

American Reliable Insurance Company

A Stock Insurance Company

8655 E Via De Ventura
Scottsdale, AZ 85258-3321
(800) 535-1333 (480) 483-8666

A.M. Best Rated A-, Excellent



BOATOWNERS UNDERWRITING GUIDE

APRIL 2007

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INTRODUCTION

The Boatowners Underwriting Guide is designed to assist you in underwriting Boatowners policies on behalf of American Reliable Insurance Company. Certain procedures and limitations may be modified to suit particular needs. Contact your Watercraft underwriter for further information.

This guide does not supersede the policy conditions.

ELIGIBILITY

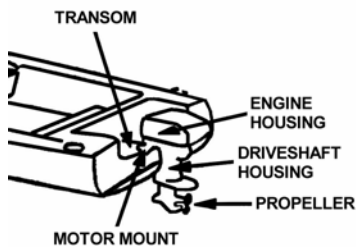
The Boatowners Program was designed to provide comprehensive coverage for a variety of watercraft and the equipment required to be on board the watercraft for safe operation and maintenance.

Eligible watercraft include:

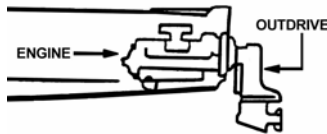
1. Watercraft no more than 32 feet over-all length and operated on the navigable waters of the United States and/or Canada, including coastal waters up to 100 miles from the coast (50 miles for FL).
2. Watercraft must be stored/moored in the United States; no coverage is available for watercraft stored/moored in Canada or Mexico.
3. Inboards, Outboards, and Inboard/Outdrive boats (up to 65 mph) and Bass Boats (up to 80 mph).
4. Sailboats.
5. Houseboats and Pontoon Boats.
6. Jet Boats greater than 16 feet. Use our Personal Watercraft program for jet boats 16 feet or less.
7. Windsurfers, Kayaks, Rowboats, Canoes, and all manual/no engine watercraft.
8. Inflatable crafts. Generally used as dinghies. They are made of tough fabric with an inner tube that is inflated. Also commonly referred to by the brand name "Zodiak".

KNOW YOUR MOTORS

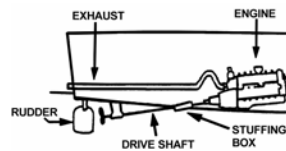
OUTBOARD — A boat equipped with a detachable motor fixed to the transom.



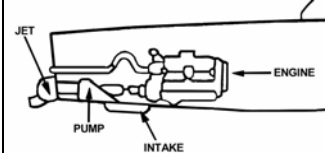
INBOARD/OUTBOARD (also called I/O or stern drive) — Engine to the rear, but inboard, with the drive portion outside the transom.



INBOARD — Engine enclosed in the boat and located in the center of the craft. Drive shaft extends through stuffing box in the bottom of the watercraft and are attached to a strut. Propeller is attached to the end of the drive shaft.

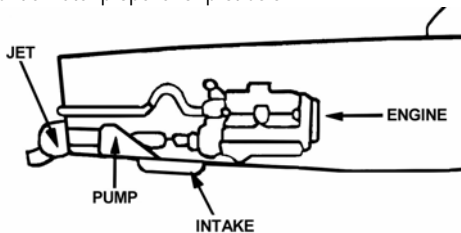


JETBOAT — An outdrive boat powered by an inboard engine, and equipped with a jet pump to propel the boat. The hull is totally free of any underwater propeller or protrusion.



KNOW YOUR BOATS

JETBOAT — An outdrive boat powered by an inboard engine, and equipped with a jet pump to propel the boat. The hull is totally free of any underwater propeller or protrusion.

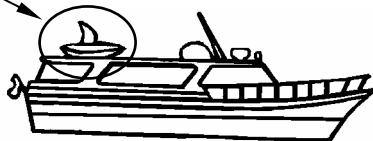


POWERBOAT— A multi-purpose watercraft used for a variety of activities: waterskiing, fishing, swimming or sunbathing. They can have an open or closed bow and can be powered by outboard or stern-drive engines.

