(A) Self-Regulatory Organization's Statement of the Purpose of, and Statutory Basis for, the Proposed Rule Change

The principal purpose of this rule change is to reduce OCC's clearing fees for securities option contracts, effective April 1, 2004, as follows:

Contracts per trade	Current per contract per trade fee	April 1, 2004 contract per trade fee
0–500	$0.09	$0.0825
501–1,000	0.07	0.0675
1,001–2,000	0.06	0.0575
> 2,000	110.00 (capped)	110.00 (capped)

In addition to the foregoing, OCC will expand what is considered to be a ''market maker scratch trade.'' Currently, OCC considers market maker scratch trades to be the same day purchase and sale of identical option contracts in the same quantity and price by a market maker on a single exchange. Such trades are subject to a reduced clearing fee of $.02 per contract in recognition of a market maker's obligation to continuously maintain a fair and orderly market, which often may result in near simultaneous breakeven purchase and sale transactions. Effective April 1, 2004, OCC will no longer require that the condition that the purchase and sale transactions take place on a single exchange in order to be treated as a market maker scratch trade. As a result of this change, a greater number of contracts will be eligible for clearance at the $.02 per contract rate.

OCC believes that the foregoing changes will financially benefit clearing members without adversely affecting OCC's ability to meet its expenses and maintain an acceptable level of retained earnings.

(B) Self-Regulatory Organization's Statement on Burden on Competition

OCC does not believe that the proposed rule change would impose any burden on competition.

(C) Self-Regulatory Organization's Statement on Comments on the Proposed Rule Change Received From Members, Participants, or Others

Written comments were not and are not intended to be solicited with respect to the proposed rule change, and none have been received.

III. Date of Effectiveness of the Proposed Rule Change and Timing for Commission Action

The foregoing rule change has become effective upon filing pursuant to Section 19(b)(3)(A)(ii) of the Act [3] and Rule 19b–4(f)(2)[4] thereunder because the proposed rule establishes or changes a due, fee, or other charge. At any time within sixty days of the filing of such rule change, the Commission may summarily abrogate such rule change if it appears to the Commission that such action is necessary or appropriate in the public interest, for the protection of investors, or otherwise in furtherance of the purposes of the Act.

IV. Solicitation of Comments

Interested persons are invited to submit written data, views, and arguments concerning the foregoing, including whether the proposed rule change is consistent with the Act. Persons making written submissions should file six copies thereof with the Secretary, Securities and Exchange Commission, 450 Fifth Street, NW, Washington, DC 20549–0609. Comments may also be submitted electronically at the following e-mail address: *rule-comments@sec.gov*. All comment letters should refer to File No. SR–OCC–2004–01. This file number should be included on the subject line if e-mail is used. To help the Commission process and review your comments more efficiently, comments should be sent in either hardcopy or by e-mail but not by both methods. Copies of the submission, all subsequent amendments, all written statements with respect to the proposed rule change that are filed with the Commission, and all written communications relating to the proposed rule change between the Commission and any person, other than those that may be withheld from the public in accordance with the provisions of 5 U.S.C. 552, will be available for inspection and copying in the Commission's Public Reference Section, 450 Fifth Street, NW, Washington, DC 20549–0609. Copies of such filing also will be available for inspection and copying at the principal office of OCC and on OCC's Web site at *http://www.optionsclearing.com*. All submissions should refer to File No. SR–OCC–2004–01 and should be submitted by April 14, 2004.

For the Commission, by the Division of Market Regulation, pursuant to delegated authority.[5]

Margaret H. McFarland,

Deputy Secretary.

[FR Doc. 04–6597 Filed 3–23–04; 8:45 am]

BILLING CODE 8010–01–P

[3] 15 U.S.C. 78s(b)(3)(A)(ii).

[4] 17 CFR 240.19b–4(f)(2).

[5] 17 CFR 200.30–3(a)(12).

DEPARTMENT OF TRANSPORTATION

National Highway Traffic Safety Administration

[Docket No. NHTSA 2004–16921]

Insurance Cost Information Regulation

AGENCY: National Highway Traffic Safety Administration (NHTSA), DOT.

ACTION: Notice of availability.

SUMMARY: This notice announces publication by NHTSA of the 2004 text and data for the annual insurance cost information booklet that all car dealers must make available to prospective purchasers, pursuant to 49 CFR 582.4. This information is intended to assist prospective purchasers in comparing differences in passenger vehicle collision loss experience that could affect auto insurance costs.

ADDRESSES: Interested persons may obtain a copy of this booklet by contacting the U.S. Department of Transportation, Docket Management, Room PL–401, 400 Seventh Street, SW., Washington, DC 20590. [Docket hours are from 10 a.m. to 5 p.m.].

