



**COLONY SPECIALTY**

*Member Argo Group*

# COMMERCIAL AUTOMOBILE UNDERWRITING GUIDELINES

Navigate using **Bookmarks**

**Effective July 10, 2013 For Hire Trucking Prohibited Class  
NJ and NY no longer authorized for Commercial Auto  
Updated MVR Violations Table**

<b>Commercial Auto Underwriting</b>	
<b><u>Contacting us:</u></b>	
<b>Sending Policies, Endorsements and Documentation by email</b>	All to <a href="mailto:Denverpolicies@colony specialty.com">Denverpolicies@colony specialty.com</a>
<b>Sending Submissions</b>	All to <a href="mailto:TR@colony specialty.com">TR@colony specialty.com</a>
<b>Claims by email</b>	All <a href="mailto:claimreporting@colony specialty.com">claimreporting@colony specialty.com</a>
<b>Phone and email</b>	800-456-8458 (CO)      877-251-3422 (AZ)

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## FOR-HIRE (FH) vs. NOT-FOR-HIRE (NFH) DEFINITION

**Note:** This definition does not include dump trucks, ready mix trucks, or wreckers. Please refer to dump and wrecker pages for eligibility parameters.

**For Hire:** A trucker (for hire) is someone in the business of transporting goods, materials or commodities for another.


**Not For Hire:** Rate risks hauling their own goods or commodities as Truck Not For Hire.

Examples:

- John Smith is leased exclusively to Kraft foods hauling their food products. This risk would be classified as a For Hire Trucker instead of as Food Delivery and would not be acceptable to Colony Specialty.
- Fred Jones is leased to the US Postal Service to transport bulk mail. This risk would be classified as a For Hire Trucker and would not be acceptable to Colony Specialty.
- Nancy Johnson owns Johnson's Farms and uses her fleet of trucks to haul produce raised on her farm. This risk would be classified as Food Delivery.
- Michael Jones makes furniture. He uses his van truck to deliver furniture to his customers. This risk would be classified as a Not-For-Hire Truck using the Truck NOC classification (ISO secondary code of 99).

## RISK SELECTION GUIDE

### **Authority Key:**










- A = Acceptable
- P = Prohibited
- S = Submit
-  = Roadmap available.












### **Vehicle Class / Commercial Statistical Program (CSP)**









- Secondary class code is shown for Truck Classes
- Primary class code is shown for Public Classes
  - *\*Place marker for the public auto secondary code-the public auto secondary code is determined by the seating capacity of the auto. Public Auto Secondary Codes= 1(1-8 seats); 2 (9-20 seats); 3 (21-60 seats) & 4 (60+ seats)*
- Complete CSP code is shown for Miscellaneous Classes









### **Supplement/Application:**












- Lists name of Supplemental or special Application required. All risks except those otherwise noted require completion of the Colony Specialty Commercial Auto Application.

Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Acid Hauling / Delivery	P			
Adaptive / Disabled Driver Training	P			
Adult Day Care	P			
Agricultural Haulers - bulk products in dump body type		79	Dump	Classify as dump not for hire; company code 122730
Agricultural Haulers - other than dump body type – Owned goods	A	39		39=Food products transported by food manufacturer (such as Kraft Foods)
	A	99		99= Owned food products transported by a farmer
Air-Freight Delivery	P			Prohibited ISO secondary codes would be 43 & 49
Airport Exposure		585*, 586*, 588* or 589*	Public	Courtesy Bus acceptable with an airport exposure. Includes Hotel/motel, airport parking lot and rental car buses/shuttles.
Airport/Bus/Limo	P			Door-to-airport pickup.
Alcohol Rehab Center Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Ambulances	P			
Amish Taxis		585*, 586*, 588* or 589*	Public	Rate as courtesy bus.
Ammunition	P			
Amphibious Equipment	P			
Amusement Services	P			
Anhydrous Ammonia	P			
Antique Autos	P			
Apartments, Hotels & Motels service units	A	99		99 = Service / Maintenance Vehicles.
Appliance Delivery	A	99		Owned goods
Appliance Repair/Service		89	Contractor	Rate as a service contractor.
Armored Cars	P			
Artisan Contractors		83	Contractor	Trade (Electric, Plumbing, etc)
Asbestos abatement contractors	P			
Ash Removal		79	Dump	Classify as dump
Asphalt & Paving Contractors		79	Dump	79 = the dump units
		85	Contractor	85 = all other units
Athlete Transport	P			
Athletic Equipment	A	99		
Automobile Transport	A	99		99=Owned units
		03	Wrecker/ Repo	03=Wrecker/tow truck capable of transporting 2 or fewer units
Baggage Transfer	A	99		






Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Bakeries – Retail / Wholesale	A	39		
Balloon Ride Vans		585*, 586*, 588* or 589*	Public	Classify as Courtesy Bus.
Band Equipment	A	99		
Band Personnel	P			
Barricade Delivery	A	99		
Batteries – New	A	99		
Batteries – Used/Recycled	P			
Beverage Delivery / Distributor	A	39		39=Beverage manufacturer transporting owned goods (such as Pepsi Cola)
Bingo Buses		585*, 586*, 588* or 589*	Public	Classify as Courtesy Bus. Not available in CT.
Blood Banks / Bloodmobile	P			
Boat Haulers				Submit if incidental to an acceptable class and not For Hire Trucking.
Bobtail Liability	P			
Bookmobile	A	99		Classify as Truck NOC
Boy Scout Groups Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Building Contractors – Commercial		81	Contractor	
Building Contractors – Residential		82	Contractor	
Building Supplies / Lumberyard	A	99		99=Building supplier or lumberyard transporting owned goods
Building Wrecking Operations		79	Dump	79=Dump trucks; company code 122730
Building Wrecking Operations		89	Contractor	89=Contractor units with GVW less than 45,000 lbs
	A	99		99=Hauling owned building wrecker equipment or materials using autos with GVW greater than 45,000 lbs
Bus Driving Schools		585*, 586*, 588* or 589*	Driving Schools	Rate bus as Bus NOC (same as Courtesy Bus); <b>In Colony Rater under other unit details, select from the driver training drop down list and select Bus_Driving_Schools.</b>
Butane Haulers	P			
Cable Installer		89	Contractor	
Camper Delivery	A	99		99=Delivery of owned campers
Camping Guides		585*, 586*, 588* or 589*	Public	Classify as courtesy bus.
Candy and Snack Foods	A	39		39=Candy/Snack foods manufacturer transporting owned goods
Canned Goods	A	31		31= Manufacturer transporting owned goods









Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Canneries and Packing Plants	A	31		31=Manufacturer transporting owned goods
Canoe Rental / Rafting	A	99		99=service units used to haul equipment & supplies
		585*, 586*, 588* or 589*	Public	585*-589*=public livery units used to transport people
Car Haulers (ability to transport 3 or more autos)	P			
Cargo			Cargo	Only for the acceptable classes of business shown in the Commercial Automobile Underwriting Guide.
Carnival Vehicles	P			
Carpenters		83	Contractor	Trade (Electric, Plumbing, etc)
Casino Shuttle		585*, 586*, 588* or 589*	Public	585*-589*=Coverage not available in CO or CT. Classify as Courtesy Bus.
Catering Service	A	99		Classify as Truck NOC.
Cement Trucks		72	Dump	Classify as dump; <b>company code 122734</b>
Charter Buses / Vans	P			Any risk with charter in the name or requiring \$5,000,000 limit.
Chemical Hauling. \$5,000,000 limit needed	P			Decline if \$5,000,000 limit required per FHWA HazMat Guidelines
Chemical Hauling. Up to \$1,000,000 limit needed	S	99		99=Hauling owned goods
Church Buses / Vans		635*, 636*, 638* or 639**	Public	
Circus Vehicles	P			
Coal Haulers	P			
Computer Hardware, Software	A	99		99=Hauling owned goods
Confectionery manufacturing	A	39		39=Manufacturer transporting owned goods
Contaminated Dirt	A	79		Contaminated with gas or oil only. No other hazardous materials. No oilfield exposure.
Contingent Lease Liability & Physical Damage		7219	Contingent Lease	Lease of 12 months or longer. <b>This class can be rated &amp; issued via Colony Rater. Issue the policy, then immediately issue an endorsement in Colony Rater to add the Contingent Lease form AU3800 and delete the CT3301. The AU3800 is located on our website under Forms in Word format.</b>
Contractors Equipment Haulers	A or P	99		P=Prohibited if an Oversize or Overweight Filing or Permit is required 99=Hauling owned goods
Contractors Vehicles		81 - 89	Contractor	
Cordwood	A	99		









Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Counseling Center		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Couriers	P			
Courtesy Buses / Vans		585*, 586*, 588* or 589*	Public	Courtesy buses/vans owned or operated by a business to transport their customers. Airport exposure acceptable.
Cranes or Boom Trucks	A	99		*Crane or boom must be permanently mounted to the truck. *Maximum lift capacity 10 tons *Use symbol 19 for Business Auto and 79 for Motor Carrier for Mobile Equipment *100% crane operators - decline *Risk must carry GL coverage.
Crude Oil Haulers	P			
Daily Rental	P			
Dairies	A	39		39=Manufacturer transporting owned goods
Day Care Buses / Vans		625*, 626*, 628* or 629*	Public	Note: This does not include Adult Day Care. Company code 122733
Deadhead Liability	P			
Debris Removal		79	Dump	79=hauling debris using a dump truck; company code 122756
	A	99		99=Hauling own debris using a pickup truck, box truck, straight truck, etc; company code 122758
		03	Wrecker/ Repo	03=hauling scrap or crushed cars using a wrecker or tow truck; company code 122759
Demolition & Wrecking Operations		79	Dump	79=hauling demolition & wrecking materials (no explosives) using a dump truck; company code 122756
	A	99		99=Hauling own goods using a pickup truck, box truck, straight truck, etc; company code 122758 (no explosives)
Department Store Delivery	A	99		99=Hauling own goods using a pickup truck, box truck, straight truck, etc
Diesel Fuel Hauler	P			
Dirt Haulers		72	Dump	
Domestic Violence Centers Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Drive Other Car Coverage (Business Auto & Motor Carriers)	S			
Driveaway Contractors	P			
Driveaway Repossessors	P			
Driver Testing Centers	P			
Driver Training – Adaptive / Disabled Driver	P			



Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Driver Training - Bus		585*, 586*, 588* or 589*	Driving Schools	Rate bus as Bus NOC (same as Courtesy Bus); In Colony Rater under <b>other unit details</b> , click on the driver training drop down list and select Bus_Driving_Schools.
Driver Training – Commercial Truck		99	Driving Schools	Rate trucks and truck-tractors as Truck NOC; In Colony Rater under <b>other unit details</b> , click on the driver training drop down list and select Trucks_Tractors_And_Trailers_Driv_School.
Driver Training – Private Passenger Autos		7391 or 7398	Driving Schools	Private Passenger autos owned by commercial training center. Must have dual brakes. Rate as Private Passenger auto; In Colony Rater under <b>other unit details</b> , click on the driver training drop down list and select PPTYPE_Comm1_Driv_Schools_Dual_Controls. <b>Prohibited in Florida. See Roadmap.</b>
Drug Rehab Center Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Dumps		71,72 or 79	Dump	All Types – please refer to definitions at end of Roadmap.
Electrical Contractors		83	Contractor	
Electronics	A	99		99=Hauling owned goods
Emergency Vehicles	P			
Employee Transport	S	585*, 586*, 588* or 589*	Public	Autos used to provide pre-arranged transportation for employees to and from work and not otherwise used to transport passengers for a charge. Railroad employee transport is prohibited.
Entertainers	P			
Escort Vehicles	A	99		Other than funeral. No motorcycles
Excavating Contractors		71	Dump	71 = dump units; company code 122730
		84	Contractor	84 = other than dump units
Excess Auto	P			
Explosive Transporters	P			
Exterminators		83	Contractor	
Farm Labor Bus		5927	Public	Submit if written in any state except Florida. Send proof of work comp coverage for the workers with the policy.
Farmers-bulk products in dump body type		79	Dump	Hauling own goods use company code 122730 If hauling for others as Dump for Hire use company code 122731
Farmers – other than dump body type	A	99		99= Farmers hauling their own products
Fast Food / Restaurant Delivery	P			
Fertilizer Haulers	S	99		99=Hauling owned goods. Submit with details of chemicals in fertilizer.
















Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Fertilizer Haulers con't		79	Dump	79=Hauling in dump body type. Submit with details of chemicals in fertilizer. 79=rate as Dump For Hire if hauling for others; company code 122731
Fertilizer Haulers (\$5,000,000 limit required)	P			Decline if \$5,000,000 limit required per FHWA HazMat Guidelines
Film Delivery	P			
Fire Department	P			
Firewood	A	99		99=Hauling owned goods
Fireworks	P			
Fish and Seafood	A	32		32=Fish & Seafood transported by food manufacturer (such as Vancamp)
	A	99		99= Owned goods
Fishing Guide Vans		585*, 586*, 588* or 589*	Public	Classify as Courtesy Bus.
Flammable Commodities	P			
Florist	A	99		99=Hauling owned goods
Food Manufacturer/ Wholesale Delivery Vehicles	A	31 - 39		31-39=Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food
For Hire Trucker Liability and Physical Damage	P			All For Hire Truck Company Class Codes Prohibited
For-Hire Truck Non-Owned Trailer	P			
Foster Homes		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	
Framers		83	Contractor	
Freight Broker or Forwarder	P			
Frozen Food	A	33		33=Frozen foods transported by food manufacturer (such as Dryers)
	A	99		99= Owned goods
Fruit and Vegetable Haulers – bulk hauled in dump body type		79	Dump	79=rate as Dump Not For Hire if owned goods; company code 122730 79=rate as Dump For Hire if hauling for others; company code 122731
Fruit and Vegetable Haulers – other than dump body type	A	34		34=Fruit & Vegetables transported by food manufacturer (such as Del Monte)
	A	99		99= Owned food products transported by grower or farmer
Fuel Oil Haulers	P			
Funeral Escorts	P			
Furniture Delivery	A	99		99=Hauling owned goods
Furniture Manufacturers	A	99		99=Hauling owned goods









Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Furniture Repair/Service		89	Contractor	Rate as a service contractor
Garage Keepers Coverage		03	Wrecker/ Repo	Available for Auto Reposessors and for Wrecker/Tow Trucks
Garbage Collection (residential or commercial)	P			
Gas Haulers	P			
Girl Scout Groups Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Golf mobiles	P			Prohibited unless fits definition of Low Speed Vehicle
Grain Haulers – dump body type	A	79	Dump	Classify as dump.
Grain Haulers-other than dump body type	A	99		99=Owned goods
Gravel	A	72	Dump	
Grocery Store Delivery	A	99		99=Hauling owned goods
Group Homes		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	
Guns	P			
Hay Haulers	A	99		99=Hauling owned goods
Hazardous Materials	P			
Hazardous Waste Haulers	P			
Head Start Buses / Vans		625*, 626*, 628* or 629*	Public	Classify as Day Care; company code 122733
Hearses	P			
Heating Oil Dealers	P			
Heavy Equipment Hauler	A or P	99		P=Prohibit if an Oversize or Overweight Filing or Permit is required 99=Hauling owned goods
Hired Auto Coverage	S		Hired & Non Owned	Submit Hired & Non-owned Auto Supplement for any exposure greater than 'if any' for any acceptable class.
Homeless Shelters Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Hospital Waste Hauler	P			
Hot Oil Haulers	P			
Hotel Shuttles		585*, 586*, 588* or 589*	Public	Airport exposure acceptable. Classify as Courtesy Bus.
House Coal	P			
Household Goods Movers	P			
Hunting Clubs		585*	Public	Both Service and Courtesy Buses. Firearm's exclusion is mandatory in states where available.









Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Ice Cream Delivery-residential/commercial	A	33		33=Ice Cream manufacturer delivering owned goods to a retail store or other commercial outlet)
	A	99		99=Residential delivery to specific homes (such as Swann)
Ice Cream Vendor	P			Neighborhood street sales of frozen treats to children and adults
Initiator Cartridges	P			
Inspectors		83	Contractor	
Installation Contractor		83	Contractor	
Inter City Bus	P			
Intermodal Interchange	P			
Jam and Jelly manufacturing	A	39		39=Food products for human consumption transported by food manufacturer (such as Kraft Foods)
	A	99		99= Food products for human consumption transported by farmer
Janitorial Services		89	Contractor	
Jeep Tours	P			
Junk Dealers		79	Dump	79=hauling junk using a dump truck; company code 122756 79=rate as Dump For Hire if hauling for others; company code 122731
	A	99		99=Hauling own junk using a pickup, box, straight or flatbed truck, etc; company code 122758
		03	Wrecker/ Repo	03=hauling scrap or crushed cars using a wrecker or tow truck; company code 122759
Kids Taxi or Kiddie Cab	P			Children picked up for various lessons, appointments, etc. Courtesy vans run/owned by one business to pick up their customer is acceptable. Refer to Courtesy Bus classification.
Lab Waste Hauler	P			
Landscaping Contractors		84	Contractor	
Landscaping Contractors – dump body types		72, 79	Dump	Classify as dump not-for-hire; company code 122730
Law Enforcement Agency	P			
Lawn / Landscaping		84	Contractor	
Leased Auto (long term)	A	7219		Classify as contingent liability. <b>This class can be issued via Colony Rater. Issue the policy, then immediately issue an endorsement in Colony Rater to add the contingent lease forms located on our website under Forms in Word format.</b>
Limos	P			
Liquids / Non Hazardous	A	99		99=Hauling owned goods
Livestock Hauler	A	99		99=Hauling owned livestock

Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Loggers	P			
Long Haul Trucker	P			
Low Speed Vehicles (LSV)		585*, 586*, 588* & 589* or 7391 & 7398	Low Speed Vehicle	585* - 589*=Courtesy bus rates 7391 or 7398=Security Patrol (use private passenger rates)
LPG Haulers	P			
Lumberyards & Lumber Haulers	A	99		Decline if hauling logs - pole trailers are prohibited from coverage 99=Hauling owned goods
Lunch Wagons	A	99		Classify as Truck NOC. Attach CA2304 Rolling Stores Endorsement.
Machinery	A	99		99=Hauling owned goods
Magazine Delivery (bulk)	A	99		99=Hauling owned goods
Manufacturers	A	99		99=Hauling owned goods
Masonry Contractors		83	Contractor	
Meat or Poultry	A	35		35=Meat or poultry products transported by food manufacturer (such as Tyson Foods)
	A	99		99=Farmer hauling owned goods
Medical Waste Haulers	P			
Messenger Service	P			
Metal Dealer	A	99		
Milk Haulers	A	39		39=Food products transported by food manufacturer
	A	99		99=Hauling owned goods
Mobile Catering Truck	A	99		Attach CA2304- Rolling Stores Endorsement
Mobile Health Units	P			
Mobile Home Toter	P			
Mobile Learning Center	A	99		
Mobile Medical Units	P			
Mobile Museum	A	99		
Mobile Video Arcade	A	99		99=Trailers or buses outfitted with flat screen televisions & video arcade games designed to provided entertainment for birthday parties & other functions. Must have GL coverage in place. APD coverage available for the auto minus the televisions and games.
Motor Homes	S	99		Submit Commercial Use Vehicles
Motorcycles	P			
Moving Trucks & Vans	P			
Municipalities	P			
Neighborhood Ice Cream Trucks	P			
New Venture Operations		Various	New Venture	Complete New Venture Supplement. Decline if less than 2 years experience. See specific class for additional information
Newspaper Delivery (bulk) – Commercial Only – no residential delivery	A	99		99=Hauling owned goods
Newspaper Delivery - Residential Delivery	P			









Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Non-Emergency Transportation	P			Defined as autos used to provide transportation to clients including special trips and outings, etc. Senior citizens or other clients to congregate meal centers, medical facilities, social functions, shopping centers; handicapped persons to work or rehabilitation programs and adult daycare centers
Non-owned Auto Coverage	S		Hired & Non-owned Auto	Submit Hired & Non-owned Auto Supplement for any exposure greater than 'if any' for acceptable classes.
Non-Trucking Use	P			
Non-Owned Trailer Coverage	P			
Nursing Homes	P			
Office Equipment and Supplies	A	99		99=Hauling owned goods
Office Furniture	A	99		99=Hauling owned goods
Oilfield Contractor		89	Contractor	Prohibited - Tank and Vacuum trucks used to transport salt water, mud or other waste in and out of the oilfield. No waste disposal or frac waste disposal. No explosives – No frac water delivery
Oilfield Delivery		83, 84, 85 or 89	Contractor	Prohibited - Tank and Vacuum trucks used to transport salt water, mud or other waste in and out of the oilfield. No waste disposal or frac waste disposal. No explosives – No frac water delivery
		71 or 72	Dump	Prohibited - Tank and Vacuum trucks used to transport salt water, mud or other waste in and out of the oilfield. No waste disposal or frac waste disposal. No explosives – No frac water delivery
	A	99		99=Truck NOC (delivery of equipment, parts, etc.) Prohibited - Tank and Vacuum trucks used to transport salt water, mud or other waste in and out of the oilfield. No waste disposal or frac waste disposal. No explosives – No frac water delivery
On-Hook	A		Wrecker Repo	Classify/rate as On-hook if 2 or fewer autos hauled Classify/rate as Cargo if 3 or more autos hauled
Outfitter Bus/Van		585*, 586*, 588* or 589*	Public	Classify as Courtesy Bus.
Packer Waste Trucks	P			
Paper Products	A	99		99=Hauling owned goods
Parade Vehicles	P			
Pet Food processing/delivery	A	99		99=Hauling owned goods
Photographers	A	99		
Physical Damage – Commercial	Follow Authority by Class	Various		
Pipe	A	99		99=Hauling owned goods
Pizza Delivery	P			
Plasterers/Drywall Contractor		83	Contractor	
Plastics	A	99		99=Hauling owned goods
Plate Coverage	S	Various		Submit with completed Plate Supplement. Attach the CA2027 or CA2042 (VA)- Registration Plates not used for Specific Autos-enter plate number and type of plate in the form. Drive away coverage is not available.





Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Plumbing Contractors		83	Contractor	Trade (Electric, Plumbing, etc)
Pole Trailers	P			
Police Vehicles	P			
Pollution Coverage	A or S	various		S=Submit if the risk is hauling any type of waste commodity. Only applicable for acceptable classes of business written by the Transportation division. Can not be written as a stand alone coverage
Poultry	A	35		35=Meat or poultry products transported by food manufacturer (such as Tyson Foods)
	A	99		99=Farmer hauling owned goods
Prefabricated Buildings / Concrete	A	99		99=Hauling owned goods
				Decline risks requiring an oversize or overweight filing or permit.
Prisoner Transport		585*, 586*, 588* or 589*	Public	585*-589*=public livery units used to transport people; company code 122745
Private Passenger Types	A	7391 or 7398		Business use / limited personal use when written with fleets.
Produce Haulers – bulk products in dump body type	A	79		79=rate as Dump Not For Hire if owned goods; company code 122730
				79=rate as Dump For Hire if hauling for others; company code 122731
Produce Haulers – other than dump body type	A	34		34=Produce transported by food manufacturer
	A	99		99=Farmers or others hauling owned goods
Propane Haulers	P			
Psychiatric Counseling Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Classify as Social Service.
Pulpwood Hauling	P			
Quarry Owner		74	Dump	Classify as dump not-for-hire; company code 122730
Racing Vehicles	P			
Rafting Guide Vans			Public	Classify as Courtesy Bus.
Railroad Exposure	A	Various		Decline if railroad protective form is required.
Railroad Employee Transportation	P			
Ready Mix Trucks		72	Dump	Classify as Not-For-Hire dump; company code 122734
Recycled Grease or Oil	A	99		99=Hauling owned goods
Recycled Materials		79	Dump	79=hauling recycled materials using a dump truck; company code 122756
				79=rate as Dump For Hire if hauling for others; company code 122731
	A	99		99=Hauling own recycled materials using a pickup, box, straight or flatbed truck, etc; company code 122758
		03	Wrecker/ Repo	03=hauling scrap or crushed cars using a wrecker or tow truck; company code 122759

Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Registration Plates not Issued for Specific Auto	S	Various		Clarify use of plates. <b>Submit with completed Plate Supplement.</b> Attach the CA2027 or CA2042 (VA)-Registration Plates not used for Specific Autos-enter plate number and type of plate in the form. Drive away coverage is not available.
Religious Institution Buses/Vans		635*, 636*, 638* or 639*	Public	
Rentals	P			Daily/Short Term
Residential Waste Haulers	P			
Restaurant Food Delivery	P			
Restaurant Supplies	A	99		99=Hauling owned goods
Retail Delivery	A	99		99=Hauling owned goods
Retirement Communities	S	585*, 586*, 588* or 589*	Public	Non-health facilities servicing ambulatory passengers. No wheelchair exposure or wheelchair lifts. Handling of Persons Exclusion mandatory in states where available.
Roadside Auto Service/Repair (other than tow truck)	A	99		If tow truck or wrecker refer to Wrecker class.
Rock Hauling		72	Dump	72=rate as Dump Not For Hire if owned goods; company code 122730 72=rate as Dump For Hire if hauling for others; company code 122731
Rolling Stores	A	99		Owned goods. Attach CA2304 Rolling Stores Endt.
Rolloff Waste Trucks	P			
Roofing Contractor		83	Contractor	Contractor trucks other than dump.
		79	Dump	79 for dump trucks hauling waste.
Salesman Fleets	S	7391 or 7398		Submit with details on Personal Use including family members.
Salt Water Trucks	P			
Salvage Dealer – Auto Exposure (no for hire exposure)		79	Dump	79=hauling salvage using a dump truck; company code 122756
	A	99		99=Hauling salvage using a pickup, box, straight or flatbed truck, etc; company code 122758
		03	Wrecker/ Repo	03=hauling salvage using a wrecker or tow truck; company code 122759
Sand & Gravel Haulers		72	Dump	72=rate as Dump Not For Hire if owned goods; company code 122730 72=rate as Dump For Hire if hauling for others; company code 122731
Sawdust Hauler	P			
School Buses / Vans		615*, 616*, 618* or 619* 625*, 626*, 628* or 629*	Public	615* -619*=School Owned-school buses/vans owned & operated by a school district 625*-629*=School Other-school bus/van owned & operated by a school bus contractor; company code 122743

Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
School Buses/Vans Transporting Special Needs Children		615*, 616*, 618* or 619* 625*, 626*, 628* or 629*	Public	No new ventures or NET (Non-Emergency Transport/ <b>Special Needs Transportation</b> ) 615* -619*=School Owned-school buses/vans owned & operated by a school district 625*-629*=School Other-school bus/van owned & operated by a school bus contractor; company code 122743
Scrap Metal Hauler		79	Dump	79=hauling scrap metal using a dump truck; company code 122756 79=rate as Dump For Hire if hauling for others; company code 122731
	A	99		99=Hauling scrap metal using a pickup, box, straight or flatbed truck, etc; company code 122758
		03	Wrecker/ Repo	03=hauling scrap or crushed cars using a wrecker or tow truck; company code 122759
Seafood Delivery	A	35		35=Seafood products transported by food manufacturer
	A	99		99=Residential delivery to individual homes
Security Patrols		99, 7391 or 7398	Security Patrol	Pickup/vans = 99 PPT = private passenger types <b>class code 7391 or 7398</b> <b>Low speed vehicles-rate as PPT, company code 122805</b>
Septic Tank Haulers	A	99		99=Hauling own goods; for tank & vacuum trucks use company code 122757
Service Units	A	99		Classify as service use class
Sewage / Septic	A	99		99=Hauling owned goods
Short logs	P			
Sightseeing Buses / Vans	P			
Ski Shuttles		585*, 586*, 588* or 589*	Public	Airport exposure is acceptable. Classify as Courtesy Bus.
Sludge (from waste water treatment plant)	A	99		99=Hauling owned goods
Snack food Manufacturing	A	39		39=Snack foods manufacturer transporting owned goods
	A	99		99=Vending machine delivery & stocking
Snow Removal Contractors		79	Dump	
		89	Contractor	
Snowmobiles	P			
Social Service Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	Defined as Alcohol / Drug Rehab, Boy or Girl Scout Groups, Domestic Violence Centers, Homeless Shelters, Psychiatric Counseling and Youth Centers only. <b>(No Non-Emergency Transport/Special Needs Transportation)</b>
Specialized Carriers	P			Needs permit/filing for oversize, overweight, corrosive or hazardous.
Specialized Delivery	P			The prohibited ISO secondary codes falling under this classification are: Magazines (43), Newspapers (43), Mail (44) & Oilfield Delivery (49) Only. <b>If bulk delivery of Mail, magazines or newspapers, see separate Mail, Magazine, Newspaper or Oilfield Delivery risk selections.</b>
Sporting Goods	A	99		99=Hauling owned goods



Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
Sport Utility Vehicles	A			If unit is a Sport Utility Vehicle (SUV), rate based on usage. If used as service vehicle, rate using Truck rates. If used as private passenger, must be part of an acceptable fleet. If used as Public transport, refer to Public roadmap and rates.
Steel Haulers	A	99		99=Hauling owned goods
Street and Road Contractors		85	Contractor	Any dump trucks should be classified as dump.
Street Sweepers		85	Contractor	
Sugar processing	A	39		39=Transported by food manufacturer
Surveyors		89	Contractor	
Syrup producers	A	39		39=Transported by food manufacturer
Taxis	P			
Tobacco	A	99		99=Hauling owned goods
Tow Trucks		03	Wrecker/ Repo	03=Wrecker For Hire, Wrecker Repo, Wrecker w/service, Wrecker w/dealer & Wreckers hauling salvage units. Risks transporting a maximum of 2 autos.
Tree Trimmers		89	Contractor	
Trolleys	P			
Truck Brokers	P			
Truck Driver Schools		99	Driving Schools	Rate trucks and truck-tractors as Truck NOC; <b>In Colony Rater under other unit details, click on the Driver Training drop down list and select Trucks, Tractors, And Trailers, Driv_School.</b>
Truckers – Liability	P			<b>All For Hire Truck Company Class Codes Prohibited</b>
Urban Bus	P			
Vacuum Trucks – No oilfield exposure	A	99		99=Hauling owned goods; company code 122757
Valet Courtesy Van		585*, 586*, 588* or 589*	Public	Classify as Courtesy Bus.
Van Pools	P			
Vegetable Oil	A	39		39=Transported by food manufacturer
Vending Machines	A	99		Classify as Truck NOC
Waste Disposal – (No residential door-to-door or commercial dumpster pickup)		79	Dump	Autos transporting non-hazardous salvage and waste material for disposal or resale 79=hauling waste using a dump truck; company code 122756
Waste Disposal Trucks (Packers, Rear, side & Front-end loaders & Rolloffs)	P	99		Autos transporting non-hazardous salvage and waste material for disposal or resale 99=Hauling own waste using a pickup, box, straight or flatbed truck, etc; company code 122758