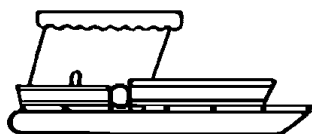


TENDER (Dinghy) — A small boat carried aboard a larger watercraft, often used for transporting passengers to and from shore.

(Program classification: Other)



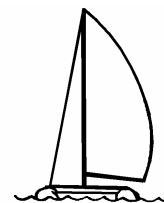
PONTOON BOAT — A flat deck placed on pontoons (portable floats), primarily used on inland lakes and waterways.



HOUSEBOAT — A powerboat fitted for use as a dwelling or for leisure cruising with a super-structure much like a house, and usually flat-bottomed.



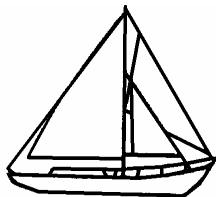
SAILBOAT MULTIHULL— A boat with twin hulls side-by-side, with a sail.



BASS BOAT — A boat designed for speed. They are usually equipped with larger outboard motors, have shallow drafts and are made of lightweight material. There are storage areas on board to store fishing equipment and other gear. There is often a raised-deck casting platform, swivel seating and a designated area for a trolling motor.



SAILBOAT — A boat that is propelled by means of a sail or sails. Typically boats in this category include a sloop, cutter or day sailer.



POWERBOAT MULTIHULL— A boat with twin hulls that are powered by an outboard or inboard motor.



COVERAGES

PART I – PHYSICAL DAMAGE COVERAGES

SECTION A - WATERCRAFT AND EQUIPMENT (Maximum Value: Authority Level will vary by agent.)

Includes all permanent factory installed equipment, the hull and the outboard motor and its connecting equipment. Watercraft equipment means anchors, oars, extra fuel tanks, extra batteries, electric trolling motors, tarpaulins, detachable canopies, seat cushions, life preservers, deck chairs and dinghies (tenders). Watercraft equipment does not include depth finders, fish finders, AM-FM radios, tape decks and ship-to-shore radios unless permanently attached.

Loss settlement is on an Actual Cash Value basis. Agreed Value coverage is available for watercraft that are 10 years old or less. Replacement Cost Coverage is available for watercraft less than 2 years old.

When Hull is under 16 years old, deductible is 1% of coverage A amount or \$250 minimum. When Hull is 16 years old or greater, deductible is 2% of coverage A amount or \$500 minimum. A Windstorm deductible applies to policies written in Atlantic and Gulf coast states from Maryland to Texas. Refer to specific state filings for details.

SECTION B – BOAT TRAILER (Maximum Value: \$10,000)

Coverage for the boat trailer may be provided with a \$250 or \$500 deductible.

SECTION C - PERSONAL EFFECTS AND MISCELLANEOUS BOAT EQUIPMENT (Maximum coverage available: \$10,000)

Personal Effects means wearing apparel, sports equipment (such as skis, diving and fishing equipment) and other personal effects belonging to the insured, family members, guests or volunteer crew. Miscellaneous boat equipment includes depth finders, fish finders, AM-FM radios and other equipment not permanently attached.

A \$100 deductible applies to this coverage.

Loss settlement is Actual Cash Value with the option to purchase Replacement Cost coverage.

TOWING COVERAGE (Limits from \$500 - \$5,000 available)

If the watercraft is disabled while afloat or away from safe harbor, we will pay for:

- The cost of emergency towing to the nearest place where the necessary repairs can be made; and
- Emergency delivery of gas, oil or battery (excluding the cost of these items).

PART II – LIABILITY COVERAGE

SECTION D - WATERCRAFT LIABILITY

Provides bodily injury and property damage coverage due to an accident for which an insured is legally liable. Includes watersports liability coverage.

Liability only coverage is available. Minimum liability limit in Arkansas is \$50,000, Georgia is \$25,000, and Utah is \$65,000.

SECTION E – LONGSHOREMEN'S AND HARBOR WORKERS' COMPENSATION

If a claim is made against the insured for bodily injury resulting from the ownership, maintenance or use of the insured watercraft, and the insured is liable under the provisions of the Longshoremen's and Harbor Workers' Compensation Act, we will pay the amount for which the insured is liable.

