073	11,333	4,928	-	4,928	1.0000	4,928	4,928	1.0000	4,929	1.0481	5,166	63.0%	45.6%	
Total	40,730				36,954	26,801	-	26,801		26,801	26,801		26,804		28,808	63.0%	78.0%	23.7%

Accidental Death and Dismemberment

Year	Earned Premium	CRL Factor	Model Year and Symbol Drift Factor	CA$HBACK Factor	EP @ CRL, MY and Symbol Drift, CA$HBACK	Incurred Losses	Losses Not Developed	Losses to Develop	LDF Factor	Developed Losses	Ultimate Losses	ALE Factor	Accident Yr Incurred Losses w/ALE	Trend Factor	Trended Losses w/ALE	Perm Loss Ratio	Trended Loss Ratio	Rate Level Indication
2004	30,422	1.0000	1.0000	0.9073	27,601	-	-	-	1.0000	-	-	1.0000	-	1.1140	-	69.3%	0.0%	
2005	31,954	1.0000	1.0000	0.9073	28,990	15,000	-	15,000	1.0000	15,000	15,000	1.0000	15,000	1.0868	16,302	69.3%	56.2%	
2006	32,672	1.0000	1.0000	0.9073	29,640	-	-	-	1.0000	-	-	1.0000	-	1.0603	-	69.3%	0.0%	
Total	95,047				86,231	15,000	-	15,000		15,000	15,000		15,000		16,302	69.3%	18.9%	-72.7%

American National Property and Casualty Company
Arkansas
Bodily Injury Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	1,305,218	1,531,954	1,590,844	1,580,625	1,580,500	1,595,500	1,595,500	1,595,500	1,595,500	1,595,500
1996	1,288,164	1,640,113	1,736,354	1,739,907	1,778,515	1,793,515	1,793,515	1,793,515	1,793,515	1,793,515
1997	2,028,924	2,345,791	2,508,129	2,518,600	2,519,600	2,515,830	2,515,830	2,510,830	2,510,830	2,510,830
1998	1,256,976	1,617,672	1,748,067	1,846,077	1,831,372	1,831,372	1,810,872	1,810,872	1,800,872	
1999	1,156,758	1,716,894	1,731,343	1,740,343	1,721,343	1,731,926	1,730,926	1,730,926		
2000	1,021,248	1,235,372	1,303,011	1,277,761	1,270,461	1,270,461	1,270,461			
2001	866,144	1,056,578	1,159,932	1,191,132	1,176,832	1,182,832				
2002	858,796	1,084,376	1,192,511	1,227,511	1,226,511					
2003	679,788	771,574	911,230	929,998						
2004	1,082,136	1,175,158	1,263,385							
2005	941,790	1,347,423								
2006	730,062									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.1737	1.0384	0.9936	0.9999	1.0095	1.0000	1.0000	1.0000	1.0000
1996	1.2732	1.0587	1.0020	1.0222	1.0084	1.0000	1.0000	1.0000	1.0000
1997	1.1562	1.0692	1.0042	1.0004	0.9985	1.0000	0.9980	1.0000	1.0000
1998	1.2870	1.0806	1.0561	0.9920	1.0000	0.9888	1.0000	0.9945	
1999	1.4842	1.0084	1.0052	0.9891	1.0061	0.9994	1.0000		
2000	1.2097	1.0548	0.9806	0.9943	1.0000	1.0000			
2001	1.2199	1.0978	1.0269	0.9880	1.0051				
2002	1.2627	1.0997	1.0293	0.9992					
2003	1.1350	1.1810	1.0206						
2004	1.0860	1.0751							
2005	1.4307								
3 Pt. Avg.	1.2172	1.1186	1.0256	0.9938	1.0037	0.9961	0.9993	0.9982	1.0000
3-Pt. Wtd Avg.	1.2184	1.1109	1.0260	0.9939	1.0040	0.9956	0.9992	0.9984	1.0000
Selected	1.2250	1.1000	1.0250	1.0040	1.0040	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.3923
24 to 120 Months =	1.1365
36 to 120 Months =	1.0332
48 to 120 Months =	1.0080
60 to 120 Months =	1.0040
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property and Casualty Company
Arkansas
Property Damage Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	1,211,604	1,229,071	1,244,531	1,237,148	1,234,898	1,233,348	1,233,178	1,232,763	1,232,763	1,232,763
1996	1,343,685	1,358,575	1,373,291	1,377,208	1,377,851	1,377,851	1,376,062	1,376,062	1,376,062	1,376,062
1997	1,572,402	1,585,467	1,581,666	1,585,030	1,590,030	1,579,892	1,579,892	1,579,892	1,579,892	1,579,892
1998	1,438,711	1,473,688	1,497,600	1,497,809	1,495,158	1,495,158	1,495,158	1,495,158	1,495,158	
1999	1,348,680	1,374,461	1,378,929	1,378,929	1,378,929	1,378,929	1,378,929	1,378,929		
2000	909,864	926,941	924,329	926,574	926,574	926,574	926,574			
2001	844,177	869,629	876,979	873,830	873,863	874,830				
2002	828,571	881,810	886,858	888,408	888,408					
2003	833,989	826,793	827,872	828,891						
2004	989,275	990,576	986,064							
2005	803,105	840,540								
2006	760,244									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.0144	1.0126	0.9941	0.9982	0.9987	0.9999	0.9997	1.0000	1.0000
1996	1.0111	1.0108	1.0029	1.0005	1.0000	0.9987	1.0000	1.0000	1.0000
1997	1.0083	0.9976	1.0021	1.0032	0.9936	1.0000	1.0000	1.0000	1.0000
1998	1.0243	1.0162	1.0001	0.9982	1.0000	1.0000	1.0000	1.0000	
1999	1.0191	1.0033	1.0000	1.0000	1.0000	1.0000	1.0000		
2000	1.0188	0.9972	1.0024	1.0000	1.0000	1.0000			
2001	1.0302	1.0085	0.9964	1.0000	1.0011				
2002	1.0643	1.0057	1.0017	1.0000					
2003	0.9914	1.0013	1.0012						
2004	1.0013	0.9954							
2005	1.0466								
3 Pt. Avg.	1.0131	1.0008	0.9998	1.0000	1.0004	1.0000	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.0120	1.0006	0.9998	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000
Selected	1.0150	1.0010	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.0170
24 to 120 Months =	1.0020
36 to 120 Months =	1.0010
48 to 120 Months =	1.0000
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property and Casualty Company
Arkansas
Medical Payments Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	334,753	249,087	246,303	239,154	231,966	228,732	228,792	228,792	225,836	225,836
1996	399,897	306,977	271,862	264,368	258,493	258,493	258,493	258,493	258,493	258,493
1997	376,318	295,204	284,710	280,328	277,347	277,347	273,247	273,247	273,247	273,247
1998	361,524	266,772	263,361	256,541	250,852	250,852	249,104	249,104	249,104	
1999	373,627	335,481	313,063	300,729	300,729	300,729	298,073	298,073		
2000	224,060	189,247	175,606	171,678	171,632	171,632	171,632			
2001	216,224	177,113	170,742	164,157	164,157	164,157				
2002	237,282	209,821	203,159	195,382	195,882					
2003	226,597	172,309	171,522	167,402						
2004	234,285	183,478	180,981							
2005	243,263	258,220								
2006	278,301									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	0.7441	0.9888	0.9710	0.9699	0.9861	1.0003	1.0000	0.9871	1.0000
1996	0.7676	0.8856	0.9724	0.9778	1.0000	1.0000	1.0000	1.0000	1.0000
1997	0.7845	0.9645	0.9846	0.9894	1.0000	0.9852	1.0000	1.0000	1.0000
1998	0.7379	0.9872	0.9741	0.9778	1.0000	0.9930	1.0000	1.0000	
1999	0.8979	0.9332	0.9606	1.0000	1.0000	0.9912	1.0000		
2000	0.8446	0.9279	0.9776	0.9997	1.0000	1.0000			
2001	0.8191	0.9640	0.9614	1.0000	1.0000				
2002	0.8843	0.9682	0.9617	1.0026					
2003	0.7604	0.9954	0.9760						
2004	0.7831	0.9864							
2005	1.0615								
3 Pt. Avg.	0.8683	0.9833	0.9664	1.0008	1.0000	0.9947	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	0.8720	0.9824	0.9661	1.0009	1.0000	0.9939	1.0000	1.0000	1.0000
Selected	0.8700	0.9850	0.9665	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	0.8287
24 to 120 Months =	0.9525
36 to 120 Months =	0.9670
48 to 120 Months =	1.0005
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Uninsured and Underinsured Motorist Bodily Injury Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	4,531,237	6,532,891	7,297,429	7,680,268	7,616,256	7,650,167	7,625,415	7,648,278	7,644,116	7,644,116
1996	4,138,769	6,621,814	7,461,326	8,074,444	8,272,737	8,425,827	8,491,583	8,558,396	8,558,396	8,558,396
1997	3,856,450	6,376,815	7,396,661	7,951,270	8,544,980	8,883,114	8,991,114	9,075,431	9,083,558	9,083,243
1998	4,290,486	6,761,802	9,129,083	9,597,918	10,017,732	10,200,611	10,356,346	10,358,676	10,223,646	
1999	5,655,212	8,289,395	10,199,765	10,634,974	10,654,443	10,660,769	10,790,954	10,852,554		
2000	6,135,497	9,629,866	12,946,370	13,806,891	14,446,769	14,535,291	14,831,535			
2001	6,896,163	12,366,940	14,599,223	14,623,355	14,783,521	14,745,060				
2002	9,365,996	16,362,666	18,674,737	19,266,629	19,530,770					
2003	10,571,556	15,346,977	18,023,750	17,988,304						
2004	10,344,176	15,279,907	18,738,814							
2005	9,185,003	16,110,740								
2006	11,698,536									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.4417	1.1170	1.0525	0.9917	1.0045	0.9968	1.0030	0.9995	1.0000
1996	1.5999	1.1268	1.0822	1.0246	1.0185	1.0078	1.0079	1.0000	1.0000
1997	1.6535	1.1599	1.0750	1.0747	1.0396	1.0122	1.0094	1.0009	1.0000
1998	1.5760	1.3501	1.0514	1.0437	1.0183	1.0153	1.0002	0.9870	
1999	1.4658	1.2305	1.0427	1.0018	1.0006	1.0122	1.0057		
2000	1.5695	1.3444	1.0665	1.0463	1.0061	1.0204			
2001	1.7933	1.1805	1.0017	1.0110	0.9974				
2002	1.7470	1.1413	1.0317	1.0137					
2003	1.4517	1.1744	0.9980						
2004	1.4772	1.2264							
2005	1.7540								
3 Pt. Avg.	1.5610	1.1807	1.0105	1.0237	1.0014	1.0160	1.0051	0.9960	1.0000
3-Pt. Wtd Avg.	1.5527	1.1798	1.0113	1.0223	1.0014	1.0164	1.0049	0.9955	1.0000
Selected	1.5500	1.2000	1.0250	1.0250	1.0150	1.0150	1.0050	1.0000	1.0000

12 to 120 Months =	2.0233
24 to 120 Months =	1.3054
36 to 120 Months =	1.0878
48 to 120 Months =	1.0613
60 to 120 Months =	1.0354
72 to 120 Months =	1.0201
84 to 120 Months =	1.0050
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Uninsured and Underinsured Motorist Property Damage Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	1,050,342	1,020,605	1,012,238	1,045,995	1,005,224	1,004,961	1,003,583	1,002,278	1,000,896	1,000,896
1996	1,232,561	1,274,307	1,277,206	1,249,210	1,244,176	1,243,228	1,242,775	1,240,698	1,240,698	1,240,698
1997	1,301,254	1,317,950	1,291,300	1,282,053	1,280,867	1,273,802	1,272,275	1,271,669	1,268,585	1,267,452
1998	1,831,296	1,817,659	1,791,834	1,785,414	1,777,081	1,775,802	1,768,015	1,765,078	1,761,305	
1999	1,801,634	1,865,869	1,860,080	1,856,135	1,853,838	1,850,849	1,849,658	1,849,500		
2000	2,066,025	2,246,603	2,237,752	2,231,464	2,208,232	2,206,426	2,201,703			
2001	2,498,542	2,546,788	2,528,748	2,510,463	2,509,368	2,506,850				
2002	2,429,527	2,576,033	2,566,047	2,558,471	2,565,562					
2003	2,517,717	2,495,067	2,485,834	2,471,061						
2004	2,201,374	2,245,836	2,243,987							
2005	2,088,649	2,171,077								
2006	1,539,613									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	0.9717	0.9918	1.0333	0.9610	0.9997	0.9986	0.9987	0.9986	1.0000
1996	1.0339	1.0023	0.9781	0.9960	0.9992	0.9996	0.9983	1.0000	1.0000
1997	1.0128	0.9798	0.9928	0.9991	0.9945	0.9988	0.9995	0.9976	0.9991
1998	0.9926	0.9858	0.9964	0.9953	0.9993	0.9956	0.9983	0.9979	
1999	1.0357	0.9969	0.9979	0.9988	0.9984	0.9994	0.9999		
2000	1.0874	0.9961	0.9972	0.9896	0.9992	0.9979			
2001	1.0193	0.9929	0.9928	0.9996	0.9990				
2002	1.0603	0.9961	0.9970	1.0028					
2003	0.9910	0.9963	0.9941						
2004	1.0202	0.9992							
2005	1.0395								
3 Pt. Avg.	1.0169	0.9972	0.9946	0.9973	0.9989	0.9976	0.9992	0.9985	0.9997
3-Pt. Wtd Avg.	1.0153	0.9971	0.9946	0.9976	0.9989	0.9977	0.9992	0.9984	0.9997
Selected	1.0300	0.9975	0.9975	0.9975	0.9990	0.9990	0.9995	0.9995	1.0000

12 to 120 Months =	1.0192
24 to 120 Months =	0.9895
36 to 120 Months =	0.9920
48 to 120 Months =	0.9945
60 to 120 Months =	0.9970
72 to 120 Months =	0.9980
84 to 120 Months =	0.9990
96 to 120 Months =	0.9995
108 to 120 Months =	1.0000

American National Property and Casualty Company
Arkansas
Comprehensive Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	732,792	726,298	726,599	726,580	726,366	726,366	726,366	726,366	726,366	726,366
1996	1,458,783	1,500,029	1,500,940	1,502,078	1,501,778	1,501,778	1,501,778	1,501,778	1,501,778	1,501,778
1997	1,217,704	1,259,036	1,257,803	1,257,996	1,263,396	1,257,103	1,257,103	1,252,103	1,252,103	1,252,103
1998	951,103	985,574	987,092	987,048	984,888	984,888	984,888	984,888	984,888	
1999	1,505,826	1,518,442	1,517,336	1,517,603	1,517,558	1,516,891	1,516,841	1,516,841		
2000	618,242	697,296	698,489	698,489	698,489	698,489	698,489			
2001	749,437	760,272	751,098	751,158	751,158	751,158				
2002	449,240	480,899	479,027	479,027	479,027					
2003	419,429	415,615	416,083	416,083						
2004	449,481	461,693	461,598							
2005	326,080	350,306								
2006	403,162									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	0.9911	1.0004	1.0000	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000
1996	1.0283	1.0006	1.0008	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
1997	1.0339	0.9990	1.0002	1.0043	0.9950	1.0000	0.9960	1.0000	1.0000
1998	1.0362	1.0015	1.0000	0.9978	1.0000	1.0000	1.0000	1.0000	
1999	1.0084	0.9993	1.0002	1.0000	0.9996	1.0000	1.0000		
2000	1.1279	1.0017	1.0000	1.0000	1.0000	1.0000			
2001	1.0145	0.9879	1.0001	1.0000	1.0000				
2002	1.0705	0.9961	1.0000	1.0000					
2003	0.9909	1.0011	1.0000						
2004	1.0272	0.9998							
2005	1.0743								
3 Pt. Avg.	1.0308	0.9990	1.0000	1.0000	0.9999	1.0000	0.9987	1.0000	1.0000
3-Pt. Wtd Avg.	1.0273	0.9989	1.0000	1.0000	0.9998	1.0000	0.9987	1.0000	1.0000
Selected	1.0300	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	1.0290
24 to 120 Months =	0.9990
36 to 120 Months =	1.0000
48 to 120 Months =	1.0000
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property and Casualty Company
Arkansas
Collision Loss Development

Incurred Losses - Direct

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	1,682,281	1,595,488	1,592,954	1,602,729	1,603,529	1,598,423	1,598,343	1,598,526	1,598,491	1,598,491
1996	2,169,680	2,070,479	2,045,585	2,044,585	2,044,261	2,044,261	2,044,121	2,043,946	2,043,946	2,043,946
1997	2,040,463	1,998,871	1,985,103	1,977,097	1,976,097	1,974,997	1,973,897	1,972,997	1,972,997	1,972,997
1998	2,018,549	1,912,423	1,882,073	1,881,475	1,881,625	1,881,655	1,881,875	1,881,875	1,881,875	
1999	1,893,043	1,807,155	1,797,455	1,776,459	1,775,252	1,773,083	1,773,083	1,773,083		
2000	1,401,055	1,344,712	1,341,924	1,341,549	1,341,399	1,341,364	1,341,364			
2001	1,261,134	1,205,788	1,204,136	1,204,256	1,203,735	1,203,735				
2002	1,224,350	1,225,452	1,217,995	1,215,710	1,215,185					
2003	1,282,465	1,247,281	1,242,777	1,243,055						
2004	1,215,686	1,150,338	1,138,338							
2005	993,566	919,485								
2006	1,092,872									

Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	0.9484	0.9984	1.0061	1.0005	0.9968	0.9999	1.0001	1.0000	1.0000
1996	0.9543	0.9880	0.9995	0.9998	1.0000	0.9999	0.9999	1.0000	1.0000
1997	0.9796	0.9931	0.9960	0.9995	0.9994	0.9994	0.9995	1.0000	1.0000
1998	0.9474	0.9841	0.9997	1.0001	1.0000	1.0001	1.0000	1.0000	
1999	0.9546	0.9946	0.9883	0.9993	0.9988	1.0000	1.0000		
2000	0.9598	0.9979	0.9997	0.9999	1.0000	1.0000			
2001	0.9561	0.9986	1.0001	0.9996	1.0000				
2002	1.0009	0.9939	0.9981	0.9996					
2003	0.9726	0.9964	1.0002						
2004	0.9462	0.9896							
2005	0.9254								
3 Pt. Avg.	0.9481	0.9933	0.9995	0.9997	0.9996	1.0000	0.9998	1.0000	1.0000
3-Pt. Wtd Avg.	0.9500	0.9934	0.9995	0.9997	0.9995	1.0000	0.9998	1.0000	1.0000
Selected	0.9500	0.9950	0.9997	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000

12 to 120 Months =	0.9447
24 to 120 Months =	0.9944
36 to 120 Months =	0.9994
48 to 120 Months =	0.9997
60 to 120 Months =	1.0000
72 to 120 Months =	1.0000
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Bodily Injury ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	369,151	1,214,011	2,466,442	3,420,070	3,847,760	4,127,288	4,207,418	4,236,275	4,246,744	4,246,744
1996	440,323	1,732,763	2,574,691	4,851,846	5,523,760	5,726,154	5,782,700	5,808,653	5,808,653	5,808,653
1997	457,886	1,613,238	3,185,147	4,386,992	4,992,714	5,268,770	5,473,446	5,727,766	5,737,987	5,749,062
1998	454,754	1,740,504	3,386,524	4,605,386	5,422,891	5,902,940	6,142,810	6,221,437	6,235,890	
1999	342,352	1,637,209	3,148,340	4,160,885	4,776,891	5,108,332	5,250,160	5,365,240		
2000	352,845	1,600,203	3,317,297	4,736,255	5,477,640	5,721,995	5,876,200			
2001	376,889	1,592,489	3,291,254	4,877,109	5,544,244	5,693,954				
2002	324,832	1,307,834	2,694,476	3,938,681	4,709,419					
2003	309,855	1,171,580	2,831,905	4,438,487						
2004	231,345	1,072,209	2,505,113							
2005	253,196	1,241,970								
2006	299,069									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	3.2887	2.0316	1.3866	1.1251	1.0726	1.0194	1.0069	1.0025	1.0000
1996	3.9352	1.4859	1.8844	1.1385	1.0366	1.0099	1.0045	1.0000	1.0000
1997	3.5232	1.9744	1.3773	1.1381	1.0553	1.0388	1.0465	1.0018	1.0019
1998	3.8274	1.9457	1.3599	1.1775	1.0885	1.0406	1.0128	1.0023	
1999	4.7822	1.9230	1.3216	1.1480	1.0694	1.0278	1.0219		
2000	4.5351	2.0730	1.4277	1.1565	1.0446	1.0269			
2001	4.2254	2.0667	1.4818	1.1368	1.0270				
2002	4.0262	2.0603	1.4618	1.1957					
2003	3.7811	2.4172	1.5673						
2004	4.6347	2.3364							
2005	4.9052								
3 Pt. Avg.	4.4403	2.2713	1.5036	1.1630	1.0470	1.0318	1.0271	1.0014	1.0006
3-Pt. Wtd Avg.	4.3879	2.2614	1.5032	1.1608	1.0459	1.0320	1.0266	1.0014	1.0007
Selected	4.3879	2.2614	1.5032	1.1608	1.0459	1.0320	1.0266	1.0014	1.0007

12 to 120 Months =	19.2255
24 to 120 Months =	4.3814
36 to 120 Months =	1.9375
48 to 120 Months =	1.2890
60 to 120 Months =	1.1104
72 to 120 Months =	1.0617
84 to 120 Months =	1.0287
96 to 120 Months =	1.0021
108 to 120 Months =	1.0007

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Property Damage ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	651,805	855,575	861,264	869,882	875,056	894,781	898,404	898,633	898,633	898,633
1996	793,950	1,016,772	1,040,943	1,055,617	1,081,121	1,085,715	1,086,344	1,091,287	1,091,287	1,091,287
1997	941,871	1,218,648	1,258,106	1,281,439	1,291,653	1,292,150	1,293,070	1,293,881	1,293,881	1,293,881
1998	1,139,373	1,428,671	1,487,347	1,502,334	1,508,461	1,513,324	1,513,372	1,514,574	1,514,689	
1999	1,096,238	1,367,974	1,408,141	1,446,378	1,465,112	1,479,903	1,495,276	1,496,815		
2000	1,039,635	1,368,239	1,423,737	1,465,730	1,479,839	1,481,084	1,481,865			
2001	1,055,193	1,385,346	1,420,199	1,454,776	1,457,189	1,463,651				
2002	954,367	1,192,507	1,249,172	1,306,634	1,321,766					
2003	888,551	1,105,919	1,143,323	1,172,628						
2004	871,633	1,092,241	1,169,556							
2005	946,146	1,162,348								
2006	861,306									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.3126	1.0066	1.0100	1.0059	1.0225	1.0040	1.0003	1.0000	1.0000
1996	1.2806	1.0238	1.0141	1.0242	1.0042	1.0006	1.0046	1.0000	1.0000
1997	1.2939	1.0324	1.0185	1.0080	1.0004	1.0007	1.0006	1.0000	1.0000
1998	1.2539	1.0411	1.0101	1.0041	1.0032	1.0000	1.0008	1.0001	
1999	1.2479	1.0294	1.0272	1.0130	1.0101	1.0104	1.0010		
2000	1.3161	1.0406	1.0295	1.0096	1.0008	1.0005			
2001	1.3129	1.0252	1.0243	1.0017	1.0044				
2002	1.2495	1.0475	1.0460	1.0116					
2003	1.2446	1.0338	1.0256						
2004	1.2531	1.0708							
2005	1.2285								
3 Pt. Avg.	1.2421	1.0507	1.0320	1.0076	1.0051	1.0036	1.0008	1.0000	1.0000
3-Pt. Wtd Avg.	1.2417	1.0505	1.0318	1.0075	1.0051	1.0036	1.0008	1.0000	1.0000
Selected	1.2417	1.0505	1.0318	1.0075	1.0051	1.0036	1.0008	1.0000	1.0000

12 to 120 Months =	1.3691
24 to 120 Months =	1.1026
36 to 120 Months =	1.0495
48 to 120 Months =	1.0172
60 to 120 Months =	1.0096
72 to 120 Months =	1.0045
84 to 120 Months =	1.0009
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Medical Payments ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	101,902	179,114	207,653	213,410	218,740	221,704	223,455	223,455	223,455	223,455
1996	108,684	195,111	226,185	243,472	268,448	285,474	285,814	286,045	286,045	286,045
1997	81,173	164,035	202,939	231,399	242,495	246,783	248,771	248,785	249,185	249,185
1998	72,144	172,280	220,547	257,251	296,393	339,538	339,777	340,920	340,955	
1999	86,110	159,805	207,389	246,616	285,649	287,106	288,177	290,047		
2000	72,166	148,000	205,399	220,133	237,457	246,456	255,816			
2001	70,243	169,503	200,066	230,012	237,673	249,035				
2002	73,608	150,697	182,631	198,875	220,579					
2003	83,339	151,671	201,616	265,499						
2004	110,125	199,732	221,746							
2005	109,622	205,094								
2006	114,841									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.7577	1.1593	1.0277	1.0250	1.0136	1.0079	1.0000	1.0000	1.0000
1996	1.7952	1.1593	1.0764	1.1026	1.0634	1.0012	1.0008	1.0000	1.0000
1997	2.0208	1.2372	1.1402	1.0480	1.0177	1.0081	1.0001	1.0016	1.0000
1998	2.3880	1.2802	1.1664	1.1522	1.1456	1.0007	1.0034	1.0001	
1999	1.8558	1.2978	1.1891	1.1583	1.0051	1.0037	1.0065		
2000	2.0508	1.3878	1.0717	1.0787	1.0379	1.0380			
2001	2.4131	1.1803	1.1497	1.0333	1.0478				
2002	2.0473	1.2119	1.0889	1.1091					
2003	1.8199	1.3293	1.3169						
2004	1.8137	1.1102							
2005	1.8709								
3 Pt. Avg.	1.8348	1.2171	1.1852	1.0737	1.0303	1.0141	1.0033	1.0006	1.0000
3-Pt. Wtd Avg.	1.8361	1.2069	1.1884	1.0719	1.0287	1.0122	1.0035	1.0005	1.0000
Selected	1.8361	1.2069	1.1884	1.0719	1.0287	1.0122	1.0035	1.0005	1.0000

12 to 120 Months =	2.9510
24 to 120 Months =	1.6072
36 to 120 Months =	1.3317
48 to 120 Months =	1.1206
60 to 120 Months =	1.0454
72 to 120 Months =	1.0162
84 to 120 Months =	1.0040
96 to 120 Months =	1.0005
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Uninsured and Underinsured Motorist Bodily Injury ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	44,280	221,899	528,053	748,729	910,090	1,000,682	1,024,052	1,027,574	1,032,107	1,032,107
1996	47,176	284,040	588,777	804,161	947,373	988,935	999,925	1,027,828	1,027,828	1,027,828
1997	45,305	235,544	544,137	765,781	907,253	936,239	980,739	997,643	1,000,922	1,000,922
1998	52,965	232,931	600,865	873,240	1,030,179	1,083,801	1,147,192	1,157,179	1,163,633	
1999	48,711	265,884	712,236	959,996	1,120,228	1,243,472	1,295,228	1,326,996		
2000	55,097	292,804	667,413	949,853	1,184,521	1,324,737	1,390,104			
2001	37,768	296,141	669,814	1,073,746	1,425,498	1,529,265				
2002	37,197	210,055	456,415	743,360	1,011,576					
2003	37,874	191,750	420,363	769,672						
2004	37,319	254,494	673,972							
2005	25,173	219,199								
2006	42,562									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	5.0113	2.3797	1.4179	1.2155	1.0995	1.0234	1.0034	1.0044	1.0000
1996	6.0209	2.0729	1.3658	1.1781	1.0439	1.0111	1.0279	1.0000	1.0000
1997	5.1991	2.3101	1.4073	1.1847	1.0319	1.0475	1.0172	1.0033	1.0000
1998	4.3978	2.5796	1.4533	1.1797	1.0521	1.0585	1.0087	1.0056	
1999	5.4584	2.6787	1.3479	1.1669	1.1100	1.0416	1.0245		
2000	5.3143	2.2794	1.4232	1.2471	1.1184	1.0493			
2001	7.8411	2.2618	1.6031	1.3276	1.0728				
2002	5.6471	2.1728	1.6287	1.3608					
2003	5.0628	2.1922	1.8310						
2004	6.8194	2.6483							
2005	8.7077								
3 Pt. Avg.	6.8633	2.3378	1.6876	1.3118	1.1004	1.0498	1.0168	1.0030	1.0000
3-Pt. Wtd Avg.	6.6302	2.3629	1.6726	1.3089	1.0984	1.0494	1.0171	1.0031	1.0000
Selected	6.6302	2.3629	1.6726	1.3089	1.0984	1.0494	1.0171	1.0031	1.0000

12 to 120 Months =	40.3349
24 to 120 Months =	6.0836
36 to 120 Months =	2.5746
48 to 120 Months =	1.5393
60 to 120 Months =	1.1761
72 to 120 Months =	1.0707
84 to 120 Months =	1.0202
96 to 120 Months =	1.0031
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Uninsured and Underinsured Motorist Property Damage ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	37,786	46,017	46,572	46,705	46,705	46,705	46,705	46,705	46,705	46,705
1996	48,148	61,151	62,012	62,888	62,945	63,581	63,581	63,581	63,581	63,581
1997	49,233	59,722	60,243	75,870	75,870	75,870	75,870	75,870	75,870	75,870
1998	53,508	71,653	76,526	78,866	81,006	81,006	81,006	81,006	81,006	
1999	45,821	68,107	78,976	79,056	79,056	79,056	79,356	79,356		
2000	43,739	57,078	58,281	58,281	58,326	58,326	58,326			
2001	47,713	56,972	57,372	57,372	57,372	57,372				
2002	39,746	48,631	48,738	56,744	56,744					
2003	26,668	29,707	29,752	29,752						
2004	20,514	22,929	22,929							
2005	18,735	22,874								
2006	19,680									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.2178	1.0121	1.0029	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1996	1.2701	1.0141	1.0141	1.0009	1.0101	1.0000	1.0000	1.0000	1.0000
1997	1.2130	1.0087	1.2594	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1998	1.3391	1.0680	1.0306	1.0271	1.0000	1.0000	1.0000	1.0000	
1999	1.4864	1.1596	1.0010	1.0000	1.0000	1.0038	1.0000		
2000	1.3050	1.0211	1.0000	1.0008	1.0000	1.0000			
2001	1.1941	1.0070	1.0000	1.0000	1.0000				
2002	1.2235	1.0022	1.1643	1.0000					
2003	1.1140	1.0015	1.0000						
2004	1.1177	1.0000							
2005	1.2209								
3 Pt. Avg.	1.1509	1.0012	1.0548	1.0003	1.0000	1.0013	1.0000	1.0000	1.0000
3-Pt. Wtd Avg.	1.1455	1.0015	1.0589	1.0003	1.0000	1.0014	1.0000	1.0000	1.0000
Selected	1.1455	1.0015	1.0589	1.0003	1.0000	1.0014	1.0000	1.0000	1.0000