Class Description or Commodity Hauled	Authority	Vehicle Class CSP	Supplement /Application	Comments
		03	Wrecker/ Repo	Autos transporting non-hazardous salvage and waste material for disposal or resale 03=hauling scrap or crushed cars using a wrecker or tow truck; company code 122759
	P			Packers, Rear, Side & Front-end loaders & Rolloffs are prohibited.
Waste Oil (from garage operations or from restaurants)	A	99		99=Hauling owned goods
Water Truck	A	99		99=Hauling owned goods – hauling frac water or salt water in or out of oilfields is prohibited class.
Wildfire Service Vehicles	S	Varies	Wildfire	Rates will vary depending on use/size of vehicle.
Welders		89	Contractor	Use symbol 19 to define as Mobile Equipment where appropriate.
Wholesale Delivery	A	99		99=Hauling owned goods
Wire	A	99		99=Hauling owned goods
Woodchip Delivery	A	79		Classify as dump
Wreckers		03	Wrecker/ Repo	03=Wrecker For Hire, Wrecker Repo, Wrecker w/service, Wrecker w/dealer & Wreckers hauling salvage units. Transporting a maximum of 2 autos
Youth Center Buses / Vans		645*, 646*, 648* or 649*/655*, 656*, 658* or 659*	Public	645*-649*=Social Service (employee operated) 655*-659*=Social Service other

**This class list is not all inclusive. Should you have questions concerning a specific class of business or exposure not listed, please contact a Transportation underwriter for further review and discussion.**

# ROADMAPS



## Boat Haulers

This is a submit class.

### Fuel for Thought:

- ❖ Submit with a completed Colony Specialty Commercial Automobile Application.
- ❖ Advise size of boats hauled (any special permits needed)
- ❖ Provide details of how vehicle is used off season.
- ❖ Provide details of personal use.
- ❖ Provide information on ALL persons who have access to the vehicle for personal use.



## Cargo Roadmap – Package with Auto (use with Supplemental Cargo Application)

Q #		Straight Route	Detour	Dead End
	<b>Applicant information section</b>	Must be completed.		
1.	Cargo hauled and percentage of each:	Must equal 100% and all cargo has to be on the Acceptable Commodities list below.	Submit if any cargo listed is not on the Acceptable Commodities list.	<b>Decline For Hire Truck risks.</b> Decline Hazmat type cargo.
<b>Section I – Coverages and Limits Requested</b>				
2.	Coverage:	Must be completed for rating purposes.		
3.	Optional Coverages:	Must be completed for rating purposes.		
A.	Earned Freight	Ok no submit required.		
B.	Refrigeration Breakdown			
1.	For refrigeration breakdown, do you use non-owned trailers?	No OR If yes, add 10% debit on each Power Unit used to pull non-owned refer trailers.		
2.	For owned trailers, list any that are 20 years old or more below. Must provide inspection for most recent service performed	None 20 years old or older OR Yes, OK with inspection to verify updates to refrigerator units.		Yes, and no inspection to verify refrigerator unit updates.
4.	Cargo Filings	State or Federal – OK. Request filing through Colony Website.		Decline when oversize/overweight
5.	Limit and deductible	Minimum \$2500 deductible required if theft coverage is requested.	Submit: -Cargo over \$100,000 -Deductible over \$5000	Decline if theft coverage is requested and deductible is less than \$2500.
6.	Power unit information	Must be completed and equal 100%		
<b>Section II – Terminal Coverage</b>				
7.	Terminal Address		Must be completed for rating purposes. Submit if Terminal Coverage is required.	
	Limit		Limit should not be higher than the cargo limit.	
<b>Section III - Security</b>				
8.	Theft barriers at terminal.	Any are OK. Must be completed even if Terminal coverage is not required.	Submit if Terminal Coverage is required.	If none or left blank – Decline theft
9.	Describe building conditions for each terminal. Answer all that apply.	Protection class 1-8 OK.	Submit if terminal coverage is required and protection class is 9 or 10.	

10	Theft prevention away from terminal.	Any are OK		If none or left blank – Decline theft
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**Fuel for Thought (Cargo packaged with Commercial Auto):**

- ❖ Theft prevention measures should be in place.
- ❖ **Now that we no longer write For Hire Trucking, we do not anticipate seeing requests for terminal coverage for Not for Hire risks. Should you find a need to refer such a risk, an explanation as to why they are not insuring this exposure elsewhere must accompany the submission.**
- ❖ If a commodity is not listed below, submit the account to your underwriter
- ❖ Details of losses over \$10,000 or more (open or closed) are required.
- ❖ **Pricing for Cargo (Schedule credit/debit) will follow the Power Unit physical damage for now. We are working on a separate Scheduled Rating Worksheet and corresponding schedule credit/debit charge for Cargo per unit.**

**Straight Route Qualifiers:**

- ❖ Colony Specialty Commercial Automobile Application.
- ❖ Cargo Supplement
- ❖ Complete the new venture supplement (for new ventures and in business less than 2 years).
- ❖ 3 year loss history for non-fleets (4 or less vehicles). Hard copy loss runs are required for fleets (5 or more power units).