FOR FURTHER INFORMATION CONTACT: Ms. Rosalind Proctor, Chief, Consumer Standards Division, NHTSA, 400

Seventh Street SW., Washington, DC 20590 (202–366–0846).

SUPPLEMENTARY INFORMATION: Pursuant to section 201(e) of the Motor Vehicle Information and Cost Savings Act, 15 U.S.C. 1941(e), on March 5, 1993, 58 FR 12545, the National Highway Traffic Safety Administration (NHTSA) amended 49 CFR part 582, *Insurance Cost Information Regulation,* to require all dealers of automobiles to distribute to prospective customers information that compares differences in insurance costs of different makes and models of passenger cars based on differences in damage susceptibility. On March 17, 1994, NHTSA denied a petition submitted by the National Automobile Dealers Association (NADA) for NHTSA to reconsider part 582 insofar as it requires all automobile dealers to prepare the requisite number of copies for distribution of the insurance cost information to prospective purchasers. 59 FR 13630.

On March 24, 1995, NHTSA published a final rule to amend part 582 in a number of respects. 60 FR 15509. These changes included wording clarifications and a change in the availability date of the booklet.

Pursuant to 49 CFR 582.4, all automobile dealers are required to make available to prospective purchasers booklets that include this comparative information as well as certain mandatory explanatory text that is set out in section 582.5. Early each year, NHTSA publishes the annual **Federal Register** document updating the Highway Loss Data Institute's (HLDI) December Insurance Collision Report. Booklets reflecting the updated data must be available for distribution to prospective purchasers without charge within 30 days from the date of the **Federal Register**.

NHTSA is mailing a copy of the 2004 booklet to each dealer on the mailing list that the Department of Energy uses to distribute the ''Gas Mileage Guide.'' Dealers will have the responsibility of reproducing a sufficient number of copies of the booklet to assure that they are available for retention by prospective purchasers by April 23, 2004. Dealers who do not receive a copy of the booklet within 15 days of the date of this notice should contact Ms. Rosalind Proctor of NHTSA's Office of International Policy, Fuel Economy and Consumer Programs (202) 366–0846 to receive a copy of the booklet and to be added to the mailing list. Dealers may also obtain a copy of the booklet through the NHTSA web page at: *http://www.nhtsa.dot.gov/cars/problems/studies/InsCost.*

(49 U.S.C. 32302; delegation of authority at 49 CFR 1.50(f).)

Issued on: March 16, 2004.

Stephen R. Kratzke,

Associate Administrator for Rulemaking.

BILLING CODE 4910–59–P

U.S. Department of Transportation
National Highway Traffic Safety Administration

The Administrator

400 Seventh St., S.W.
Washington, D.C. 20590

MAR 1 2004

Dear Vehicle Dealer:

All vehicle dealers are required to make available to prospective purchasers information regarding comparative insurance costs for different makes and models of passenger cars, utility vehicles, light trucks, and vans pursuant to Title 49 of the Code of Federal Regulations, Part 582, *Insurance Cost Information Regulation*. This action responds to the mandate of Title II of the Motor Vehicle Information and Cost Savings Act and fulfills the agreed conditions for the settlement of the lawsuit between the agency and Consumers Union.

Enclosed please find **one** copy of the February 2004 Relative Collision Insurance Cost Information Booklet. Each dealer will be responsible for ***reproducing and maintaining a sufficient number of copies of this booklet*** to ensure that they are available for retention by prospective purchasers. These booklets must be made available no later than **March 30, 2004**. Please make certain that all salespersons at your dealership are aware that copies of this booklet are being displayed in your showroom.

To ensure consumer awareness of the availability of this booklet, dealers may choose to follow procedures similar to those they use for displaying the Environmental Protection Agency "Gas Mileage Guide," or may utilize wall posters or other media displays in the dealership to announce that the information is available.

This booklet can also be downloaded and printed from the National Highway Traffic Safety Administration website at: www/nhtsa.dot.gov/cars/problems/studies/inscost.

Sincerely yours,

Jeffrey W. Runge, M.D.

Enclosure

Get it together!
SAFETY BELTS SAVE LIVES

COMPARISON OF DIFFERENCES IN INSURANCE COSTS FOR PASSENGER CARS, STATION WAGONS/PASSENGER VANS, PICKUPS AND UTILITY VEHICLES ON THE BASIS OF DAMAGE SUSCEPTIBILITY

MARCH 2004

NHTSA
People Saving People

FEBRUARY 2004

COMPARISON OF DIFFERENCES IN INSURANCE COSTS FOR PASSENGER CARS, STATION WAGONS/PASSENGER VANS, PICKUPS, AND UTILITY VEHICLES ON THE BASIS OF DAMAGE SUSCEPTIBILITY

The National Highway Traffic Safety Administration (NHTSA) has provided the information in this booklet in compliance with Federal law as an aid to consumers considering the purchase of a new vehicle. The booklet compares differences in insurance costs for different makes and models of passenger cars, station wagons/passenger vans, pickups, and utility vehicles on the basis of damage susceptibility. However, it does not indicate a vehicle's relative safety.