SECTION F - MEDICAL PAYMENTS (Maximum coverage limit: \$10,000)

Covers medical expenses of any person while in, upon, boarding, or leaving the insured watercraft, including waterskiing. The limit applies per occurrence.

UNINSURED BOATOWNERS (Limit must be equal to or less then the Watercraft Liability limit selected)

We will pay for loss or damage that an insured is legally entitled to recover from an uninsured boater because of bodily injury to an insured, a guest or unpaid crewmember.

Virginia requires the Uninsured Boatowners limit to be equal to the Watercraft Liability limit selected.

POLLUTION COVERAGE

Covers the insured's liability arising out of the discharge, dispersal or release of pollutants. The amount of insurance for this coverage is \$100,000 or the limit of liability for Section D, whichever is less.

UNACCEPTABLE RISKS – DO NOT BIND

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Watercraft used in speed contests or racing (except sailboats) or designed or modified for racing. 2. Watercraft with converted automobile engines (engines not designed or manufactured specifically for watercraft). 3. Watercraft that are air-propelled or equipped with motors or other apparatus enabling them to become airborne. This includes hydroplanes and swamp-buggies. 4. Watercraft equipped with hydrofoils, amphibious crafts, collapsible craft, experimental craft, or converted military craft. 5. Watercraft used as residences. 6. Watercraft with motors that exceed the manufacturers recommended maximum horsepower for the watercraft design or hull plate rating. 7. Watercraft under construction. 8. Submarines, motor-driven surfboards, water cycles, wet bikes, and any type of personal watercraft. 9. Jet Boats less than or equal to 16 feet. 10. Trailers not specifically manufactured for use as a boat trailer (no home-made trailers). 11. Ferro cemented boats. 12. Persons whose automobile, watercraft or recreational vehicle policy has been cancelled, declined or non-renewed for underwriting reasons in the past three years. 13. Watercraft used for business or commercial purposes including emergency services. Exception: Watercraft titled in the name of business for tax purposes. 14. Ice boats. | <ol style="list-style-type: none"> 15. Operators under 14 years of age. 16. Commercial watercraft should not be submitted or bound including: <ul style="list-style-type: none"> • Charter watercraft or watercraft with paid crew, or • Commercial fishing watercraft, or • Watercraft operated by resort organizations, or • Watercraft used by youth organizations, or • Watercraft rented or leased to others. 17. Named Insured's who are under 18 years of age. 18. Watercraft with speeds in excess of 65 mph (80 mph for bass boats). 19. Watercraft that is homemade or assembled from a kit. 20. Any operator with more than 8 points. (See page 7 for our point assignment definitions) 21. Navigation in Mexico. 22. Named insured and spouse without current valid U.S. drivers license. (No International drivers licenses) 23. Motor coverage only and/or Physical Damage only. 24. Watercraft greater than or equal to 30 years old. 25. 3 or more watercraft losses in the past 3 years. 26. Wood Hulls greater than 15 years old. 27. Any applicant with a history of non-payment cancellation. 28. Risks with more than 3 owners and/or 6 operators. 29. Watercraft with more than 2 motors (excluding trolling motors). 30. Watercraft held for sale. |
|---|---|

SUBMIT – DO NOT BIND (CALL FOR UNDERWRITER REVIEW)

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. All watercraft with hull material made of composite or wood material. 2. Watercraft with a maximum speed in excess of 60 mph. 3. Amount of Insurance greater than \$75,000. (Authority level may vary by Agent) 4. Watercraft 26 years or older. 5. Amount of Insurance greater than 115% of the Purchase Price. 6. Persons who have had 2 marine losses in the last three years. 7. Applicants or any operator has a 3-year driving record with: <ul style="list-style-type: none"> • 1 or more major violations, or • 2 or more chargeable accidents, or • More than 3 minors, or • Any combination of 4 or less minors, 1 or more AFA, or 1 or more major violations, or | <ol style="list-style-type: none"> <ul style="list-style-type: none"> • A license currently under suspension. • Any operator requiring an SR-22 filing. 8. Watercraft with more than 1 trailer. 9. Watercraft with more than 2 owners. 10. Liability limits that are greater than \$300,000. <ul style="list-style-type: none"> • All operators 21 years of age or older • Prior ownership of similar watercraft type for 3 yrs or longer • No accidents or violations in last 5 years • No prior boat losses in last 5 years • Maximum speed < 61 mph. 11. Corporately titled for tax purposes and used for pleasure only. <ul style="list-style-type: none"> • Maximum liability limits of \$300,000 |
|---|--|

