




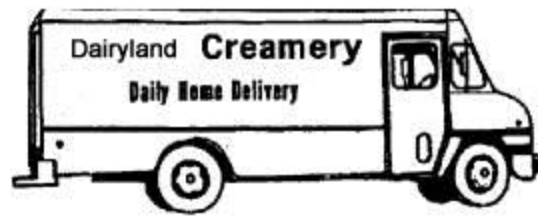
Classifying Commercial Vehicles

LIGHT TRUCKS—up to 10,000 lbs. GVW	
<p>Light trucks are of the pickup or light van type. It is very unusual—although possible—for vehicles of these types to have a GVW over 10,000 lbs. Please note that the GVW on step vans can vary between 8,000 lbs. and 17,000 lbs., depending upon the size.</p>	
<p>Used to transport the contractor's tools and equipment to job site and principally parked at the job location for the majority of the working day. No other use.</p> <p>Business class is <i>Service</i>.</p>	
<p>This is operated by a department store for the delivery of goods purchased by its customers to their homes.</p> <p>The business use class is <i>Retail</i>.</p>	

MEDIUM TRUCKS—10,001 lbs. to 20,000 lbs. GVW	
<p>The manufacturer usually refers to vehicles in this weight category as "1½ tons" to "2 tons."</p> <p>Please take care in verifying GVW since some vehicles that have a manufacturers GVW between 10,000 and 20,000 lbs. often show a weight under 10,000 lbs on the vehicle registration and other vehicles though having a GVW in excess of 20,000 lbs, are registered under 20,000 lbs.</p>	
<p>Sign contractor's truck used to bring signs, equipment and tools to job site; principally parked at the job location for most of the working day. No pickup or delivery of goods to others.</p> <p>Business use class is <i>Service</i>.</p>	

Door-to-door delivery of milk by creamery.

Business use class is *Retail*.



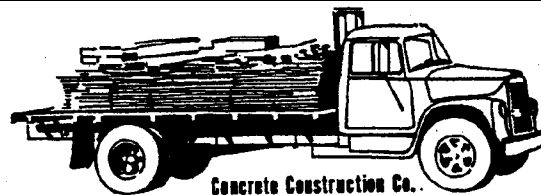
HEAVY TRUCKS—20,001 lbs. to 45,000 lbs. GVW

Many trucks other than light trucks will fall into this category. The manufacturer usually refers to these trucks as "2½ tons to 4½ tons" and in some cases up to "5 tons."

Although many of the 2½-ton trucks will have a gross *registered* weight 20,000 lbs. or less, the GVW given by the manufacturer must still be used.

Concrete forms being brought to job site by building contractor; vehicle principally parked at the job location for most of the working day.

Business use class is *Service*.



Delivery of furniture to retail customers by store.

Business use class is *Retail*.

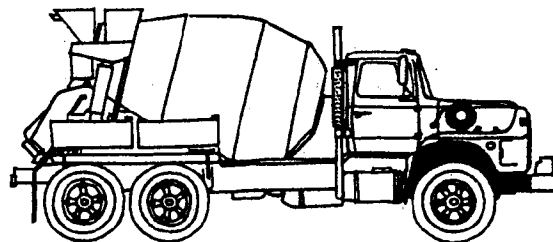


EXTRA HEAVY TRUCKS—over 45,000 lbs. GVW

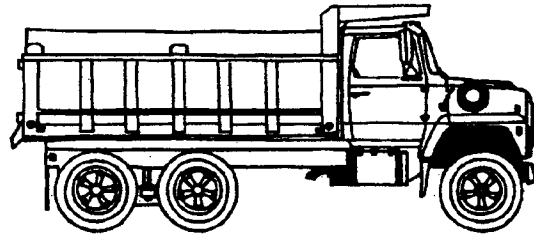
There are no separate business use classifications for vehicles falling into this weight category. All trucks in this category carry the same class and factor.

Many trucks falling into this category will be the very large dump trucks and the larger mix-in-transit trucks. Vehicles in this weight range will have a nominal rating of 4½ tons and above.