12 to 120 Months =	1.2168
24 to 120 Months =	1.0623
36 to 120 Months =	1.0607
48 to 120 Months =	1.0016
60 to 120 Months =	1.0014
72 to 120 Months =	1.0014
84 to 120 Months =	1.0000
96 to 120 Months =	1.0000
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Comprehensive ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	426,878	527,040	546,341	547,030	549,254	549,254	549,254	549,254	549,254	549,254
1996	458,284	537,642	541,645	542,721	542,800	542,800	542,968	542,968	542,968	542,968
1997	446,668	563,699	575,048	584,044	585,688	585,733	588,431	588,431	588,431	588,431
1998	735,726	891,062	905,159	914,319	918,728	918,928	918,928	918,928	919,090	
1999	587,203	740,689	768,576	774,886	774,885	774,886	774,886	774,886		
2000	660,985	817,327	825,720	825,949	826,029	826,029	826,029			
2001	691,262	834,071	848,733	874,302	879,218	879,334				
2002	542,524	681,933	704,849	708,344	708,818					
2003	537,204	660,763	672,248	707,127						
2004	504,863	659,257	676,677							
2005	508,729	657,581								
2006	680,176									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.2346	1.0366	1.0013	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
1996	1.1732	1.0074	1.0020	1.0001	1.0000	1.0003	1.0000	1.0000	1.0000
1997	1.2620	1.0201	1.0156	1.0028	1.0001	1.0046	1.0000	1.0000	1.0000
1998	1.2111	1.0158	1.0101	1.0048	1.0002	1.0000	1.0000	1.0002	
1999	1.2614	1.0377	1.0082	1.0000	1.0000	1.0000	1.0000		
2000	1.2365	1.0103	1.0003	1.0001	1.0000	1.0000			
2001	1.2066	1.0176	1.0301	1.0056	1.0001				
2002	1.2570	1.0336	1.0050	1.0007					
2003	1.2300	1.0174	1.0519						
2004	1.3058	1.0264							
2005	1.2926								
3 Pt. Avg.	1.2761	1.0258	1.0290	1.0021	1.0000	1.0000	1.0000	1.0001	1.0000
3-Pt. Wtd Avg.	1.2752	1.0259	1.0287	1.0023	1.0000	1.0000	1.0000	1.0001	1.0000
Selected	1.2752	1.0259	1.0287	1.0023	1.0000	1.0000	1.0000	1.0001	1.0000

12 to 120 Months =	1.3490
24 to 120 Months =	1.0579
36 to 120 Months =	1.0312
48 to 120 Months =	1.0024
60 to 120 Months =	1.0001
72 to 120 Months =	1.0001
84 to 120 Months =	1.0001
96 to 120 Months =	1.0001
108 to 120 Months =	1.0000

American National Property And Casualty Company, American National County Mutual Insurance Company, ANPAC Louisiana Insurance Company, and Pacific Property and Casualty Company
Companywide
Collision ALE Development

Direct ALE Losses

Acc Year	12 months	24 months	36 months	48 months	60 months	72 months	84 months	96 months	108 months	120 months
1995	882,737	1,100,622	1,125,166	1,129,745	1,137,634	1,142,648	1,151,399	1,151,504	1,151,504	1,151,504
1996	1,052,869	1,328,407	1,363,985	1,383,896	1,388,364	1,390,573	1,390,683	1,390,370	1,390,370	1,390,370
1997	1,217,179	1,509,473	1,536,423	1,550,139	1,553,201	1,559,265	1,559,533	1,559,345	1,527,938	1,528,215
1998	1,424,517	1,736,825	1,768,283	1,773,264	1,778,447	1,779,725	1,779,532	1,745,035	1,745,075	
1999	1,384,155	1,690,257	1,725,895	1,748,874	1,751,296	1,751,203	1,704,285	1,705,571		
2000	1,419,135	1,864,335	1,892,905	1,905,366	1,913,679	1,877,516	1,882,748			
2001	1,505,410	1,859,348	1,890,964	1,915,343	1,874,904	1,875,030				
2002	1,356,074	1,690,120	1,723,543	1,719,567	1,725,200					
2003	1,392,585	1,667,460	1,669,561	1,678,224						
2004	1,352,557	1,636,133	1,677,773							
2005	1,426,417	1,811,552								
2006	1,498,624									

ALE Loss Development Factors

Acc Year	12 to 24	24 to 36	36 to 48	48 to 60	60 to 72	72 to 84	84 to 96	96 to 108	108 to 120
1995	1.2468	1.0223	1.0041	1.0070	1.0044	1.0077	1.0001	1.0000	1.0000
1996	1.2617	1.0268	1.0146	1.0032	1.0016	1.0001	0.9998	1.0000	1.0000
1997	1.2401	1.0179	1.0089	1.0020	1.0039	1.0002	0.9999	0.9799	1.0002
1998	1.2192	1.0181	1.0028	1.0029	1.0007	0.9999	0.9806	1.0000	
1999	1.2211	1.0211	1.0133	1.0014	0.9999	0.9732	1.0008		
2000	1.3137	1.0153	1.0066	1.0044	0.9811	1.0028			
2001	1.2351	1.0170	1.0129	0.9789	1.0001				
2002	1.2463	1.0198	0.9977	1.0033					
2003	1.1974	1.0013	1.0052						
2004	1.2097	1.0255							
2005	1.2700								
3 Pt. Avg.	1.2257	1.0155	1.0053	0.9955	0.9937	0.9920	0.9938	0.9933	1.0001
3-Pt. Wtd Avg.	1.2262	1.0155	1.0055	0.9952	0.9935	0.9923	0.9934	0.9933	1.0001
Selected	1.2262	1.0155	1.0055	0.9952	0.9935	0.9923	0.9934	0.9933	1.0001

12 to 120 Months =	1.2121
24 to 120 Months =	0.9885
36 to 120 Months =	0.9735
48 to 120 Months =	0.9681
60 to 120 Months =	0.9728
72 to 120 Months =	0.9792
84 to 120 Months =	0.9868
96 to 120 Months =	0.9934
108 to 120 Months =	1.0001

American National Property and Casualty Company
Allocated Loss Adjustment Expense Factor Calculations
Arkansas

Bodily Injury

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	$50,946	1.9375	$98,709	$1,305,351	1.0756
2005	$24,569	4.3814	$107,647	$1,531,398	1.0703
2006	$1,512	19.2255	$29,069	$1,016,436	1.0286

Property Damage

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	$27,820	1.0495	$29,198	$987,051	1.0296
2005	$24,533	1.1026	$27,050	$842,222	1.0321
2006	$17,646	1.3691	$24,159	$773,192	1.0312

Medical Payments

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	$5,504	1.3317	$7,329	$175,006	1.0419
2005	$5,888	1.6072	$9,463	$245,949	1.0385
2006	$4,653	2.9510	$13,731	$230,616	1.0595

Uninsured and Underinsured Motorist Bodily Injury

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	$2,850	2.5746	$7,338	$140,172	1.0523
2005	$1,432	6.0836	$8,712	$150,644	1.0578
2006	$385	40.3349	$15,529	$423,046	1.0367

Uninsured Motorist Property Damage

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	$1,833	1.0607	$1,944	$109,515	1.0178
2005	$1,184	1.0623	$1,258	$58,042	1.0217
2006	$573	1.2168	$697	$62,074	1.0112

Comprehensive

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	$12,471	1.0312	$12,860	$461,599	1.0279
2005	$16,414	1.0579	$17,364	$349,957	1.0496
2006	$20,036	1.3490	$27,029	$414,842	1.0652

Collision

	Allocated Loss Adjustment Expenses	Allocated Loss Adjustment Expense Development Factor	Ultimate Allocated Loss Adjustment Expenses	Incurred Losses	ALE Factor
2004	$35,652	0.9735	$34,706	$1,137,655	1.0305
2005	$35,472	0.9885	$35,064	$914,898	1.0383
2006	$29,939	1.2121	$36,289	$1,032,418	1.0351

American National Property And Casualty Company
Loss Trend Factors
Arkansas

Bodily Injury

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0250	4.3733	1.1140
2005	0.0250	3.3758	1.0868
2006	0.0250	2.3759	1.0603

Property Damage

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0100	4.3733	1.0445
2005	0.0100	3.3758	1.0341
2006	0.0100	2.3759	1.0239

Comprehensive

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0200	4.3733	1.0904
2005	0.0200	3.3758	1.0691
2006	0.0200	2.3759	1.0481

Collision

Year	Selected Trend (S)	Trend Time (T)	Loss Trend Factor ((1+S)^T)
2004	0.0100	4.3733	1.0445
2005	0.0100	3.3758	1.0341
2006	0.0100	2.3759	1.0239

American National Property And Casualty Company
Resulting Weighted Trend Factors
Arkansas

Bodily Injury

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-12.17%	0.0070	16.9%	5.63%	0.0195	2.0%	-7.25%	0.0226	3.1%
Industry	-0.18%	0.0014	83.1%	3.67%	0.0004	98.0%	3.41%	0.0007	96.9%
Weighted Trend			**-2.21%**			**3.71%**			**3.08%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-13.20%	0.0090	11.2%	15.54%	0.0118	1.4%	0.06%	0.0177	5.0%
Industry	-2.50%	0.0011	88.8%	5.32%	0.0002	98.6%	2.72%	0.0009	95.0%
Weighted Trend			**-3.70%**			**5.46%**			**2.59%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-22.35%	0.0070	3.1%	14.03%	0.0090	1.6%	-11.77%	0.0122	1.6%
Industry	-7.48%	0.0002	96.9%	5.84%	0.0001	98.4%	-2.10%	0.0002	98.4%
Weighted Trend			**-7.95%**			**5.97%**			**-2.26%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-35.24%	0.0025	5.3%	46.01%	0.0042	5.6%	-7.23%	0.0016	5.8%
Industry	-8.01%	0.0001	94.7%	4.44%	0.0003	94.4%	-4.69%	0.0001	94.2%
Weighted Trend			**-9.46%**			**6.75%**			**-4.84%**

Selected	2.50%

Property Damage

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-10.41%	0.0006	22.7%	1.00%	0.0047	1.3%	-9.54%	0.0035	2.1%
Industry	-2.03%	0.0002	77.3%	1.98%	0.0001	98.7%	-0.07%	0.0001	97.9%
Weighted Trend			**-3.93%**			**1.97%**			**-0.26%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-10.72%	0.0007	19.1%	-0.69%	0.0049	1.5%	-11.35%	0.0031	1.9%
Industry	-1.53%	0.0002	80.9%	1.74%	0.0001	98.5%	0.23%	0.0001	98.1%
Weighted Trend			**-3.28%**			**1.70%**			**0.01%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-12.40%	0.0008	15.5%	-1.10%	0.0075	0.9%	-13.39%	0.0043	1.1%
Industry	-2.90%	0.0001	84.5%	2.36%	0.0001	99.1%	-0.60%	0.0000	98.9%
Weighted Trend			**-4.37%**			**2.33%**			**-0.74%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-8.24%	0.0004	0.2%	-26.35%	0.0021	0.8%	-32.56%	0.0013	2.4%
Industry	-5.24%	0.0000	99.8%	3.94%	0.0000	99.2%	-1.59%	0.0000	97.6%
Weighted Trend			**-5.25%**			**3.70%**			**-2.34%**

Selected	1.00%

American National Property And Casualty Company
Resulting Weighted Trend Factors
Arkansas

Comprehensive

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-18.43%	0.0169	5.1%	10.64%	0.0043	61.7%	-9.73%	0.0350	26.0%
Industry	-6.70%	0.0009	94.9%	6.84%	0.0070	38.3%	-0.32%	0.0123	74.0%
Weighted Trend			**-7.29%**			**9.19%**			**-2.77%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-18.58%	0.0200	5.1%	11.09%	0.0053	57.1%	-9.57%	0.0422	23.7%
Industry	-6.12%	0.0011	94.9%	10.84%	0.0070	42.9%	4.03%	0.0131	76.3%
Weighted Trend			**-6.76%**			**10.98%**			**0.81%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-8.42%	0.0207	2.4%	16.09%	0.0059	52.0%	6.36%	0.0459	18.1%
Industry	-2.25%	0.0005	97.6%	21.06%	0.0064	48.0%	18.28%	0.0101	81.9%
Weighted Trend			**-2.40%**			**18.48%**			**16.13%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	33.58%	0.0029	13.5%	32.46%	0.0028	27.9%	77.06%	0.0109	21.0%
Industry	3.29%	0.0005	86.5%	54.32%	0.0011	72.1%	59.26%	0.0029	79.0%
Weighted Trend			**7.37%**			**48.22%**			**63.00%**

Selected	2.00%

Collision

4 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-15.92%	0.0025	7.8%	3.12%	0.0024	10.5%	-13.29%	0.0059	3.9%
Industry	-4.41%	0.0002	92.2%	4.53%	0.0003	89.5%	-0.08%	0.0002	96.1%
Weighted Trend			**-5.31%**			**4.38%**			**-0.59%**

3 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-16.31%	0.0032	4.8%	0.65%	0.0017	15.3%	-15.75%	0.0058	4.8%
Industry	-3.48%	0.0002	95.2%	3.92%	0.0003	84.7%	0.28%	0.0003	95.2%
Weighted Trend			**-4.10%**			**3.42%**			**-0.49%**

2 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-10.25%	0.0021	5.6%	0.10%	0.0024	1.2%	-10.12%	0.0065	2.0%
Industry	-2.96%	0.0001	94.4%	1.07%	0.0000	98.8%	-1.98%	0.0001	98.0%
Weighted Trend			**-3.37%**			**1.05%**			**-2.14%**

1 Years Trend

	Frequency			Severity			Pure Premium		
Source	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**	**Trend**	**Variance**	**Weight**
ANPAC	-5.44%	0.0004	5.9%	6.28%	0.0002	4.8%	0.87%	0.0002	24.5%
Industry	-3.98%	0.0000	94.1%	0.97%	0.0000	95.2%	-3.04%	0.0001	75.5%
Weighted Trend			**-4.07%**			**1.22%**			**-2.08%**

Selected	1.00%

American National Property and Casualty Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Liability Coverage
Arkansas

A. Unearned Premium Reserve		
1. Direct Earned Premium for Calendar Year Ended 12-31-06		4,482,691
2. Mean Unearned Premium Reserve		2,069,390
3. Deduction for Prepaid Expenses		
Commission And Brokerage Expense		10.0%
Taxes, Licenses, And Fees		2.9%
50% of Other Acquisition Expenses		1.5%
50% of Company Operating Expenses		0.9%
Total		15.3%
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)		316,617
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)		144,857
6. Net Subject to Investment		1,607,916
B. Delayed Remissions of Premium (Agents' Balances)		
1. Direct Earned Premium		4,482,691
2. Average Agents' Balances		0.1791
3. Delayed Premiums		803,015
C. Loss Reserve		
1. Direct Earned Premium		4,482,691
2. Expected Incurred Losses And Loss Adjustment :	69.3%	3,106,505
3. Expected Mean Loss Reserves		3,625,533
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		92,121
5. Adjusted Mean Loss Reserves		3,533,413
D. Net Subject To Investment		4,338,313
E. Expected Average Rate of Return		4.9%
F. Investment Earning on Net Subject to Investment		214,620
G. Average Rate of Return as a Percent of Direct Earned Premium		4.79%
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (Corporate Tax Rate of 28.2%)		3.44%
I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	7.2%	3.77%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)		5.80%

American National Property and Casualty Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Factor Computations - Liability
Arkansas

I. Percent of Net Earned Premium to Direct Earned Premium

A) Companywide Auto Liability Direct Premiums Earned 2006	203,441,341
B) Companywide Auto Liab. Net Prem. Earned 2006 (Excluding Assumed)	201,411,818
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9900

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2006	4,437,972
B) Unearned Premium Reserve December 31, 2005	2,010,267
C) Unearned Premium Reserve December 31, 2006	2,087,224
	0.4616

III. Average Agents' Balances Factor

A) Companywide Auto Liab. Agents' Balances Dec. 31, 2005	36,027,342
B) Companywide Auto Liab. Agents' Balances Dec. 31, 2006	36,133,196
C) Net Earned Premium Percent of Companywide	2.20%
D) Average Agents' Balances	795,004
	0.1791

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2005	2,240,975
B) Incurred Losses & LAE 2006	3,339,242
C) Loss & LAE Reserves December 31, 2004	3,312,034
D) Loss & LAE Reserves December 31, 2005	3,007,278
E) Loss & LAE Reserves December 31, 2006	3,165,036
F) Mean Loss & LAE Reserve 2005	3,159,656
G) Mean Loss & LAE Reserve 2006	3,086,157
H) Ratio of 2005 Mean Loss & LAE Res. To 2005 Inc. Losses	1.4099
I) Ratio of 2006 Mean Loss & LAE Res. To 2006 Inc. Losses	0.9242
	1.1671

American National Property and Casualty Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Physical Damage Coverages
Arkansas

A. Unearned Premium Reserve

1. Direct Earned Premium for Calendar Year Ended 12-31-06		2,372,026		
2. Mean Unearned Premium Reserve		1,184,640		
3. Deduction for Prepaid Expenses				
Commission And Brokerage Expense		10.3%		
Taxes, Licenses, And Fees		3.0%		
50% of Other Acquisition Expenses		2.3%		
50% of Company Operating Expenses		1.4%		
Total		17.0%		
4. (Mean Unearned Premium Reserve) X (Total Prepaid Ded.)		200,796		
5. Tax on Unearned Premium Reserve (Line 2 x .20 x .35)		82,925		
6. Net Subject to Investment		900,918		
B. Delayed Remissions of Premium (Agents' Balances)				
1. Direct Earned Premium		2,372,026		
2. Average Agents' Balances		0.2568		
3. Delayed Premiums		609,135		
C. Loss Reserve				
1. Direct Earned Premium		2,372,026		
2. Expected Incurred Losses And Loss Adjustment :	64.1%	1,520,469		
3. Expected Mean Loss Reserves		66,571		
4. Tax on Loss & LAE Reserves Discount (Line 3 x (1 - Avg. Disc. Factor) x .35)		585		
5. Adjusted Mean Loss Reserves		65,986		
D. Net Subject to Investment		357,770		
E. Average Rate of Return		4.9%		
F. Investment Earning on Net Subject to Investment		17,699		
G. Average Rate of Return as a Percent of Direct Earned Premium		0.75%		
H. Average Rate of Return as a Percent of Direct Earned Premium After Federal Income Taxes (Corporate Tax Rate of 28.2%)		0.54%		
I. After-Tax Underwriting Profit Provision Needed in Order to Obtain After-Tax Target Operating Profit of:	Comp 4.8%	Coll 3.8%	Comp 4.27%	Coll 3.27%
J. Provision for Pre-Tax Underwriting Profit (Line I/0.65)			6.57%	5.03%

American National Property and Casualty Company
Estimated Effect of Investment Earnings
on Unearned Premium and Loss Reserves
Factor Computations - Physical Damage
Arkansas

I. Percent of Net Earned Premium to Direct Earned Premium

A) Companywide Auto P. Damage Direct Premiums Earned 2006	112,183,741
B) Companywide Auto P. Dmg. Net Prem. Earned 2006 (Excluding Assumed)	111,895,620
C) (Earned Net Premiums) / (Earned Direct Premiums)	0.9974

II. Mean Unearned Premium Reserve Factor

A) Net Earned Premium For 2006	2,365,934
B) Unearned Premium Reserve December 31,2005	1,206,878
C) Unearned Premium Reserve December 31,2006	1,156,316
	0.4994

III. Average Agents' Balances Factor

A) Companywide Auto P. Damage Agents' Balances Dec. 31, 2005	28,704,001
B) Companywide Auto P. Damage Agents' Balances Dec. 31, 2006	28,765,428
C) Net Earned Premium Percent of Companywide	2.11%
D) Average Agents' Balances	607,570
	0.2568

IV. Expected Mean Loss Reserves Factor

A) Incurred Losses & LAE 2005	1,512,839
B) Incurred Losses & LAE 2006	1,750,290
C) Loss & LAE Reserves December 31, 2004	20,901
D) Loss & LAE Reserves December 31, 2005	108,592
E) Loss & LAE Reserves December 31, 2006	48,124
F) Mean Loss & LAE Reserve 2005	64,747
G) Mean Loss & LAE Reserve 2006	78,358
H) Ratio of 2005 Mean Loss & LAE Res. To 2005 Inc. Losses	0.0428
I) Ratio of 2006 Mean Loss & LAE Res. To 2006 Inc. Losses	0.0448
	0.0438

American National Property and Casualty Company
Average Federal Tax Rate on Investment Income

	Investment Income* 2004	Distribution	Federal Income Tax Rate**	Investment Income* 2005	Distribution	Federal Income Tax Rate**	Investment Income* 2006	Distribution	Federal Income Tax Rate**
Bonds (Taxable)	$27,632,917	0.759	0.350	$28,810,913	0.717	0.350	$25,793,881	0.642	0.350
Bonds (Tax Exempt) **	5,004,815	0.138	0.053	6,372,682	0.158	0.053	7,776,548	0.194	0.053
Stocks (Unaffiliated) ***	3,263,994	0.090	0.142	3,382,475	0.084	0.142	4,165,962	0.104	0.142
Other (Net of Depreciation)	489,810	0.013	0.350	1,641,330	0.041	0.350	2,427,097	0.060	0.350
Total	$36,391,536	1.000	0.290	$40,207,400	1.000	0.285	$40,163,488	1.000	0.271
Weighted Federal Tax Rate on Investment Income For 2004 through 2006									0.282

*From Annual Statement Page 6, Part 1
**Tax rate on bonds (tax exempt) reflects 15% taxable at current rate
**Tax rate on stock dividends reflects credit for dividends received [(1.00 - .70) x .35] and 15% of 70% being taxable

American National Property and Casualty Company
Development of Underwriting Expenses
Liability

Category	Years 2004	2005	2006
Direct Written Premium	4,370,291	4,724,878	4,559,647
1) Commission and Brokerage	397,653	482,179	455,278
2) Taxes, Licenses, and Fees	141,877	123,027	134,206

	Years 2004	2005	2006	Average	Selected
1) Commission and Brokerage (%WP)	9.1%	10.2%	10.0%	9.8%	10.0%
2) Taxes, Licenses, and Fees(WP)	3.2%	2.6%	2.9%	2.9%	2.9%
3) Other Acquisition (%EP - Companywide)	3.1%	2.3%	3.0%	2.8%	3.0%
4) General Expenses (%EP - Companywide)	1.3%	1.2%	1.8%	1.4%	1.8%
5) Incurred ULAE (%EP - Companywide)	7.3%	6.7%	7.6%	7.2%	7.2%
6) Expense Ratio	24.0%	23.0%	25.3%	24.1%	24.9%
7) Underwriting Profit Ratio (Offset for Investment Income)					5.8%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					69.3%

American National Property and Casualty Company
Development of Underwriting Expenses
Physical Damage

Category	Years 2004	2005	2006
Direct Written Premium	2,900,994	2,557,805	2,321,464
1) Commission and Brokerage	258,936	266,254	238,529
2) Taxes, Licenses, and Fees	86,664	78,900	68,329

	Years 2004	2005	2006	Average	Selected CP	Selected CL	Combined
1) Commission and Brokerage (%WP)	8.9%	10.4%	10.3%	9.9%	10.3%	10.3%	10.3%
2) Taxes, Licenses, and Fees(WP)	3.0%	3.1%	2.9%	3.0%	3.0%	3.0%	3.0%
3) Other Acquisition (%EP - Companywide)	4.0%	3.2%	4.5%	3.9%	4.5%	4.5%	4.5%
4) General Expenses (%EP - Companywide)	1.7%	1.7%	2.8%	2.1%	2.8%	2.8%	2.8%
5) Incurred ULAE (%EP - Companywide)	8.1%	10.2%	11.0%	9.8%	9.8%	9.8%	9.8%
6) Expense Ratio	25.7%	28.6%	31.5%	28.7%	30.4%	30.4%	30.4%
7) Underwriting Profit Ratio (Offset for Investment Income)					6.6%	5.0%	5.5%
8) Permissible Loss and Allocated Loss Adjustment Expense Ratio					63.0%	64.6%	64.1%

American National Property and Casualty
Proposed Percent Change and Revenue Effect
Arkansas

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Bodily Injury			
Base Rate	0.3%		
Liability Relativity	0.7%		
Class Relativity	0.5%		
PAC+	-4.6%		
Removal of Ticket Free Discount	17.0%		
Removal of Accid. Record Rating	-2.5%		
Removal of Conviction Record Rating	-0.3%		
Introduction of New DRRP	-12.0%		
Liability Symbol	0.0%		
Americycle	0.4%		
CHROME	0.0%		
Subtotal	-2.7%	($58,459)	$2,148,096
Property Damage			
Base Rate	1.3%		
Class Relativity	0.4%		
PAC+	-4.7%		
Removal of Ticket Free Discount	17.0%		
Removal of Accid. Record Rating	-2.5%		
Removal of Conviction Record Rating	-0.4%		
Introduction of New DRRP	-12.0%		
Liability Symbol	0.3%		
Americycle	0.0%		
CHROME	0.0%		
Subtotal	-2.8%	($39,508)	$1,431,358
Medical Payments			
Base Rate	-2.9%		
Liability Relativity	0.4%		
Class Relativity	0.5%		
PAC+	-4.4%		
Removal of Ticket Free Discount	17.0%		
Removal of Accid. Record Rating	-2.3%		
Removal of Conviction Record Rating	-0.2%		
Introduction of New DRRP	-12.2%		
Liability Symbol	0.1%		
Americycle	0.2%		
CHROME	0.0%		
Subtotal	-5.9%	($20,255)	$341,948
Uninsured Motorist - BI			
Base Rate	-14.1%		
PAC+	-1.3%		
Liability Symbol	0.1%		
Americycle	1.0%		
CHROME	-0.1%		
Subtotal	-14.5%	($47,848)	$330,954
Underinsured Motorist - BI			
Base Rate	0.5%		
PAC+	-1.3%		
Liability Symbol	0.1%		
Americycle	0.9%		
CHROME	-0.1%		
Subtotal	0.1%	$362	$286,658
Uninsured Motorist - PD			
Base Rate	-2.1%		
PAC+	-1.3%		
Americycle	-0.6%		
CHROME	0.3%		
Subtotal	-3.7%	($5,128)	$139,544

American National Property and Casualty
Proposed Percent Change and Revenue Effect
Arkansas

	Percent Change	Annual Revenue Effect	Annual In-Force Premium
Comprehensive			
Base Rate	-5.1%		
Model Year Relativity	-3.0%		
Class Relativity	0.3%		
PAC+	-1.3%		
Physical Damage Symbol	-0.3%		
Americycle	0.2%		
CHROME	0.1%		
Subtotal	-8.9%	($58,309)	$652,370
Collision			
Base Rate	8.2%		
Deductible Relativity	0.3%		
Model Year Relativity	-5.6%		
Class Relativity	0.4%		
PAC+	-2.6%		
Removal of Ticket Free Discount	16.9%		
Removal of Accid. Record Rating	-2.4%		
Removal of Conviction Record Rating	-0.4%		
Introduction of New DRRP	-12.0%		
Physical Damage Symbol	-0.2%		
Americycle	0.9%		
CHROME	-0.1%		
Subtotal	0.8%	$12,498	$1,621,120
Towing and Labor			
Base Rate	0.0%		
Subtotal	0.0%	$0	$106,028
Wage Loss			
Base Rate	0.0%		
Subtotal	0.0%	$0	$44,690
Rental Reimbursement			
Base Rate	0.0%		
Subtotal	0.0%	$0	$12,150
Accidental Death and Dismemberment			
Base Rate	0.0%		
Subtotal	0.0%	$0	$33,320
Liability	-3.6%	($170,836)	$4,756,568
Physical Damage	-1.9%	($45,811)	$2,391,668
Total	**-3.0%**	**($216,647)**	**$7,148,236**

American National Property and Casualty
Base Rate Calculation
Bodily Injury

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	805	271	1.133	-48.9%	0.585	1.288	1.128	1.066	1.287	309	10.6%
02	3,826	251	1.049	-19.5%	0.854	0.966	0.973	1.001	1.021	245	-5.4%
04	25	296	1.237	-21.9%	0.976	1.095	1.273	1.241	1.429	343	12.4%
05	29	245	1.024	-100.0%	0.000	1.027	1.334	1.034	1.196	287	13.6%
06	855	309	1.292	0.8%	1.315	1.056	1.123	1.308	1.087	261	-18.1%
07	284	258	1.078	-49.0%	0.555	1.029	1.091	1.049	1.196	287	7.9%
08	24	309	1.292	61.2%	2.104	1.035	1.063	1.348	1.483	356	11.7%
09	19	276	1.154	-100.0%	0.000	1.000	1.384	1.166	1.254	301	5.7%
10	1,114	193	0.807	22.0%	0.994	0.976	0.850	0.840	0.875	210	5.5%
11	620	276	1.154	-66.1%	0.395	1.054	1.156	1.075	0.987	237	-16.7%
12	23	347	1.451	-28.1%	1.054	0.969	1.029	1.454	1.483	356	-0.5%
13	260	193	0.807	-27.8%	0.588	0.916	0.878	0.802	0.904	217	9.0%
14	66	386	1.614	-8.0%	1.500	1.169	1.664	1.625	1.825	438	10.0%
15	2,165	200	0.836	18.9%	1.004	0.957	0.882	0.882	0.825	198	-4.0%
16	705	180	0.752	21.3%	0.921	0.942	0.864	0.776	0.825	198	6.7%
17	373	276	1.154	285.3%	4.492	1.019	1.687	1.489	1.371	329	15.6%
99	0	238	0.995	-100.0%	0.000	0.000	0.000	1.005	0.854	205	-16.5%
13 FROM 06	29	309	1.292	-100.0%	0.000	0.000	0.878	1.305	0.904	217	-31.9%
	11,221	239	1.000		1.000	1.000	1.000	1.000	1.000	240	-2.7%

American National Property and Casualty Company
Base Rate Calculation
Property Damage