GENERAL RULES

QUOTING AND BINDING

1. When binding a risk, the American Reliable Insurance Company application must be complete and signed by the insured, photo(s) and/or proper survey (if applicable), and a MVR must be included at the time of submission.
2. A notice of cancellation will be issued when coverage has been bound if required information is not received.

MINIMUM WRITTEN AND EARNED PREMIUMS

1. The minimum written premium is \$100.
2. The minimum earned premium is \$100. (Does not apply in Delaware, Georgia, Maine, Mississippi, & Oklahoma; South Dakota = \$25)
3. Written premiums and return premiums less than \$5 will be waived unless return premiums are requested by the insured. *(This rule does not apply in the state of California; in New Hampshire, return premiums less than \$1 will be waived.)*

POLICY TERM

All policies are to be written on an annual basis.

INSURANCE TO VALUE

The amount of Hull insurance must reflect 100% of the current market value at the inception date of the policy. (See Page 7, Agreed Value Coverage section, for additional details on determining current market value)

MOTOR VEHICLE RECORDS

All operators of the watercraft must be named, with dates of birth and driver's license numbers clearly indicated on the application.

Rates are developed on the highest driver record level of the operators. All operators of all watercraft **MUST** be listed on the application.

NOTE: MVR's must be ordered for all operators on new and renewal business. Driving history should be reviewed for the last three years. Refer to surcharge section for driving record surcharges. MVR's must be ordered every 2 years on renewal business in order to properly rate renewal. (Agents order MVR's for Agency Billed policies and American Reliable orders MVR's on Direct Bill policies.)

SURVEYS

A professional "Marine Survey" (including photos) that is less than 1 year old is required in the following instances:

1. Any boat greater than 14 years old with a value in excess of \$50,000; or
2. Any boat greater than 19 years old with a value in excess of \$20,000.
3. A professional "Out Of Water" survey that is less than 1 year old is required on any boat greater than 24 years old.

All surveys must be updated every 3 three years. It is the Agent's responsibility to review the survey and follow up to verify completion of surveyor's recommendations. Proof of completed recommendations is required (i.e., copies of paid work orders/receipts; signature of insured is not adequate.) Major recommendations may prohibit binding until completed.

Surveys must be conducted by an accredited surveyor (i.e., NAMS or SAMS) and, at minimum, should include the following information:

- Registration or document number
- HIN number for the vessel and serial numbers for the motor(s) and trailer
- Vessel model and year
- Photos
- Date of survey
- Purpose of report/survey (i.e., loan, sale, insurance, etc.)
- Numbered pages

NOTE: Company/Agent may require a survey on any risk.

PHOTOGRAPHS

Current photographs are required on all boats greater than 2 years old and /or any boat requiring a survey.

NOTE: Company/Agent may require a photo(s) on any risk.

COVERAGE RESTRICTIONS

1. Coverage is not provided while the insured watercraft is being operated in any race or speed contest. This does not apply to sailboats.
2. Hurricane and Tropical Storm Restrictions will apply per Company Moratorium notice(s).
3. Emergency Restrictions – Discretionary restrictions may be imposed for flood, forest fires, or other natural disasters. If you are aware that such conditions exist, do not bind coverage until you have verified that no binding restrictions are in effect.
4. The policy restricts coverage to losses which occur within 100 miles of the coast (50 miles for FL risks) of the Continental United States and Canada

CANCELLATIONS

1. Cancellations will not be backdated more than 30 days from the date received in our office, unless accompanied by evidence of duplicate coverage or a copy of a bill of sale.
2. All Policyholder requested and non-payment cancellations will be computed 90% pro-rata.