Mix-in-transit truck



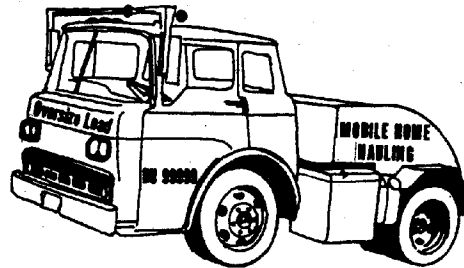
Dump truck



HEAVY TRUCK TRACTORS—up to 45,000 lbs. GCW

Tractors in this weight category are the smaller tractors and trucks equipped with a fifth wheel for hauling semi-trailers or mobile homes (known as toters). Strange as it may seem, this category includes those pickups that are equipped to pull semi-trailers used for the transportation of auto, fiberglass boats, etc, commonly referred to as hot shots.

Tractor hauling mobile homes

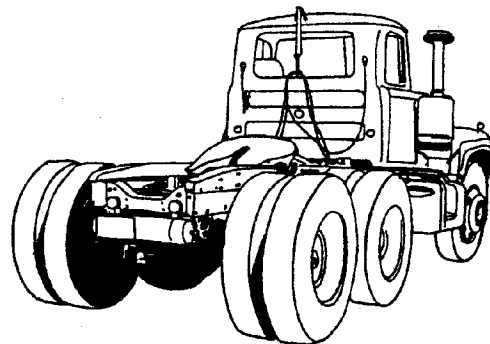
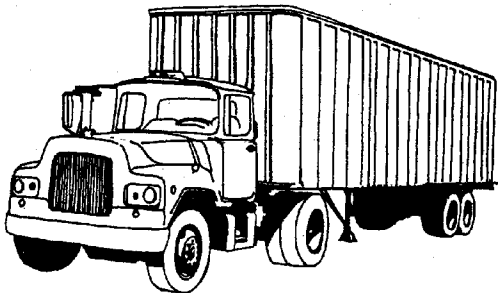


Note 1: Very few tractors of this size exist. They are limited to tractors used for hauling very light loads.

Note 2: When classifying tractors, please take care not to confuse GVW with GCW. GVW is given on tractors for registration purposes only and will always be less than the needed GCW.

EXTRA HEAVY TRUCK TRACTORS—over 45,000 lbs. GCW

The majority of tractors fall into this category. It does not matter if the tractor is single rear axle or dual rear axle. If the GCW is over 45,000 lbs., it is classified under this category.



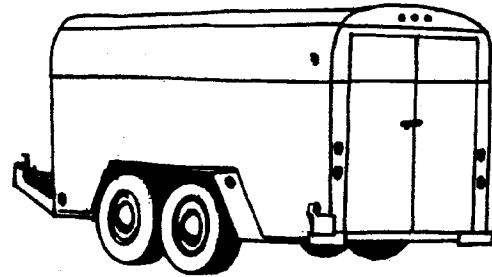
Note 1: Although no business use classifications apply to extra heavy truck tractors, secondary classifications do.

Note 2: When classifying truck tractors, please take care not to confuse GVW with GCW. GVW is given for registration purposes only and will always be less than the needed GCW.

TRAILER TYPES (3 types)

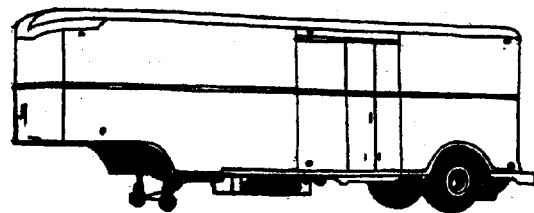
1. Service or utility trailer

Trailers or semi-trailers, with a capacity of 2,000 lbs. or less. There is no premium charge for BI and PD.

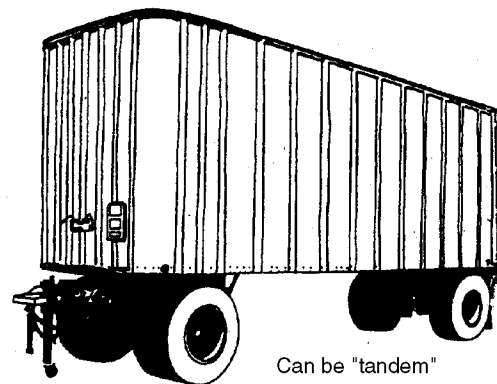


2. Semi-trailer

Trailers with a load capacity of 2,000 lbs. with wheels at rear only, equipped with a fifth wheel coupling device and hauled behind tractors.



3. Trailers: All other types of trailers including Tilt Bed Trailers with load capacities over 2,000 lbs.



Note: Secondary classifications and factors do not apply to trailers of any type except for dump trailers. For dump trailers secondary designator "OT" applies.