FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

| SIZE CLASS | BUSINESS USE CLASS | | RADIUS CLASS | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | Local Up to 50 Miles | | Intermediate 51-200 Miles | | Long Distance Over 200 Miles | |
| | | | BI & PD | OTC & Coll | BI & PD | OTC & Coll | BI & PD | OTC & Coll |
| Light Trucks (0-10,000 lbs. GVW) | Service | Factor<br>Code | 1.00<br>014-- | 1.00<br>014-- | 1.10<br>015-- | 1.15<br>015-- | 1.30<br>016-- | 1.20<br>016-- |
| | Retail | Factor<br>Code | 1.40<br>024-- | 1.15<br>024-- | 1.55<br>025-- | 1.40<br>025-- | 1.80<br>026-- | 1.45<br>026-- |
| | Commercial | Factor<br>Code | 1.60<br>034-- | 1.15<br>034-- | 1.45<br>035-- | 1.25<br>035-- | 2.10<br>036-- | 1.50<br>036-- |
| | | | | | | | ZONE RATED | |
| Medium Trucks (10,001-20,000 lbs. GVW) | Service | Factor<br>Code | 1.10<br>214-- | .75<br>214-- | 1.10<br>215-- | 1.05<br>215-- | .84<br>216-- | .95<br>216-- |
| | Retail | Factor<br>Code | 1.55<br>224-- | .90<br>224-- | 2.60<br>225-- | 1.05<br>225-- | .84<br>226-- | .95<br>226-- |
| | Commercial | Factor<br>Code | 1.60<br>234-- | .95<br>234-- | 2.20<br>235-- | 1.00<br>235-- | .84<br>236-- | .95<br>236-- |
| Heavy Trucks (20,001-45,000 lbs. GVW) | Service | Factor<br>Code | .90<br>314-- | .60<br>314-- | 1.35<br>315-- | .70<br>315-- | .90<br>316-- | 1.00<br>316-- |
| | Retail | Factor<br>Code | 1.50<br>324-- | .90<br>324-- | 2.20<br>325-- | 1.20<br>325-- | .90<br>326-- | 1.00<br>326-- |
| | Commercial | Factor<br>Code | 1.60<br>334-- | .80<br>334-- | 2.20<br>335-- | 1.30<br>335-- | .90<br>336-- | 1.00<br>336-- |
| Extra-Heavy Trucks (Over 45,000 lbs. GVW) | | Factor<br>Code | 1.75<br>404-- | .90<br>404-- | 2.60<br>405-- | 1.45<br>405-- | .96<br>406-- | 1.10<br>406-- |
| Heavy Truck-Tractors (0-45,000 lbs. GCW) | Service | Factor<br>Code | 1.00<br>344-- | .85<br>344-- | 1.50<br>345-- | .95<br>345-- | .88<br>346-- | 1.00<br>346-- |
| | Retail | Factor<br>Code | 1.80<br>354-- | 1.15<br>354-- | 2.80<br>355-- | 1.40<br>355-- | .88<br>356-- | 1.00<br>356-- |
| | Commercial | Factor<br>Code | 1.80<br>364-- | 1.00<br>364-- | 2.30<br>365-- | 1.15<br>365-- | .88<br>366-- | 1.00<br>366-- |
| Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW) | | Factor<br>Code | 2.20<br>504-- | 1.55<br>504-- | 2.95<br>505-- | 1.35<br>505-- | .96<br>506-- | 1.10<br>506-- |
| TRAILER TYPES | | | | | | | | |
| Semitrailers | | Factor<br>Code | .10<br>674-- | .65<br>674-- | .15<br>675-- | .80<br>675-- | .15<br>676-- | 1.00<br>676-- |
| Trailers | | Factor<br>Code | .10<br>684-- | .50<br>684-- | .15<br>685-- | .65<br>685-- | .15<br>686-- | 1.00<br>686-- |
| Service or Utility Trailers (0-2,000 lbs. Load Capacity) | | Factor<br>Code | 0<br>694-- | .30<br>694-- | 0<br>695-- | .50<br>695-- | 0<br>696-- | 1.00<br>696-- |