ENDORSEMENTS

1. Endorsements will not be backdated more than 30 days from the date received in our office.
2. American Reliable Insurance Company must be notified of all changes of ownership, including additional owners and corporate ownership. If the unit is sold to a new owner, coverage must be canceled and rewritten. A new application must be submitted. If an additional owner is added, MVR must be submitted with new operator information.
3. We will endorse an additional insured that has a financial interest in the boat (i.e. marina, Port Authority, etc.).

DISCOUNTS

Note: Discounts and Surcharges will only be added at time of application or upon renewal of policy; no mid-term changes will be accepted.

Transfer/Prior Insurance Discount 10%

The owner has maintained insurance on a watercraft for the full year preceding the effective date of coverage.
 The owner must be loss free during the year preceding the transfer.
 A renewal factor (15%) will apply upon subsequent claim free terms.

Boating Safety Course/License Discount 2 – 5 %

This discount will apply if any owner has taken a boating safety course. Only one discount will be given regardless of the number of safety courses/licenses. In the event of multiple selections, the safety course/license with the highest credit will be used. *Note: Proof of course completion or a copy of the license must be submitted with the application.*

Acceptable courses are:

Coast Guard Auxiliary 5%	Power Squadron Course 2%
Coast Guard Course 2%	Merchant Marine License 5%
Captain's License 5%	State & Federal Accredited
Chapman Boating School 2%	Maritime Academy 2%
Marine Pilot's License 5%	State Sponsored Course 2%

Protective Device Discount 2 – 5 %

Only one discount will be given regardless of the number of devices. In the event of multiple selections, the device with the highest credit will be used.

Acceptable devices are:

- Automatic Fire Extinguishing Equipment 5%
- Central Station Monitoring System 5%
- Alarm System (High Water/Fire/Theft) 3%
- No Strike Lightning System 2%

SURCHARGES

BOATING OWNERSHIP SURCHARGE 10%

If watercraft owner has less than 36 months of any watercraft ownership experience the surcharge will apply.

MULTI-OWNER SURCHARGE (no mid-term changes; change of ownership requires a new application) 25 – 75%

This surcharge is based on the number of owners (excluding spouse).

<u># Of Additional Owners</u>	<u>Surcharge %</u>
1	25%
2	50%
3	75%

DRIVING RECORD FACTOR 0 – 100%

This surcharge applies to the driver with the highest number of points.

Driving Record Levels are based upon the following for the past three years (based on conviction date):

1 – 2 Points	0%
3 – 5 Points	35%
6 – 7 Points	50%
8 Points	100%

Point Definition

Consider all accidents and violations occurring in automobiles and watercraft.

Major Violations - DWI/Implied Consent, Hit & Run, Eluding an Officer, Felony, Homicide or Manslaughter Involving a Motor Vehicle, Negligent, Careless or Reckless Driving, Driving after suspension or revocation.

Minor Violations - All other moving violations.

At-Fault Accidents - All Accidents are considered At-Fault unless the application is accompanied by a police report or insurance company loss report showing Not At-Fault.

Any Minor Violation: 1 Point

Any At-Fault Accident: 2 Points

Any Major Violation: 4 Points

CORPORATE SURCHARGE (no mid-term changes; change of ownership requires a new application) \$100

Coverage can be provided if the watercraft is owned by a corporation but ONLY for tax purposes.

LOSS SURCHARGE 0 – 250%

This surcharge will apply dependent upon the loss level. This surcharge is based on the owner's record of paid marine losses for the past three years. (FL – weather related losses are not counted)

<u>Number of Watercraft Losses</u>	<u>Surcharge %</u>
0	0
1	10
2	75
3+	250

AGREED VALUE COVERAGE (Applies to Hull Coverage) 10%

A surcharge will apply if the owner elects the policy to be valued at an Agreed Valued basis. This coverage is only available for watercraft 10 years old or newer.

The Agreed Value should be the current market value for the watercraft including motors and both permanently attached and portable boating equipment. We can accept values that are within +/- 15% of the current market value. Values must be reviewed at least every 3 years. Values that decrease from prior year(s) require a signature from the insured.