The following table contains the best available information regarding the effect of damage susceptibility on insurance premiums. It was taken from data compiled by the Highway Loss Data Institute (HLDI) in its December 2003 Insurance Collision Report, and reflects the collision loss experience of passenger cars, utility vehicles, light trucks, and vans sold in the United States in terms of the average loss payment per insured vehicle year for model years 2001-2003. NHTSA has not verified the data in this table.

The table presents vehicles' collision loss experience in relative terms, with 100 representing the average for all passenger vehicles. **Thus, a rating of 122 reflects a collision loss experience that is 22 percent higher (worse) than average while a rating of 96 reflects a collision loss experience that is 4 percent lower (better) than average**. The table is not relevant for models that have been substantially redesigned for 2004, and it does not include information about models without enough claim experience.

Although many insurance companies use the HLDI information to adjust the "base rate" for the collision portion of their insurance premiums, the amount of any such adjustment is usually small. It is unlikely that your total premium will vary more than ten percent depending upon the collision loss experience of a particular vehicle. If you do not purchase collision coverage or your insurance company does not use the HLDI information, your premium will not vary at all in relation to these rankings.

In addition, different insurance companies often charge different premiums for the same driver and vehicle. Therefore, you should contact insurance companies or their agents directly to determine the actual premium that you will be charged for insuring a particular vehicle.

PLEASE NOTE: In setting insurance premiums, insurance companies mainly rely on factors that are not directly related to the vehicle itself (except for its value). Rather, they mainly consider driver characteristics (such as age, gender, marital status, and driving record), the geographic area in which the vehicle is driven, how many miles are traveled, and how the vehicle is used. Therefore, to obtain complete information about insurance premiums, you should contact insurance companies or their agents directly.

Insurance companies do not generally adjust their premiums on the basis of data reflecting the crashworthiness of different vehicles. However, some companies adjust their premiums for personal injury protection and medical payment coverage if the insured vehicle has features that are likely to improve its crashworthiness, such as air bags.

Test data relating to vehicle crashworthiness are available from NHTSA's New Car Assessment Program (NCAP). NCAP test results demonstrate relative frontal and side crash protection in new vehicles. Information on vehicles that NHTSA has tested in the NCAP program can be obtained by calling the agency's toll-free Auto Safety Hotline at (888) 327-4236 and through the NHTSA Web Page at www.nhtsa.dot.gov.

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COLLISION INSURANCE LOSSES
MODEL YEAR 2001-2003 PASSENGER MOTOR VEHICLES

MINI CARS

TWO-DOOR MODELS

AVERAGE FOR MINI TWO-DOOR MODELS **116**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Toyota	Echo	109	Hyundai	Accent	111

FOUR-DOOR MODELS

AVERAGE FOR MINI FOUR-DOOR MODELS **121**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Toyota	Echo	106	Hyundai	Accent	123
Kia	Rio	125			

STATION WAGON MODELS

AVERAGE FOR MINI STATION WAGON MODELS **114**

Make	Model	Relative Loss Payment
Kia	Rio	115

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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SPORTS MODELS

AVERAGE FOR MINI SPORTS MODELS **101**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Mazda	Miata convertible	83	Toyota	MR2 Spyder conv.	142

SPECIALTY MODELS

AVERAGE FOR MINI SPECIALTY MODELS **109**

Make	Model	Relative Loss Payment
Honda	Insight 2-dr	109

SMALL CARS

TWO-DOOR MODELS

AVERAGE FOR SMALL TWO-DOOR MODELS **131**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Volkswagen	New Beetle conv.	62	Volkswagen	Golf	139
Mini	Cooper	79	Honda	Civic coupe	140
Volkswagen	New Beetle	86	Mitsubishi	Eclipse	142
Chevrolet	Cavalier	124	Honda	Civic hatchback	180
Ford	Escort	126	Toyota	Celica	182
Ford	Focus	127	Hyundai	Tiburon	201
Pontiac	Sunfire	133	Acura	RSX	213

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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FOUR-DOOR MODELS

AVERAGE FOR SMALL FOUR-DOOR MODELS **113**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Saturn	ION	91	Volvo	S40	122
Volkswagen	Golf	99	Kia	Spectra sedan/hatch	126
Hyundai	Elantra	102	Dodge	Neon	130
Chevrolet	Cavalier	104	Nissan	Sentra	132
Volkswagen	Jetta	108	Subaru	Impreza 4WD	148
Honda	Civic	109	Suzuki	Aerio	156
Mazda	Protege	109	Mitsubishi	Lancer	159
Toyota	Corolla	110	Subaru	Impreza WRX 4WD	244
Ford	Focus	115			

