

3rd Party Data Source		S&P Global Information Handling Services (IHS) VINtelligence™ Polk Automotive Solutions	
Element	Description	Ratemaking	Usage
Estimated MSRP	High, Low, Medium.	Estimated vehicle MSRP classifications are defined from the T10 Deductible Values chart based on Polk values crossed with vehicle age.	T10 Deductible Factors - Estimated MSRP values are a dimension of the table, along with Term and the OTC, Collision, or UMPD deductible amount.
Luxury versus non-luxury by Make/Model indicator	Acura, Alfa Romeo, Audi, BMW, Cadillac, Genesis, Infiniti, Jaguar, Land Rover, Lexus, Lincoln, Maserati, Mercedes Benz, Porsche, Saab, Tesla, and Volvo.	The vehicle luxury data column is currently based on Make/Model list, per R41. In the future luxury vehicle categorizations may come from VINtelligence™.	T76 Luxury Vehicles Factors - Rates are determined with the luxury vehicle designation crossed with marital status and applicant age, separated by coverage groups.
Body Style	Convertible, Coupe, Hatchback, MiniVan, Pickup, Sedan, SUV, & Van.	For further Body Style by Vehicle count information, see R53	T85 Body Style x Number of Vehicles Factors - Rates based on VIN driven Body Type crossed with vehicle counts
Door count	0 - 5		
Wheel count	0 - 4		
Vehicle Groups	Convertible or Coupe, Hatchback or Van Cargo or Van Passenger or Wagon, Pickup, Sedan, and Sport Utility Truck or Vehicle.	Vehicle groups are VIN based by body style.	T92 Driver Age x Vehicle Group Factors - Factors determined using age group crossed by vehicle style within one of three coverage groups.
Vehicle Body Type	Convertible, Coupe - 2D, Coupe - Other, Hatchback - 4D, Hatchback - Other, MiniVan - 4x2, MiniVan - Other, Pickup - 4x2, Pickup - Other, Sedan, SUV - 4x2, SUV - Other, & Van	For information concerning the Cost Per Vehicle Year (CPVY), see R62. (SERFF TX EIC EINS-132806923)	T97 Cost Per Vehicle Year Factors - Scores are a prediction of annual cost partly based on the inputs from the 3rd Party Data and are used as a dimension of the table, along with Term and Channel, separated by coverage groups.
The description of the Polk assigned code for the Battery Type Code	N/A, Nickel Metal Hydride, & Lithium-Ion	For information concerning the Vehicle Score Model, see R67. (SERFF TX EIC EINS-133020108)	T98 Vehicle Score Model - The Vehicle Score is a machine learning model used to classify vehicles using VINs into groups based on the risks associated with their characteristics. The targeted risk is the total cost of a vehicle for the Comprehensive and Collision coverages, plus Loan and Rental Reimbursement coverages, then these predictions were accordingly grouped and priced.