NON-FLEET PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

| SIZE CLASS | BUSINESS USE CLASS | | RADIUS CLASS | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | Local Up to 50 Miles | | Intermediate 51-200 Miles | | Long Distance Over 200 Miles | |
| | | | BI & PD | OTC & Coll | BI & PD | OTC & Coll | BI & PD | OTC & Coll |
| Light Trucks (0-10,000 lbs. GVW) | Service | Factor | 1.00 | 1.00 | 1.10 | 1.15 | 1.30 | 1.20 |
| | | Code | 011-- | 011-- | 012-- | 012-- | 013-- | 013-- |
| | Retail | Factor | 1.40 | 1.15 | 1.55 | 1.40 | 1.80 | 1.45 |
| | | Code | 021-- | 021-- | 022-- | 022-- | 023-- | 023-- |
| | Commercial | Factor | 1.60 | 1.15 | 1.45 | 1.25 | 2.10 | 1.50 |
| | | Code | 031-- | 031-- | 032-- | 032-- | 033-- | 033-- |
| | | | | | | | ZONE RATED | |
| Medium Trucks (10,001-20,000 lbs. GVW) | Service | Factor | 1.10 | .75 | 1.10 | 1.05 | .84 | .95 |
| | | Code | 211-- | 211-- | 212-- | 212-- | 213-- | 213-- |
| | Retail | Factor | 1.55 | .90 | 2.60 | 1.05 | .84 | .95 |
| | | Code | 221-- | 221-- | 222-- | 222-- | 223-- | 223-- |
| | Commercial | Factor | 1.60 | .95 | 2.20 | 1.00 | .84 | .95 |
| | | Code | 231-- | 231-- | 232-- | 232-- | 233-- | 233-- |
| Heavy Trucks (20,001-45,000 lbs. GVW) | Service | Factor | .90 | .60 | 1.35 | .70 | .90 | 1.00 |
| | | Code | 311-- | 311-- | 312-- | 312-- | 313-- | 313-- |
| | Retail | Factor | 1.50 | .90 | 2.20 | 1.20 | .90 | 1.00 |
| | | Code | 321-- | 321-- | 322-- | 322-- | 323-- | 323-- |
| | Commercial | Factor | 1.60 | .80 | 2.20 | 1.30 | .90 | 1.00 |
| | | Code | 331-- | 331-- | 332-- | 332-- | 333-- | 333-- |
| Extra-Heavy Trucks (Over 45,000 lbs. GVW) | | Factor | 1.75 | .90 | 2.60 | 1.45 | .96 | 1.10 |
| | | Code | 401-- | 401-- | 402-- | 402-- | 403-- | 403-- |
| Heavy Truck-Tractors (0-45,000 lbs. GCW) | Service | Factor | 1.00 | .85 | 1.50 | .95 | .88 | 1.00 |
| | | Code | 341-- | 341-- | 342-- | 342-- | 343-- | 343-- |
| | Retail | Factor | 1.80 | 1.15 | 2.80 | 1.40 | .88 | 1.00 |
| | | Code | 351-- | 351-- | 352-- | 352-- | 353-- | 353-- |
| | Commercial | Factor | 1.80 | 1.00 | 2.30 | 1.15 | .88 | 1.00 |
| | | Code | 361-- | 361-- | 362-- | 362-- | 363-- | 363-- |
| Extra-Heavy Truck-Tractors (Over 45,000 lbs. GCW) | | Factor | 2.20 | 1.55 | 2.95 | 1.35 | .96 | 1.10 |
| | | Code | 501-- | 501-- | 502-- | 502-- | 503-- | 503-- |
| TRAILER TYPES | | | | | | | | |
| Semitrailers | | Factor | .10 | .65 | .15 | .80 | .15 | 1.00 |
| | | Code | 671-- | 671-- | 672-- | 672-- | 673-- | 673-- |
| Trailers | | Factor | .10 | .50 | .15 | .65 | .15 | 1.00 |
| | | Code | 681-- | 681-- | 682-- | 682-- | 683-- | 683-- |
| Service or Utility Trailers (0-2,000 lbs. Load Capacity) | | Factor | 0 | .30 | 0 | .50 | 0 | 1.00 |
| | | Code | 691-- | 691-- | 692-- | 692-- | 693-- | 693-- |

Secondary Classification - Special Industry Class.