STATION WAGONS

AVERAGE FOR SMALL STATION WAGONS **96**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Volkswagen	Jetta	77	Pontiac	Vibe	99
Ford	Focus	82	Toyota	Matrix 4WD	106
Volvo	V40	93	Toyota	Matrix	112
Subaru	Impreza 4WD	97	Suzuki	Aerio SX	119
Pontiac	Vibe 4WD	97	Subaru	Impreza WRX 4WD	139
Mazda	Protege5	99			

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

SPORTS MODELS

AVERAGE FOR SMALL SPORTS MODELS **124**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
BMW	Z4 Roadster conv.	93	Audi	TT roadster	117
Audi	TT coupe	103	Mitsubishi	Eclipse conv.	125
Mercedes	SLK class conv.	107	Porsche	Boxster conv.	158
Audi	TT Quattro roadster	112	Honda	S2000 conv.	194
Audi	TT Quattro coupe	113			

SPECIALTY MODELS

AVERAGE FOR SMALL SPECIALTY MODELS **76**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Chrysler	PT Cruiser 4dr	73	Toyota	Prius 4dr	104
Honda	Civic Hybrid 4dr	90			

MIDSIZE CARS

TWO-DOOR MODELS

AVERAGE FOR MIDSIZE TWO-DOOR MODELS **107**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Chrysler	Sebring conv.	74	Audi	A4 Cabriolet conv.	114
Toyota	Camry Solara conv.	90	Chrysler	Sebring	117
Chevrolet	Monte Carlo	95	Acura	3.2 CL	124
Oldsmobile	Alero	103	Honda	Accord	132
Toyota	Camry	105	Infiniti	G35	134
Pontiac	Solara	108	Dodge	Stratus	135

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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FOUR-DOOR MODELS

AVERAGE FOR MIDSIZE FOUR-DOOR MODELS **96**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Saturn	LS	69	Dodge	Stratus	103
Saab	9-3	70	Nissan	Altima	103
Subaru	Legacy/Outback 4WD	79	Volkswagen	Passat	104
Toyota	Avalon	82	Kia	Optima	107
Toyota	Camry	83	Infiniti	I35	107
Chevrolet	Malibu	84	Infiniti	G35	108
Honda	Accord	85	Mazda	6	112
Oldsmobile	Alero	91	Audi	A4	116
Chrysler	Sebring	94	Volkswagen	Passat 4WD	120
Acura	TL series	100	Mitsubishi	Galant	126
Hyundai	Sonata	101	Audi	A4 Quattro	128
Pontiac	Grand Am	101	Mitsubishi	Diamante	130
Nissan	Maxima	102			

STATION WAGONS

AVERAGE FOR MIDSIZE STATION WAGONS **70**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Saturn	LW	64	Audi	A4 Avant Quattro	105
Subaru	Legacy/Outback 4WD	65	Volkswagen	Passat 4WD	107
Volkswagen	Passat	82			

SPORTS MODELS

AVERAGE FOR MIDSIZE SPORTS MODELS **140**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Chevrolet	Corvette conv.	72	Lexus	SC 430 conv.	124
Chevrolet	Corvette	103	Ford	Mustang	144
Mercedes	SL class conv.	117	Porsche	911 conv.	178
Ford	Mustang conv.	118	Nissan	350Z	199
Saab	9-3 conv.	119	Porsche	911 Coupe	234

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

LUXURY MODELS

AVERAGE FOR MIDSIZE LUXURY MODELS **124**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
BMW	3 ser. station wag. 4WD	69	BMW	3 series 4dr	110
BMW	3 ser. station wagon	74	Mercedes	C class station wagon	112
Mercedes	C class 4WD 4dr	83	Volvo	S60 4dr	113
Mercedes	CLK class 2dr	96	Mercedes	C class 2dr	124
Lexus	ES 300 4dr	97	Jaguar	X-Type 4dr 4WD	126
BMW	3 series conv.	98	Volvo	S60 4dr 4WD	134
Saab	9-5 station wagon	100	Mercedes	CLK class conv.	141
BMW	3 series 4dr 4WD	101	BMW	3 series 2dr	146
Mercedes	C class 4dr	101	Lexus	IS 300 Sportcross station wag.	176
Saab	9-5 4dr	108	Lexus	IS 300 4dr	226

LARGE CARS

FOUR-DOOR MODELS

AVERAGE FOR LARGE FOUR-DOOR MODELS **74**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Buick	LeSabre	60	Ford	Taurus	76
Pontiac	Bonneville	62	Pontiac	Grand Prix	78
Buick	Century	63	Chrysler	Concorde	84
Buick	Regal	68	Dodge	Intrepid	88
Chevrolet	Impala	70	Hyundai	XG350	96
Mercury	Sable	75	Chrysler	300M	98
Oldsmobile	Aurora	75			