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	804	169	1.089	-8.8%	0.984	1.288	1.195	1.067	1.184	186	5.7%
02	3,822	173	1.115	-6.8%	1.029	0.966	0.974	1.072	1.107	174	-3.4%
04	25	198	1.276	12.5%	1.422	1.095	1.165	1.286	1.445	227	10.1%
05	29	153	0.986	-100.0%	0.000	1.027	0.863	0.989	1.101	173	8.6%
06	856	145	0.935	-8.9%	0.844	1.056	1.090	0.916	0.993	156	3.3%
07	284	148	0.954	-41.4%	0.554	1.029	0.886	0.891	1.018	160	3.8%
08	24	198	1.276	146.5%	3.117	1.035	0.977	1.392	1.445	227	10.1%
09	19	156	1.006	-100.0%	0.000	1.000	0.953	1.009	1.044	164	0.9%
10	1,114	128	0.825	1.1%	0.826	0.976	0.886	0.827	0.846	133	-0.2%
11	620	178	1.147	92.7%	2.190	1.054	0.982	1.362	1.076	169	-8.8%
12	23	239	1.540	-59.8%	0.614	0.969	0.866	1.505	1.445	227	-8.8%
13	261	112	0.722	-49.2%	0.364	0.916	0.830	0.682	0.732	115	-1.4%
14	66	211	1.360	-16.8%	1.122	1.169	1.000	1.346	1.356	213	-3.1%
15	2,167	145	0.935	16.1%	1.076	0.957	1.104	0.994	0.904	142	-6.0%
16	704	112	0.722	-22.4%	0.555	0.942	0.746	0.693	0.668	105	-10.0%
17	372	165	1.064	-23.4%	0.808	1.019	1.116	1.022	1.076	169	-1.7%
99	0	156	1.006	-100.0%	0.000	0.000	0.000	1.009	0.846	133	-18.1%
13 FROM 06	29	145	0.935	-31.7%	0.632	0.000	0.830	0.925	0.732	115	-23.9%
	11,218	155	1.000		1.000	1.000	1.000	1.000	1.000	157	-2.8%

American National Property and Casualty Company
Base Rate Calculation
Medical Payments

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	501	55	0.957	-35.5%	0.624	1.140	1.296	0.925	1.057	59	3.9%
02	3,027	53	0.922	-15.8%	0.784	0.963	0.914	0.886	0.931	52	-5.0%
04	24	75	1.305	192.6%	3.858	0.983	0.914	1.408	1.540	86	11.1%
05	21	66	1.148	-100.0%	0.000	0.973	1.030	1.142	1.236	69	1.3%
06	428	56	0.974	-7.0%	0.915	1.028	1.070	0.964	1.003	56	-3.1%
07	199	87	1.514	-31.7%	1.044	1.097	1.249	1.482	1.451	81	-9.8%
08	14	79	1.374	131.8%	3.217	1.130	1.561	1.422	1.648	92	12.8%
09	15	74	1.287	-100.0%	0.000	1.100	1.293	1.281	1.361	76	-0.5%
10	882	48	0.835	-21.5%	0.663	1.037	1.060	0.811	0.842	47	-5.2%
11	385	75	1.305	46.4%	1.929	1.165	1.032	1.374	1.272	71	-8.3%
12	14	73	1.270	-100.0%	0.000	1.084	1.142	1.264	1.415	79	4.8%
13	129	66	1.148	6.3%	1.232	0.986	1.249	1.146	1.111	62	-9.0%
14	49	88	1.531	0.7%	1.557	1.251	1.314	1.524	1.809	101	11.2%
15	1,934	61	1.061	30.2%	1.395	0.927	1.015	1.130	0.985	55	-12.7%
16	595	53	0.922	-34.1%	0.613	1.079	0.827	0.890	0.878	49	-10.5%
17	289	68	1.183	35.3%	1.616	1.018	0.929	1.225	1.451	81	15.4%
99	0	58	1.009	-100.0%	0.000	0.000	0.000	1.004	0.949	53	-11.5%
13 FROM 06	10	56	0.974	-100.0%	0.000	0.000	1.249	0.969	1.111	62	7.2%
	8,515	57	1.000		1.000	1.000	1.000	1.000	1.000	56	-5.9%

American National Property and Casualty Company
Base Rate Calculation
Uninsured Motorist - BI

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	738	22	0.956	50.1%	1.457	1.044	NA	0.975	1.063	21	-4.9%
02	3,670	25	1.087	35.8%	1.499	1.007	NA	1.116	1.063	21	-16.3%
04	24	23	1.000	524.3%	6.340	1.014	NA	1.146	1.063	21	-9.1%
05	23	23	1.000	-100.0%	0.000	0.999	NA	0.988	1.012	20	-13.4%
06	706	23	1.000	54.4%	1.568	1.018	NA	1.005	1.012	20	-13.4%
07	231	25	1.087	232.4%	3.669	0.987	NA	1.150	1.063	21	-16.3%
08	19	23	1.000	-100.0%	0.000	0.992	NA	0.988	1.063	21	-9.1%
09	14	21	0.913	-100.0%	0.000	0.984	NA	0.902	0.962	19	-9.9%
10	1,015	21	0.913	-100.0%	0.000	1.008	NA	0.902	0.962	19	-9.9%
11	576	21	0.913	-93.9%	0.057	1.014	NA	0.876	0.911	18	-14.6%
12	18	23	1.000	-100.0%	0.000	0.984	NA	0.988	1.012	20	-13.4%
13	194	21	0.913	-100.0%	0.000	0.996	NA	0.902	0.962	19	-9.9%
14	57	23	1.000	-100.0%	0.000	0.969	NA	0.988	1.063	21	-9.1%
15	2,095	22	0.956	-53.4%	0.453	0.977	NA	0.914	0.911	18	-18.5%
16	658	21	0.913	-65.5%	0.320	0.984	NA	0.884	0.962	19	-9.9%
17	325	23	1.000	53.7%	1.561	0.999	NA	1.012	1.012	20	-13.4%
99	0	21	0.913	-100.0%	0.000	0.000	NA	0.902	0.911	18	-14.6%
13 FROM 06	23	23	1.000	-100.0%	0.000	0.000	NA	0.988	0.962	19	-17.7%
	10,387	23	1.000		1.000	1.000		1.000	1.000	20	-14.5%

American National Property and Casualty Company
Base Rate Calculation
Underinsured Motorist - BI

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	488	39	0.957	-100.0%	0.000	1.032	NA	0.940	1.001	41	4.7%
02	2,419	45	1.105	-40.0%	0.739	1.004	NA	1.064	1.050	43	-4.8%
04	12	41	1.006	-100.0%	0.000	1.008	NA	0.988	1.050	43	4.4%
05	11	41	1.006	-100.0%	0.000	1.000	NA	0.988	1.050	43	4.4%
06	373	41	1.006	-100.0%	0.000	1.012	NA	0.988	0.977	40	-2.8%
07	154	45	1.105	-100.0%	0.000	0.994	NA	1.085	1.050	43	-4.8%
08	5	41	1.006	-100.0%	0.000	0.993	NA	0.988	1.099	45	9.3%
09	4	36	0.884	-100.0%	0.000	0.993	NA	0.868	0.977	40	10.7%
10	531	36	0.884	-100.0%	0.000	1.007	NA	0.868	0.952	39	7.9%
11	442	36	0.884	840.4%	9.260	1.008	NA	1.305	1.001	41	13.4%
12	5	41	1.006	-100.0%	0.000	0.993	NA	0.988	1.099	45	9.3%
13	74	36	0.884	-100.0%	0.000	0.999	NA	0.868	0.952	39	7.9%
14	40	41	1.006	-100.0%	0.000	0.977	NA	0.988	1.099	45	9.3%
15	1,755	39	0.957	-41.0%	0.628	0.985	NA	0.930	0.952	39	-0.4%
16	472	36	0.884	-100.0%	0.000	0.993	NA	0.868	0.952	39	7.9%
17	194	41	1.006	-100.0%	0.000	1.000	NA	0.988	1.050	43	4.4%
99	0	36	0.884	-100.0%	0.000	0.000	NA	0.868	0.952	39	7.9%
13 FROM 06	6	41	1.006	-100.0%	0.000	0.000	NA	0.988	0.952	39	-5.3%
	6,985	41	1.000		1.000	1.000		1.000	1.000	41	0.1%

American National Property and Casualty Company
Base Rate Calculation
Uninsured Motorist - PD

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	685	9	0.984	18.9%	1.154	1.044	NA	0.994	1.116	10	9.3%
02	3,634	10	1.093	11.4%	1.201	1.007	NA	1.107	1.116	10	-1.6%
04	24	9	0.984	120.5%	2.141	1.014	NA	1.014	1.005	9	-1.6%
05	23	9	0.984	-100.0%	0.000	0.999	NA	0.979	1.005	9	-1.6%
06	643	9	0.984	-30.1%	0.679	1.018	NA	0.958	0.893	8	-12.6%
07	223	10	1.093	-100.0%	0.000	0.987	NA	1.088	1.005	9	-11.5%
08	19	9	0.984	155.9%	2.484	0.992	NA	1.024	1.116	10	9.3%
09	12	8	0.875	-100.0%	0.000	0.984	NA	0.871	0.893	8	-1.6%
10	989	8	0.875	3.0%	0.889	1.008	NA	0.872	0.893	8	-1.6%
11	566	8	0.875	22.3%	1.056	1.014	NA	0.884	0.893	8	-1.6%
12	14	9	0.984	-100.0%	0.000	0.984	NA	0.979	1.005	9	-1.6%
13	162	8	0.875	-19.6%	0.694	0.996	NA	0.863	0.893	8	-1.6%
14	54	9	0.984	-10.4%	0.869	0.969	NA	0.976	1.005	9	-1.6%
15	2,052	9	0.984	-19.4%	0.782	0.977	NA	0.952	0.893	8	-12.6%
16	639	8	0.875	-43.1%	0.491	0.984	NA	0.854	0.893	8	-1.6%
17	326	9	0.984	165.6%	2.578	0.999	NA	1.097	1.116	10	9.3%
99	0	8	0.875	-100.0%	0.000	0.000	NA	0.871	0.893	8	-1.6%
13 FROM 06	20	9	0.984	-100.0%	0.000	0.000	NA	0.979	0.893	8	-12.6%
	10,085	9	1.000		1.000	1.000		1.000	1.000	9	-3.7%

American National Property and Casualty Company
Base Rate Calculation
Comprehensive

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	650	47	0.853	-2.0%	0.826	0.872	0.764	0.863	0.975	51	4.2%
02	3,125	43	0.780	-26.2%	0.569	1.057	0.992	0.715	0.861	45	0.4%
04	22	85	1.542	-100.0%	0.000	1.111	1.315	1.522	1.645	86	-2.9%
05	24	72	1.306	891.1%	12.787	1.145	1.343	2.123	1.530	80	6.7%
06	696	56	1.016	9.5%	1.099	1.025	0.817	1.053	1.052	55	-5.7%
07	199	103	1.869	-26.4%	1.359	1.129	1.468	1.824	1.759	92	-14.3%
08	20	65	1.179	-91.4%	0.101	1.223	1.300	1.167	1.358	71	4.8%
09	15	94	1.705	175.2%	4.635	1.369	1.607	1.937	1.932	101	3.1%
10	822	69	1.252	-1.1%	1.224	0.959	1.041	1.267	1.071	56	-22.1%
11	497	61	1.107	61.7%	1.768	1.043	0.956	1.264	1.014	53	-16.6%
12	14	108	1.959	41.2%	2.732	1.314	2.028	2.041	2.218	116	3.1%
13	182	94	1.705	4.6%	1.761	1.225	1.438	1.745	1.568	82	-16.3%
14	47	89	1.615	187.3%	4.584	1.017	1.074	1.848	1.932	101	8.9%
15	1,772	50	0.907	-0.4%	0.892	0.877	1.047	0.918	0.861	45	-13.6%
16	515	71	1.288	17.4%	1.494	1.043	1.145	1.350	1.186	62	-16.2%
17	270	86	1.560	-23.4%	1.181	1.114	0.654	1.534	1.473	77	-14.1%
99	0	56	1.016	-100.0%	0.000	0.000	0.000	1.034	1.109	58	-0.6%
13 FROM 06	21	56	1.016	48.6%	1.492	0.000	1.438	1.059	1.568	82	40.6%
	8,890	55	1.000		1.000	1.000	1.000	1.000	1.000	52	-8.9%

American National Property and Casualty Company
Base Rate Calculation
Collision

Territory (1)	Earned Exposures (2)	Present Base Rate (3)	Present Relativity (4)	Indicated Relativity Change (5)	Ind Rel Adjusted to avg 1.00 (6)	Competitor Relativity Adjusted to avg 1.00 (7)	HLDI Relativity Adjusted to avg 1.00 (8)	Credibility Weighted Relativity Adjusted to avg 1.00 (9)	Selected Relativity Adjusted to avg 1.00 (10)	Selected Base Rate (11)	Revenue Effect (12)
01	642	234	1.051	-10.6%	0.939	1.082	1.182	1.022	1.146	276	9.9%
02	3,081	211	0.947	-0.3%	0.944	0.993	0.926	0.942	0.996	240	6.0%
04	20	352	1.581	61.0%	2.542	1.021	1.178	1.647	1.764	425	12.5%
05	23	222	0.997	-40.7%	0.590	0.992	0.975	0.982	1.092	263	10.4%
06	690	216	0.970	-15.7%	0.817	1.022	1.098	0.930	0.947	228	-1.7%
07	195	299	1.343	-13.4%	1.163	1.033	0.997	1.313	1.345	324	1.0%
08	20	240	1.078	86.7%	2.010	1.062	1.081	1.124	1.233	297	15.3%
09	14	199	0.894	-100.0%	0.000	1.070	1.031	0.891	1.009	243	13.8%
10	812	164	0.736	-15.1%	0.624	0.998	0.954	0.706	0.727	175	-0.6%
11	496	275	1.235	25.7%	1.550	1.019	1.016	1.299	1.117	269	-8.9%
12	14	380	1.706	87.6%	3.197	1.068	1.181	1.765	1.740	419	2.7%
13	180	246	1.105	68.4%	1.859	1.009	1.048	1.206	1.175	283	7.2%
14	46	352	1.581	-43.0%	0.900	1.051	1.216	1.534	1.740	419	10.9%
15	1,757	234	1.051	10.6%	1.162	0.971	1.063	1.091	0.959	231	-8.0%
16	494	228	1.024	-6.6%	0.955	1.012	0.873	1.008	1.009	243	-0.7%
17	266	234	1.051	-48.1%	0.544	1.003	0.995	0.986	1.063	256	1.9%
99	0	222	0.997	-100.0%	0.000	0.000	0.000	0.994	0.959	231	-3.1%
13 FROM 06	21	216	0.970	-40.1%	0.580	0.000	1.048	0.955	1.175	283	22.1%
	8,771	223	1.000		1.000	1.000	1.000	1.000	1.000	241	0.8%

American National Property and Casualty
Liability/Physical Damage Relativity Revisions
Arkansas

Bodily Injury

Limits (000)	Premium Distribution	Allstate Factor	Loss Ratio	ANPAC Factor Present	ANPAC Factor Proposed	Percent Change
25/50	10.1%	0.72	57.0%	0.90	0.90	0.0%
50/100	33.3%	0.85	56.4%	0.95	0.95	0.0%
100/300	16.7%	1.00	46.2%	1.00	1.00	0.0%
250/500	39.3%	1.18	69.5%	1.15	1.17	1.7%
300/500	0.3%	1.19	-7.6%	1.17	1.19	1.7%
500/500	0.3%	1.23	97.2%	1.20	1.23	2.5%
500/1000	0.0%	1.27	0.0%	1.25	1.27	1.6%
1000/1000	0.1%	1.35	0.0%	1.35	1.35	0.0%
Est. Total			58.4%			0.7%

American National Property and Casualty
Liability/Physical Damage Relativity Revisions
Arkansas

Medical Payments

Limits	Premium Distribution	SFM Factor	Loss Ratio	ANPAC Factor Present	Proposed	Percent Change
1,000	1.1%		71.7%	0.80	0.80	0.0%
5,000	82.9%	1.00	58.8%	1.00	1.00	0.0%
10,000	10.2%	1.40	122.0%	1.35	1.40	3.7%
25,000	5.7%	2.10	53.6%	1.70	1.70	0.0%
Est. Total			64.3%			0.4%

American National Property and Casualty
Liability/Physical Damage Relativity Revisions
Arkansas

Collision

Deductible	Premium Distribution	Allstate Factor	Loss Ratio	ANPAC Factor Present	ANPAC Factor Proposed	Percent Change
50	0.1%	1.38	0.0%	1.47	1.47	0.0%
100	1.0%	1.30	47.7%	1.35	1.35	0.0%
200	4.1%	1.20	54.0%	1.23	1.23	0.0%
250	7.6%	1.16	55.2%	1.19	1.19	0.0%
500	70.2%	1.00	55.4%	1.00	1.00	0.0%
1,000	16.7%	0.76	60.1%	0.65	0.66	1.5%
2,000	0.2%		0.0%	0.55	0.55	0.0%
5%	0.1%		0.0%	0.53	0.53	0.0%
Est. Total			55.7%			0.3%

American National Property and Casualty
Model Year Relativity Revisions
Arkansas

COMPREHENSIVE

Model Year	ANPAC Factor Present	Rebased	Proposed*	Percent Change	Premium Distribution
2009	1.10	1.05	1.05	-4.5%	0.0%
2008	1.05	1.00	1.00	-4.8%	0.5%
2007	1.00	0.95	0.96	-4.0%	12.4%
2006	0.96	0.91	0.93	-3.1%	12.6%
2005	0.93	0.89	0.90	-3.2%	12.3%
2004	0.90	0.86	0.87	-3.3%	10.6%
2003	0.87	0.83	0.84	-3.4%	10.0%
2002	0.84	0.80	0.81	-3.6%	8.8%
2001	0.81	0.77	0.78	-3.7%	7.8%
2000	0.78	0.74	0.76	-2.6%	6.3%
1999	0.76	0.72	0.74	-2.6%	4.7%
PRIOR	0.74	0.70	0.72	-2.7%	14.1%
Est. Total				-3.0%	

COLLISION

Model Year	ANPAC Factor Present	Rebased	Proposed*	Percent Change	Premium Distribution
2009	1.10	1.05	1.05	-4.5%	0.0%
2008	1.05	1.00	1.00	-4.8%	0.5%
2007	1.00	0.95	0.94	-6.0%	12.4%
2006	0.94	0.90	0.88	-6.4%	13.0%
2005	0.88	0.84	0.83	-5.7%	12.9%
2004	0.83	0.79	0.78	-6.0%	11.5%
2003	0.78	0.74	0.73	-6.4%	10.6%
2002	0.73	0.70	0.68	-6.8%	9.1%
2001	0.68	0.65	0.64	-5.9%	7.6%
2000	0.64	0.61	0.60	-6.3%	6.2%
1999	0.60	0.57	0.57	-5.0%	4.4%
PRIOR	0.57	0.54	0.54	-5.3%	11.8%
Est. Total				-5.6%	

*Present factors adjusted up to the current base model year

American National Property and Casualty Company
Symbol Revision Revenue Effect
Arkansas

	Current	Proposed	Percent Change
Bodily Injury	1,054,757	1,054,436	0.0%
Property Damage	647,377	649,017	0.3%
Medical Payments	159,796	159,966	0.1%
Uninsured/Underinsured Motorist Bodily Injury	122,864	122,944	0.1%
Comprehensive	291,457	290,442	-0.3%
Collision	696,326	694,716	-0.2%
Additional	91,078	91,078	0.0%
Total	3,246,209	3,245,271	0.0%

American National Property and Casualty Company

Class Factor Relativity Revision

Bodily Injury, Property Damage, Medical Payments, and Collision Coverages

Arkansas

Multi-Car
Pleasure Use

	Age	Class Code	ANPAC Current	AllState	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried	<17	AV	2.25	2.29	8,645,064	84.2%	149,354	63.6%	2.22	-1.3%
Female	17	BV	1.95	2.29	8,645,064	84.2%	149,354	63.6%	1.93	-1.0%
	18	CV	1.75	2.29	8,645,064	84.2%	149,354	63.6%	1.75	0.0%
Occasional	19-20	DV	1.50	2.29	8,645,064	84.2%	149,354	63.6%	1.52	1.3%
	21-22	EV	1.30	1.45	1,719,977	44.4%	27,348	58.6%	1.32	1.5%
	23-24	FV	1.20	1.45	1,719,977	44.4%	27,348	58.6%	1.20	0.0%

	Age	Class Code	ANPAC Current	AllState	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried	<17	GV	2.75	3.36	43,064,092	59.9%	769,543	47.1%	2.77	0.7%
Female	17	HV	2.40	3.34	43,064,092	59.9%	769,543	47.1%	2.41	0.4%
	18	IV	2.20	3.29	43,064,092	59.9%	769,543	47.1%	2.19	-0.5%
Principal	19-20	JV	1.90	3.22	43,064,092	59.9%	769,543	47.1%	1.90	0.0%
	21-22	KV	1.65	1.55	19,837,326	58.0%	326,128	37.5%	1.65	0.0%
	23-24	LV	1.50	1.55	19,837,326	58.0%	326,128	37.5%	1.50	0.0%

	Age	Class Code	ANPAC Current	AllState	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried	<17	MV	2.95	3.20	10,592,143	59.8%	186,508	88.3%	2.93	-0.7%
Male	17	NV	2.55	3.20	10,592,143	59.8%	186,508	88.3%	2.55	0.0%
	18	OV	2.30	3.20	10,592,143	59.8%	186,508	88.3%	2.32	0.9%
Occasional	19-20	PV	2.00	3.20	10,592,143	59.8%	186,508	88.3%	2.02	1.0%
	21-22	QV	1.75	1.78	2,079,139	48.5%	40,169	-0.8%	1.76	0.6%
	23-24	RV	1.60	1.78	2,079,139	48.5%	40,169	-0.8%	1.60	0.0%

	Age	Class Code	ANPAC Current	AllState	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Unmarried	<17	SV	3.40	4.38	50,658,632	56.9%	992,961	19.6%	3.42	0.6%
Male	17	TV	2.95	4.36	50,658,632	56.9%	992,961	19.6%	2.97	0.7%
	18	UV	2.70	4.31	50,658,632	56.9%	992,961	19.6%	2.70	0.0%
Principal	19-20	VV	2.35	4.24	50,658,632	56.9%	992,961	19.6%	2.35	0.0%
	21-22	WV	2.05	1.93	22,600,384	55.8%	419,531	55.7%	2.04	-0.5%
	23-24	XV	1.85	1.93	22,600,384	55.8%	419,531	55.7%	1.85	0.0%
	25-29	YV	1.25	1.44	13,865,118	58.5%	196,516	92.5%	1.17	-6.4%

	Age	Class Code	ANPAC Current	AllState	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
Married	<17	ZV	2.25	1.47	1,917,170	50.1%	28,425	141.2%	2.22	-1.3%
Male	17	0V	1.95	1.47	1,917,170	50.1%	28,425	141.2%	1.93	-1.0%
	18	1V	1.75	1.47	1,917,170	50.1%	28,425	141.2%	1.75	0.0%
	19-20	2V	1.50	1.47	1,917,170	50.1%	28,425	141.2%	1.52	1.3%
	21-22	3V	1.30	1.22	5,249,854	47.8%	115,669	32.1%	1.32	1.5%
	23-24	4V	1.20	1.22	5,249,854	47.8%	115,669	32.1%	1.20	0.0%

	Age	Class Code	ANPAC Current	AllState	ANPAC, ANCM, & ANPLA Earned Prem	ANPAC, ANCM, & ANPLA Loss Ratio	Arkansas Earned Prem	Arkansas Loss Ratio	ANPAC Proposed	Percent Change
No	<45	5W	1.00	1.00	341,141,159	56.7%	6,106,949	58.6%	1.00	0.0%
Youthfuls	45-64	6W	0.80	0.95	311,279,920	59.9%	6,597,948	61.2%	0.80	0.0%
	65-69	7W	0.85	0.86	311,279,920	59.9%	6,597,948	61.2%	0.85	0.0%
7500	70-74	8W	1.00	0.86	48,724,086	65.3%	1,165,088	68.9%	1.00	0.0%
or Over	75+	9W	1.10	0.98	48,724,086	65.3%	1,165,088	68.9%	1.10	0.0%

American National Property and Casualty Company
Class Factor Relativity Revision
Comprehensive Coverage

Arkansas

Multi-Car
Pleasure Use

	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried	<17	AV	1.30	1.15	928,225	37.3%	16,391	96.9%	1.30	0.0%
Female	17	BV	1.25	1.15	928,225	37.3%	16,391	96.9%	1.25	0.0%
	18	CV	1.20	1.15	928,225	37.3%	16,391	96.9%	1.20	0.0%
Occasional	19-20	DV	1.15	1.15	928,225	37.3%	16,391	96.9%	1.15	0.0%
	21-22	EV	1.10	1.00	204,404	45.8%	4,406	4.9%	1.10	0.0%
	23-24	FV	1.05	1.00	204,404	45.8%	4,406	4.9%	1.05	0.0%

	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried	<17	GV	1.55	1.45	2,959,820	30.6%	57,150	10.2%	1.55	0.0%
Female	17	HV	1.50	1.45	2,959,820	30.6%	57,150	10.2%	1.50	0.0%
	18	IV	1.45	1.45	2,959,820	30.6%	57,150	10.2%	1.45	0.0%
Principal	19-20	JV	1.40	1.45	2,959,820	30.6%	57,150	10.2%	1.40	0.0%
	21-22	KV	1.35	1.34	2,392,592	47.2%	40,674	45.7%	1.35	0.0%
	23-24	LV	1.30	1.34	2,392,592	47.2%	40,674	45.7%	1.30	0.0%

	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried	<17	MV	1.60	1.52	992,505	27.1%	18,214	13.8%	1.60	0.0%
Male	17	NV	1.55	1.52	992,505	27.1%	18,214	13.8%	1.55	0.0%
	18	OV	1.50	1.52	992,505	27.1%	18,214	13.8%	1.50	0.0%
Occasional	19-20	PV	1.45	1.52	992,505	27.1%	18,214	13.8%	1.45	0.0%
	21-22	QV	1.40	1.38	231,687	33.3%	5,872	35.3%	1.40	0.0%
	23-24	RV	1.35	1.38	231,687	33.3%	5,872	35.3%	1.35	0.0%

	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Unmarried	<17	SV	2.30	2.69	2,738,475	36.4%	41,296	53.0%	2.30	0.0%
Male	17	TV	2.20	2.69	2,738,475	36.4%	41,296	53.0%	2.20	0.0%
	18	UV	2.10	2.69	2,738,475	36.4%	41,296	53.0%	2.10	0.0%
Principal	19-20	VV	2.00	2.69	2,738,475	36.4%	41,296	53.0%	2.00	0.0%
	21-22	WV	1.90	1.91	2,379,336	47.1%	40,658	77.1%	1.90	0.0%
	23-24	XV	1.80	1.91	2,379,336	47.1%	40,658	77.1%	1.80	0.0%
	25-29	YV	1.20	1.70	1,967,559	67.6%	29,543	56.0%	1.20	0.0%

	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
Married	<17	ZV	1.75	1.48	163,117	18.7%	2,301	7.8%	1.75	0.0%
Male	17	0V	1.65	1.48	163,117	18.7%	2,301	7.8%	1.65	0.0%
	18	1V	1.55	1.48	163,117	18.7%	2,301	7.8%	1.55	0.0%
	19-20	2V	1.45	1.48	163,117	18.7%	2,301	7.8%	1.45	0.0%
	21-22	3V	1.35	1.34	634,701	54.4%	14,344	42.9%	1.35	0.0%
	23-24	4V	1.25	1.34	634,701	54.4%	14,344	42.9%	1.25	0.0%

	Age	Class Code	ANPAC Current	AllState COMP	ANPAC, ANPLA, & ANCM COMP Earned Prem	ANPAC, ANPLA, & ANCM COMP Loss Ratio	Arkansas COMP Earned Prem	Arkansas COMP Loss Ratio	ANPAC COMP Proposed	Percent Change
No	<45	5W	1.00	1.00	50,672,804	56.3%	943,334	46.3%	1.00	0.0%
Youthfuls	45-64	6W	0.80	0.94	49,590,548	55.4%	1,160,855	49.2%	0.80	0.0%
	65-69	7W	0.80	0.85	49,590,548	55.4%	1,160,855	49.2%	0.80	0.0%
7500	70-74	8W	0.80	0.85	6,893,957	31.6%	184,515	16.0%	0.80	0.0%
or Over	75+	9W	0.80	0.85	6,893,957	31.6%	184,515	16.0%	0.80	0.0%

