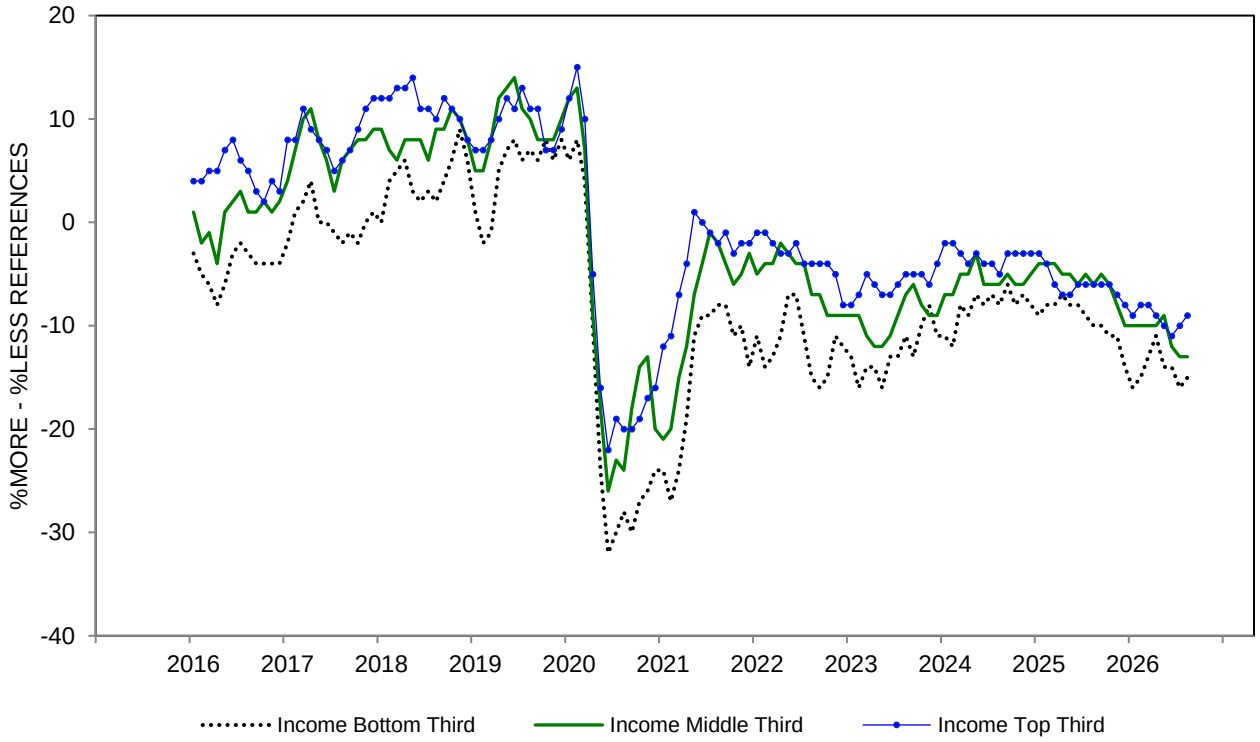CHART 38D: ECONOMIC CERTAINTY REASONS FOR CONDITIONS FOR VEHICLES