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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STATION WAGONS/PASSENGER VANS

AVERAGE FOR LARGE STATION WAGONS/PASSENGER VANS **66**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Pontiac	Montana LWB 4WD	50	GMC	Safari	65
Chevrolet	Astro 4WD	54	Ford	Windstar	65
Pontiac	Montana SWB/LWB	56	Toyota	Sienna	67
Oldsmobile	Silhouette	56	Dodge	Caravan/Grand Caravan	68
Oldsmobile	Silhouette 4WD	58	Chrysler	Town & Country	69
Ford	Taurus	61	Chrysler	Voyager	70
GMC	Safari 4WD	61	Dodge	Grand Caravan 4WD	71
Honda	Odyssey	62	Volkswagen	Eurovan	71
Mazda	MPV	63	Mercury	Sable	71
Chevrolet	Astro	63	Kia	Sedona	81
Chevrolet	Venture LWB 4WD	64	Chrysler	Town & Country 4WD	84
Chevrolet	Venture SWB/LWB	64			

SPORTS MODELS

AVERAGE FOR LARGE SPORTS MODELS **127**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Ford	Thunderbird conv.	52	Jaguar	XK series conv.	196
Volvo	C70 conv.	113	Jaguar	XK series	391

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

LWB = long wheelbase, SWB = short wheelbase

LUXURY MODELS

AVERAGE FOR LARGE LUXURY MODELS **106**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Buick	Park Avenue 4dr	69	Mercedes	E class station wag. 4WD	109
Mercedes	E class 4dr	82	Lexus	GS series 4dr	109
Volvo	S80 4dr	87	Audi	A6/S6 Quattro station wag.	111
Cadillac	DeVille 4dr	90	Audi	A6/RS6 Quattro 4dr	113
Volvo	V70 station wagon 4WD	96	BMW	5 series 4dr	116
Lincoln	LS 4dr	96	Jaguar	S-type 4dr	116
BMW	5 series station wagon	97	Lexus	LS 430 4dr	128
Volvo	V70 station wagon	98	Cadillac	CTS 4dr	129
Cadillac	Seville 4dr	102	Infiniti	Q45 4dr	141
Acura	3.5 RL 4dr	102	Jaguar	XJ series 4dr	158
Audi	A6 4dr	108	Jaguar	XJ series 4dr LWB	186
Mercedes	E class station wagon	109	Mercedes	CL class 2dr	282

VERY LARGE CARS

FOUR-DOOR MODELS

AVERAGE FOR VERY LARGE FOUR-DOOR MODELS **70**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Ford	Crown Victoria	62	Mercury	Grand Marquis	74

LUXURY MODELS

AVERAGE FOR VERY LARGE LUXURY MODELS **123**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Lincoln	Town Car 4dr	83	BMW	7 series 4dr	142
BMW	7 series 4dr LWB	111	Mercedes	S class 4dr LWB	171
Audi	A8 L Quattro 4dr	137	Audi	A8/S8 Quattro 4dr	206

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages

LWB = long wheelbase

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PICKUPS

SMALL PICKUPS

AVERAGE FOR SMALL PICKUPS **91**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
GMC	Sonoma series 4WD	71	Dodge	Dakota series	91
Chevrolet	S10 series 4WD	77	Toyota	Tacoma series	91
Mazda	B series	82	Mazda	B series 4WD	93
Nissan	Frontier series	83	Nissan	Frontier series 4WD	94
GMC	Sonoma series	83	Dodge	Dakota series 4WD	95
Ford	Ranger series	88	Toyota	Tacoma series 4WD	96
Chevrolet	S10 series	90	Ford	Ranger series 4WD	111

LARGE PICKUPS

AVERAGE FOR LARGE PICKUPS **78**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Chevrolet	Silverado 1500 series 4WD	69	Toyota	Tundra series	79
GMC	Sierra 1500 series 4WD	71	Dodge	Ram 1500 series 4WD	80
Ford	F-150 series 4WD	73	GMC	Sierra 1500 series	82
Dodge	Ram 1500 series	77	Chevrolet	Silverado 1500 series	82
Ford	F-150 series	77	Toyota	Tundra series 4WD	95

VERY LARGE PICKUPS

AVERAGE FOR VERY LARGE PICKUPS **82**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
GMC	Sierra 3500 series	53	Dodge	Ram 2500 series	78
Ford	F-250 series	59	Dodge	Ram 2500 series 4WD	80
Chevrolet	Silverado 2500 series	60	Ford	F-250 series 4WD	85
GMC	Sierra 2500 series 4WD	62	Ford	F-350 series 4WD	91
GMC	Sierra 2500 series	65	Chevrolet	Silverado 3500 series 4WD	92
Ford	F-350 series	67	Dodge	Ram 3500 series 4WD	93
Chevrolet	Silverado 2500 series 4WD	72	GMC	Sierra 3500 series 4WD	101
Chevrolet	Silverado 3500 series	74	Dodge	Ram 3500 series	116