American National Property and Casualty Company
Class Factor Relativity Revision
Single Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
AV	2.80	2.78	-0.7%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
AW	2.80	2.78	-0.7%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
AX	2.25	2.22	-1.3%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
AY	2.55	2.50	-2.0%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
AZ	2.55	2.50	-2.0%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
A6	2.05	2.00	-2.4%	1.25	1.23	-1.6%	0	0	0	0	0	0	0	0	0	0
A7	2.65	2.64	-0.4%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
A8	2.65	2.64	-0.4%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
A9	2.40	2.37	-1.3%	1.25	1.23	-1.6%	0	0	0	0	0	0	0	0	0	0
A0	2.40	2.37	-1.3%	1.25	1.23	-1.6%	0	0	0	0	0	0	0	0	0	0
BV	2.45	2.41	-1.6%	1.30	1.31	0.8%	0	0	0	0	0	0	0	0	0	0
BW	2.45	2.41	-1.6%	1.30	1.31	0.8%	0	0	0	0	0	0	0	0	0	0
BX	1.95	1.93	-1.0%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
BY	2.20	2.17	-1.4%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
BZ	2.20	2.17	-1.4%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
B6	1.75	1.74	-0.6%	1.20	1.18	-1.7%	0	0	0	0	0	0	0	0	0	0
B7	2.30	2.29	-0.4%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
B8	2.30	2.29	-0.4%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
B9	2.10	2.06	-1.9%	1.20	1.18	-1.7%	0	0	0	0	0	0	0	0	0	0
B0	2.10	2.06	-1.9%	1.20	1.18	-1.7%	204	200	134	131	48	47	106	104	225	221
CV	2.20	2.19	-0.5%	1.25	1.26	0.8%	0	0	0	0	0	0	0	0	0	0
CW	2.20	2.19	-0.5%	1.25	1.26	0.8%	341	339	233	232	42	42	56	56	211	210
CX	1.75	1.75	0.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
CY	1.95	1.97	1.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
CZ	1.95	1.97	1.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
C6	1.60	1.58	-1.3%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
C7	2.10	2.08	-1.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
C8	2.10	2.08	-1.0%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
C9	1.85	1.87	1.1%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
C0	1.85	1.87	1.1%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
DV	1.90	1.90	0.0%	1.20	1.21	0.8%	0	0	0	0	0	0	0	0	0	0
DW	1.90	1.90	0.0%	1.20	1.21	0.8%	241	241	152	152	72	72	62	63	285	285
DX	1.50	1.52	1.3%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
DY	1.70	1.71	0.6%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
DZ	1.70	1.71	0.6%	1.15	1.15	0.0%	168	169	108	109	31	31	46	46	181	182
D6	1.35	1.37	1.5%	1.10	1.09	-0.9%	0	0	0	0	0	0	0	0	0	0
D7	1.80	1.81	0.6%	1.15	1.15	0.0%	236	237	146	147	0	0	62	62	272	274
D8	1.80	1.81	0.6%	1.15	1.15	0.0%	0	0	0	0	0	0	0	0	0	0
D9	1.60	1.62	1.3%	1.10	1.09	-0.9%	0	0	0	0	0	0	0	0	0	0
D0	1.60	1.62	1.3%	1.10	1.09	-0.9%	0	0	0	0	0	0	0	0	0	0
EV	1.65	1.65	0.0%	1.15	1.16	0.9%	0	0	0	0	0	0	0	0	0	0
EW	1.65	1.65	0.0%	1.15	1.16	0.9%	168	168	109	109	0	0	90	91	300	300
EX	1.30	1.32	1.5%	1.10	1.10	0.0%	0	0	0	0	0	0	0	0	0	0
E7	1.55	1.57	1.3%	1.10	1.10	0.0%	0	0	0	0	0	0	0	0	0	0
E8	1.55	1.57	1.3%	1.10	1.10	0.0%	238	241	159	161	40	41	55	55	274	278
FV	1.50	1.50	0.0%	1.10	1.10	0.0%	0	0	0	0	0	0	0	0	0	0
FW	1.50	1.50	0.0%	1.10	1.10	0.0%	0	0	0	0	0	0	0	0	0	0
FX	1.20	1.20	0.0%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
F7	1.45	1.42	-2.1%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
F8	1.45	1.42	-2.1%	1.05	1.05	0.0%	0	0	0	0	0	0	0	0	0	0
GV	3.45	3.46	0.3%	1.65	1.63	-1.2%	0	0	0	0	0	0	0	0	0	0
GW	3.45	3.46	0.3%	1.65	1.63	-1.2%	0	0	0	0	0	0	0	0	0	0
GX	2.75	2.77	0.7%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
GY	3.10	3.12	0.6%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
GZ	3.10	3.12	0.6%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
G6	2.50	2.49	-0.4%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
G7	3.10	3.12	0.6%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
G8	3.10	3.12	0.6%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
G9	2.80	2.80	0.0%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
G0	2.80	2.80	0.0%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
HV	3.00	3.01	0.3%	1.60	1.58	-1.3%	0	0	0	0	0	0	0	0	0	0
HW	3.00	3.01	0.3%	1.60	1.58	-1.3%	0	0	0	0	0	0	0	0	0	0
HX	2.40	2.41	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
HY	2.70	2.71	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
HZ	2.70	2.71	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
H6	2.15	2.17	0.9%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
H7	2.70	2.71	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
H8	2.70	2.71	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
H9	2.45	2.44	-0.4%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
H0	2.45	2.44	-0.4%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
IV	2.75	2.74	-0.4%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
IW	2.75	2.74	-0.4%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
IX	2.20	2.19	-0.5%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
IY	2.50	2.46	-1.6%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
IZ	2.50	2.46	-1.6%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
I6	2.00	1.97	-1.5%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
I7	2.50	2.46	-1.6%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
I8	2.50	2.46	-1.6%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
I9	2.25	2.22	-1.3%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
I0	2.25	2.22	-1.3%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
JV	2.40	2.38	-0.8%	1.45	1.47	1.4%	130	129	86	85	34	34	80	81	146	145
JW	2.40	2.38	-0.8%	1.45	1.47	1.4%	547	542	362	359	84	83	97	98	262	260
JX	1.90	1.90	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
JY	2.15	2.14	-0.5%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
JZ	2.15	2.14	-0.5%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
J6	1.70	1.71	0.6%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
J7	2.15	2.14	-0.5%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
J8	2.15	2.14	-0.5%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
J9	1.90	1.92	1.1%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
J0	1.90	1.92	1.1%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
KV	2.05	2.06	0.5%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
KW	2.05	2.06	0.5%	1.40	1.42	1.4%	757	761	507	509	121	122	145	147	692	695
KX	1.65	1.65	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
K7	1.85	1.86	0.5%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0

American National Property and Casualty Company
Class Factor Relativity Revision
Single Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
K8	1.85	1.86	0.5%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
LV	1.90	1.88	-1.1%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
LW	1.90	1.88	-1.1%	1.35	1.37	1.5%	2,380	2,355	1,542	1,526	377	373	561	569	2,081	2,059
LX	1.50	1.50	0.0%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
L7	1.70	1.69	-0.6%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
L8	1.70	1.69	-0.6%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
MV	3.70	3.66	-1.1%	1.70	1.68	-1.2%	0	0	0	0	0	0	0	0	0	0
MW	3.70	3.66	-1.1%	1.70	1.68	-1.2%	0	0	0	0	0	0	0	0	0	0
MX	2.95	2.93	-0.7%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
MY	3.30	3.30	0.0%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
MZ	3.30	3.30	0.0%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
M6	2.65	2.64	-0.4%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
M7	3.15	3.11	-1.3%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
M8	3.15	3.11	-1.3%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
M9	2.80	2.80	0.0%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
M0	2.80	2.80	0.0%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
NV	3.20	3.19	-0.3%	1.65	1.63	-1.2%	0	0	0	0	0	0	0	0	0	0
NW	3.20	3.19	-0.3%	1.65	1.63	-1.2%	458	457	246	245	58	58	99	98	426	425
NX	2.55	2.55	0.0%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
NY	2.85	2.87	0.7%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
NZ	2.85	2.87	0.7%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
N6	2.30	2.30	0.0%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
N7	2.70	2.71	0.4%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
N8	2.70	2.71	0.4%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
N9	2.45	2.44	-0.4%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
N0	2.45	2.44	-0.4%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
OV	2.90	2.90	0.0%	1.60	1.58	-1.3%	0	0	0	0	0	0	0	0	0	0
OW	2.90	2.90	0.0%	1.60	1.58	-1.3%	557	557	316	316	78	78	0	0	0	0
OX	2.30	2.32	0.9%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
OY	2.60	2.61	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
OZ	2.60	2.61	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
O6	2.05	2.09	2.0%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
O7	2.45	2.46	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
O8	2.45	2.46	0.4%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
O9	2.20	2.22	0.9%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
O0	2.20	2.22	0.9%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
PV	2.50	2.53	1.2%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
PW	2.50	2.53	1.2%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
PX	2.00	2.02	1.0%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
PY	2.25	2.27	0.9%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
PZ	2.25	2.27	0.9%	1.45	1.45	0.0%	313	316	205	207	45	45	113	113	205	207
P6	1.80	1.82	1.1%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
P7	2.15	2.15	0.0%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
P8	2.15	2.15	0.0%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
P9	1.90	1.93	1.6%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
P0	1.90	1.93	1.6%	1.35	1.37	1.5%	165	168	89	90	27	27	0	0	0	0
QV	2.20	2.20	0.0%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
QW	2.20	2.20	0.0%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
QX	1.75	1.76	0.6%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
Q7	1.85	1.87	1.1%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
Q8	1.85	1.87	1.1%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
RV	2.00	2.00	0.0%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
RW	2.00	2.00	0.0%	1.40	1.42	1.4%	0	0	0	0	0	0	0	0	0	0
RX	1.60	1.60	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
R7	1.70	1.70	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
R8	1.70	1.70	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
SV	4.25	4.28	0.7%	2.40	2.42	0.8%	0	0	0	0	0	0	0	0	0	0
SW	4.25	4.28	0.7%	2.40	2.42	0.8%	0	0	0	0	0	0	0	0	0	0
SX	3.40	3.42	0.6%	2.30	2.29	-0.4%	0	0	0	0	0	0	0	0	0	0
SY	3.85	3.85	0.0%	2.30	2.29	-0.4%	0	0	0	0	0	0	0	0	0	0
SZ	3.85	3.85	0.0%	2.30	2.29	-0.4%	0	0	0	0	0	0	0	0	0	0
S6	3.05	3.08	1.0%	2.20	2.18	-0.9%	0	0	0	0	0	0	0	0	0	0
S7	3.40	3.42	0.6%	2.30	2.29	-0.4%	0	0	0	0	0	0	0	0	0	0
S8	3.40	3.42	0.6%	2.30	2.29	-0.4%	0	0	0	0	0	0	0	0	0	0
S9	3.05	3.08	1.0%	2.20	2.18	-0.9%	0	0	0	0	0	0	0	0	0	0
S0	3.05	3.08	1.0%	2.20	2.18	-0.9%	0	0	0	0	0	0	0	0	0	0
TV	3.70	3.71	0.3%	2.30	2.31	0.4%	0	0	0	0	0	0	0	0	0	0
TW	3.70	3.71	0.3%	2.30	2.31	0.4%	0	0	0	0	0	0	0	0	0	0
TX	2.95	2.97	0.7%	2.20	2.19	-0.5%	0	0	0	0	0	0	0	0	0	0
TY	3.30	3.34	1.2%	2.20	2.19	-0.5%	0	0	0	0	0	0	0	0	0	0
TZ	3.30	3.34	1.2%	2.20	2.19	-0.5%	0	0	0	0	0	0	0	0	0	0
T6	2.65	2.67	0.8%	2.10	2.08	-1.0%	0	0	0	0	0	0	0	0	0	0
T7	2.95	2.97	0.7%	2.20	2.19	-0.5%	0	0	0	0	0	0	0	0	0	0
T8	2.95	2.97	0.7%	2.20	2.19	-0.5%	0	0	0	0	0	0	0	0	0	0
T9	2.65	2.67	0.8%	2.10	2.08	-1.0%	0	0	0	0	0	0	0	0	0	0
T0	2.65	2.67	0.8%	2.10	2.08	-1.0%	0	0	0	0	0	0	0	0	0	0
UV	3.40	3.38	-0.6%	2.20	2.21	0.5%	0	0	0	0	0	0	0	0	0	0
UW	3.40	3.38	-0.6%	2.20	2.21	0.5%	0	0	0	0	0	0	0	0	0	0
UX	2.70	2.70	0.0%	2.10	2.09	-0.5%	0	0	0	0	0	0	0	0	0	0
UY	3.05	3.04	-0.3%	2.10	2.09	-0.5%	0	0	0	0	0	0	0	0	0	0
UZ	3.05	3.04	-0.3%	2.10	2.09	-0.5%	0	0	0	0	0	0	0	0	0	0
U6	2.45	2.43	-0.8%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
U7	2.70	2.70	0.0%	2.10	2.09	-0.5%	0	0	0	0	0	0	0	0	0	0
U8	2.70	2.70	0.0%	2.10	2.09	-0.5%	0	0	0	0	0	0	0	0	0	0
U9	2.45	2.43	-0.8%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
U0	2.45	2.43	-0.8%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
VV	2.95	2.94	-0.3%	2.10	2.10	0.0%	0	0	0	0	0	0	0	0	0	0
VW	2.95	2.94	-0.3%	2.10	2.10	0.0%	233	232	139	139	50	50	0	0	0	0
VX	2.35	2.35	0.0%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
VY	2.65	2.64	-0.4%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
VZ	2.65	2.64	-0.4%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
V6	2.10	2.12	1.0%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
V7	2.35	2.35	0.0%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
V8	2.35	2.35	0.0%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0

American National Property and Casualty Company
Class Factor Relativity Revision
Single Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
V9	2.10	2.12	1.0%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
V0	2.10	2.12	1.0%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
WV	2.55	2.55	0.0%	2.00	2.00	0.0%	0	0	0	0	0	0	0	0	0	0
WW	2.55	2.55	0.0%	2.00	2.00	0.0%	464	464	222	222	0	0	98	98	224	224
WX	2.05	2.04	-0.5%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
W7	2.05	2.04	-0.5%	1.90	1.90	0.0%	336	334	166	165	68	68	0	0	0	0
W8	2.05	2.04	-0.5%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
XV	2.30	2.31	0.4%	1.90	1.89	-0.5%	242	243	175	176	46	46	61	61	202	203
XW	2.30	2.31	0.4%	1.90	1.89	-0.5%	2,359	2,369	1,493	1,499	366	368	674	670	1,784	1,792
XX	1.85	1.85	0.0%	1.80	1.80	0.0%	0	0	0	0	0	0	0	0	0	0
X7	1.85	1.85	0.0%	1.80	1.80	0.0%	0	0	0	0	0	0	0	0	0	0
X8	1.85	1.85	0.0%	1.80	1.80	0.0%	0	0	0	0	0	0	0	0	0	0
YV	1.55	1.46	-5.8%	1.25	1.26	0.8%	347	327	222	209	87	82	71	72	225	212
YW	1.55	1.46	-5.8%	1.25	1.26	0.8%	5,488	5,169	3,402	3,204	873	822	1,061	1,069	3,801	3,580
YX	1.25	1.17	-6.4%	1.20	1.20	0.0%	0	0	0	0	0	0	0	0	0	0
ZV	2.80	2.78	-0.7%	1.85	1.84	-0.5%	0	0	0	0	0	0	0	0	0	0
ZW	2.80	2.78	-0.7%	1.85	1.84	-0.5%	0	0	0	0	0	0	0	0	0	0
ZX	2.25	2.22	-1.3%	1.75	1.75	0.0%	0	0	0	0	0	0	0	0	0	0
ZY	2.55	2.50	-2.0%	1.75	1.75	0.0%	0	0	0	0	0	0	0	0	0	0
ZZ	2.55	2.50	-2.0%	1.75	1.75	0.0%	0	0	0	0	0	0	0	0	0	0
Z6	2.05	2.00	-2.4%	1.65	1.66	0.6%	0	0	0	0	0	0	0	0	0	0
0V	2.45	2.41	-1.6%	1.75	1.73	-1.1%	0	0	0	0	0	0	0	0	0	0
0W	2.45	2.41	-1.6%	1.75	1.73	-1.1%	0	0	0	0	0	0	0	0	0	0
0X	1.95	1.93	-1.0%	1.65	1.65	0.0%	0	0	0	0	0	0	0	0	0	0
0Y	2.20	2.17	-1.4%	1.65	1.65	0.0%	0	0	0	0	0	0	0	0	0	0
0Z	2.20	2.17	-1.4%	1.65	1.65	0.0%	0	0	0	0	0	0	0	0	0	0
06	1.75	1.74	-0.6%	1.55	1.56	0.6%	0	0	0	0	0	0	0	0	0	0
1V	2.20	2.19	-0.5%	1.65	1.63	-1.2%	0	0	0	0	0	0	0	0	0	0
1W	2.20	2.19	-0.5%	1.65	1.63	-1.2%	0	0	0	0	0	0	0	0	0	0
1X	1.75	1.75	0.0%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
1Y	1.95	1.97	1.0%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
1Z	1.95	1.97	1.0%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
16	1.60	1.58	-1.3%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
2V	1.90	1.90	0.0%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
2W	1.90	1.90	0.0%	1.50	1.52	1.3%	232	232	158	158	49	49	0	0	0	0
2X	1.50	1.52	1.3%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
2Y	1.70	1.71	0.6%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
2Z	1.70	1.71	0.6%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
26	1.35	1.37	1.5%	1.35	1.37	1.5%	0	0	0	0	0	0	0	0	0	0
3V	1.65	1.65	0.0%	1.40	1.42	1.4%	175	175	125	125	48	48	113	115	198	198
3W	1.65	1.65	0.0%	1.40	1.42	1.4%	387	387	239	239	59	59	80	81	279	279
3X	1.30	1.32	1.5%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
4V	1.50	1.50	0.0%	1.30	1.31	0.8%	261	261	179	179	0	0	36	36	116	116
4W	1.50	1.50	0.0%	1.30	1.31	0.8%	1,262	1,262	780	780	182	182	447	450	1,263	1,263
4X	1.20	1.20	0.0%	1.25	1.25	0.0%	0	0	0	0	0	0	0	0	0	0
5V	1.05	1.13	7.6%	0.90	0.95	5.6%	3,196	3,440	2,042	2,198	501	539	1,352	1,427	3,178	3,420
5W	1.25	1.25	0.0%	1.05	1.05	0.0%	5,269	5,269	3,213	3,213	613	613	1,807	1,807	4,841	4,841
5X	1.10	1.18	7.3%	0.95	0.99	4.2%	2,637	2,829	1,623	1,741	392	421	707	737	2,215	2,376
5Y	1.30	1.31	0.8%	1.10	1.10	0.0%	29,999	30,230	19,302	19,450	4,503	4,538	8,768	8,768	27,533	27,745
5Z	1.40	1.38	-1.4%	1.15	1.16	0.9%	3,619	3,567	1,968	1,940	317	312	1,120	1,130	2,644	2,606
56	1.35	1.35	0.0%	1.10	1.13	2.7%	0	0	0	0	0	0	0	0	0	0
57	1.55	1.50	-3.2%	1.30	1.26	-3.1%	1,256	1,215	783	758	184	178	391	379	1,021	988
58	0.80	0.84	5.0%	0.65	0.71	9.2%	166	174	113	119	0	0	22	24	126	132
59	0.95	0.94	-1.1%	0.80	0.79	-1.3%	0	0	0	0	0	0	0	0	0	0
6V	0.85	0.90	5.9%	0.70	0.76	8.6%	4,037	4,274	2,518	2,666	643	681	1,211	1,315	3,225	3,415
6W	1.00	1.00	0.0%	0.85	0.84	-1.2%	8,047	8,047	4,862	4,862	1,349	1,349	2,655	2,624	5,785	5,785
6X	0.90	0.95	5.6%	0.75	0.79	5.3%	1,061	1,120	703	742	143	151	189	199	454	479
6Y	1.05	1.05	0.0%	0.90	0.88	-2.2%	31,559	31,559	19,526	19,526	4,943	4,943	9,792	9,574	26,948	26,948
6Z	1.10	1.10	0.0%	0.90	0.92	2.2%	4,971	4,971	2,796	2,796	513	513	1,077	1,101	3,409	3,409
66	1.05	1.08	2.9%	0.90	0.91	1.1%	70	72	46	47	21	22	13	13	29	30
67	1.25	1.20	-4.0%	1.05	1.01	-3.8%	853	819	538	516	164	157	485	467	1,039	997
68	0.65	0.68	4.6%	0.55	0.57	3.6%	0	0	0	0	0	0	0	0	0	0
69	0.75	0.75	0.0%	0.65	0.63	-3.1%	0	0	0	0	0	0	0	0	0	0
7V	0.90	0.96	6.7%	0.70	0.76	8.6%	1,994	2,127	1,178	1,257	269	287	757	822	1,805	1,925
7W	1.05	1.06	1.0%	0.85	0.84	-1.2%	3,178	3,208	1,865	1,883	519	524	933	922	2,263	2,285
7X	1.05	1.12	6.7%	0.85	0.88	3.5%	373	398	245	261	74	79	164	170	337	359
7Y	1.25	1.24	-0.8%	1.00	0.98	-2.0%	5,166	5,125	3,108	3,083	808	802	1,471	1,442	4,414	4,379
7Z	1.30	1.30	0.0%	1.05	1.03	-1.9%	693	693	418	418	86	86	196	192	540	540
76	1.25	1.27	1.6%	1.00	1.01	1.0%	0	0	0	0	0	0	0	0	0	0
77	1.50	1.42	-5.3%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
78	0.70	0.72	2.9%	0.55	0.57	3.6%	0	0	0	0	0	0	0	0	0	0
79	0.80	0.80	0.0%	0.65	0.63	-3.1%	0	0	0	0	0	0	0	0	0	0
8V	1.05	1.13	7.6%	0.70	0.76	8.6%	2,200	2,368	1,367	1,471	329	354	522	567	1,546	1,664
8W	1.25	1.25	0.0%	0.85	0.84	-1.2%	2,648	2,648	1,599	1,599	459	459	757	748	2,271	2,271
8X	1.25	1.31	4.8%	0.85	0.88	3.5%	253	265	152	159	72	75	89	92	304	319
8Y	1.45	1.46	0.7%	1.00	0.98	-2.0%	2,214	2,229	1,359	1,368	393	396	650	637	1,864	1,877
8Z	1.55	1.53	-1.3%	1.05	1.03	-1.9%	389	384	203	200	122	120	78	77	222	219
86	1.50	1.50	0.0%	1.00	1.01	1.0%	0	0	0	0	0	0	0	0	0	0
87	1.75	1.67	-4.6%	1.15	1.12	-2.6%	250	239	123	117	75	72	82	80	219	209
88	0.80	0.84	5.0%	0.55	0.57	3.6%	0	0	0	0	0	0	0	0	0	0
89	0.95	0.94	-1.1%	0.65	0.63	-3.1%	74	73	53	52	31	31	34	33	110	109
9V	1.15	1.24	7.8%	0.70	0.76	8.6%	13,234	14,270	8,083	8,716	2,156	2,325	2,393	2,598	7,842	8,456
9W	1.40	1.38	-1.4%	0.85	0.84	-1.2%	7,523	7,416	4,506	4,442	1,121	1,105	1,692	1,672	5,352	5,276
9X	1.35	1.44	6.7%	0.85	0.88	3.5%	275	293	192	205	81	86	52	54	226	241
9Y	1.60	1.60	0.0%	1.00	0.98	-2.0%	3,593	3,593	2,323	2,323	505	505	873	856	2,588	2,588
9Z	1.70	1.68	-1.2%	1.05	1.03	-1.9%	228	225	158	156	39	39	33	32	179	177
96	1.60	1.65	3.1%	1.00	1.01	1.0%	0	0	0	0	0	0	0	0	0	0
97	1.90	1.83	-3.7%	1.15	1.12	-2.6%	0	0	0	0	0	0	0	0	0	0
98	0.90	0.93	3.3%	0.55	0.57	3.6%	67	69	49	51	20	21	19	20	61	63
99	1.05	1.03	-1.9%	0.65	0.63	-3.1%	0	0	0	0	0	0	0	0	0	0
Single Car Total							159,781	1.1%	98,708	1.1%	24,330	1.2%	44,597	0.5%	128,242	1.0%

American National Property and Casualty Company
Class Factor Relativity Revision
Multi Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
AV	2.25	2.22	-1.3%	1.30	1.30	0.0%	662	653	338	333	34	34	83	83	457	451
AW	2.25	2.22	-1.3%	1.30	1.30	0.0%	0	0	0	0	0	0	0	0	0	0
AX	1.80	1.78	-1.1%	1.25	1.24	-0.8%	0	0	0	0	0	0	0	0	0	0
AY	2.00	2.00	0.0%	1.25	1.24	-0.8%	0	0	0	0	0	0	0	0	0	0
AZ	2.00	2.00	0.0%	1.25	1.24	-0.8%	0	0	0	0	0	0	0	0	0	0
A6	1.60	1.60	0.0%	1.15	1.17	1.7%	0	0	0	0	0	0	0	0	0	0
A7	2.15	2.11	-1.9%	1.25	1.24	-0.8%	469	460	248	243	75	74	0	0	0	0
A8	2.15	2.11	-1.9%	1.25	1.24	-0.8%	858	842	591	580	88	86	164	163	867	851
A9	1.90	1.90	0.0%	1.15	1.17	1.7%	451	451	230	230	59	59	128	130	336	336
A0	1.90	1.90	0.0%	1.15	1.17	1.7%	967	967	639	639	121	121	46	47	203	203
BV	1.95	1.93	-1.0%	1.25	1.25	0.0%	142	141	84	83	47	47	85	85	263	260
BW	1.95	1.93	-1.0%	1.25	1.25	0.0%	1,389	1,375	945	935	239	237	181	181	669	662
BX	1.55	1.54	-0.6%	1.20	1.19	-0.8%	0	0	0	0	0	0	0	0	0	0
BY	1.75	1.74	-0.6%	1.20	1.19	-0.8%	305	303	116	115	0	0	43	43	208	207
BZ	1.75	1.74	-0.6%	1.20	1.19	-0.8%	0	0	0	0	0	0	0	0	0	0
B6	1.40	1.39	-0.7%	1.15	1.13	-1.7%	0	0	0	0	0	0	0	0	0	0
B7	1.85	1.83	-1.1%	1.20	1.19	-0.8%	0	0	0	0	0	0	0	0	0	0
B8	1.85	1.83	-1.1%	1.20	1.19	-0.8%	522	516	365	361	64	63	0	0	0	0
B9	1.65	1.65	0.0%	1.15	1.13	-1.7%	142	142	97	97	28	28	51	50	0	0
B0	1.65	1.65	0.0%	1.15	1.13	-1.7%	380	380	172	172	0	0	107	105	399	399
CV	1.75	1.75	0.0%	1.20	1.20	0.0%	247	247	154	154	0	0	60	60	292	292
CW	1.75	1.75	0.0%	1.20	1.20	0.0%	218	218	157	157	64	64	0	0	0	0
CX	1.40	1.40	0.0%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
CY	1.60	1.58	-1.3%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
CZ	1.60	1.58	-1.3%	1.15	1.14	-0.9%	173	171	109	108	51	50	64	63	168	166
C6	1.25	1.26	0.8%	1.10	1.08	-1.8%	0	0	0	0	0	0	0	0	0	0
C7	1.65	1.66	0.6%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
C8	1.65	1.66	0.6%	1.15	1.14	-0.9%	208	209	102	103	53	53	89	88	300	302
C9	1.50	1.50	0.0%	1.10	1.08	-1.8%	0	0	0	0	0	0	0	0	0	0
C0	1.50	1.50	0.0%	1.10	1.08	-1.8%	174	174	119	119	0	0	36	35	150	150
DV	1.50	1.52	1.3%	1.15	1.15	0.0%	167	169	101	102	0	0	38	38	161	163
DW	1.50	1.52	1.3%	1.15	1.15	0.0%	996	1,009	669	678	178	180	181	181	651	660
DX	1.20	1.22	1.7%	1.10	1.09	-0.9%	0	0	0	0	0	0	0	0	0	0
DY	1.35	1.37	1.5%	1.10	1.09	-0.9%	169	172	107	109	35	36	62	61	250	254
DZ	1.35	1.37	1.5%	1.10	1.09	-0.9%	157	159	99	100	27	27	138	137	266	270
D6	1.10	1.09	-0.9%	1.05	1.04	-1.0%	0	0	0	0	0	0	0	0	0	0
D7	1.45	1.44	-0.7%	1.10	1.09	-0.9%	0	0	0	0	0	0	0	0	0	0
D8	1.45	1.44	-0.7%	1.10	1.09	-0.9%	0	0	0	0	0	0	0	0	0	0
D9	1.30	1.30	0.0%	1.05	1.04	-1.0%	0	0	0	0	0	0	0	0	0	0
D0	1.30	1.30	0.0%	1.05	1.04	-1.0%	197	197	125	125	42	42	34	34	59	59
EV	1.30	1.32	1.5%	1.10	1.10	0.0%	121	123	70	71	22	22	52	52	101	103
EW	1.30	1.32	1.5%	1.10	1.10	0.0%	1,263	1,282	745	756	248	252	273	273	677	687
EX	1.05	1.06	1.0%	1.05	1.04	-1.0%	0	0	0	0	0	0	0	0	0	0
E7	1.25	1.25	0.0%	1.05	1.04	-1.0%	0	0	0	0	0	0	0	0	0	0
E8	1.25	1.25	0.0%	1.05	1.04	-1.0%	123	123	85	85	18	18	49	49	63	63
FV	1.20	1.20	0.0%	1.05	1.05	0.0%	161	161	86	86	36	36	86	86	200	200
FW	1.20	1.20	0.0%	1.05	1.05	0.0%	711	711	460	460	147	147	116	116	398	398
FX	0.95	0.96	1.1%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
F7	1.15	1.14	-0.9%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
F8	1.15	1.14	-0.9%	1.00	1.00	0.0%	0	0	0	0	0	0	0	0	0	0
GV	2.75	2.77	0.7%	1.55	1.55	0.0%	338	340	182	183	66	66	0	0	0	0
GW	2.75	2.77	0.7%	1.55	1.55	0.0%	1,552	1,563	908	915	179	180	0	0	0	0
GX	2.20	2.22	0.9%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
GY	2.50	2.49	-0.4%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
GZ	2.50	2.49	-0.4%	1.45	1.47	1.4%	235	234	135	134	38	38	39	40	93	93
G6	2.00	1.99	-0.5%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
G7	2.50	2.49	-0.4%	1.45	1.47	1.4%	979	975	569	567	145	144	0	0	0	0
G8	2.50	2.49	-0.4%	1.45	1.47	1.4%	2,290	2,281	1,522	1,516	344	343	62	63	418	416
G9	2.25	2.24	-0.4%	1.40	1.40	0.0%	266	265	173	172	0	0	0	0	0	0
G0	2.25	2.24	-0.4%	1.40	1.40	0.0%	2,014	2,005	1,295	1,289	235	234	208	208	981	977
HV	2.40	2.41	0.4%	1.50	1.50	0.0%	1,214	1,219	745	748	263	264	87	87	0	0
HW	2.40	2.41	0.4%	1.50	1.50	0.0%	1,324	1,330	886	890	204	205	159	159	682	685
HX	1.90	1.93	1.6%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
HY	2.15	2.17	0.9%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
HZ	2.15	2.17	0.9%	1.45	1.43	-1.4%	1,071	1,081	682	688	150	151	58	57	359	362
H6	1.75	1.74	-0.6%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
H7	2.15	2.17	0.9%	1.45	1.43	-1.4%	668	674	439	443	202	204	0	0	0	0
H8	2.15	2.17	0.9%	1.45	1.43	-1.4%	3,610	3,644	2,256	2,277	495	500	171	169	857	865
H9	1.95	1.95	0.0%	1.35	1.35	0.0%	544	544	312	312	55	55	34	34	193	193
H0	1.95	1.95	0.0%	1.35	1.35	0.0%	4,062	4,062	2,436	2,436	515	515	226	226	945	945
IV	2.20	2.19	-0.5%	1.45	1.45	0.0%	756	753	479	477	180	179	0	0	0	0
IW	2.20	2.19	-0.5%	1.45	1.45	0.0%	718	715	476	474	181	180	99	99	435	433
IX	1.75	1.75	0.0%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
IY	2.00	1.97	-1.5%	1.40	1.38	-1.4%	516	508	296	292	128	126	0	0	0	0
IZ	2.00	1.97	-1.5%	1.40	1.38	-1.4%	2,096	2,065	1,324	1,304	386	380	0	0	0	0
I6	1.60	1.58	-1.3%	1.30	1.31	0.8%	0	0	0	0	0	0	0	0	0	0
I7	2.00	1.97	-1.5%	1.40	1.38	-1.4%	1,407	1,386	865	852	209	206	18	18	98	97
I8	2.00	1.97	-1.5%	1.40	1.38	-1.4%	2,187	2,154	1,351	1,331	286	282	239	236	848	835
I9	1.80	1.77	-1.7%	1.30	1.31	0.8%	1,542	1,516	955	939	301	296	35	35	169	166
I0	1.80	1.77	-1.7%	1.30	1.31	0.8%	3,159	3,106	1,813	1,783	500	492	461	465	1,719	1,690
JV	1.90	1.90	0.0%	1.40	1.40	0.0%	1,112	1,112	620	620	99	99	219	219	382	382
JW	1.90	1.90	0.0%	1.40	1.40	0.0%	4,334	4,334	2,616	2,616	647	647	574	574	1,503	1,503
JX	1.50	1.52	1.3%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
JY	1.70	1.71	0.6%	1.35	1.33	-1.5%	1,182	1,189	709	713	266	268	305	300	495	498
JZ	1.70	1.71	0.6%	1.35	1.33	-1.5%	3,410	3,430	2,214	2,227	534	537	835	823	2,233	2,246
J6	1.35	1.37	1.5%	1.25	1.26	0.8%	0	0	0	0	0	0	0	0	0	0
J7	1.70	1.71	0.6%	1.35	1.33	-1.5%	334	336	216	217	70	70	42	41	129	130
J8	1.70	1.71	0.6%	1.35	1.33	-1.5%	1,546	1,555	1,036	1,042	306	308	36	35	129	130
J9	1.55	1.54	-0.6%	1.25	1.26	0.8%	969	963	586	582	199	198	183	184	301	299
J0	1.55	1.54	-0.6%	1.25	1.26	0.8%	2,325	2,310	1,481	1,471	315	313	392	395	1,257	1,249
KV	1.65	1.65	0.0%	1.35	1.35	0.0%	1,291	1,291	824	824	217	217	182	182	510	510
KW	1.65	1.65	0.0%	1.35	1.35	0.0%	5,270	5,270	3,322	3,322	825	825	1,111	1,111	3,112	3,112
KX	1.30	1.32	1.5%	1.30	1.28	-1.5%	0	0	0	0	0	0	0	0	0	0
K7	1.50	1.48	-1.3%	1.30	1.28	-1.5%	528	521	350	345	116	114	55	54	151	149