A current BUC Guide, ABOS Blue Book, NADA Appraisal Guide, accredited marine survey or a local dealer may be used to help determine the current market value. For watercraft purchased within the past 12 months we can accept the purchase price as the current market value.

REPLACEMENT COST COVERAGE (Applies to Hull Coverage) 15%

This provides replacement cost coverage for watercraft 2 years old or less.

REQUIRED RATING INFORMATION

TERRITORY DETERMINATION

Provide the mooring or storing location if it is different from the insured's residence.

POWER TYPE

Provide the primary power for the unit:

- Inboard
- Inboard/Outdrive (I/O or Sterndrive)
- Jet Drive
- Outboard
- Sailboat
- Manual/ No engine/Electric

SPEED

Provide horsepower (HP), number of engines (main engine drives only), length of watercraft in feet, and weight (optional).

The speed will be calculated using the following formula:

Single engine: 45 x HP factor X Length factor*

Twin engines: 45 x (Total HP x .85) factor x Length factor*

FUEL TYPE

Provide the fuel type for the watercraft.

- Diesel
- Gas
- Electric
- No Engine/Motor

YEARS OF OWNERSHIP

Provide the number of years the named insured has owned any watercraft. If an insured purchases a new watercraft the change in length should be less than 10 feet.

SPECIAL WATERS NAVIGATED

Provide the special waters navigated within a state in which the watercraft will be primarily operated. Determine if the watercraft will be used in the:

- 5 Great Lakes/Seaways
- Coastal Waters
- Great Salt Lake
- Lakes
- Ozarks
- Rivers & Bays
- Reservoirs & Straits

HULL MATERIAL

Provide the watercraft's hull material.

- Aluminum
- Fiberglass
- Composite (submit)
- Metal
- Steel
- Wood (submit)
- Other (specify)

BOAT TYPE

Provide the watercraft type. Choose from the following:

- Bass
- Houseboat
- Jet
- Manual/No Engine
- Other
- Pontoon/Deck Boat
- Powerboat
- Powerboat-Multihull
- Sailboat
- Sailboat-Multihull
- Ski-Boat
- Yacht

AGE OF WATERCRAFT

Provide the year of the watercraft.

PURCHASE DATE

Provide the purchase date of the watercraft.

PURCHASE PRICE

Provide the purchase price of the watercraft.

HULL IDENTIFICATION FORMAT

STRAIGHT YEAR FORMAT

November 1, 1972

ABC



Manufacturers
ID Code (MIC)

12345



Production
or Serial #

12



Month

83



Year

of Production

MODEL YEAR FORMAT

November 1, 1972

TRU



Manufacturers ID
Code (MIC)

12345



Production
or Serial #

M



Model
Year Format

84



Model
Year

E



Production
Month*

*KEY TO MONTH MODEL YEAR:

A – AUGUST

D – NOVEMBER

G – FEBRUARY

J – MAY

B – SEPTEMBER

E – DECEMBER

H – MARCH

K – JUNE

C – OCTOBER

F – JANUARY

I – APRIL

L – JULY

NEW FORMAT replaces "Straight Year" and "Model Year" formats and provides for the Confidential HIN as required starting August, 1984.

NEW FORMAT

Optional
January 1, 1984

XYZ



Manufacturers ID
Code (MIC)

12345



Production
or Serial #

L



Month
of Production

4



Year

85



Model
Year

*KEY TO MONTH MODEL YEAR:

A – JANUARY

D – APRIL

G – JULY

J – OCTOBER

B – FEBRUARY

E – MAY

H – AUGUST

K – NOVEMBER

C – MARCH

F – JUNE

I – SEPTEMBER

L – DECEMBER

ENGINE SERIAL NUMBER GUIDE

This guide will be useful to you in determining the location of the serial numbers on the engines.