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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UTILITY VEHICLES

SMALL UTILITY VEHICLES

AVERAGE FOR SMALL UTILITY VEHICLES 78

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Ford	Escape 4dr	55	Mitsubishi	Outlander 4dr 4WD	85
Ford	Escape 4dr 4WD	57	Mitsubishi	Outlander 4dr 2WD	87
Hyundai	Santa Fe 4dr 4WD	60	Suzuki	Vitara 4dr	91
Hyundai	Sante Fe 4dr	61	Chevrolet	Tracker 4dr	94
Mazda	Tribute 4dr 4WD	63	Suzuki	Vitara 4dr 4WD	95
Honda	Element 4dr 2WD	63	Chevrolet	Tracker 2dr	95
Saturn	VUE 4dr	64	Land Rover	Freelander 4dr 4WD	95
Mazda	Tribute 4dr	64	Toyota	RAV4 4dr	98
Jeep	Wrangler 2dr 4WD	66	Chevrolet	Tracker 4dr 4WD	100
Saturn	VUE 4dr 4WD	71	Toyota	RAV4 4dr 4WD	100
Subaru	Forester 4dr 4WD	71	Suzuki	Grand Vitara 4dr	104
Honda	Element 4dr 4WD	73	Isuzu	Rodeo Sport 2dr	116
Honda	CR-V 4dr	80	Isuzu	Rodeo Sport 2dr 4WD	119
Honda	CR-V 4dr 4WD	80	Suzuki	Grand Vitara 4dr 4WD	122
Chevrolet	Tracker 2dr 4WD	83			

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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MIDSIZE UTILITY VEHICLES

AVERAGE FOR MIDSIZE UTILITY VEHICLES **82**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Buick	Rendezvous 4dr	55	Dodge	Durango 4dr	80
Buick	Rendezvous 4dr 4WD	57	Chevrolet	TrailBlazer 4dr 4WD	81
Kia	Sorento 4dr	58	Isuzu	Rodeo 4dr	81
Toyota	Highlander 4dr	59	Chevrolet	Blazer 2dr 4WD	82
Chevrolet	Blazer 4dr	60	GMC	Envoy 4dr	82
Honda	Pilot 4dr 4WD	62	GMC	Envoy 4dr 4WD	85
Kia	Sorento 4dr 4WD	62	Chevrolet	TrailBlazer 4dr	85
Chevrolet	Blazer 4dr 4WD	64	Oldsmobile	Bravada 4dr 4WD	87
Oldsmobile	Bravada 4dr	65	Nissan	Xterra 4dr 4WD	88
Toyota	Highlander 4dr 4WD	65	Dodge	Durango 4dr 4WD	89
Toyota	4Runner 4dr 4WD	65	Suzuki	Grand Vitara XL-7 4dr	95
Ford	Explorer 4dr 4WD	66	Nissan	Pathfinder 4dr	95
Jeep	Liberty 4dr	66	Ford	Explorer 2dr	98
Mercury	Mountaineer 4dr	67	Chevrolet	Blazer 2dr	98
Ford	Explorer 4dr	68	Mitsubishi	Montero Sport 4dr	100
Nissan	Murano 4dr	69	Mitsubishi	Montero Sport 4dr 4WD	103
Pontiac	Aztek 4dr 4WD	72	Isuzu	Rodeo 4dr 4WD	104
Jeep	Liberty 4dr 4WD	73	Suzuki	Grand Vitara XL-7 4dr 4WD	107
Nissan	Murano 4dr 4WD	73	Isuzu	Axiom 4dr 4WD	112
Pontiac	Aztek 4dr	75	Isuzu	Axiom 4dr	115
Jeep	Grand Cherokee 4dr	75	Ford	Explorer 2dr 4WD	115
Toyota	4Runner 4dr	75	Nissan	Pathfinder 4dr 4WD	119
Mercury	Mountaineer 4dr 4WD	76	Mitsubishi	Montero 4dr 4WD	126
Jeep	Grand Cherokee 4dr 4WD	78	Land Rover	Discovery Series II 4dr 4WD	167
Nissan	Xterra 4dr	79			