American National Property and Casualty Company
Class Factor Relativity Revision
Multi Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
K8	1.50	1.48	-1.3%	1.30	1.28	-1.5%	1,569	1,548	939	926	249	246	345	340	954	941
LV	1.50	1.50	0.0%	1.30	1.30	0.0%	728	728	425	425	116	116	152	152	452	452
LW	1.50	1.50	0.0%	1.30	1.30	0.0%	4,195	4,195	2,576	2,576	647	647	1,409	1,409	3,539	3,539
LX	1.20	1.20	0.0%	1.25	1.23	-1.6%	0	0	0	0	0	0	0	0	0	0
L7	1.35	1.35	0.0%	1.25	1.23	-1.6%	0	0	0	0	0	0	0	0	0	0
L8	1.35	1.35	0.0%	1.25	1.23	-1.6%	321	321	212	212	60	60	116	114	297	297
MV	2.95	2.93	-0.7%	1.60	1.60	0.0%	0	0	0	0	0	0	0	0	0	0
MW	2.95	2.93	-0.7%	1.60	1.60	0.0%	835	829	557	553	153	152	76	76	481	478
MX	2.35	2.34	-0.4%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
MY	2.65	2.64	-0.4%	1.50	1.52	1.3%	0	0	0	0	0	0	0	0	0	0
MZ	2.65	2.64	-0.4%	1.50	1.52	1.3%	204	203	111	111	53	53	0	0	0	0
M6	2.10	2.11	0.5%	1.45	1.44	-0.7%	0	0	0	0	0	0	0	0	0	0
M7	2.50	2.49	-0.4%	1.50	1.52	1.3%	155	154	83	83	35	35	56	57	123	123
M8	2.50	2.49	-0.4%	1.50	1.52	1.3%	465	463	273	272	35	35	123	125	403	401
M9	2.25	2.24	-0.4%	1.45	1.44	-0.7%	250	249	133	132	56	56	0	0	0	0
M0	2.25	2.24	-0.4%	1.45	1.44	-0.7%	1,040	1,035	673	670	224	223	259	257	817	813
NV	2.55	2.55	0.0%	1.55	1.55	0.0%	383	383	263	263	59	59	48	48	367	367
NW	2.55	2.55	0.0%	1.55	1.55	0.0%	1,674	1,674	1,112	1,112	321	321	334	334	1,452	1,452
NX	2.05	2.04	-0.5%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
NY	2.30	2.30	0.0%	1.45	1.47	1.4%	285	285	177	177	37	37	74	75	198	198
NZ	2.30	2.30	0.0%	1.45	1.47	1.4%	189	189	129	129	51	51	0	0	0	0
N6	1.85	1.84	-0.5%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
N7	2.15	2.17	0.9%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
N8	2.15	2.17	0.9%	1.45	1.47	1.4%	510	515	297	300	82	83	68	69	260	262
N9	1.95	1.95	0.0%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
N0	1.95	1.95	0.0%	1.40	1.40	0.0%	800	800	474	474	130	130	117	117	216	216
OV	2.30	2.32	0.9%	1.50	1.50	0.0%	0	0	0	0	0	0	0	0	0	0
OW	2.30	2.32	0.9%	1.50	1.50	0.0%	691	697	432	436	99	100	161	161	682	688
OX	1.85	1.86	0.5%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
OY	2.05	2.09	2.0%	1.45	1.43	-1.4%	299	305	170	173	0	0	55	54	262	267
OZ	2.05	2.09	2.0%	1.45	1.43	-1.4%	468	477	252	257	88	90	123	121	211	215
O6	1.65	1.67	1.2%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
O7	1.95	1.97	1.0%	1.45	1.43	-1.4%	0	0	0	0	0	0	0	0	0	0
O8	1.95	1.97	1.0%	1.45	1.43	-1.4%	138	139	96	97	23	23	41	40	107	108
O9	1.75	1.77	1.1%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
O0	1.75	1.77	1.1%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
PV	2.00	2.02	1.0%	1.45	1.45	0.0%	1,048	1,058	532	537	134	135	87	87	600	606
PW	2.00	2.02	1.0%	1.45	1.45	0.0%	814	822	576	582	166	168	122	122	324	327
PX	1.60	1.62	1.3%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
PY	1.80	1.82	1.1%	1.40	1.38	-1.4%	194	196	117	118	54	55	0	0	0	0
PZ	1.80	1.82	1.1%	1.40	1.38	-1.4%	961	972	570	576	170	172	91	90	454	459
P6	1.45	1.45	0.0%	1.30	1.31	0.8%	0	0	0	0	0	0	0	0	0	0
P7	1.70	1.72	1.2%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
P8	1.70	1.72	1.2%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
P9	1.55	1.55	0.0%	1.30	1.31	0.8%	383	383	197	197	26	26	124	125	319	319
P0	1.55	1.55	0.0%	1.30	1.31	0.8%	104	104	74	74	31	31	35	35	79	79
QV	1.75	1.76	0.6%	1.40	1.40	0.0%	124	125	89	90	39	39	0	0	0	0
QW	1.75	1.76	0.6%	1.40	1.40	0.0%	1,275	1,282	819	824	84	84	323	323	1,119	1,125
QX	1.40	1.41	0.7%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
Q7	1.50	1.50	0.0%	1.35	1.33	-1.5%	0	0	0	0	0	0	0	0	0	0
Q8	1.50	1.50	0.0%	1.35	1.33	-1.5%	255	255	164	164	39	39	94	93	269	269
RV	1.60	1.60	0.0%	1.35	1.35	0.0%	0	0	0	0	0	0	0	0	0	0
RW	1.60	1.60	0.0%	1.35	1.35	0.0%	621	621	416	416	102	102	180	180	468	468
RX	1.30	1.28	-1.5%	1.30	1.28	-1.5%	0	0	0	0	0	0	0	0	0	0
R7	1.35	1.36	0.7%	1.30	1.28	-1.5%	0	0	0	0	0	0	0	0	0	0
R8	1.35	1.36	0.7%	1.30	1.28	-1.5%	228	230	152	153	42	42	33	32	74	75
SV	3.40	3.42	0.6%	2.30	2.30	0.0%	1,764	1,774	1,133	1,140	446	449	0	0	0	0
SW	3.40	3.42	0.6%	2.30	2.30	0.0%	3,255	3,274	2,040	2,052	623	627	83	83	405	407
SX	2.70	2.74	1.5%	2.20	2.19	-0.5%	0	0	0	0	0	0	0	0	0	0
SY	3.05	3.08	1.0%	2.20	2.19	-0.5%	0	0	0	0	0	0	0	0	0	0
SZ	3.05	3.08	1.0%	2.20	2.19	-0.5%	1,266	1,278	814	822	70	71	97	97	241	243
S6	2.45	2.46	0.4%	2.10	2.08	-1.0%	194	195	127	128	59	59	0	0	0	0
S7	2.70	2.74	1.5%	2.20	2.19	-0.5%	454	461	213	216	68	69	0	0	0	0
S8	2.70	2.74	1.5%	2.20	2.19	-0.5%	2,233	2,266	1,467	1,489	281	285	88	88	194	197
S9	2.45	2.46	0.4%	2.10	2.08	-1.0%	1,333	1,338	868	872	265	266	42	42	164	165
S0	2.45	2.46	0.4%	2.10	2.08	-1.0%	2,029	2,037	1,313	1,318	307	308	103	102	481	483
TV	2.95	2.97	0.7%	2.20	2.20	0.0%	1,638	1,649	1,024	1,031	177	178	53	53	268	270
TW	2.95	2.97	0.7%	2.20	2.20	0.0%	3,046	3,067	2,050	2,064	602	606	108	108	277	279
TX	2.35	2.38	1.3%	2.10	2.09	-0.5%	0	0	0	0	0	0	0	0	0	0
TY	2.65	2.67	0.8%	2.10	2.09	-0.5%	1,270	1,280	852	858	176	177	42	42	191	192
TZ	2.65	2.67	0.8%	2.10	2.09	-0.5%	2,355	2,373	1,403	1,414	186	187	55	55	0	0
T6	2.10	2.14	1.9%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
T7	2.35	2.38	1.3%	2.10	2.09	-0.5%	555	562	355	360	141	143	0	0	0	0
T8	2.35	2.38	1.3%	2.10	2.09	-0.5%	1,854	1,878	1,213	1,228	360	365	189	188	696	705
T9	2.10	2.14	1.9%	2.00	1.99	-0.5%	691	704	378	385	0	0	0	0	0	0
T0	2.10	2.14	1.9%	2.00	1.99	-0.5%	3,659	3,729	2,363	2,408	536	546	202	201	688	701
UV	2.70	2.70	0.0%	2.10	2.10	0.0%	1,729	1,729	1,035	1,035	303	303	0	0	0	0
UW	2.70	2.70	0.0%	2.10	2.10	0.0%	3,825	3,825	2,024	2,024	439	439	255	255	1,136	1,136
UX	2.15	2.16	0.5%	2.00	1.99	-0.5%	0	0	0	0	0	0	0	0	0	0
UY	2.45	2.43	-0.8%	2.00	1.99	-0.5%	1,039	1,031	632	627	202	200	80	80	316	313
UZ	2.45	2.43	-0.8%	2.00	1.99	-0.5%	2,341	2,322	1,473	1,461	527	523	0	0	0	0
U6	1.95	1.94	-0.5%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
U7	2.15	2.16	0.5%	2.00	1.99	-0.5%	1,655	1,663	872	876	403	405	92	92	216	217
U8	2.15	2.16	0.5%	2.00	1.99	-0.5%	3,647	3,664	2,304	2,315	501	503	318	316	1,137	1,142
U9	1.95	1.94	-0.5%	1.90	1.90	0.0%	222	221	121	120	39	39	0	0	0	0
U0	1.95	1.94	-0.5%	1.90	1.90	0.0%	2,513	2,500	1,488	1,480	402	400	97	97	244	243
VV	2.35	2.35	0.0%	2.00	2.00	0.0%	1,386	1,386	799	799	209	209	72	72	101	101
VW	2.35	2.35	0.0%	2.00	2.00	0.0%	6,132	6,132	4,012	4,012	1,173	1,173	464	464	1,828	1,828
VX	1.90	1.88	-1.1%	1.90	1.90	0.0%	0	0	0	0	0	0	0	0	0	0
VY	2.10	2.12	1.0%	1.90	1.90	0.0%	1,933	1,951	1,135	1,146	260	262	97	97	231	233
VZ	2.10	2.12	1.0%	1.90	1.90	0.0%	3,488	3,521	2,124	2,144	296	299	475	475	1,189	1,200
V6	1.70	1.69	-0.6%	1.80	1.81	0.6%	0	0	0	0	0	0	0	0	0	0
V7	1.90	1.88	-1.1%	1.90	1.90	0.0%	304	301	141	140	0	0	0	0	0	0
V8	1.90	1.88	-1.1%	1.90	1.90	0.0%	2,164	2,141	1,310	1,296	267	264	348	348	913	903

American National Property and Casualty Company
Class Factor Relativity Revision
Multi Car

Current Class Code	Current All Others Factor	Proposed All Others Factor	All Others Percent Change	Current COMP Factor	Proposed COMP Factor	COMP Percent Change	Bodily Injury Present Premium	Bodily Injury Adjusted Premium	Property Damage Present Premium	Property Damage Adjusted Premium	Medical Payments Present Premium	Medical Payments Adjusted Premium	Comprehensive Present Premium	Comprehensive Adjusted Premium	Collision Present Premium	Collision Adjusted Premium
V9	1.70	1.69	-0.6%	1.80	1.81	0.6%	700	696	397	395	150	149	394	396	462	459
V0	1.70	1.69	-0.6%	1.80	1.81	0.6%	2,857	2,840	1,626	1,616	333	331	536	539	1,231	1,224
WV	2.05	2.04	-0.5%	1.90	1.90	0.0%	4,111	4,091	2,478	2,466	608	605	700	700	1,791	1,782
WW	2.05	2.04	-0.5%	1.90	1.90	0.0%	11,832	11,774	7,651	7,614	1,785	1,776	1,885	1,885	5,429	5,403
WX	1.65	1.63	-1.2%	1.80	1.81	0.6%	117	116	63	62	25	25	0	0	0	0
W7	1.65	1.63	-1.2%	1.80	1.81	0.6%	0	0	0	0	0	0	0	0	0	0
W8	1.65	1.63	-1.2%	1.80	1.81	0.6%	1,803	1,781	1,194	1,180	313	309	158	159	352	348
XV	1.85	1.85	0.0%	1.80	1.80	0.0%	1,070	1,070	632	632	209	209	144	144	289	289
XW	1.85	1.85	0.0%	1.80	1.80	0.0%	7,896	7,896	4,961	4,961	1,271	1,271	1,688	1,688	3,606	3,606
XX	1.50	1.48	-1.3%	1.70	1.71	0.6%	0	0	0	0	0	0	0	0	0	0
X7	1.50	1.48	-1.3%	1.70	1.71	0.6%	0	0	0	0	0	0	0	0	0	0
X8	1.50	1.48	-1.3%	1.70	1.71	0.6%	1,216	1,200	816	805	169	167	267	269	426	420
YV	1.25	1.17	-6.4%	1.20	1.20	0.0%	1,516	1,419	943	883	227	212	440	440	990	927
YW	1.25	1.17	-6.4%	1.20	1.20	0.0%	6,483	6,068	4,016	3,759	1,020	955	1,540	1,540	4,151	3,885
YX	1.00	0.94	-6.0%	1.15	1.14	-0.9%	0	0	0	0	0	0	0	0	0	0
ZV	2.25	2.22	-1.3%	1.75	1.75	0.0%	0	0	0	0	0	0	0	0	0	0
ZW	2.25	2.22	-1.3%	1.75	1.75	0.0%	0	0	0	0	0	0	0	0	0	0
ZX	1.80	1.78	-1.1%	1.65	1.66	0.6%	0	0	0	0	0	0	0	0	0	0
ZY	2.00	2.00	0.0%	1.65	1.66	0.6%	0	0	0	0	0	0	0	0	0	0
ZZ	2.00	2.00	0.0%	1.65	1.66	0.6%	0	0	0	0	0	0	0	0	0	0
Z6	1.60	1.60	0.0%	1.60	1.58	-1.3%	0	0	0	0	0	0	0	0	0	0
0V	1.95	1.93	-1.0%	1.65	1.65	0.0%	0	0	0	0	0	0	0	0	0	0
0W	1.95	1.93	-1.0%	1.65	1.65	0.0%	0	0	0	0	0	0	0	0	0	0
0X	1.55	1.54	-0.6%	1.55	1.57	1.3%	0	0	0	0	0	0	0	0	0	0
0Y	1.75	1.74	-0.6%	1.55	1.57	1.3%	0	0	0	0	0	0	0	0	0	0
0Z	1.75	1.74	-0.6%	1.55	1.57	1.3%	0	0	0	0	0	0	0	0	0	0
06	1.40	1.39	-0.7%	1.50	1.49	-0.7%	0	0	0	0	0	0	0	0	0	0
1V	1.75	1.75	0.0%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
1W	1.75	1.75	0.0%	1.55	1.55	0.0%	0	0	0	0	0	0	0	0	0	0
1X	1.40	1.40	0.0%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
1Y	1.60	1.58	-1.3%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
1Z	1.60	1.58	-1.3%	1.45	1.47	1.4%	0	0	0	0	0	0	0	0	0	0
16	1.25	1.26	0.8%	1.40	1.40	0.0%	0	0	0	0	0	0	0	0	0	0
2V	1.50	1.52	1.3%	1.45	1.45	0.0%	0	0	0	0	0	0	0	0	0	0
2W	1.50	1.52	1.3%	1.45	1.45	0.0%	554	561	316	320	30	30	30	30	116	118
2X	1.20	1.22	1.7%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
2Y	1.35	1.37	1.5%	1.40	1.38	-1.4%	0	0	0	0	0	0	0	0	0	0
2Z	1.35	1.37	1.5%	1.40	1.38	-1.4%	306	311	200	203	38	39	0	0	0	0
26	1.10	1.09	-0.9%	1.30	1.31	0.8%	0	0	0	0	0	0	0	0	0	0
3V	1.30	1.32	1.5%	1.35	1.35	0.0%	294	299	196	199	20	20	110	110	326	331
3W	1.30	1.32	1.5%	1.35	1.35	0.0%	2,680	2,721	1,731	1,758	415	421	588	588	1,280	1,300
3X	1.05	1.06	1.0%	1.30	1.28	-1.5%	0	0	0	0	0	0	0	0	0	0
4V	1.20	1.20	0.0%	1.25	1.25	0.0%	977	977	590	590	116	116	334	334	878	878
4W	1.20	1.20	0.0%	1.25	1.25	0.0%	3,627	3,627	2,219	2,219	530	530	985	985	2,195	2,195
4X	0.95	0.96	1.1%	1.20	1.19	-0.8%	0	0	0	0	0	0	0	0	0	0
5V	0.85	0.90	5.9%	0.85	0.90	5.9%	34,823	36,871	21,510	22,775	5,440	5,760	13,322	14,106	25,361	26,853
5W	1.00	1.00	0.0%	1.00	1.00	0.0%	41,963	41,963	24,711	24,711	6,172	6,172	13,112	13,112	26,549	26,549
5X	0.90	0.95	5.6%	0.90	0.95	5.6%	13,002	13,724	8,369	8,834	1,998	2,109	3,845	4,059	9,068	9,572
5Y	1.05	1.05	0.0%	1.05	1.05	0.0%	209,041	209,041	133,046	133,046	31,937	31,937	67,734	67,734	159,859	159,859
5Z	1.10	1.10	0.0%	1.10	1.10	0.0%	20,963	20,963	11,785	11,785	2,109	2,109	6,511	6,511	13,483	13,483
56	1.05	1.08	2.9%	1.05	1.08	2.9%	215	221	133	137	36	37	20	21	53	55
57	1.25	1.20	-4.0%	1.25	1.20	-4.0%	6,741	6,471	3,965	3,806	741	711	1,734	1,665	4,192	4,024
58	0.65	0.68	4.6%	0.65	0.68	4.6%	1,102	1,153	690	722	214	224	64	67	159	166
59	0.75	0.75	0.0%	0.75	0.75	0.0%	668	668	430	430	131	131	179	179	265	265
6V	0.70	0.72	2.9%	0.70	0.72	2.9%	38,046	39,133	23,234	23,898	6,285	6,465	16,443	16,913	27,575	28,363
6W	0.80	0.80	0.0%	0.80	0.80	0.0%	58,804	58,804	34,071	34,071	8,922	8,922	22,743	22,743	43,552	43,552
6X	0.70	0.76	8.6%	0.70	0.76	8.6%	9,410	10,217	5,765	6,259	1,435	1,558	3,095	3,360	6,401	6,950
6Y	0.85	0.84	-1.2%	0.85	0.84	-1.2%	176,237	174,164	110,962	109,657	27,680	27,354	60,408	59,697	141,469	139,805
6Z	0.90	0.88	-2.2%	0.90	0.88	-2.2%	21,420	20,944	12,378	12,103	2,554	2,497	6,787	6,636	13,825	13,518
66	0.85	0.86	1.2%	0.85	0.86	1.2%	257	260	161	163	9	9	136	138	260	263
67	1.00	0.96	-4.0%	1.00	0.96	-4.0%	8,000	7,680	4,932	4,735	1,310	1,258	2,834	2,721	5,865	5,630
68	0.50	0.54	8.0%	0.50	0.54	8.0%	911	984	533	576	218	235	182	197	384	415
69	0.60	0.60	0.0%	0.60	0.60	0.0%	736	736	454	454	163	163	144	144	273	273
7V	0.70	0.77	10.0%	0.70	0.72	2.9%	12,497	13,747	7,219	7,941	2,051	2,256	5,616	5,776	7,530	8,283
7W	0.85	0.85	0.0%	0.80	0.80	0.0%	13,225	13,225	7,386	7,386	1,922	1,922	5,497	5,497	8,987	8,987
7X	0.85	0.89	4.7%	0.80	0.84	5.0%	1,345	1,408	776	813	194	203	255	268	650	681
7Y	1.00	0.99	-1.0%	0.95	0.93	-2.1%	17,317	17,144	10,588	10,482	2,654	2,627	5,286	5,175	12,187	12,065
7Z	1.05	1.04	-1.0%	1.00	0.98	-2.0%	2,062	2,042	1,079	1,069	210	208	431	422	747	740
76	1.00	1.02	2.0%	0.95	0.96	1.1%	0	0	0	0	0	0	0	0	0	0
77	1.20	1.13	-5.8%	1.10	1.07	-2.7%	358	337	203	191	63	59	75	73	109	103
78	0.55	0.57	3.6%	0.50	0.54	8.0%	315	326	189	196	71	74	41	44	75	78
79	0.65	0.64	-1.5%	0.60	0.60	0.0%	382	376	241	237	86	85	119	119	151	149
8V	0.85	0.90	5.9%	0.70	0.72	2.9%	5,903	6,250	3,375	3,574	937	992	1,942	1,997	3,849	4,075
8W	1.00	1.00	0.0%	0.80	0.80	0.0%	7,079	7,079	4,018	4,018	1,003	1,003	2,498	2,498	5,686	5,686
8X	1.00	1.05	5.0%	0.80	0.84	5.0%	440	462	281	295	107	112	113	119	338	355
8Y	1.15	1.17	1.7%	0.95	0.93	-2.1%	6,585	6,700	4,108	4,179	1,066	1,085	2,139	2,094	5,849	5,951
8Z	1.20	1.22	1.7%	1.00	0.98	-2.0%	312	317	178	181	0	0	91	89	308	313
86	1.20	1.20	0.0%	0.95	0.96	1.1%	0	0	0	0	0	0	0	0	0	0
87	1.40	1.33	-5.0%	1.10	1.07	-2.7%	85	81	57	54	27	26	29	28	99	94
88	0.65	0.68	4.6%	0.50	0.54	8.0%	132	138	76	80	24	25	54	58	67	70
89	0.75	0.75	0.0%	0.60	0.60	0.0%	218	218	132	132	44	44	34	34	49	49
9V	0.95	0.99	4.2%	0.70	0.72	2.9%	8,394	8,747	4,885	5,091	1,466	1,528	2,220	2,283	5,218	5,438
9W	1.10	1.10	0.0%	0.80	0.80	0.0%	8,009	8,009	4,523	4,523	1,147	1,147	2,114	2,114	5,254	5,254
9X	1.10	1.16	5.5%	0.80	0.84	5.0%	848	894	559	589	93	98	129	135	480	506
9Y	1.30	1.28	-1.5%	0.95	0.93	-2.1%	5,845	5,755	3,766	3,708	846	833	1,520	1,488	4,693	4,621
9Z	1.35	1.34	-0.7%	1.00	0.98	-2.0%	692	687	374	371	70	69	110	108	359	356
96	1.30	1.32	1.5%	0.95	0.96	1.1%	143	145	81	82	0	0	34	34	107	109
97	1.55	1.47	-5.2%	1.10	1.07	-2.7%	0	0	0	0	0	0	0	0	0	0
98	0.70	0.74	5.7%	0.50	0.54	8.0%	274	290	150	159	31	33	71	77	151	160
99	0.85	0.83	-2.4%	0.60	0.60	0.0%	330	322	207	202	59	58	60	60	199	194
	Multi Car Total						930,569	0.3%	572,868	0.3%	141,839	0.4%	275,572	0.3%	615,837	0.3%
	Class Total						1,090,350	0.5%	671,576	0.4%	166,169	0.5%	320,169	0.3%	744,079	0.4%

American National Property and Casualty Company
Arkansas
Motorcycles

Bodily Injury

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.40	0.45	12.5%	11.4%	74.4%	1228.3%
	Other	MP	0.40	0.45	12.5%	0.3%		
Age 35 to 44	Pleasure	NM	0.45	0.50	11.1%	4.2%	81.4%	0.0%
	Other	NP	0.45	0.50	11.1%	0.2%		
Single Age 30 to 34	Pleasure	PM	0.54	0.60	11.1%	0.3%	23.7%	0.0%
	Other	PP	0.54	0.60	11.1%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.54	0.60	11.1%	1.0%	0.6%	0.0%
	Other	UP	0.54	0.60	11.1%	0.0%		
Single Age 25 to 29	Pleasure	QM	0.85	0.89	4.7%	0.2%	0.0%	0.0%
	Other	QP	0.85	0.89	4.7%	0.0%		
Married Under Age 25	Pleasure	TM	0.90	0.93	3.3%	0.0%	0.0%	0.0%
	Other	TP	0.90	0.93	3.3%	0.1%		
Single Age 21 to 24	Pleasure	RM	1.46	1.52	4.1%	0.3%	0.0%	0.0%
	Other	RP	1.46	1.52	4.1%	0.0%		
Single Under Age 21	Pleasure	SM	1.80	1.88	4.4%	0.0%	10.4%	0.0%
	Other	SP	1.80	1.88	4.4%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.43	0.49	14.0%	30.5%	137.9%	0.0%
	Other	MQ	0.43	0.49	14.0%	20.4%		
Age 35 to 44	Pleasure	NN	0.48	0.55	14.6%	10.2%	41.2%	0.0%
	Other	NQ	0.48	0.55	14.6%	7.9%		
Single Age 30 to 34	Pleasure	PN	0.57	0.66	15.8%	0.8%	44.2%	0.0%
	Other	PQ	0.57	0.66	15.8%	0.8%		
Married Age 25 to 34	Pleasure	UN	0.57	0.66	15.8%	4.6%	0.0%	0.0%
	Other	UQ	0.57	0.66	15.8%	2.5%		
Single Age 25 to 29	Pleasure	QN	0.91	0.98	7.7%	0.4%	0.0%	0.0%
	Other	QQ	0.91	0.98	7.7%	0.5%		
Married Under Age 25	Pleasure	TN	0.96	1.03	7.3%	0.0%	0.0%	0.0%
	Other	TQ	0.96	1.03	7.3%	0.5%		
Single Age 21 to 24	Pleasure	RN	1.56	1.68	7.7%	1.4%	0.0%	0.0%
	Other	RQ	1.56	1.68	7.7%	0.3%		
Single Under Age 21	Pleasure	SN	1.92	2.07	7.8%	0.3%	0.0%	0.0%
	Other	SQ	1.92	2.07	7.8%	1.0%		

Estimated Percentage Total **13.6%**

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.78	0.80	2.6%	7.5%	56.9%
Harley FX, VR			1.19	1.16	-2.5%	18.4%	61.7%
Harley FL			1.23	1.28	4.1%	38.3%	107.2%
Cruiser			0.62	0.63	1.6%	19.5%	75.2%
Tour			1.03	1.03	0.0%	8.3%	82.5%
Sport Tour			1.03	1.03	0.0%	0.3%	0.0%
Standard			0.69	0.71	2.9%	1.0%	0.0%
Sport			0.99	0.99	0.0%	1.1%	0.0%
Super Sport			1.56	1.56	0.0%	0.5%	0.0%
High Performance			1.16	1.16	0.0%	0.8%	0.0%
Dual			0.56	0.56	0.0%	0.6%	0.0%
Scooter			0.64	0.64	0.0%	0.8%	0.0%
Trikes			0.82	0.82	0.0%	1.5%	0.0%
Limited Production			1.11	1.11	0.0%	1.1%	0.0%
Homemade/Kit			1.24	1.24	0.0%	0.3%	0.0%