CHRYSLER – FORCE	One serial number – usually in the pan area of the cover. There is only one serial number and model number to identify since they duplicate serial numbers.
EVINRUDE	Two serial numbers – one on the transom bracket and one on the powerhead.
FORCE (NEW)	One serial number – on the transom bracket. The block number can be traced through the factory to get the serial number.
HONDA	Two serial numbers – one on the transom bracket and one on the block.
JOHNSON	Two serial numbers – one on the transom bracket and on the powerhead.
MARINER	Two serial numbers – one on the transom bracket and one on the block.
MERCURY	Two serial numbers – one on the transom bracket and one on the powerhead in various places. Exception – some late 1978 and 1979 models do not have a serial number on the block. As of 1985 Models, Mercury serial numbers start with the letter A followed by six (6) digits.
NISSAN	Two serial numbers – one on the motor pan and one on the block.
SEA RAY	Two serial numbers – one on the transom bracket and one on the block.
SUZUKI	Two serial numbers – one on the transom bracket and one on the block.
TOHATSU	Two serial numbers – one on the motor pan and one on the block.
YAMAHA	Two serial numbers – one on the transom bracket and one on the block.

The **TRANSOM BRACKET** is the bracket that attaches the engine to the rear end (transom) of the boat.

TRAILER IDENTIFICATION GUIDE

ANGLER TRAILERS – **ABT**

ADMIRAL - **1JG**

BASS CAT – **458B**

BEAR – **1B9**

BRUNSWICK – **46WB**

CAJUN – **15UA**

CALKINS TRAILER – **1CXB**

CHALLENGER – **458B**

CLASSIE CUSTOMES – **WB73**

CORRECT CRAFT – **1CKB**

COUNTRY ROAD – **151**

COX – **1CZ**

DACUS – **41VB**

DECK BOAT TRAILER – **1A9**

DIAMOND CITY – **ABTTY**

DILLY – **12GC**

DIXIE CRAFT – **13DB**

DORSEY – **TBD1A**

EAGLE TRAILERS – **4EAB**

ESCORT – **405**

(Manufactured by US Marine)

Makes trailers for Bayliner and Maxum

E-Z LOADER AND HITCHHIKER – **1ZE**

FIVE-A-TRL – **5APT**

FOUR WINNS – **42K**

FREEDOM – **FW4**

GATOR AND SPARTAN TRAILERS – **1PB**

HAUL-RITE – **19BE**

HERITAGE – **4APB**

HOOSIER – **HU1T**

KINGSWAY T.I. – **1L8T1**

Makes Trailers for: Skeeter 1985

Charger, Bayliner, Champion, Ski Barge Example – Kingsway T.I. (model Skeeter)

LIFETIME TRAILERS – **LTT7**

LONE STAR – **44WBC**

MAGNUM CUSTOM – 1V5AA MAJIC TILT – **1MS**

MASTERCRAFT – **19M**

MC CLAIN – **MCT**

MON ARK – Manufactured by E-Z Loader – see above

OKLAHOMA and SHORELINE TRAILERS – **1YR**

Oklahoma – 11th letter is L

Shoreline – 11th letter is Y

PERFORMANCE – **4HP**

PRESTIGE – **1P9B**

RANGER – **18WRT** or **RT** (Older Models)

RED RIVER – **1RY**

RIVER TRAIL – **15N**

ROADMASTER: Uses the year, month and number of the trailer being manufactured. E.g. For the first trailer manufactured in January of 1992 the number would be 92011. This number starts at five and continues.

ROADRUNNER – **RR** ___ ___ ___ ___ (FIVE NUMBERS) – **IURR** (In states requiring seventeen VIN)

ROLCO TRAILERS – **1RD**

SHORE LANDER – **1MD**

SKIPPER B – **1SZB**

SKYLINE – **436C**

SPARTAN – **1PB**

SPORTSMAN – **1M6C**

STAR – **14YB**

STARLITE – **13YF**

STRATOS – **1DH**

SUNBIRD – **46S**

TEE NEE – **1TY**

TENNESSEE – **1TP**

TRACKER – **1JL**

TRADEWINDS – **415**

TRAILEX – **1XT**

TRAILMASTER – **45J**

TRAIL RITE – **1TOBS**

VIP – **1VP7**

WHEEL KING – **1L9**

WILSON CLASSIC – **WB6**

WISHBONE – **18JWB**

YACHT CLUB TRAILERS –

1HJ (Old)

4H1 (New)