1. These classification and codes, but not the rating factors, apply to zone rated automobiles.
2. Where more than one secondary rating factor applies, classify the risk using the secondary classification with the largest secondary adjustment unless 80% or more of the use is in a single secondary classification with a lower secondary adjustment. In that case, classify the risk using the secondary classification associated with the smaller adjustment.

| CLASSIFICATION | Secondary Factor to be combined with Primary Factor: Trailer Types, Light Trucks and Zone Rated Automobiles | Secondary Factor to be combined with Primary Factor: All Other Automobiles | Code to be inserted in 4th and 5th Digit of Classification Code |
|---|---|---|---|
| **Manufacturers—**Automobiles used to transport raw materials and finished or unfinished goods manufactured, processed or constructed by the insured, except food manufacturers. | | | |
| a. Chemical Manufacturers - Those insureds manufacturing flammable, explosive, corrosive or poisonous chemicals. | 0.00 | -0.10 | 11 |
| b. Furniture Manufacturers - Those insureds manufacturing household or office furniture and heavy appliances such as refrigerators, stoves and televisions. | 0.00 | -0.10 | 12 |
| c. Garment Manufacturers - Those insureds in the wholesale manufacturing of outer garments, such as dresses, coats and suits. | 0.00 | -0.10 | 13 |
| d. Machinery Manufacturers - Those insureds manufacturing machinery used for industrial purposes. | 0.00 | -0.10 | 14 |
| e. Metal Manufacturers - Those insureds manufacturing metal products for industrial or construction utilization, other than structural iron or steel. | 0.00 | -0.10 | 15 |
| f. Structural Iron or Steel Manufacturers. | 0.00 | -0.10 | 16 |
| g. All Other Manufacturers Not Otherwise Classified. | 0.00 | -0.10 | 19 |

| CLASSIFICATION | | Secondary Factor to be combined with Primary Factor: Trailer Types, Light Trucks and Zone Rated Automobiles | Secondary Factor to be combined with Primary Factor: All Other Automobiles | Code to be inserted in 4th and 5th Digit of Classification Code |
|---|---|---|---|---|
| **Truckers—**Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations. | | | | |
| a. Common Carriers | Local | 0.00 | +0.65 | 21 |
| | Intermediate | 0.00 | +0.65 | 21 |
| | Long Distance | 0.00 | +0.00 | 21 |
| b. Contract Carriers (Other than Chemical, Iron and Steel or Petroleum Haulers) | Local | 0.00 | +0.65 | 22 |
| | Intermediate | 0.00 | +0.65 | 22 |
| | Long Distance | 0.00 | +0.00 | 22 |
| c. Contract Carriers Hauling Chemicals | Local | 0.00 | +0.65 | 23 |
| | Intermediate | 0.00 | +0.65 | 23 |
| | Long Distance | 0.00 | +0.00 | 23 |
| d. Contract Carriers Hauling Iron and Steel | Local | 0.00 | +0.65 | 24 |
| | Intermediate | 0.00 | +0.65 | 24 |
| | Long Distance | 0.00 | +0.00 | 24 |
| e. Contract Carriers Hauling Petroleum or Petroleum Products | Local | 0.00 | +0.65 | 27 |
| | Intermediate | 0.00 | +0.65 | 27 |
| | Long Distance | 0.00 | +0.00 | 27 |
| f. Exempt Carriers (Other Than Livestock Haulers) | Local | 0.00 | +0.65 | 25 |
| | Intermediate | 0.00 | +0.65 | 25 |
| | Long Distance | 0.00 | +0.00 | 25 |
| g. Exempt Carriers Hauling Livestock | Local | 0.00 | +0.65 | 26 |
| | Intermediate | 0.00 | +0.65 | 26 |
| | Long Distance | 0.00 | +0.00 | 26 |
| h. All Other | Local | 0.00 | +0.65 | 29 |
| | Intermediate | 0.00 | +0.65 | 29 |
| | Long Distance | 0.00 | +0.00 | 29 |
| **Food Delivery—**Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food. | | | | |
| a. Canneries and Packing Plants | | 0.00 | +0.50 | 31 |
| b. Fish and Seafood | | 0.00 | +0.50 | 32 |
| c. Frozen Food | | 0.00 | +0.50 | 33 |
| d. Fruit and Vegetable | | 0.00 | +0.50 | 34 |
| e. Meat or Poultry | | 0.00 | +0.50 | 35 |
| f. All Other | | 0.00 | +0.50 | 39 |