Estimated Percentage Total **1.6%**

American National Property and Casualty Company
Arkansas
Motorcycles

Property Damage

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.27	0.27	0.0%	13.1%	35.4%	20.2%
	Other	MP	0.27	0.27	0.0%	0.3%		
Age 35 to 44	Pleasure	NM	0.30	0.30	0.0%	4.8%	15.9%	0.0%
	Other	NP	0.30	0.30	0.0%	0.2%		
Single Age 30 to 34	Pleasure	PM	0.34	0.34	0.0%	0.3%	6.7%	0.0%
	Other	PP	0.34	0.34	0.0%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.34	0.34	0.0%	1.1%	7.0%	0.0%
	Other	UP	0.34	0.34	0.0%	0.0%		
Single Age 25 to 29	Pleasure	QM	0.56	0.56	0.0%	0.3%	0.0%	0.0%
	Other	QP	0.56	0.56	0.0%	0.0%		
Married Under Age 25	Pleasure	TM	0.56	0.56	0.0%	0.0%	4.1%	0.0%
	Other	TP	0.56	0.56	0.0%	0.1%		
Single Age 21 to 24	Pleasure	RM	0.99	0.99	0.0%	0.4%	32.3%	741.1%
	Other	RP	0.99	0.99	0.0%	0.0%		
Single Under Age 21	Pleasure	SM	1.27	1.27	0.0%	0.0%	20.6%	0.0%
	Other	SP	1.27	1.27	0.0%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.29	0.29	0.0%	27.3%	36.8%	1.0%
	Other	MQ	0.29	0.29	0.0%	20.6%		
Age 35 to 44	Pleasure	NN	0.32	0.32	0.0%	9.1%	11.1%	39.3%
	Other	NQ	0.32	0.32	0.0%	8.9%		
Single Age 30 to 34	Pleasure	PN	0.37	0.37	0.0%	0.7%	17.6%	0.0%
	Other	PQ	0.37	0.37	0.0%	0.9%		
Married Age 25 to 34	Pleasure	UN	0.37	0.37	0.0%	3.9%	8.8%	0.0%
	Other	UQ	0.37	0.37	0.0%	2.9%		
Single Age 25 to 29	Pleasure	QN	0.60	0.60	0.0%	0.6%	0.0%	0.0%
	Other	QQ	0.60	0.60	0.0%	0.7%		
Married Under Age 25	Pleasure	TN	0.60	0.60	0.0%	0.0%	0.0%	0.0%
	Other	TQ	0.60	0.60	0.0%	0.6%		
Single Age 21 to 24	Pleasure	RN	1.06	1.06	0.0%	1.1%	0.0%	0.0%
	Other	RQ	1.06	1.06	0.0%	0.4%		
Single Under Age 21	Pleasure	SN	1.36	1.36	0.0%	0.3%	0.0%	0.0%
	Other	SQ	1.36	1.36	0.0%	1.4%		

Estimated Percentage Total **0.0%**

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.93	0.92	-1.1%	9.2%	18.7%
Harley FX, VR			1.15	1.08	-6.1%	16.4%	10.8%
Harley FL			1.15	1.19	3.5%	33.3%	37.1%
Cruiser			0.71	0.76	7.0%	23.6%	23.7%
Tour			1.07	1.12	4.7%	8.4%	49.4%
Sport Tour			0.95	0.95	0.0%	0.3%	0.0%
Standard			0.74	0.74	0.0%	1.5%	5.6%
Sport			1.02	1.02	0.0%	1.4%	0.0%
Super Sport			1.54	1.54	0.0%	0.6%	0.0%
High Performance			0.93	0.93	0.0%	0.6%	25.2%
Dual			0.62	0.62	0.0%	0.8%	6.7%
Scooter			0.66	0.66	0.0%	0.9%	0.0%
Trikes			0.71	0.71	0.0%	1.3%	0.0%
Limited Production			1.15	1.15	0.0%	1.1%	0.0%
Homemade/Kit			1.32	1.32	0.0%	0.4%	0.0%

Estimated Percentage Total **2.1%**

American National Property and Casualty Company
Arkansas
Motorcycles

Medical Payments

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.49	1.51	1.3%	33.2%	52.2%	101.5%
	Other	MP	1.49	1.51	1.3%	0.0%		
Age 35 to 44	Pleasure	NM	1.64	1.62	-1.2%	14.3%	59.4%	92.9%
	Other	NP	1.64	1.62	-1.2%	0.0%		
Single Age 30 to 34	Pleasure	PM	1.81	1.78	-1.7%	0.9%	38.7%	0.0%
	Other	PP	1.81	1.78	-1.7%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.81	1.78	-1.7%	2.7%	40.3%	0.0%
	Other	UP	1.81	1.78	-1.7%	0.0%		
Single Age 25 to 29	Pleasure	QM	2.72	2.69	-1.1%	1.2%	7.8%	0.0%
	Other	QP	2.72	2.69	-1.1%	0.0%		
Married Under Age 25	Pleasure	TM	2.88	2.85	-1.0%	0.0%	0.0%	0.0%
	Other	TP	2.88	2.85	-1.0%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.44	4.39	-1.1%	0.0%	1.9%	0.0%
	Other	RP	4.44	4.39	-1.1%	0.0%		
Single Under Age 21	Pleasure	SM	5.61	5.54	-1.2%	0.0%	41.8%	0.0%
	Other	SP	5.61	5.54	-1.2%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	1.56	1.66	6.4%	18.9%	89.8%	87.7%
	Other	MQ	1.56	1.66	6.4%	11.7%		
Age 35 to 44	Pleasure	NN	1.72	1.78	3.5%	5.8%	79.1%	111.1%
	Other	NQ	1.72	1.78	3.5%	5.6%		
Single Age 30 to 34	Pleasure	PN	1.90	1.96	3.2%	0.0%	63.0%	0.0%
	Other	PQ	1.90	1.96	3.2%	0.6%		
Married Age 25 to 34	Pleasure	UN	1.90	1.96	3.2%	3.4%	2.0%	0.0%
	Other	UQ	1.90	1.96	3.2%	0.0%		
Single Age 25 to 29	Pleasure	QN	2.86	2.96	3.5%	0.0%	0.0%	0.0%
	Other	QQ	2.86	2.96	3.5%	0.0%		
Married Under Age 25	Pleasure	TN	3.02	3.13	3.6%	0.0%	0.0%	0.0%
	Other	TQ	3.02	3.13	3.6%	0.0%		
Single Age 21 to 24	Pleasure	RN	4.66	4.82	3.4%	1.6%	0.0%	0.0%
	Other	RQ	4.66	4.82	3.4%	0.0%		
Single Under Age 21	Pleasure	SN	5.88	6.09	3.6%	0.0%	0.0%	0.0%
	Other	SQ	5.88	6.09	3.6%	0.0%		

Estimated Percentage Total **2.7%**

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.98	0.98	0.0%	4.3%	19.0%
Harley FX, VR			1.17	1.17	0.0%	13.4%	59.5%
Harley FL			1.03	1.03	0.0%	26.3%	60.1%
Cruiser			0.81	0.84	3.7%	29.6%	55.3%
Tour			1.03	1.03	0.0%	15.0%	75.1%
Sport Tour			0.99	1.03	4.0%	0.8%	73.5%
Standard			0.84	0.84	0.0%	1.0%	0.0%
Sport			1.11	1.11	0.0%	0.5%	0.0%
Super Sport			1.40	1.40	0.0%	2.4%	31.0%
High Performance			1.24	1.24	0.0%	2.0%	0.0%
Dual			0.84	0.84	0.0%	1.1%	0.0%
Scooter			0.70	0.70	0.0%	0.5%	0.0%
Trikes			0.79	0.79	0.0%	0.6%	0.0%
Limited Production			1.31	1.31	0.0%	0.7%	0.0%
Homemade/Kit			1.31	1.31	0.0%	1.8%	0.0%

Estimated Percentage Total **1.1%**

American National Property and Casualty Company
Arkansas
Motorcycles

Uninsured Motorist Bodily Injury

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.20	3.38	5.6%	15.8%	50.4%	0.0%
	Other	MP	3.20	3.38	5.6%	0.4%		
Age 35 to 44	Pleasure	NM	3.60	3.80	5.6%	5.5%	72.7%	0.0%
	Other	NP	3.60	3.80	5.6%	0.2%		
Single Age 30 to 34	Pleasure	PM	3.97	4.18	5.3%	0.3%	0.0%	0.0%
	Other	PP	3.97	4.18	5.3%	0.0%		
Married Age 25 to 34	Pleasure	UM	3.97	4.18	5.3%	1.1%	34.4%	0.0%
	Other	UP	3.97	4.18	5.3%	0.0%		
Single Age 25 to 29	Pleasure	QM	4.50	4.75	5.6%	0.4%	0.0%	0.0%
	Other	QP	4.50	4.75	5.6%	0.0%		
Married Under Age 25	Pleasure	TM	4.50	4.75	5.6%	0.0%	0.0%	0.0%
	Other	TP	4.50	4.75	5.6%	0.1%		
Single Age 21 to 24	Pleasure	RM	4.86	5.13	5.6%	0.3%	0.0%	0.0%
	Other	RP	4.86	5.13	5.6%	0.0%		
Single Under Age 21	Pleasure	SM	4.86	5.13	5.6%	0.0%	49.6%	0.0%
	Other	SP	4.86	5.13	5.6%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	3.37	3.72	10.4%	24.2%	189.6%	339.0%
	Other	MQ	3.37	3.72	10.4%	25.6%		
Age 35 to 44	Pleasure	NN	3.79	4.18	10.3%	6.5%	79.5%	0.0%
	Other	NQ	3.79	4.18	10.3%	10.5%		
Single Age 30 to 34	Pleasure	PN	4.17	4.59	10.1%	0.6%	17.1%	0.0%
	Other	PQ	4.17	4.59	10.1%	1.1%		
Married Age 25 to 34	Pleasure	UN	4.17	4.59	10.1%	2.6%	10.0%	0.0%
	Other	UQ	4.17	4.59	10.1%	2.6%		
Single Age 25 to 29	Pleasure	QN	4.73	5.23	10.6%	0.2%	0.0%	0.0%
	Other	QQ	4.73	5.23	10.6%	0.6%		
Married Under Age 25	Pleasure	TN	4.73	5.23	10.6%	0.0%	0.0%	0.0%
	Other	TQ	4.73	5.23	10.6%	0.7%		
Single Age 21 to 24	Pleasure	RN	5.12	5.64	10.2%	0.1%	0.0%	0.0%
	Other	RQ	5.12	5.64	10.2%	0.0%		
Single Under Age 21	Pleasure	SN	5.12	5.64	10.2%	0.2%	0.0%	0.0%
	Other	SQ	5.12	5.64	10.2%	0.5%		

Estimated Percentage Total 9.2%

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.84	0.84	0.0%	7.5%	1.3%
Harley FX, VR			1.08	1.12	3.7%	14.2%	41.2%
Harley FL			1.25	1.24	-0.8%	35.6%	68.6%
Cruiser			0.74	0.75	1.4%	25.4%	52.3%
Tour			0.96	0.96	0.0%	8.5%	187.8%
Sport Tour			0.96	0.96	0.0%	0.4%	0.0%
Standard			0.50	0.50	0.0%	0.9%	0.0%
Sport			1.00	1.00	0.0%	0.9%	0.0%
Super Sport			1.29	1.33	3.1%	0.7%	146.5%
High Performance			1.18	1.18	0.0%	0.8%	0.0%
Dual			0.47	0.47	0.0%	0.7%	0.0%
Scooter			0.52	0.52	0.0%	1.1%	0.0%
Trikes			0.85	0.85	0.0%	1.9%	0.0%
Limited Production			1.00	1.00	0.0%	1.0%	0.0%
Homemade/Kit			1.00	1.00	0.0%	0.5%	0.0%

Estimated Percentage Total 0.6%

American National Property and Casualty Company
Arkansas
Motorcycles

Underinsured Motorist Bodily Injury

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	3.20	3.38	5.6%	18.5%	55.9%	360.0%
	Other	MP	3.20	3.38	5.6%	0.1%		
Age 35 to 44	Pleasure	NM	3.60	3.80	5.6%	5.8%	96.7%	1289.5%
	Other	NP	3.60	3.80	5.6%	0.0%		
Single Age 30 to 34	Pleasure	PM	3.97	4.18	5.3%	0.1%	1962.4%	0.0%
	Other	PP	3.97	4.18	5.3%	0.0%		
Married Age 25 to 34	Pleasure	UM	3.97	4.18	5.3%	1.0%	141.7%	0.0%
	Other	UP	3.97	4.18	5.3%	0.0%		
Single Age 25 to 29	Pleasure	QM	4.50	4.75	5.6%	0.7%	0.0%	0.0%
	Other	QP	4.50	4.75	5.6%	0.0%		
Married Under Age 25	Pleasure	TM	4.50	4.75	5.6%	0.0%	0.0%	0.0%
	Other	TP	4.50	4.75	5.6%	0.0%		
Single Age 21 to 24	Pleasure	RM	4.86	5.13	5.6%	0.5%	0.0%	0.0%
	Other	RP	4.86	5.13	5.6%	0.0%		
Single Under Age 21	Pleasure	SM	4.86	5.13	5.6%	0.0%	0.0%	0.0%
	Other	SP	4.86	5.13	5.6%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	3.37	3.72	10.4%	23.3%	241.6%	19.3%
	Other	MQ	3.37	3.72	10.4%	24.4%		
Age 35 to 44	Pleasure	NN	3.79	4.18	10.3%	7.0%	60.8%	350.4%
	Other	NQ	3.79	4.18	10.3%	9.8%		
Single Age 30 to 34	Pleasure	PN	4.17	4.59	10.1%	0.9%	0.0%	0.0%
	Other	PQ	4.17	4.59	10.1%	1.3%		
Married Age 25 to 34	Pleasure	UN	4.17	4.59	10.1%	3.2%	0.0%	0.0%
	Other	UQ	4.17	4.59	10.1%	1.6%		
Single Age 25 to 29	Pleasure	QN	4.73	5.23	10.6%	0.0%	0.0%	0.0%
	Other	QQ	4.73	5.23	10.6%	0.6%		
Married Under Age 25	Pleasure	TN	4.73	5.23	10.6%	0.0%	0.0%	0.0%
	Other	TQ	4.73	5.23	10.6%	0.9%		
Single Age 21 to 24	Pleasure	RN	5.12	5.64	10.2%	0.0%	0.0%	0.0%
	Other	RQ	5.12	5.64	10.2%	0.0%		
Single Under Age 21	Pleasure	SN	5.12	5.64	10.2%	0.3%	0.0%	0.0%
	Other	SQ	5.12	5.64	10.2%	0.0%		

Estimated Percentage Total **9.1%**

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.84	0.84	0.0%	6.5%	0.0%
Harley FX, VR			1.08	1.12	3.7%	15.5%	332.8%
Harley FL			1.25	1.24	-0.8%	33.9%	109.2%
Cruiser			0.74	0.75	1.4%	25.8%	249.5%
Tour			0.96	0.96	0.0%	9.5%	108.1%
Sport Tour			0.96	0.96	0.0%	0.5%	0.0%
Standard			0.50	0.50	0.0%	0.6%	0.0%
Sport			1.00	1.00	0.0%	0.6%	0.0%
Super Sport			1.29	1.33	3.1%	0.6%	0.0%
High Performance			1.18	1.18	0.0%	0.5%	0.0%
Dual			0.47	0.47	0.0%	0.7%	0.0%
Scooter			0.52	0.52	0.0%	1.2%	0.0%
Trikes			0.85	0.85	0.0%	2.2%	0.0%
Limited Production			1.00	1.00	0.0%	1.1%	0.0%
Homemade/Kit			1.00	1.00	0.0%	0.8%	0.0%

Estimated Percentage Total **0.7%**

American National Property and Casualty Company
Arkansas
Motorcycles

Uninsured Motorist Property Damage

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	1.16	1.05	-9.5%	14.8%	5.2%	0.0%
	Other	MP	1.16	1.05	-9.5%	0.4%		
Age 35 to 44	Pleasure	NM	1.31	1.18	-9.9%	5.8%	47.5%	0.0%
	Other	NP	1.31	1.18	-9.9%	0.2%		
Single Age 30 to 34	Pleasure	PM	1.44	1.30	-9.7%	0.3%	0.0%	0.0%
	Other	PP	1.44	1.30	-9.7%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.44	1.30	-9.7%	0.9%	4.6%	0.0%
	Other	UP	1.44	1.30	-9.7%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.64	1.47	-10.4%	0.3%	0.0%	0.0%
	Other	QP	1.64	1.47	-10.4%	0.0%		
Married Under Age 25	Pleasure	TM	1.64	1.47	-10.4%	0.0%	0.0%	0.0%
	Other	TP	1.64	1.47	-10.4%	0.1%		
Single Age 21 to 24	Pleasure	RM	1.77	1.59	-10.2%	0.3%	0.0%	0.0%
	Other	RP	1.77	1.59	-10.2%	0.0%		
Single Under Age 21	Pleasure	SM	1.77	1.59	-10.2%	0.0%	0.0%	0.0%
	Other	SP	1.77	1.59	-10.2%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	1.23	1.10	-10.6%	23.1%	9.1%	0.0%
	Other	MQ	1.23	1.10	-10.6%	26.5%		
Age 35 to 44	Pleasure	NN	1.38	1.24	-10.1%	6.6%	8.2%	0.0%
	Other	NQ	1.38	1.24	-10.1%	11.2%		
Single Age 30 to 34	Pleasure	PN	1.52	1.37	-9.9%	0.5%	0.0%	0.0%
	Other	PQ	1.52	1.37	-9.9%	1.2%		
Married Age 25 to 34	Pleasure	UN	1.52	1.37	-9.9%	2.6%	0.0%	0.0%
	Other	UQ	1.52	1.37	-9.9%	2.6%		
Single Age 25 to 29	Pleasure	QN	1.73	1.55	-10.4%	0.3%	0.0%	0.0%
	Other	QQ	1.73	1.55	-10.4%	0.7%		
Married Under Age 25	Pleasure	TN	1.73	1.55	-10.4%	0.0%	0.0%	0.0%
	Other	TQ	1.73	1.55	-10.4%	0.9%		
Single Age 21 to 24	Pleasure	RN	1.86	1.67	-10.2%	0.2%	0.0%	0.0%
	Other	RQ	1.86	1.67	-10.2%	0.0%		
Single Under Age 21	Pleasure	SN	1.86	1.67	-10.2%	0.2%	0.0%	0.0%
	Other	SQ	1.86	1.67	-10.2%	0.3%		

Estimated Percentage Total **-10.2%**

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.84	0.84	0.0%	7.1%	0.0%
Harley FX, VR			1.08	1.06	-1.9%	14.1%	13.2%
Harley FL			1.25	1.24	-0.8%	36.6%	14.7%
Cruiser			0.74	0.71	-4.1%	24.6%	3.5%
Tour			0.96	0.96	0.0%	8.6%	16.7%
Sport Tour			0.96	0.96	0.0%	0.5%	0.0%
Standard			0.50	0.50	0.0%	0.9%	0.0%
Sport			1.00	1.00	0.0%	0.7%	0.0%
Super Sport			1.29	1.32	2.3%	0.7%	9.0%
High Performance			1.18	1.18	0.0%	0.8%	0.0%
Dual			0.47	0.47	0.0%	0.6%	0.0%
Scooter			0.52	0.52	0.0%	1.1%	0.0%
Trikes			0.85	0.85	0.0%	2.0%	0.0%
Limited Production			1.00	1.00	0.0%	1.2%	0.0%
Homemade/Kit			1.00	1.00	0.0%	0.4%	0.0%

Estimated Percentage Total **-1.5%**

American National Property and Casualty Company
Arkansas
Motorcycles

Comprehensive

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.85	0.84	-1.2%	12.6%	36.8%	0.0%
	Other	MP	0.85	0.84	-1.2%	0.2%		
Age 35 to 44	Pleasure	NM	1.00	0.98	-2.0%	4.5%	41.2%	0.0%
	Other	NP	1.00	0.98	-2.0%	0.3%		
Single Age 30 to 34	Pleasure	PM	1.30	1.25	-3.8%	0.4%	38.9%	0.0%
	Other	PP	1.30	1.25	-3.8%	0.0%		
Married Age 25 to 34	Pleasure	UM	1.30	1.25	-3.8%	1.3%	42.9%	0.0%
	Other	UP	1.30	1.25	-3.8%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.69	1.66	-1.8%	0.0%	19.5%	0.0%
	Other	QP	1.69	1.66	-1.8%	0.0%		
Married Under Age 25	Pleasure	TM	1.69	1.66	-1.8%	0.0%	62.3%	0.0%
	Other	TP	1.69	1.66	-1.8%	0.0%		
Single Age 21 to 24	Pleasure	RM	2.90	2.82	-2.8%	0.2%	40.1%	0.0%
	Other	RP	2.90	2.82	-2.8%	0.0%		
Single Under Age 21	Pleasure	SM	3.87	3.70	-4.4%	0.0%	0.0%	0.0%
	Other	SP	3.87	3.70	-4.4%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.89	0.93	4.5%	31.9%	32.7%	56.1%
	Other	MQ	0.89	0.93	4.5%	20.8%		
Age 35 to 44	Pleasure	NN	1.05	1.08	2.9%	9.6%	44.9%	4.5%
	Other	NQ	1.05	1.08	2.9%	7.4%		
Single Age 30 to 34	Pleasure	PN	1.37	1.37	0.0%	0.7%	0.0%	0.0%
	Other	PQ	1.37	1.37	0.0%	0.9%		
Married Age 25 to 34	Pleasure	UN	1.37	1.37	0.0%	4.7%	21.3%	0.0%
	Other	UQ	1.37	1.37	0.0%	2.3%		
Single Age 25 to 29	Pleasure	QN	1.77	1.84	4.0%	0.4%	67.2%	0.0%
	Other	QQ	1.77	1.84	4.0%	0.4%		
Married Under Age 25	Pleasure	TN	1.77	1.84	4.0%	0.0%	0.0%	0.0%
	Other	TQ	1.77	1.84	4.0%	0.3%		
Single Age 21 to 24	Pleasure	RN	3.04	3.11	2.3%	0.6%	95.3%	0.0%
	Other	RQ	3.04	3.11	2.3%	0.2%		
Single Under Age 21	Pleasure	SN	4.06	4.07	0.2%	0.0%	0.0%	0.0%
	Other	SQ	4.06	4.07	0.2%	0.3%		

Estimated Percentage Total **2.6%**

American National Property and Casualty Company
Arkansas
Motorcycles

Collision

Class Factors

Annual Mileage Less Than 7,500

Age Group	Use	Code	Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio	ANP & ANG Arkansas Loss Ratio
Age 45 and Over	Pleasure	MM	0.64	0.74	15.6%	12.2%	77.3%	183.4%
	Other	MP	0.64	0.74	15.6%	0.2%		
Age 35 to 44	Pleasure	NM	0.70	0.82	17.1%	4.4%	56.3%	0.0%
	Other	NP	0.70	0.82	17.1%	0.2%		
Single Age 30 to 34	Pleasure	PM	0.90	1.06	17.8%	0.3%	55.9%	0.0%
	Other	PP	0.90	1.06	17.8%	0.0%		
Married Age 25 to 34	Pleasure	UM	0.90	1.06	17.8%	1.4%	50.1%	109.8%
	Other	UP	0.90	1.06	17.8%	0.0%		
Single Age 25 to 29	Pleasure	QM	1.46	1.72	17.8%	0.2%	43.9%	0.0%
	Other	QP	1.46	1.72	17.8%	0.0%		
Married Under Age 25	Pleasure	TM	1.46	1.72	17.8%	0.0%	90.8%	0.0%
	Other	TP	1.46	1.72	17.8%	0.1%		
Single Age 21 to 24	Pleasure	RM	2.66	3.11	16.9%	0.5%	44.1%	674.6%
	Other	RP	2.66	3.11	16.9%	0.0%		
Single Under Age 21	Pleasure	SM	3.67	4.31	17.4%	0.0%	21.2%	0.0%
	Other	SP	3.67	4.31	17.4%	0.0%		

Annual Mileage 7,500 and Over

Age 45 and Over	Pleasure	MN	0.66	0.79	19.7%	29.9%	117.0%	158.5%
	Other	MQ	0.66	0.79	19.7%	20.4%		
Age 35 to 44	Pleasure	NN	0.73	0.87	19.2%	9.3%	70.3%	47.5%
	Other	NQ	0.73	0.87	19.2%	8.0%		
Single Age 30 to 34	Pleasure	PN	0.94	1.11	18.1%	0.7%	159.7%	145.3%
	Other	PQ	0.94	1.11	18.1%	1.0%		
Married Age 25 to 34	Pleasure	UN	0.94	1.11	18.1%	4.8%	50.9%	46.5%
	Other	UQ	0.94	1.11	18.1%	3.0%		
Single Age 25 to 29	Pleasure	QN	1.52	1.82	19.7%	0.5%	0.0%	0.0%
	Other	QQ	1.52	1.82	19.7%	0.5%		
Married Under Age 25	Pleasure	TN	1.52	1.82	19.7%	0.0%	17.7%	0.0%
	Other	TQ	1.52	1.82	19.7%	0.2%		
Single Age 21 to 24	Pleasure	RN	2.78	3.30	18.7%	1.1%	24.6%	0.0%
	Other	RQ	2.78	3.30	18.7%	0.4%		
Single Under Age 21	Pleasure	SN	3.83	4.57	19.3%	0.0%	0.0%	0.0%
	Other	SQ	3.83	4.57	19.3%	0.8%		

Estimated Percentage Total **18.8%**

Model Group Factors

Model Group			Present	Proposed	Percent Change	Premium Dist.	ANP & ANG Countrywide Loss Ratio
Harley XL			0.81	0.80	-1.2%	7.5%	42.7%
Harley FX, VR			0.98	0.96	-2.0%	16.5%	65.9%
Harley FL			0.93	0.98	5.4%	36.4%	76.7%
Cruiser			0.83	0.82	-1.2%	23.5%	54.4%
Tour			0.89	0.92	3.4%	7.9%	110.0%
Sport Tour			0.95	0.98	3.2%	0.2%	211.9%
Standard			0.68	0.68	0.0%	0.2%	4.2%
Sport			1.48	1.47	-0.7%	0.9%	12.2%
Super Sport			2.66	2.80	5.3%	1.0%	85.7%
High Performance			1.14	1.19	4.4%	0.7%	103.6%
Dual			0.82	0.82	0.0%	0.6%	38.4%
Scooter			0.68	0.68	0.0%	0.5%	0.0%
Trikes			0.78	0.78	0.0%	2.7%	0.0%
Limited Production			1.17	1.17	0.0%	1.2%	0.0%
Homemade/Kit			1.17	1.17	0.0%	0.1%	0.0%

Estimated Percentage Total **1.6%**

ANPAC, ANG, PACIFIC, ANPLA, & ANCMIC
CHROME Vehicles Countrywide Experience by Vehicle Type
CHROME Factor Revision

Bodily Injury, Property Damage, Medical Payments, and Personal Injury Protection

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	362,753	80,847	22.3%	372,059	108,342	29.1%	357,506	192,985	54.0%
Hot/Street Rod	113,210	5,254	4.6%	108,987	93,208	85.5%	104,624	-2,574	-2.5%
Replica/Kit	48,538	634	1.3%	53,177	12,546	23.6%	54,447	276	0.5%
Original	77,659	-17,992	-23.2%	82,161	5,568	6.8%	87,282	18,727	21.5%
Modified/Custom	100,827	-2,892	-2.9%	105,282	1,586	1.5%	110,130	12,736	11.6%
Exotic	113,757	12,392	10.9%	127,363	64,019	50.3%	127,463	139,276	109.3%
Total	816,744	78,243	9.6%	849,029	285,269	33.6%	841,452	361,426	43.0%

Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499	Current Factors 2500-10000	Proposed Factors 0-2499	Proposed Factors 2500-10000
Classic/Antique	1,092,318	382,174	35.0%	62.3%	-43.8%	0.13	0.18	0.10	0.14
Hot/Street Rod	326,821	95,888	29.3%	62.3%	-52.9%	0.20	0.25	0.15	0.19
Replica/Kit	156,162	13,456	8.6%	62.3%	-86.2%	0.80	0.90	0.65	0.73
Original	247,102	6,303	2.6%	62.3%	-95.9%	0.13	0.18	0.10	0.14
Modified/Custom	316,239	11,430	3.6%	62.3%	-94.2%	0.20	0.25	0.15	0.19
Exotic	368,583	215,687	58.5%	62.3%	-6.0%	0.75	0.85	0.75	0.85
Total	2,507,225	724,938	28.9%						

Uninsured Motorist Bodily Injury and Underinsured Motorist Bodily Injury

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	124,577	0	0.0%	156,558	48,500	31.0%	162,039	-17,250	-10.6%
Hot/Street Rod	36,507	0	0.0%	41,359	0	0.0%	40,943	50,000	122.1%
Replica/Kit	9,045	0	0.0%	10,953	0	0.0%	11,030	0	0.0%
Original	25,317	0	0.0%	33,779	0	0.0%	38,956	0	0.0%
Modified/Custom	30,628	0	0.0%	37,375	0	0.0%	40,232	0	0.0%
Exotic	21,257	8,000	37.6%	23,979	116,600	486.3%	25,795	-1,000	-3.9%
Total	247,331	8,000	3.2%	304,003	165,100	54.3%	318,995	31,750	10.0%

Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499	Current Factors 2500-10000	Proposed Factors 0-2499	Proposed Factors 2500-10000
Classic/Antique	443,174	31,250	7.1%	62.3%	-88.7%	0.23	0.23	0.15	0.15
Hot/Street Rod	118,809	50,000	42.1%	62.3%	-32.4%	0.28	0.28	0.20	0.20
Replica/Kit	31,028	0	0.0%	62.3%	-100.0%	0.58	0.58	0.50	0.50
Original	98,052	0	0.0%	62.3%	-100.0%	0.23	0.23	0.15	0.15
Modified/Custom	108,235	0	0.0%	62.3%	-100.0%	0.28	0.28	0.20	0.20
Exotic	71,031	123,600	174.0%	62.3%	179.4%	0.58	0.58	0.70	0.70
Total	870,329	204,850	23.5%						

Uninsured Motorist Property Damage and Underinsured Motorist Property Damage

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	18,604	10,042	54.0%	18,232	3,400	18.6%	13,117	32,611	248.6%
Hot/Street Rod	6,274	0	0.0%	5,790	22,100	381.7%	4,426	0	0.0%
Replica/Kit	2,153	0	0.0%	1,986	0	0.0%	1,025	0	0.0%
Original	2,300	0	0.0%	2,474	0	0.0%	2,399	0	0.0%
Modified/Custom	4,619	0	0.0%	4,305	0	0.0%	3,603	0	0.0%
Exotic	3,912	0	0.0%	3,922	0	0.0%	2,265	0	0.0%
Total	37,862	10,042	26.5%	36,709	25,500	69.5%	26,835	32,611	121.5%

Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499	Current Factors 2500-10000	Proposed Factors 0-2499	Proposed Factors 2500-10000
Classic/Antique	49,953	46,053	92.2%	62.3%	48.0%	0.23	0.23	0.35	0.35
Hot/Street Rod	16,490	22,100	134.0%	62.3%	115.2%	0.28	0.28	0.40	0.40
Replica/Kit	5,164	0	0.0%	62.3%	-100.0%	0.58	0.58	0.58	0.58
Original	7,173	0	0.0%	62.3%	-100.0%	0.23	0.23	0.35	0.35
Modified/Custom	12,527	0	0.0%	62.3%	-100.0%	0.28	0.28	0.40	0.40
Exotic	10,099	0	0.0%	62.3%	-100.0%	0.58	0.58	0.58	0.58
Total	101,406	68,153	67.2%						

ANPAC, ANG, PACIFIC, ANPLA, & ANCMIC
CHROME Vehicles Countrywide Experience by Vehicle Type
CHROME Factor Revision