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

LARGE UTILITY VEHICLES

AVERAGE FOR LARGE UTILITY VEHICLES **66**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
GMC	Yukon XL 1500 4dr	54	Toyota	Sequoia 4dr	64
GMC	Envoy XL 4dr 4WD	55	Chevrolet	Suburban 1500 4dr 4WD	65
Ford	Expedition 4dr 4WD	55	Chevrolet	Tahoe 4dr 4WD	70
Chevrolet	Suburban 1500 4dr	55	GMC	Yukon 4dr 4WD	71
Chevrolet	TrailBlazer EXT 4dr 4WD	57	Chevrolet	Suburban 2500 4dr 4WD	75
GMC	Yukon 4dr	57	Toyota	Sequoia 4dr 4WD	75
Ford	Expedition 4dr	60	Chevrolet	TrailBlazer EXT 4dr	76
GMC	Envoy XL 4dr	62	GMC	Yukon XL 2500 4dr 4WD	76
Chevrolet	Tahoe 4dr	63	Chevrolet	Suburban 2500 4dr	89
GMC	Yukon XL 1500 4dr 4WD	64			

VERY LARGE UTILITY VEHICLES

AVERAGE FOR VERY LARGE UTILITY VEHICLES **73**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Ford	Excursion 4dr	52	Ford	Excursion 4dr 4WD	84
AM General	Hummer H2 4dr 4WD	70			

LUXURY UTILITY VEHICLES

MIDSIZE LUXURY UTILITY VEHICLES

AVERAGE FOR MIDSIZE LUXURY UTILITY VEHICLES **84**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Infiniti	FX series 4dr 4WD	40	Lexus	RX 300 4dr 4WD	81
Volvo	XC90 4D 4WD	65	BMW	X5 4dr 4WD	91
Mercedes	M class 4dr 4WD	73	Lincoln	Aviator 4D 4X2	92
Acura	MDX 4dr 4WD	74	Infiniti	QX4 4dr	116
Lincoln	Aviator 4D 4X4	74	Infiniti	QX4 4dr 4WD	122
Lexus	RX 300 4dr	75			

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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LARGE LUXURY UTILITY VEHICLES

AVERAGE FOR LARGE LUXURY UTILITY VEHICLES **91**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Lexus	GX 470 4WD 4dr	58	Lexus	LX series 4dr 4WD	89
Land Rover	Range Rover 4dr 4WD	59	Cadillac	Escalade 4dr 4WD	93
Lincoln	Navigator 4dr	65	Cadillac	Escalade 4dr	116
Toyota	Land Cruiser 4dr 4WD	77	Mercedes	G class 4dr 4WD	158
Lincoln	Navigator 4dr 4WD	89			

LARGE/CARGO VANS

AVERAGE FOR ALL LARGE/CARGO VANS **67**

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Dodge	B3500 Cargo Van	50	GMC	Savana 1500	63
Chevrolet	Express Van 3500 series	52	Chevrolet	Express Van 1500	64
GMC	Savana 2500 cargo series	53	Ford	E-350 Econoline Wagon	66
Dodge	B2500 Cargo Van	58	Ford	E-150 Econoline Van	67
Dodge	B1500 Cargo Van	61	Chevrolet	Express Cargo Van 2500 ser.	68
Chevrolet	Express Cargo Van 3500 ser.	61	Chevrolet	Express Van 2500 series	69
Chevrolet	Astro cargo	61	GMC	Savana 1500 cargo	70
Volkswagen	Eurovan Camper	62	Ford	E-350 Econoline Van	72
Ford	E-150 Econoline Wagon	62	GMC	Savana 3500 cargo series	85
GMC	Safari cargo	63	Chevrolet	Astro cargo 4WD	88
Ford	E-250 Econoline Van	63	Chevrolet	Express Cargo Van 1500	89

SPECIALTY TRUCKS

SMALL SPECIALTY TRUCKS

AVERAGE FOR SMALL SPECIALTY TRUCKS **69**

Make	Model	Relative Loss Payment
Subaru	Baja 4dr 4WD	69

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

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MIDSIZE SPECIALTY TRUCKS

AVERAGE FOR MIDSIZE SPECIALTY TRUCKS 75

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Ford	Explorer Sport Trac 4dr	70	Ford	Explorer Sport Trac 4dr 4WD	81

LARGE SPECIALTY TRUCKS

AVERAGE FOR LARGE SPECIALTY TRUCKS 79

Make	Model	Relative Loss Payment	Make	Model	Relative Loss Payment
Chevrolet	Avalanche 1500 4dr 4WD	74	Cadillac	Escalade EXT 4dr 4WD	116
Chevrolet	Avalanche 1500 4dr	75			

VERY LARGE SPECIALTY TRUCKS

AVERAGE FOR VERY LARGE SPECIALTY TRUCKS 91

Make	Model	Relative Loss Payment
Chevrolet	Avalanche 2500 4dr 4WD	98

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2001-2003 is included in the class averages.

If you would like more details about the information in these tables, or wish to obtain the complete Insurance Collision Report, please contact HLDI directly, at:

Highway Loss Data Institute
1005 North Glebe Road
Arlington, VA 22201
Tel: (703) 247-1600

[FR Doc. 04–6586 Filed 3–23–04; 8:45 am]

BILLING CODE 4910–59–C

DEPARTMENT OF TRANSPORTATION

Surface Transportation Board

[STB Ex Parte No. 290 (Sub No. 5) (2004–2)]

Quarterly Rail Cost Adjustment Factor

AGENCY: Surface Transportation Board.