| CLASSIFICATION | Secondary Factor to be combined with Primary Factor: Trailer Types, Light Service Trucks and Zone Rated Automobiles | Secondary Factor to be combined with Primary Factor: All Other Automobiles | Code to be inserted in 4th and 5th Digit of Classification Code |
|---|---|---|---|
| **Specialized Delivery—**Automobiles used in deliveries subject to time and similar constraints. | | | |
| a. Armored Cars | 0.00 | +0.40 | 41 |
| b. Film Delivery | 0.00 | +0.40 | 42 |
| c. Magazines or Newspapers | 0.00 | +0.40 | 43 |
| d. Mail and Parcel Post | 0.00 | +0.40 | 44 |
| e. All Other | 0.00 | +0.40 | 49 |
| **Waste Disposal—**Automobiles transporting salvage and waste material for disposal or resale. | | | |
| a. Automobile Dismantlers | 0.00 | 0.00 | 51 |
| b. Building Wrecking Operators | 0.00 | 0.00 | 52 |
| c. Garbage | 0.00 | 0.00 | 53 |
| d. Junk Dealers | 0.00 | 0.00 | 54 |
| e. All Other | 0.00 | 0.00 | 59 |

| | Trailer Types and Zone Rated Automobiles | All Other Automobiles | Code to be inserted in 4th and 5th Digit of Classification Code |
|---|---|---|---|
| **Farmers—**Automobiles owned by a farmer, used in connection with the operation of his own farm occasionally used to haul commodities for other farmers. | | | |
| a. Individually Owned or Family Corp. (Other Than Livestock Hauling) | 0.00 | -0.50 | 61 |
| b. Livestock Hauling | 0.00 | -0.50 | 62 |
| c. All Other | 0.00 | -0.50 | 69 |

| CLASSIFICATION | Secondary Factor to be combined with Primary Factor: Trailer Types, Light Service Trucks and Zone Rated Automobiles | Secondary Factor to be combined with Primary Factor: All Other Automobiles | Code to be inserted in 4th and 5th Digit of Classification Code |
|---|---|---|---|
| **Dump and Transit Mix Trucks and Trailers** (Use these factors and codes only when no other secondary classification applies.) | | | |
| a. Excavating | 0.00 | -0.20 | 71 |
| b. Sand and Gravel (Other Than Quarrying) | 0.00 | -0.20 | 72 |
| c. Mining | 0.00 | -0.20 | 73 |
| d. Quarrying | 0.00 | -0.20 | 74 |
| e. All Other | 0.00 | -0.20 | 79 |

| | All Automobiles | |
|---|---|---|
| **Contractors (Other Than Dump Trucks)** | | |
| a. Building - Commercial | 0.00 | 81 |
| b. Building - Private Dwellings | 0.00 | 82 |
| c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service | 0.00 | 83 |
| d. Excavating | 0.00 | 84 |
| e. Street and Road | 0.00 | 85 |
| f. All Other | 0.00 | 89 |
| **Not Otherwise Specified** | | |
| a. Logging and Lumbering | 0.00 | 91 |
| b. Petroleum Business - automobiles used to transport petroleum and petroleum products such as gasoline and fuel oil. | 0.00 | 92 |
| c. All Other | 0.00 | 99 |