Comprehensive

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	281,246	212,813	75.7%	303,284	211,515	69.7%	315,390	137,085	43.5%
Hot/Street Rod	121,262	76,580	63.2%	121,953	70,014	57.4%	119,466	14,759	12.4%
Replica/Kit	17,166	84,006	489.4%	19,779	0	0.0%	20,147	557	2.8%
Original	59,636	38,882	65.2%	65,583	43,773	66.7%	75,749	37,205	49.1%
Modified/Custom	82,812	31,464	38.0%	88,504	58,522	66.1%	97,641	104,595	107.1%
Exotic	47,857	74	0.2%	50,360	129,190	256.5%	51,465	7,231	14.1%
Total	609,979	443,819	72.8%	649,463	513,014	79.0%	679,858	301,432	44.3%

Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499	Current Factors 2500-10000	Proposed Factors 0-2499	Proposed Factors 2500-10000
Classic/Antique	899,920	561,413	62.4%	62.3%	0.2%	0.72	0.72	0.72	0.72
Hot/Street Rod	362,681	161,353	44.5%	62.3%	-28.6%	0.72	0.72	0.72	0.72
Replica/Kit	57,092	84,563	148.1%	62.3%	137.8%	0.89	0.89	0.95	0.95
Original	200,968	119,860	59.6%	62.3%	-4.2%	0.72	0.72	0.72	0.72
Modified/Custom	268,957	194,581	72.3%	62.3%	16.2%	0.72	0.72	0.72	0.72
Exotic	149,682	136,495	91.2%	62.3%	46.4%	0.89	0.89	0.95	0.95
Total	1,939,300	1,258,265	64.9%						

Collision

Vehicle Type	2004 Earned Prem	2004 Inc Losses	2004 Loss Ratio	2005 Earned Prem	2005 Inc Losses	2005 Loss Ratio	2006 Earned Prem	2006 Inc Losses	2006 Loss Ratio
Classic/Antique	361,921	153,239	42.3%	349,045	230,584	66.1%	325,921	143,694	44.1%
Hot/Street Rod	200,345	77,429	38.6%	178,695	37,837	21.2%	161,018	68,587	42.6%
Replica/Kit	30,549	1,753	5.7%	32,505	29,693	91.3%	31,155	4,920	15.8%
Original	66,710	5,652	8.5%	66,717	0	0.0%	69,569	29,797	42.8%
Modified/Custom	109,254	9,754	8.9%	103,625	-8,957	-8.6%	101,119	59,518	58.9%
Exotic	75,306	32,738	43.5%	80,186	53,121	66.2%	88,169	141,693	160.7%
Total	844,085	280,565	33.2%	810,773	342,278	42.2%	776,951	448,209	57.7%

Vehicle Type	3-yr Total Earned Prem	3-yr Total Inc Losses	3-yr Total Loss Ratio	All Veh Types 3-yr Loss Ratio	Indicated Change	Current Factors 0-2499	Current Factors 2500-10000	Proposed Factors 0-2499	Proposed Factors 2500-10000
Classic/Antique	1,036,887	527,517	50.9%	62.3%	-18.3%	0.28	0.30	0.22	0.24
Hot/Street Rod	540,058	183,853	34.0%	62.3%	-45.3%	0.39	0.41	0.27	0.28
Replica/Kit	94,209	36,366	38.6%	62.3%	-38.0%	0.56	0.59	0.42	0.44
Original	202,996	35,449	17.5%	62.3%	-72.0%	0.28	0.30	0.22	0.24
Modified/Custom	313,998	60,315	19.2%	62.3%	-69.2%	0.30	0.33	0.27	0.28
Exotic	243,661	227,552	93.4%	62.3%	49.9%	0.61	0.65	0.73	0.78
Total	2,431,809	1,071,052	44.0%						

American National Property and Casualty Company
Classic/Antique Vehicle Type Effects
Arkansas

CHROME Vehicle		BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
Count per Account	Discount	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	710	699	434	434	168	168	176	116	208	140	79	137	1,159	1,217	1,358	1,353	4,292	4,264
2	25%	159	119	102	77	37	31	36	23	39	26	13	24	358	377	379	285	1,123	962
3	35%	166	105	105	66	23	18	45	27	20	14	21	39	299	317	274	175	953	761
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	11	6	5	2	0	0	3	2	0	0	1	2	9	9	13	7	42	28
6	50%	78	44	48	24	12	8	12	8	12	8	4	8	108	114	101	56	375	270
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		1,124	973	694	603	240	225	272	176	279	188	118	210	1,933	2,034	2,125	1,876	6,785	6,285
Percent Change			-13.4%		-13.1%		-6.3%		-35.3%		-32.6%		78.0%		5.2%		-11.7%		-7.4%

American National Property and Casualty Company
Hot Rod/Street Rod Vehicle Type Effects
Arkansas

CHROME Vehicle		BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
Count per Account	Discount	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	301	285	192	179	59	59	61	44	72	52	35	51	380	398	709	612	1,809	1,680
2	25%	202	147	127	93	48	36	46	34	63	46	28	39	426	446	655	423	1,595	1,264
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	21	11	10	5	0	0	4	3	0	0	2	3	37	39	54	25	128	86
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		524	443	329	277	107	95	111	81	135	98	65	93	843	883	1,418	1,060	3,532	3,030
Percent Change			-15.5%		-15.8%		-11.2%		-27.0%		-27.4%		43.1%		4.7%		-25.2%		-14.2%

American National Property and Casualty Company
Replica/Kit Vehicle Type Effects
Arkansas

CHROME Vehicle		BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
Count per Account	Discount	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	25%	50	38	32	24	14	11	8	7	0	0	3	3	45	50	88	62	240	195
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		50	38	32	24	14	11	8	7	0	0	3	3	45	50	88	62	240	195
Percent Change			-24.0%		-25.0%		-21.4%		-12.5%		0.0%		0.0%		11.1%		-29.5%		-18.8%

American National Property and Casualty Company
Original Vehicle Type Effects
Arkansas

CHROME Vehicle		BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
Count per Account	Discount	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	421	411	266	266	104	104	101	67	127	87	44	79	457	473	527	525	2,047	2,012
2	25%	148	112	100	74	33	26	38	27	64	44	19	32	187	196	233	175	822	686
3	35%	73	47	45	28	14	10	15	10	18	13	5	10	66	68	80	53	316	239
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	11	6	5	2	0	0	3	2	0	0	1	2	19	20	22	12	61	44
6	50%	9	5	6	3	3	2	3	2	3	2	1	2	6	6	8	4	39	26
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		662	581	422	373	154	142	160	108	212	146	70	125	735	763	870	769	3,285	3,007
Percent Change			-12.2%		-11.6%		-7.8%		-32.5%		-31.1%		78.6%		3.8%		-11.6%		-8.5%

American National Property and Casualty Company
Modified/Custom Vehicle Type Effects
Arkansas

CHROME Vehicle		BI Premium		PD Premium		MP Premium		UMBI Premium		UIMBI Premium		UMPD Premium		CP Premium		CL Premium		Total Premium	
Count per Account	Discount	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop	pres	prop
1	0%	301	284	180	173	53	53	53	38	47	34	32	46	345	361	498	535	1,509	1,524
2	25%	135	95	86	63	21	16	27	20	30	22	17	24	456	477	614	512	1,386	1,229
3	35%	13	8	9	5	3	2	4	3	5	4	2	3	9	9	15	11	60	45
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	38	19	18	9	0	0	8	6	0	0	4	6	43	45	54	32	165	117
6	50%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		487	406	293	250	77	71	92	67	82	60	55	79	853	892	1,181	1,090	3,120	2,915
Percent Change			-16.6%		-14.7%		-7.8%		-27.2%		-26.8%		43.6%		4.6%		-7.7%		-6.6%

American National Property and Casualty Company
Exotic Vehicle Type Effects
Arkansas

CHROME Vehicle Count per Account	Discount	BI Premium pres	BI Premium prop	PD Premium pres	PD Premium prop	MP Premium pres	MP Premium prop	UMBI Premium pres	UMBI Premium prop	UIMBI Premium pres	UIMBI Premium prop	UMPD Premium pres	UMPD Premium prop	CP Premium pres	CP Premium prop	CL Premium pres	CL Premium prop	Total Premium pres	Total Premium prop
1	0%	434	544	267	335	89	112	62	75	125	152	35	35	229	255	451	679	1,692	2,187
2	25%	101	95	64	60	18	16	12	14	16	20	6	6	46	51	91	103	354	365
3	35%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	41%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	46%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	50%	39	25	25	16	14	9	6	7	6	7	3	3	33	37	32	24	158	128
7	54%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	57%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	60%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	63%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	66%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	68%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	70%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	72%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	74%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	75%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	76%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	77%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	78%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	79%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	80%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	81%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	82%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	83%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	84%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Over 30	85%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subtotal		574	664	356	411	121	137	80	96	147	179	44	44	308	343	574	806	2,204	2,680
Percent Change			15.7%		15.4%		13.2%		20.0%		21.8%		0.0%		11.4%		40.4%		21.6%
CHROME Total		3,421	3,105	2,126	1,938	713	681	723	535	855	671	355	554	4,717	4,965	6,256	5,663	19,166	18,112
Percent Change			-9.2%		-8.8%		-4.5%		-26.0%		-21.5%		56.1%		5.3%		-9.5%		-5.5%
State Total Premium and Offsets		1,074,048	0.0%	715,679	0.0%	170,974	0.0%	165,477	-0.1%	143,329	-0.1%	69,772	0.3%	326,185	0.1%	810,560	-0.1%		

American National Property and Casualty Company
ANPAC Louisiana Insurance Company
PAC+ Part B Risk Score Range Revisions

Current Range	Proposed Range	Current Discount	Proposed Discount
No Match	No Match	16%	16%
No Score	No Score	16%	16%
004 - 609	004 - 589	0%	0%
004 - 609	590 - 609	0%	4%
610 - 679	610 - 644	8%	8%
610 - 679	645 - 679	8%	12%
680 - 729	680 - 704	16%	16%
680 - 729	705 - 729	16%	22%
730 - 799	730 - 764	28%	28%
730 - 799	765 - 799	28%	32%
800 - 997	800 - 997	36%	36%

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Range	Age of Princ Op	Current Part A Level	Proposed Part A Level	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
No Match	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	1	108	108	32	32	0	0	83	83
No Match	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0
No Match	Over 24	6 or more	6 or more	18%	16%	18%	16%	1	115	115	88	88	0	0	115	115
No Match	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	0	0	0	0	0	0	0	0	0
No Match	21 - 24	6 or more	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	6 or more	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	Less than 3	6 or more	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	3 - 5	3 - 5	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	3 - 5	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Match	Under 21	6 or more	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	2	175	175	41	41	137	137	115	115
No Score	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	1	95	95	64	64	23	23	0	0
No Score	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	1	112	112	81	81	0	0	0	0
No Score	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0
No Score	Over 24	6 or more	6 or more	18%	16%	18%	16%	69	8,072	8,072	4,910	4,910	842	842	2,130	2,130
No Score	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	2	585	585	309	309	0	0	224	224
No Score	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	0	0	0	0	0	0	0	0	0
No Score	21 - 24	6 or more	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	6 or more	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	Less than 3	6 or more	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	3 - 5	3 - 5	25%	16%	25%	16%	1	111	111	74	74	19	19	0	0
No Score	Under 21	3 - 5	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
No Score	Under 21	6 or more	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	0	0	0	0	0	0	0	0	0
Exception	Over 24	6 or more	6 or more	18%	16%	18%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	0	0	0	0	0	0	0	0	0
Exception	21 - 24	6 or more	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	Less than 3	6 or more	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	Less than 3	6 or more	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	3 - 5	3 - 5	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	3 - 5	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
Exception	Under 21	6 or more	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0

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Range	Age of Princ Op	Current Part A Level	Proposed Part A Level	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
004 - 589	Over 24	Less than 3	Less than .5	0%	0%	0%	0%	1	207	207	125	125	29	29	163	163
004 - 589	Over 24	Less than 3	Less than .5	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	Less than 3	Less than .5	0%	0%	0%	0%	1	247	247	149	149	67	67	0	0
004 - 589	Over 24	Less than 3	.5 - 3	0%	0%	7%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	Less than 3	.5 - 3	0%	0%	7%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	Less than 3	.5 - 3	0%	0%	7%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	3 - 5	3 - 5	10%	0%	10%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	3 - 5	3 - 5	10%	0%	10%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Over 24	6 or more	6 or more	18%	0%	18%	0%	12	1,877	1,877	1,219	1,219	289	289	938	938
004 - 589	21 - 24	Less than 3	Less than .5	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	Less than 3	Less than .5	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	Less than 3	Less than .5	0%	0%	0%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	Less than 3	.5 - 3	0%	0%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	Less than 3	.5 - 3	0%	0%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	Less than 3	.5 - 3	0%	0%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	3 - 5	3 - 5	20%	0%	20%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	3 - 5	3 - 5	20%	0%	20%	0%	0	0	0	0	0	0	0	0	0
004 - 589	21 - 24	6 or more	6 or more	25%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	.5 - 3	0%	0%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	3 - 5	0%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	6 or more	0%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	.5 - 3	0%	0%	13%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	3 - 5	0%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	Less than 3	6 or more	0%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	3 - 5	3 - 5	25%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	3 - 5	6 or more	25%	0%	25%	0%	0	0	0	0	0	0	0	0	0
004 - 589	Under 21	6 or more	6 or more	25%	0%	25%	0%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	Less than 3	Less than .5	0%	0%	0%	4%	9	1,310	1,258	701	673	81	78	975	936
590 - 609	Over 24	Less than 3	Less than .5	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	Less than 3	Less than .5	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	Less than 3	.5 - 3	0%	0%	7%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	Less than 3	.5 - 3	0%	0%	7%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	Less than 3	.5 - 3	0%	0%	7%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Over 24	3 - 5	3 - 5	10%	0%	10%	4%	4	701	670	450	430	133	127	563	538
590 - 609	Over 24	3 - 5	3 - 5	10%	0%	10%	4%	2	401	383	232	222	51	49	221	211
590 - 609	Over 24	6 or more	6 or more	18%	0%	18%	4%	26	4,045	3,848	2,394	2,277	503	478	2,199	2,092
590 - 609	21 - 24	Less than 3	Less than .5	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	Less than 3	Less than .5	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	Less than 3	Less than .5	0%	0%	0%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	Less than 3	.5 - 3	0%	0%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	Less than 3	.5 - 3	0%	0%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	Less than 3	.5 - 3	0%	0%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	3 - 5	3 - 5	20%	0%	20%	4%	1	160	152	101	96	42	40	0	0
590 - 609	21 - 24	3 - 5	3 - 5	20%	0%	20%	4%	0	0	0	0	0	0	0	0	0
590 - 609	21 - 24	6 or more	6 or more	25%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	.5 - 3	0%	0%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	3 - 5	0%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	6 or more	0%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	.5 - 3	0%	0%	13%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	3 - 5	0%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	Less than 3	6 or more	0%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	3 - 5	3 - 5	25%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	3 - 5	6 or more	25%	0%	25%	4%	0	0	0	0	0	0	0	0	0
590 - 609	Under 21	6 or more	6 or more	25%	0%	25%	4%	0	0	0	0	0	0	0	0	0
610 - 644	Over 24	Less than 3	Less than .5	0%	8%	0%	8%	23	2,433	2,433	1,322	1,322	544	544	2,405	2,405
610 - 644	Over 24	Less than 3	Less than .5	0%	8%	0%	8%	1	195	195	134	134	0	0	250	250
610 - 644	Over 24	Less than 3	Less than .5	0%	8%	0%	8%	5	615	615	297	297	38	38	473	473
610 - 644	Over 24	Less than 3	.5 - 3	0%	8%	7%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Over 24	Less than 3	.5 - 3	0%	8%	7%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Over 24	Less than 3	.5 - 3	0%	8%	7%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Over 24	3 - 5	3 - 5	10%	8%	10%	8%	15	1,976	1,976	1,147	1,147	255	255	1,343	1,343
610 - 644	Over 24	3 - 5	3 - 5	10%	8%	10%	8%	6	703	703	387	387	97	97	463	463
610 - 644	Over 24	6 or more	6 or more	18%	8%	18%	8%	141	18,632	18,632	11,782	11,782	2,756	2,756	13,582	13,582
610 - 644	21 - 24	Less than 3	Less than .5	0%	8%	0%	8%	1	140	140	103	103	35	35	0	0
610 - 644	21 - 24	Less than 3	Less than .5	0%	8%	0%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	Less than 3	Less than .5	0%	8%	0%	8%	1	770	770	527	527	140	140	634	634
610 - 644	21 - 24	Less than 3	.5 - 3	0%	8%	13%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	Less than 3	.5 - 3	0%	8%	13%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	Less than 3	.5 - 3	0%	8%	13%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	3 - 5	3 - 5	20%	8%	20%	8%	0	0	0	0	0	0	0	0	0
610 - 644	21 - 24	3 - 5	3 - 5	20%	8%	20%	8%	1	248	248	163	163	94	94	150	150
610 - 644	21 - 24	6 or more	6 or more	25%	8%	25%	8%	2	328	328	201	201	63	63	0	0
610 - 644	Under 21	Less than 3	.5 - 3	0%	8%	13%	8%	1	530	455	384	330	201	173	0	0
610 - 644	Under 21	Less than 3	3 - 5	0%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	Less than 3	6 or more	0%	8%	25%	8%	6	2,407	1,753	1,612	1,174	286	208	190	138
610 - 644	Under 21	Less than 3	.5 - 3	0%	8%	13%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	Less than 3	3 - 5	0%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	Less than 3	6 or more	0%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	3 - 5	3 - 5	25%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	3 - 5	6 or more	25%	8%	25%	8%	0	0	0	0	0	0	0	0	0
610 - 644	Under 21	6 or more	6 or more	25%	8%	25%	8%	0	0	0	0	0	0	0	0	0

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Range	Age of Princ Op	Current Part A Level	Proposed Part A Level	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
645 - 679	Over 24	Less than 3	Less than .5	0%	8%	0%	12%	39	5,409	5,174	2,826	2,703	964	922	4,782	4,574
645 - 679	Over 24	Less than 3	Less than .5	0%	8%	0%	12%	3	220	210	109	104	22	21	254	243
645 - 679	Over 24	Less than 3	Less than .5	0%	8%	0%	12%	27	3,487	3,335	1,882	1,800	1,084	1,037	2,446	2,340
645 - 679	Over 24	Less than 3	.5 - 3	0%	8%	7%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Over 24	Less than 3	.5 - 3	0%	8%	7%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Over 24	Less than 3	.5 - 3	0%	8%	7%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Over 24	3 - 5	3 - 5	10%	8%	10%	12%	23	3,652	3,474	2,144	2,039	606	576	2,619	2,491
645 - 679	Over 24	3 - 5	3 - 5	10%	8%	10%	12%	8	1,198	1,140	770	732	263	250	583	555
645 - 679	Over 24	6 or more	6 or more	18%	8%	18%	12%	330	43,601	41,244	27,036	25,575	6,533	6,180	30,890	29,220
645 - 679	21 - 24	Less than 3	Less than .5	0%	8%	0%	12%	2	620	593	386	369	0	0	420	402
645 - 679	21 - 24	Less than 3	Less than .5	0%	8%	0%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	Less than 3	Less than .5	0%	8%	0%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	Less than 3	.5 - 3	0%	8%	13%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	Less than 3	.5 - 3	0%	8%	13%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	Less than 3	.5 - 3	0%	8%	13%	12%	0	0	0	0	0	0	0	0	0
645 - 679	21 - 24	3 - 5	3 - 5	20%	8%	20%	12%	7	1,249	1,180	844	797	180	170	987	932
645 - 679	21 - 24	3 - 5	3 - 5	20%	8%	20%	12%	4	849	802	511	483	154	145	591	558
645 - 679	21 - 24	6 or more	6 or more	25%	8%	25%	12%	5	910	856	547	514	119	112	862	811
645 - 679	Under 21	Less than 3	.5 - 3	0%	8%	13%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	Less than 3	3 - 5	0%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	Less than 3	6 or more	0%	8%	25%	12%	11	3,787	2,593	2,407	1,648	487	333	705	483
645 - 679	Under 21	Less than 3	.5 - 3	0%	8%	13%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	Less than 3	3 - 5	0%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	Less than 3	6 or more	0%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	3 - 5	3 - 5	25%	8%	25%	12%	0	0	0	0	0	0	0	0	0
645 - 679	Under 21	3 - 5	6 or more	25%	8%	25%	12%	4	860	809	507	477	65	61	351	330
645 - 679	Under 21	6 or more	6 or more	25%	8%	25%	12%	0	0	0	0	0	0	0	0	0
680 - 704	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	45	5,551	5,551	3,104	3,104	834	834	5,505	5,505
680 - 704	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	1	217	217	122	122	40	40	201	201
680 - 704	Over 24	Less than 3	Less than .5	0%	16%	0%	16%	17	2,033	2,033	1,021	1,021	125	125	1,505	1,505
680 - 704	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Over 24	Less than 3	.5 - 3	0%	16%	7%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	36	4,693	4,693	2,936	2,936	751	751	3,781	3,781
680 - 704	Over 24	3 - 5	3 - 5	10%	16%	10%	16%	16	1,846	1,846	1,127	1,127	285	285	1,203	1,203
680 - 704	Over 24	6 or more	6 or more	18%	16%	18%	16%	312	37,561	37,561	22,861	22,861	5,401	5,401	27,879	27,879
680 - 704	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	5	1,598	1,598	753	753	162	162	1,408	1,408
680 - 704	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	Less than 3	Less than .5	0%	16%	0%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
680 - 704	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	4	685	685	421	421	82	82	376	376
680 - 704	21 - 24	3 - 5	3 - 5	20%	16%	20%	16%	3	755	755	409	409	74	74	334	334
680 - 704	21 - 24	6 or more	6 or more	25%	16%	25%	16%	10	1,974	1,974	1,238	1,238	345	345	1,496	1,496
680 - 704	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	2	770	651	545	461	141	119	228	193
680 - 704	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	1	458	322	308	216	0	0	241	169
680 - 704	Under 21	Less than 3	6 or more	0%	16%	25%	16%	13	3,955	2,778	2,598	1,825	673	473	433	304
680 - 704	Under 21	Less than 3	.5 - 3	0%	16%	13%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	Less than 3	3 - 5	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	Less than 3	6 or more	0%	16%	25%	16%	0	0	0	0	0	0	0	0	0
680 - 704	Under 21	3 - 5	3 - 5	25%	16%	25%	16%	3	665	665	378	378	61	61	225	225
680 - 704	Under 21	3 - 5	6 or more	25%	16%	25%	16%	4	1,055	1,055	696	696	124	124	500	500
680 - 704	Under 21	6 or more	6 or more	25%	16%	25%	16%	0	0	0	0	0	0	0	0	0
705 - 729	Over 24	Less than 3	Less than .5	0%	16%	0%	22%	55	7,207	6,692	3,327	3,089	1,439	1,336	6,455	5,994
705 - 729	Over 24	Less than 3	Less than .5	0%	16%	0%	22%	4	327	304	189	176	54	50	210	195
705 - 729	Over 24	Less than 3	Less than .5	0%	16%	0%	22%	18	1,686	1,566	943	876	484	449	1,343	1,247
705 - 729	Over 24	Less than 3	.5 - 3	0%	16%	7%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Over 24	Less than 3	.5 - 3	0%	16%	7%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Over 24	Less than 3	.5 - 3	0%	16%	7%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Over 24	3 - 5	3 - 5	10%	16%	10%	22%	49	5,514	5,067	3,175	2,918	922	847	3,758	3,453
705 - 729	Over 24	3 - 5	3 - 5	10%	16%	10%	22%	18	1,748	1,606	1,028	945	570	524	1,102	1,013
705 - 729	Over 24	6 or more	6 or more	18%	16%	18%	22%	420	51,153	46,503	31,146	28,315	6,969	6,335	36,269	32,972
705 - 729	21 - 24	Less than 3	Less than .5	0%	16%	0%	22%	3	866	804	556	516	123	114	472	438
705 - 729	21 - 24	Less than 3	Less than .5	0%	16%	0%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	Less than 3	Less than .5	0%	16%	0%	22%	2	545	506	258	240	0	0	768	713
705 - 729	21 - 24	Less than 3	.5 - 3	0%	16%	13%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	Less than 3	.5 - 3	0%	16%	13%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	Less than 3	.5 - 3	0%	16%	13%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	3 - 5	3 - 5	20%	16%	20%	22%	0	0	0	0	0	0	0	0	0
705 - 729	21 - 24	3 - 5	3 - 5	20%	16%	20%	22%	6	1,864	1,689	1,157	1,049	317	287	1,028	932
705 - 729	21 - 24	6 or more	6 or more	25%	16%	25%	22%	11	2,112	1,897	1,320	1,186	312	280	1,252	1,125
705 - 729	Under 21	Less than 3	.5 - 3	0%	16%	13%	22%	3	1,242	961	706	546	105	81	621	481
705 - 729	Under 21	Less than 3	3 - 5	0%	16%	25%	22%	2	591	373	387	244	163	103	0	0
705 - 729	Under 21	Less than 3	6 or more	0%	16%	25%	22%	12	3,853	2,431	2,390	1,508	422	266	325	205
705 - 729	Under 21	Less than 3	.5 - 3	0%	16%	13%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	Less than 3	3 - 5	0%	16%	25%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	Less than 3	6 or more	0%	16%	25%	22%	0	0	0	0	0	0	0	0	0
705 - 729	Under 21	3 - 5	3 - 5	25%	16%	25%	22%	1	190	171	131	118	34	31	275	247
705 - 729	Under 21	3 - 5	6 or more	25%	16%	25%	22%	5	1,265	1,136	666	598	85	76	659	592
705 - 729	Under 21	6 or more	6 or more	25%	16%	25%	22%	0	0	0	0	0	0	0	0	0