ACTION: Approval of rail cost adjustment factor.

SUMMARY: The Board has approved the second quarter 2004 rail cost adjustment factor (RCAF) and cost index filed by the Association of American Railroads. The second quarter 2004 RCAF (Unadjusted) is 1.033. The second quarter 2004 RCAF (Adjusted) is 0.518. The second quarter 2004 RCAF–5 is 0.493.

EFFECTIVE DATE: April 1, 2004.

FOR FURTHER INFORMATION CONTACT: Mac Frampton, (202) 565–1541 Federal Information Relay Service (FIRS) for the hearing impaired: 1–800–877–8339.

SUPPLEMENTARY INFORMATION: Additional information is contained in the Board's decision. To purchase a copy of the full decision, call ASAP Document Solutions at (301) 577–2600. [Assistance for the hearing impaired is available through FIRS: 1–800–877–8339.]

This action will not significantly affect either the quality of the human environment or energy conservation.

Pursuant to 5 U.S.C. 605(b), we conclude that our action will not have a significant economic impact on a substantial number of small entities within the meaning of the Regulatory Flexibility Act.

Decided: March 15, 2004.

By the Board, Chairman Nober.

Vernon A. Williams,

Secretary.

[FR Doc. 04–6441 Filed 3–23–04; 8:45 am]

BILLING CODE 4915–01–P

DEPARTMENT OF TREASURY

Submission for OMB Review; Comment Request

March 16, 2004.

The Department of Treasury has submitted the following public information collection requirement(s) to OMB for review and clearance under the Paperwork Reduction Act of 1995, Pub. L. 104–13. Copies of the submission(s) may be obtained by calling the Treasury Bureau Clearance Officer listed. Comments regarding this information collection should be addressed to the OMB reviewer listed and to the Treasury Department Clearance Officer, Department of the Treasury, Room 11000, 1750 Pennsylvania Avenue, NW., Washington, DC 20220.

DATES: Written comments should be received on or before April 23, 2004 to be assured of consideration.

Bureau of the Public Debt (PD)

OMB Number: 1535–0023.
Form Number: PD F 4000.
Type of Review: Extension.
Title: Request to Reissue United States Savings Bonds.
Description: Form is used by owners to identify the securities involved and to establish authority to reissue them.
Respondents: Individuals or households.
Estimated Number of Respondents: 600,000.
Estimated Burden Hours Per Respondent: 30 minutes.
Frequency of Response: On occasion.
Estimated Total Reporting Burden Hours: 300,000 hours.

OMB Number: 1535–0042.
Form Number: PD F 2216.
Type of Review: Extension.
Title: Application by Preferred Creditor for Disposition without Administration Where deceased Owner's Estate Includes Securities Not Exceeding $500.
Description: Used by preferred creditor of decedent's estate to request payment of bonds/checks not exceeding $500.
Respondents: Individuals or households, Business or other for-profit.
Estimated Number of Respondents: 5,000.
Estimated Burden Hours Per Respondent: 10 minutes.
Frequency of Response: On occasion.
Estimated Total Reporting Burden Hours: 835 hours.

OMB Number: 1535–0062.
Form Number: PD F 2966.
Type of Review: Extension.
Title: Special Bond of Indemnity by Purchaser of United States Savings Bonds/Notes Involved in a Chain Letter Scheme.
Description: Used by the purchaser of savings bonds in a chain letter scheme to request refund purchase price of the bonds.
Respondents: Individuals or households.
Estimated Number of Respondents: 5,000.
Estimated Burden Hours Per Respondent: 8 minutes.
Frequency of Response: On occasion.
Estimated Total Reporting Burden Hours: 665 hours.

OMB Number: 1535–0096.
Form Number: PD F 1993.
Type of Review: Extension.
Title: Reinvestment Application.
Description: Used to request proceeds of matured Series H Savings Bonds be reinvested in Series HH Savings Bonds.
Respondents: Individuals or households.
Estimated Number of Respondents: 20,000.
Estimated Burden Hours Per Respondent: 15 minutes.
Frequency of Response: On occasion.
Estimated Total Reporting Burden Hours: 5,000 hours.

OMB Number: 1535–0127.
CFR Part: CFR Part 343.
Type of Review: Extension.
Title: Offering of U.S. Mortgage Guaranty Insurance Company Tax and Loss Bonds.
Description: Regulations governing the issue, reissue, and redemption of U.S. Mortgage Guaranty Insurance Company Tax and Loss Bonds.
Respondents: Business or other for-profit.
Estimated Number of Respondents: 37.
Estimated Burden Hours Per Respondent: 15 minutes.
Frequency of Response: On occasion.