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Range	Age of Princ Op	Current Part A Level	Proposed Part A Level	Current Part A	Current Part B	Proposed Part A	Proposed Part B	Vehicles	BI Premium	Adj. BI Premium	PD Premium	Adj. PD Premium	MP Premium	Adj. MP Premium	COLL Premium	Adj. COLL Premium
730 - 764	Over 24	Less than 3	Less than .5	0%	28%	0%	28%	87	9,524	9,524	4,627	4,627	1,289	1,289	8,983	8,983
730 - 764	Over 24	Less than 3	Less than .5	0%	28%	0%	28%	6	749	749	380	380	123	123	993	993
730 - 764	Over 24	Less than 3	Less than .5	0%	28%	0%	28%	37	2,747	2,747	1,272	1,272	1,008	1,008	2,956	2,956
730 - 764	Over 24	Less than 3	.5 - 3	0%	28%	7%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Over 24	Less than 3	.5 - 3	0%	28%	7%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Over 24	Less than 3	.5 - 3	0%	28%	7%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Over 24	3 - 5	3 - 5	10%	28%	10%	28%	61	6,633	6,633	4,171	4,171	1,236	1,236	5,458	5,458
730 - 764	Over 24	3 - 5	3 - 5	10%	28%	10%	28%	26	2,756	2,756	1,587	1,587	866	866	1,928	1,928
730 - 764	Over 24	6 or more	6 or more	18%	28%	18%	28%	847	85,551	85,551	52,201	52,201	12,167	12,167	63,611	63,611
730 - 764	21 - 24	Less than 3	Less than .5	0%	28%	0%	28%	2	591	591	362	362	53	53	429	429
730 - 764	21 - 24	Less than 3	Less than .5	0%	28%	0%	28%	1	163	163	94	94	0	0	216	216
730 - 764	21 - 24	Less than 3	Less than .5	0%	28%	0%	28%	0	0	0	0	0	0	0	0	0
730 - 764	21 - 24	Less than 3	.5 - 3	0%	28%	13%	28%	0	0	0	0	0	0	0	0	0
730 - 764	21 - 24	Less than 3	.5 - 3	0%	28%	13%	28%	0	0	0	0	0	0	0	0	0
730 - 764	21 - 24	Less than 3	.5 - 3	0%	28%	13%	28%	0	0	0	0	0	0	0	0	0
730 - 764	21 - 24	3 - 5	3 - 5	20%	28%	20%	28%	6	944	944	614	614	171	171	712	712
730 - 764	21 - 24	3 - 5	3 - 5	20%	28%	20%	28%	7	1,290	1,290	847	847	127	127	657	657
730 - 764	21 - 24	6 or more	6 or more	25%	28%	25%	28%	18	3,075	3,075	1,865	1,865	449	449	1,592	1,592
730 - 764	Under 21	Less than 3	.5 - 3	0%	28%	13%	28%	5	1,249	1,023	697	571	122	100	1,114	913
730 - 764	Under 21	Less than 3	3 - 5	0%	28%	25%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	Less than 3	6 or more	0%	28%	25%	28%	30	9,356	6,107	5,742	3,748	1,362	889	2,452	1,601
730 - 764	Under 21	Less than 3	.5 - 3	0%	28%	13%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	Less than 3	3 - 5	0%	28%	25%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	Less than 3	6 or more	0%	28%	25%	28%	0	0	0	0	0	0	0	0	0
730 - 764	Under 21	3 - 5	3 - 5	25%	28%	25%	28%	4	818	818	522	522	149	149	562	562
730 - 764	Under 21	3 - 5	6 or more	25%	28%	25%	28%	5	808	808	525	525	111	111	218	218
730 - 764	Under 21	6 or more	6 or more	25%	28%	25%	28%	0	0	0	0	0	0	0	0	0
765 - 799	Over 24	Less than 3	Less than .5	0%	28%	0%	32%	66	6,354	6,001	3,253	3,072	1,248	1,179	5,702	5,385
765 - 799	Over 24	Less than 3	Less than .5	0%	28%	0%	32%	6	724	684	395	373	38	36	591	558
765 - 799	Over 24	Less than 3	Less than .5	0%	28%	0%	32%	42	3,197	3,019	1,545	1,459	1,033	976	3,423	3,233
765 - 799	Over 24	Less than 3	.5 - 3	0%	28%	7%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Over 24	Less than 3	.5 - 3	0%	28%	7%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Over 24	Less than 3	.5 - 3	0%	28%	7%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Over 24	3 - 5	3 - 5	10%	28%	10%	32%	70	7,218	6,752	4,496	4,206	1,258	1,177	6,257	5,853
765 - 799	Over 24	3 - 5	3 - 5	10%	28%	10%	32%	26	2,547	2,383	1,602	1,499	799	747	1,865	1,745
765 - 799	Over 24	6 or more	6 or more	18%	28%	18%	32%	942	91,983	85,169	56,697	52,497	14,431	13,362	72,644	67,263
765 - 799	21 - 24	Less than 3	Less than .5	0%	28%	0%	32%	2	281	265	182	172	62	59	0	0
765 - 799	21 - 24	Less than 3	Less than .5	0%	28%	0%	32%	0	0	0	0	0	0	0	0	0
765 - 799	21 - 24	Less than 3	Less than .5	0%	28%	0%	32%	3	801	757	548	518	89	84	314	297
765 - 799	21 - 24	Less than 3	.5 - 3	0%	28%	13%	32%	0	0	0	0	0	0	0	0	0
765 - 799	21 - 24	Less than 3	.5 - 3	0%	28%	13%	32%	0	0	0	0	0	0	0	0	0
765 - 799	21 - 24	Less than 3	.5 - 3	0%	28%	13%	32%	0	0	0	0	0	0	0	0	0
765 - 799	21 - 24	3 - 5	3 - 5	20%	28%	20%	32%	5	882	814	554	511	129	119	682	630
765 - 799	21 - 24	3 - 5	3 - 5	20%	28%	20%	32%	11	2,064	1,905	1,295	1,195	380	351	854	788
765 - 799	21 - 24	6 or more	6 or more	25%	28%	25%	32%	19	2,697	2,467	1,804	1,650	425	389	1,740	1,592
765 - 799	Under 21	Less than 3	.5 - 3	0%	28%	13%	32%	2	522	399	334	255	147	112	0	0
765 - 799	Under 21	Less than 3	3 - 5	0%	28%	25%	32%	3	1,016	607	624	373	209	125	0	0
765 - 799	Under 21	Less than 3	6 or more	0%	28%	25%	32%	28	8,882	5,305	5,515	3,294	1,448	865	2,466	1,473
765 - 799	Under 21	Less than 3	.5 - 3	0%	28%	13%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	Less than 3	3 - 5	0%	28%	25%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	Less than 3	6 or more	0%	28%	25%	32%	0	0	0	0	0	0	0	0	0
765 - 799	Under 21	3 - 5	3 - 5	25%	28%	25%	32%	1	155	142	107	98	22	20	57	52
765 - 799	Under 21	3 - 5	6 or more	25%	28%	25%	32%	19	3,483	3,187	2,211	2,023	348	318	977	894
765 - 799	Under 21	6 or more	6 or more	25%	28%	25%	32%	0	0	0	0	0	0	0	0	0
800 - 997	Over 24	Less than 3	Less than .5	0%	36%	0%	36%	285	26,674	26,674	11,808	11,808	4,060	4,060	27,319	27,319
800 - 997	Over 24	Less than 3	Less than .5	0%	36%	0%	36%	16	1,232	1,232	702	702	359	359	1,157	1,157
800 - 997	Over 24	Less than 3	Less than .5	0%	36%	0%	36%	137	10,481	10,481	5,402	5,402	3,069	3,069	9,268	9,268
800 - 997	Over 24	Less than 3	.5 - 3	0%	36%	7%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Over 24	Less than 3	.5 - 3	0%	36%	7%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Over 24	Less than 3	.5 - 3	0%	36%	7%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Over 24	3 - 5	3 - 5	10%	36%	10%	36%	361	31,864	31,864	19,289	19,289	5,644	5,644	24,816	24,816
800 - 997	Over 24	3 - 5	3 - 5	10%	36%	10%	36%	165	12,487	12,487	6,989	6,989	3,194	3,194	10,074	10,074
800 - 997	Over 24	6 or more	6 or more	18%	36%	18%	36%	5,766	458,449	458,449	277,075	277,075	74,908	74,908	352,587	352,587
800 - 997	21 - 24	Less than 3	Less than .5	0%	36%	0%	36%	7	1,501	1,501	901	901	257	257	1,074	1,074
800 - 997	21 - 24	Less than 3	Less than .5	0%	36%	0%	36%	1	129	129	79	79	31	31	170	170
800 - 997	21 - 24	Less than 3	Less than .5	0%	36%	0%	36%	14	2,965	2,965	1,909	1,909	764	764	1,528	1,528
800 - 997	21 - 24	Less than 3	.5 - 3	0%	36%	13%	36%	0	0	0	0	0	0	0	0	0
800 - 997	21 - 24	Less than 3	.5 - 3	0%	36%	13%	36%	0	0	0	0	0	0	0	0	0
800 - 997	21 - 24	Less than 3	.5 - 3	0%	36%	13%	36%	0	0	0	0	0	0	0	0	0
800 - 997	21 - 24	3 - 5	3 - 5	20%	36%	20%	36%	20	3,101	3,101	2,039	2,039	487	487	1,008	1,008
800 - 997	21 - 24	3 - 5	3 - 5	20%	36%	20%	36%	81	12,685	12,685	8,030	8,030	2,057	2,057	5,648	5,648
800 - 997	21 - 24	6 or more	6 or more	25%	36%	25%	36%	75	9,971	9,971	6,058	6,058	1,561	1,561	6,258	6,258
800 - 997	Under 21	Less than 3	.5 - 3	0%	36%	13%	36%	5	1,300	1,036	785	626	205	163	554	441
800 - 997	Under 21	Less than 3	3 - 5	0%	36%	25%	36%	12	3,397	2,070	2,016	1,229	468	285	551	336
800 - 997	Under 21	Less than 3	6 or more	0%	36%	25%	36%	167	49,341	30,067	30,103	18,344	8,064	4,914	11,091	6,759
800 - 997	Under 21	Less than 3	.5 - 3	0%	36%	13%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Under 21	Less than 3	3 - 5	0%	36%	25%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Under 21	Less than 3	6 or more	0%	36%	25%	36%	0	0	0	0	0	0	0	0	0
800 - 997	Under 21	3 - 5	3 - 5	25%	36%	25%	36%	7	1,018	1,018	591	591	174	174	207	207
800 - 997	Under 21	3 - 5	6 or more	25%	36%	25%	36%	73	10,846	10,846	6,653	6,653	1,867	1,867	2,868	2,868
800 - 997	Under 21	6 or more	6 or more	25%	36%	25%	36%	1	150	150	70	70	22	22	88	88
	Total							11,461	1,153,770	1,101,123	692,061	659,863	186,789	178,519	818,277	796,803
	Percentage Change									-4.6%		-4.7%		-4.4%		-2.6%

American National Property and Casualty Company
PAC+ Discount Revision
Arkansas

Proposed Range	Current Part B	Proposed Part B	Vehicles	COMP Premium	Adj. COMP Premium	UMBI Premium	Adj. UMBI Premium	UIMBI Premium	Adj. UIMBI Premium	UMPD Premium	Adj. UMPD Premium
No Match	16%	16%	2	85	85	22	22	29	29	10	10
No Score	16%	16%	76	1,191	1,191	934	934	762	762	458	458
004 - 589	0%	0%	14	437	437	273	273	359	359	129	129
590 - 609	0%	4%	42	1,681	1,614	888	852	665	638	363	348
610 - 644	8%	8%	203	8,608	8,608	3,411	3,411	2,707	2,707	1,435	1,435
645 - 679	8%	12%	463	19,077	18,248	8,627	8,252	6,329	6,054	3,624	3,466
680 - 704	16%	16%	472	19,003	19,003	7,931	7,931	6,627	6,627	3,527	3,527
705 - 729	16%	22%	609	24,312	22,575	10,334	9,596	8,636	8,019	4,575	4,248
730 - 764	28%	28%	1,142	41,639	41,639	16,801	16,801	14,388	14,388	7,184	7,184
765 - 799	28%	32%	1,245	42,702	40,330	18,217	17,205	18,103	17,097	7,971	7,528
800 - 997	36%	36%	7,193	220,844	220,844	93,826	93,826	92,557	92,557	40,887	40,887
Total			11,461	379,579	374,573	161,264	159,103	151,162	149,238	70,163	69,221
Percentage Change					-1.3%		-1.3%		-1.3%		-1.3%

American National Property and Casualty Company
Mounted Camper Units/Shells
Addition of $2,000 Deductible Rates
Arkansas

Comprehensive

Actual Cash Value of Unit/Shell	Rating Group Code	ACV	$50 ded	$100 ded	$200 ded	$500 ded	$1,000 ded	$2,000 ded
$0-750	A	10	8	7	5	4	3	3
751-1400	B	13	10	9	6	5	4	3
1401-2200	C	15	12	11	8	7	5	4
2201-3000	D	18	14	12	9	8	7	6
3001-4000	E	21	17	14	11	9	8	7
4001-5000	F	26	21	18	14	11	10	9
5001-6000	G	33	27	23	18	14	13	11
Each additional $1,000	H	7	6	5	4	3	3	3

Collision

Actual Cash Value of Unit/Shell	Rating Group Code	$50 ded	$100 ded	$200 ded	$250 ded	$500 ded	$1,000 ded	$2,000 ded
$0-750	A	6	5	4	3	2	1	1
751-1400	B	7	6	5	4	3	2	2
1401-2200	C	8	7	6	5	4	3	3
2201-3000	D	9	8	7	6	5	4	3
3001-4000	E	10	9	8	7	6	5	4
4001-5000	F	12	10	9	8	7	6	5
5001-6000	G	13	11	10	9	8	7	6
Each additional $1,000	H	1	1	1	1	1	1	1

American National Property and Casualty Company
DRRP Point Factor Change
Arkansas

DRRP Points	Current	Proposed	Percent Change	BI Prem	Adjusted BI Prem	PD Prem	Adjusted PD Prem	MP Prem	Adjusted MP Prem	COLL Prem	Adjusted COLL Prem
0	1.00	0.85	-15.0%	1,023,039	869,583	609,325	517,926	165,524	140,695	733,919	623,831
1	1.00	1.00	0.0%	43,973	43,973	26,519	26,519	6,609	6,609	32,992	32,992
2	1.00	1.10	10.0%	29,291	32,220	17,769	19,546	4,284	4,712	22,688	24,957
3	1.00	1.20	20.0%	34,375	41,250	20,930	25,116	5,886	7,063	25,499	30,599
4	1.00	1.30	30.0%	1,892	2,460	1,141	1,483	142	185	1,561	2,029
5	1.00	1.39	39.0%	933	1,297	622	865	174	242	562	781
6	1.00	1.48	48.0%	945	1,399	542	802	142	210	194	287
7	1.00	1.57	57.0%	1,498	2,352	985	1,546	134	210	1,201	1,886
8	1.00	1.66	66.0%	922	1,531	579	961	148	246	1,057	1,755
9	1.00	1.75	75.0%	1,568	2,744	945	1,654	297	520	1,433	2,508
10	1.00	1.90	90.0%	-	-	-	-	-	-	-	-
11	1.00	2.05	105.0%	-	-	-	-	-	-	-	-
12	1.00	2.20	120.0%	904	1,989	508	1,118	101	222	409	900
13	1.00	2.35	135.0%	865	2,033	381	895	99	233	461	1,083
14	1.00	2.50	150.0%	-	-	-	-	-	-	-	-
15	1.00	2.65	165.0%	-	-	-	-	-	-	-	-
16	1.00	2.80	180.0%	-	-	-	-	-	-	-	-
17	1.00	2.95	195.0%	-	-	-	-	-	-	-	-
18	1.00	3.10	210.0%	-	-	-	-	-	-	-	-
19	1.00	3.25	225.0%	-	-	-	-	-	-	-	-
20	1.00	3.40	240.0%	-	-	-	-	-	-	-	-
21	1.00	3.55	255.0%	-	-	-	-	-	-	-	-
22	1.00	3.70	270.0%	-	-	-	-	-	-	-	-
23	1.00	3.85	285.0%	-	-	-	-	-	-	-	-
24	1.00	4.00	300.0%	-	-	-	-	-	-	-	-
25	1.00	4.15	315.0%	-	-	-	-	-	-	-	-
26	1.00	4.30	330.0%	-	-	-	-	-	-	-	-
27	1.00	4.45	345.0%	-	-	-	-	-	-	-	-
28	1.00	4.60	360.0%	-	-	-	-	-	-	-	-
29	1.00	4.75	375.0%	-	-	-	-	-	-	-	-
30	1.00	4.90	390.0%	-	-	-	-	-	-	-	-
31	1.00	5.05	405.0%	-	-	-	-	-	-	-	-
32	1.00	5.20	420.0%	-	-	-	-	-	-	-	-
33	1.00	5.35	435.0%	-	-	-	-	-	-	-	-
34	1.00	5.50	450.0%	-	-	-	-	-	-	-	-
35	1.00	5.65	465.0%	-	-	-	-	-	-	-	-
36	1.00	5.80	480.0%	-	-	-	-	-	-	-	-
37	1.00	5.95	495.0%	-	-	-	-	-	-	-	-
38	1.00	6.10	510.0%	-	-	-	-	-	-	-	-
39	1.00	6.25	525.0%	-	-	-	-	-	-	-	-
40	1.00	6.40	540.0%	-	-	-	-	-	-	-	-
41	1.00	6.55	555.0%	-	-	-	-	-	-	-	-
42	1.00	6.70	570.0%	-	-	-	-	-	-	-	-
43	1.00	6.85	585.0%	-	-	-	-	-	-	-	-
44	1.00	7.00	600.0%	-	-	-	-	-	-	-	-
45	1.00	7.15	615.0%	-	-	-	-	-	-	-	-
46	1.00	7.30	630.0%	-	-	-	-	-	-	-	-
47	1.00	7.45	645.0%	-	-	-	-	-	-	-	-
48	1.00	7.60	660.0%	-	-	-	-	-	-	-	-
49	1.00	7.75	675.0%	-	-	-	-	-	-	-	-
50	1.00	7.90	690.0%	-	-	-	-	-	-	-	-
Total				1,140,205	1,002,829	680,246	598,431	183,540	161,147	821,976	723,607
					-12.0%		-12.0%		-12.2%		-12.0%

American National Property and Casualty Company
Accident Record Rating Offset Calculation
Arkansas

Accidents	Current	Proposed	% Change
0	1.00	1.00	0.0%
1	1.30	1.00	-23.1%
2	1.90	1.00	-47.4%
3	2.50	1.00	-60.0%
4	3.10	1.00	-67.7%
5	3.70	1.00	-73.0%
6	4.30	1.00	-76.7%
7	4.90	1.00	-79.6%
8	5.50	1.00	-81.8%
9	6.10	1.00	-83.6%
10	6.70	1.00	-85.1%

American National Property and Casualty Company
Accident Record Rating Offset Calculation
Arkansas

Accidents	BI Prem	Adjusted BI Prem	Percent Change	PD Prem	Adjusted PD Prem	Percent Change	MP Prem	Adjusted MP Prem	Percent Change	Coll Prem	Adjusted Coll Prem	Percent Change
0	1,092,450	1,092,450	0.0%	656,951	656,951	0.0%	176,020	176,020	0.0%	775,175	775,175	0.0%
1	105,469	81,130	-23.1%	64,335	49,488	-23.1%	15,459	11,892	-23.1%	76,544	58,880	-23.1%
2	9,805	5,161	-47.4%	6,222	3,275	-47.4%	1,387	730	-47.4%	5,840	3,074	-47.4%
3	2,126	850	-60.0%	1,236	494	-60.0%	264	106	-60.0%	658	263	-60.0%
4	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
5	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
6	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
7	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
8	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
9	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
10	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
Total	1,209,850	1,179,591	-2.5%	728,744	710,209	-2.5%	193,130	188,747	-2.3%	858,217	837,392	-2.4%

American National Property and Casualty Company
Removal of Conviction Record Rating
Arkansas

Convictions				Percent
Minor	Major	Current	Proposed	Change
0	0	1.00	1.00	0.0%
0	1	2.00	1.00	-50.0%
0	2	3.00	1.00	-66.7%
0	3	4.00	1.00	-75.0%
1	0	1.00	1.00	0.0%
1	1	2.00	1.00	-50.0%
1	2	3.00	1.00	-66.7%
1	3	4.00	1.00	-75.0%
2	0	1.20	1.00	-16.7%
2	1	2.20	1.00	-54.5%
2	2	3.20	1.00	-68.8%
2	3	4.20	1.00	-76.2%
3	0	1.65	1.00	-39.4%
3	1	2.65	1.00	-62.3%
3	2	3.65	1.00	-72.6%
3	3	4.65	1.00	-78.5%
4	0	2.10	1.00	-52.4%
4	1	3.10	1.00	-67.7%
4	2	4.10	1.00	-75.6%
4	3	5.10	1.00	-80.4%
5	0	2.55	1.00	-60.8%
5	1	3.55	1.00	-71.8%
5	2	4.55	1.00	-78.0%
5	3	5.55	1.00	-82.0%
6	0	3.00	1.00	-66.7%
6	1	4.00	1.00	-75.0%
6	2	5.00	1.00	-80.0%
6	3	6.00	1.00	-83.3%
7	0	3.45	1.00	-71.0%
7	1	4.45	1.00	-77.5%
7	2	5.45	1.00	-81.7%
7	3	6.45	1.00	-84.5%
8	0	3.90	1.00	-74.4%
8	1	4.90	1.00	-79.6%
8	2	5.90	1.00	-83.1%

American National Property and Casualty Company
Conviction Record Rating Offset Calculation
Arkansas

Convictions Minor	Major	BI Prem	Adjusted BI Prem	Percent Change	PD Prem	Adjusted PD Prem	Percent Change	MP Prem	Adjusted MP Prem	Percent Change	Coll Prem	Adjusted Coll Prem	Percent Change
0	0	1,162,190	1,162,190	0.0%	698,591	698,591	0.0%	186,357	186,357	0.0%	821,823	821,823	0.0%
0	1	2,609	1,305	-50.0%	1,784	892	-50.0%	315	158	-50.0%	2,884	1,442	-50.0%
0	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
0	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
1	0	34,813	34,813	0.0%	21,475	21,475	0.0%	5,268	5,268	0.0%	26,582	26,582	0.0%
1	1	1,438	719	-50.0%	773	387	-50.0%	95	48	-50.0%	660	330	-50.0%
1	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
1	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
2	0	6,981	5,818	-16.7%	4,860	4,050	-16.7%	718	598	-16.7%	4,216	3,513	-16.7%
2	1	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
2	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
2	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
3	0	1,819	1,102	-39.4%	1,261	764	-39.4%	377	228	-39.4%	2,052	1,244	-39.4%
3	1	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
3	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
3	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
4	0	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
4	1	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
4	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
4	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
5	0	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
5	1	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
5	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
5	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
6	0	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
6	1	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
6	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
6	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
7	0	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
7	1	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
7	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
7	3	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
8	0	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
8	1	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
8	2	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
Total	-	1,209,850	1,205,946	-0.3%	728,744	726,159	-0.4%	193,130	192,657	-0.2%	858,217	854,934	-0.4%

American National Property and Casualty Company
Ticket Free Discount Removal
Arkansas

	Current Discount	Proposed Discount	BI Prem	Adjusted BI Prem	Percent Change	PD Prem	Adjusted PD Prem	Percent Change	MP Prem	Adjusted MP Prem	Percent Change	COLL Prem	Adjusted COLL Prem	Percent Change
With Ticket Free	15.0%	0.0%	1,117,585	1,314,806	17.6%	669,985	788,218	17.6%	181,063	213,015	17.6%	790,635	930,159	17.6%
All Others	0.0%	0.0%	39,256	39,256	0.0%	23,613	23,613	0.0%	6,958	6,958	0.0%	36,478	36,478	0.0%
Total			1,156,841	1,354,062	17.0%	693,598	811,831	17.0%	188,021	219,973	17.0%	827,113	966,637	16.9%

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 408-24801
Company Name: American National Property And Casualty Co.
Contact Person: Beth Summers
Telephone No.: (417) 887-4990. ext. 2238
Email Address: bsummers@anpac.com
Effective Date: 3/26/08 for NB and 3/29/08 for RB

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20%-40% %
AUTO/HOMEOWNERS	0 %
GOOD STUDENT	5%-15% in class factor %
ANTI-THEFT DEVICE	0 %
Over 55 Defensive Driver Discount	5 %
$250/$500 Deductible Comp./Coll.	0 %

Assumptions to Use:

1. ***Liability -Minimum $25,000 per person***
2. ***Bodily Injury $50,000 per accident***
   $25,000 per accident
3. ***Property Damage $100 deductible per accident***
4. ***Comprehensive & Collision $250 deductible per accident***
5. ***The insured has elected to accept:***
   Uninsured motorist property and bodily injury equal to liability coverage
   Underinsured bodily injury equal to liability coverage
6. ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death***
7. ***If male and female rates are different, use the highest of the two***

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		$347	$419	$229	$168	$455	$552	$299	$219	$480	$585	$314	$227	$567	$692	$368	$268	$639	$780	$412	$298
	Minimum Liability with Comprehensive and Collision		$575	$712	$369	$265	$804	$1,004	$515	$367	$749	$929	$479	$340	$1,014	$1,272	$645	$458	$1,069	$1,336	$679	$481
	100/300/50 Liability with Comprehensive and Collision		$612	$755	$400	$293	$852	$1,060	$550	$398	$801	$988	$518	$373	$1,069	$1,335	$688	$492	$1,129	$1,405	$726	$520
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability		$347	$419	$229	$168	$455	$552	$299	$219	$480	$585	$314	$227	$567	$692	$368	$268	$639	$780	$412	$298
	Minimum Liability with Comprehensive and Collision		$542	$667	$351	$252	$750	$931	$482	$345	$712	$879	$459	$327	$945	$1,178	$603	$430	$1,007	$1,251	$640	$455
	100/300/50 Liability with Comprehensive and Collision		$579	$710	$382	$280	$798	$987	$517	$376	$764	$938	$498	$360	$1,000	$1,241	$646	$464	$1,067	$1,320	$687	$494
2003 Honda Odyssey "EX"	Minimum Liability		$288	$348	$190	$141	$375	$456	$247	$182	$394	$478	$258	$188	$464	$563	$301	$219	$521	$635	$338	$246
	Minimum Liability with Comprehensive and Collision		$483	$596	$312	$225	$670	$835	$430	$308	$626	$772	$403	$288	$842	$1,049	$536	$381	$889	$1,106	$566	$403
	100/300/50 Liability with Comprehensive and Collision		$515	$632	$338	$248	$716	$886	$462	$335	$672	$824	$435	$317	$887	$1,101	$573	$412	$940	$1,164	$607	$436
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		$319	$386	$212	$156	$416	$504	$274	$201	$439	$534	$289	$211	$515	$628	$338	$247	$585	$711	$380	$274
	Minimum Liability with Comprehensive and Collision		$661	$823	$426	$303	$942	$1,184	$598	$423	$847	$1,054	$541	$384	$1,189	$1,499	$754	$533	$1,238	$1,551	$783	$551
	100/300/50 Liability with Comprehensive and Collision		$699	$864	$454	$328	$991	$1,241	$635	$455	$896	$1,110	$578	$415	$1,243	$1,561	$793	$566	$1,297	$1,622	$825	$587
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		$288	$348	$190	$141	$375	$456	$247	$182	$394	$478	$258	$188	$464	$563	$301	$219	$521	$635	$338	$246
	Minimum Liability with Comprehensive and Collision		$914	$1,154	$576	$406	$1,347	$1,721	$846	$591	$1,128	$1,422	$711	$500	$1,709	$2,183	$1,068	$744	$1,720	$2,189	$1,077	$753
	100/300/50 Liability with Comprehensive and Collision		$946	$1,190	$602	$429	$1,393	$1,772	$878	$618	$1,174	$1,474	$743	$529	$1,754	$2,235	$1,105	$775	$1,771	$2,247	$1,118	$786
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		$337	$406	$226	$168	$441	$533	$291	$215	$457	$555	$303	$224	$539	$655	$355	$260	$611	$742	$398	$289
	Minimum Liability with Comprehensive and Collision		$590	$730	$383	$275	$835	$1,046	$535	$381	$758	$941	$488	$351	$1,046	$1,314	$667	$475	$1,098	$1,372	$698	$496
	100/300/50 Liability with Comprehensive and Collision		$632	$775	$415	$304	$888	$1,107	$576	$417	$812	$1,002	$530	$387	$1,106	$1,382	$712	$514	$1,163	$1,449	$746	$538

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty

Review Status: Filed 04/17/2008

Comments:
Please see the information on the rate/rule schedule tab.

Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp

Review Status: Filed 04/17/2008

Bypass Reason: N/A. This is not a lost cost filing.

Comments:

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 04/17/2008

Comments:

Attachment:
F319AR ANP.pdf

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	03-ANP-08-0077
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A N/A

		Company Name		Company NAIC Number
3.	**A.**	American National Property And Casualty Company	**B.**	408-28401

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	Personal Auto	**B.**	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Auto BI	0.8%	-2.7%					
Auto PD	2.4%	-2.8%					
Auto Med	5.3%	-5.9%					
Auto UMBI	-4.7%	-14.5%					
Auto UIMBI	1.7%	0.1%					
Auto UMPD	-0.5%	-3.7%					
Auto Comp	1.9%	-8.9%					
Auto Coll	8.3%	0.8%					
TOTAL OVERALL EFFECT	2.5%	-3.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	6203	-1.30%	4/15/2007	6538	4477	68.5%	63.6%
2006	6074	-4.00%	7/15/2006	6855	4402	64.2%	63.5%
2005	6011	-3.10%	9/1/2005	7091	3297	46.5%	53.6%
2004	5902	-1.40%	10/1/2004	7182	4193	58.4%	61.8%
2003	5903	0.00%	12/1/2003	7583	4613	60.8%	69.7%

7.

Expense Constants	Selected Provisions	
A. Total Production Expense	13%	14.8%
B. General Expense	1.8%	2.8%
C. Taxes, License & Fees	2.9%	3.0%
D. Underwriting Profit & Contingencies	5.8%	5.5%
E. Other: Incurred ULAE	7.2%	9.8%
F. TOTAL	31.7%	35.9%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 36.1 Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -38.9 Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

PC RLC

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	APCS	03/19/2008	PPA Survey FORM APCS.xls PPA Survey FORM APCS ANP.pdf
No original date	Supporting Document	NAIC loss cost data entry document	11/13/2007	

SERFF Tracking Number:	*ANPC-125358106*	*State:*	*Arkansas*
Filing Company:	*American National Property and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*03-ANP-08-0077*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR ANP PPA*		
Project Name/Number:	*AR ANP Auto RR-FU/326004*		

Attachment "PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 408-24801
Company Name: American National Property And Casualty Co.
Contact Person: Beth Summers
Telephone No.: (417) 887-4990. ext. 2238
Email Address: bsummers@anpac.com
Effective Date: 3/26/08 for NB and 3/29/08 for RB

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20%-40% %
AUTO/HOMEOWNERS	na %
GOOD STUDENT	5%-15% in class factor %
ANTI-THEFT DEVICE	na %
Over 55 Defensive Driver Discount	5 %
$250/$500 Deductible Comp./Coll.	na %

Assumptions to Use:

1 *Liability -Minimum $25,000 per person*
2 *Bodily Injury $50,000 per accident*
$25,000 per accident
3 *Property Damage $100 deductible per accident*
4 *Comprehensive & Collision $250 deductible per accident*
5 *The insured has elected to accept:*
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
6 *Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental death*
7 *If male and female rates are different, use the highest of the two*

Submit to: *Arkansas Insurance Department*
1200 West Third Street
Little Rock, AR 72201-1904
Telephone: *501-371-2800*
Email as an attachment t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		$347	$419	$229	$168	$455	$552	$299	$219	$480	$585	$314	$227	$567	$692	$368	$268	$639	$780	$412	$298
	Minimum Liability with Comprehensive and Collision		$575	$712	$369	$265	$804	$1,004	$515	$367	$749	$929	$479	$340	$1,014	$1,272	$645	$458	$1,069	$1,336	$679	$481
	100/300/50 Liability with Comprehensive and Collision		$612	$755	$400	$293	$852	$1,060	$550	$398	$801	$988	$518	$373	$1,069	$1,335	$688	$492	$1,129	$1,405	$726	$520
2003 Ford Explorer 'XLT' 2WD, 4 door	Minimum Liability		$347	$419	$229	$168	$455	$552	$299	$219	$480	$585	$314	$227	$567	$692	$368	$268	$639	$780	$412	$298
	Minimum Liability with Comprehensive and Collision		$542	$667	$351	$252	$750	$931	$482	$345	$712	$879	$459	$327	$945	$1,178	$603	$430	$1,007	$1,251	$640	$455
	100/300/50 Liability with Comprehensive and Collision		$579	$710	$382	$280	$798	$987	$517	$376	$764	$938	$498	$360	$1,000	$1,241	$646	$464	$1,067	$1,320	$687	$494
2003 Honda Odyssey "EX"	Minimum Liability		$288	$348	$190	$141	$375	$456	$247	$182	$394	$478	$258	$188	$464	$563	$301	$219	$521	$635	$338	$246
	Minimum Liability with Comprehensive and Collision		$483	$596	$312	$225	$670	$835	$430	$308	$626	$772	$403	$288	$842	$1,049	$536	$381	$889	$1,106	$566	$403
	100/300/50 Liability with Comprehensive and Collision		$515	$632	$338	$248	$716	$886	$462	$335	$672	$824	$435	$317	$887	$1,101	$573	$412	$940	$1,164	$607	$436
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		$319	$386	$212	$156	$416	$504	$274	$201	$439	$534	$289	$211	$515	$628	$338	$247	$585	$711	$380	$274
	Minimum Liability with Comprehensive and Collision		$661	$823	$426	$303	$942	$1,184	$598	$423	$847	$1,054	$541	$384	$1,189	$1,499	$754	$533	$1,238	$1,551	$783	$551
	100/300/50 Liability with Comprehensive and Collision		$699	$864	$454	$328	$991	$1,241	$635	$455	$896	$1,110	$578	$415	$1,243	$1,561	$793	$566	$1,297	$1,622	$825	$587
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		$288	$348	$190	$141	$375	$456	$247	$182	$394	$478	$258	$188	$464	$563	$301	$219	$521	$635	$338	$246
	Minimum Liability with Comprehensive and Collision		$914	$1,154	$576	$406	$1,347	$1,721	$846	$591	$1,128	$1,422	$711	$500	$1,709	$2,183	$1,068	$744	$1,720	$2,189	$1,077	$753
	100/300/50 Liability with Comprehensive and Collision		$946	$1,190	$602	$429	$1,393	$1,772	$878	$618	$1,174	$1,474	$743	$529	$1,754	$2,235	$1,105	$775	$1,771	$2,247	$1,118	$786
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		$337	$406	$226	$168	$441	$533	$291	$215	$457	$555	$303	$224	$539	$655	$355	$260	$611	$742	$398	$289
	Minimum Liability with Comprehensive and Collision		$590	$730	$383	$275	$835	$1,046	$535	$381	$758	$941	$488	$351	$1,046	$1,314	$667	$475	$1,098	$1,372	$698	$496
	100/300/50 Liability with Comprehensive and Collision		$632	$775	$415	$304	$888	$1,107	$576	$417	$812	$1,002	$530	$387	$1,106	$1,382	$712	$514	$1,163	$1,449	$746	$538