**Cargo Roadmap – Monoline (use with Cargo Application)**

Q#		Straight Route	Detour	Dead End
<b>Section I – Coverages and Limits Requested</b>				
1-7.	<b>Applicant information</b>	Must be completed		
8.	Cargo hauled and percentage of each:	Must equal 100% and all cargo has to be on the Acceptable Commodities list below.	Submit if any cargo listed is not on the Acceptable Commodities list.	<b>Decline For Hire Truck risks.</b> Decline Hazmat type cargo.
9.	Years operating this business:	OK if 3 or more	Submit with New Venture supplement if less than 3.	
10.	New Venture	No	Yes -Submit	
11.	Have you ever operated this type of business under another name?	No.	Yes, submit with information on prior business.	
12.	In the past 3 years, have you ever had insurance for the type of operation cancelled, declined or the policy renewal refused?	No.	Yes – submit with explanation.	
13.	Applicant is:	Must be completed.		
<b>Section I – Coverages and Limits Requested</b>				
14.	Coverage:	Must be completed for rating purposes.		
15.	Optional Coverages:	Must be completed for rating purposes.		
A.	Earned Freight	Ok no submit required.		
B.	Refrigeration Breakdown			
1.	For refrigeration breakdown, do you use non-owned trailers?	No OR If yes, add 10% debit on each Power Unit used to pull non-owned refer trailers.		
2.	For owned trailers, list any that are 20 years old or more below. Must provide inspection for most recent service performed	None 20 years old or older OR Yes, OK with inspection to verify updates to refrigerator units.		Yes, and no inspection to verify refrigerator unit updates.
16..	Limit and deductible	Minimum \$2500 deductible required if theft coverage is requested.	Submit: -Cargo over \$100,000 -Deductible over \$5000	Decline if theft coverage is requested and deductible is less than \$2500.
17.	Power unit information	Must be completed and equal 100%		

<b>Section III – Driver Information</b>				
18.	Give name, title & phone number of person responsible for Driver Hiring & Training	OK if completed.	Submit if blank	
19.	Are all drivers employees of the applicant?	Yes	No – submit with details	
20.	Are MVR's ordered within 7 days of employment?	Yes		No - decline
21.	Are there guidelines in place to restrict personal cell phone use?	Yes		No - decline
22.	Indicate which Driver Selection Guidelines are in place	Minimum requirements: -Written application -Review of MVR -CDL required	Submit if minimum selection requirements are not met.	Decline if none are checked.
23.	Number of drivers hired in the past 6 months.	OK if number is less than 25% of total drivers.	Submit if number is over 25% of total drivers.	
24.	Are all drivers required to have minimum 2 years prior driving experience with like equipment?	Yes		No - decline
25.	Indicate driver's maximum hours of operations daily and weekly.	OK if not more than 10 hours per day or 50 hours per week.		Decline if more than 10 hours per day or 50 hours per week.
26.	Driver Safety and Training	N/A if owner operator. Minimum requirement for non-fleet is Company work rules. Minimum requirement for fleet risks is Written driver safety program.	Submit if minimum requirements are not met.	
27.	Driver Schedule	Must be fully completed for each driver.		Decline if all information is not completed.
<b>Section IV – Filing Information</b>				
28.	Cargo filings required	Must be completed.		Decline if Oversized/overweight or Hazmat
29.	DOT#, ICC or MC#, Federal Id#	Must be completed		
30.	State or City Filing required?	Yes OR No. If yes, details must be provided.		
31.	Do you hold broker authority?	No	Yes - submit	
32.	Are Canadian filings required?	<b>Either Yes or No is acceptable.</b>		
<b>Section V – Terminal Coverage</b>				
33.	Terminal Address		Must be completed for rating purposes. Submit if Terminal Coverage is required.	
	Limit		Limit should not be higher than the cargo limit.	
<b>Section VI - Security</b>				
34.	Theft barriers at terminal.	Any are OK. Must be completed even if Terminal coverage is not required.	Submit if Terminal Coverage is required.	If none or left blank – Decline theft
35.	Describe building conditions for each terminal. Answer all that apply.	Protection class 1-8 OK.	Submit if terminal coverage is required and protection class is 9 or 10.	
36.	Theft prevention away from terminal.	Any are OK		If none or left blank – Decline theft
<b>Section VII – Loss History</b>				
37.	Loss History	Must be completed. Hard copy loss runs are required for fleet risks.		

### Fuel for Thought:

- ❖ Theft prevention measures should be in place.
- ❖ **Now that we no longer write For Hire Trucking, we do not anticipate seeing requests for terminal coverage for Not for Hire risks. Should you find a need to refer such a risk, an explanation as to why they are not insuring this exposure elsewhere must accompany the submission.**
- ❖ If a commodity is not listed below, submit the account to your underwriter
- ❖ Details of losses over \$10,000 or more (open or closed) are required.
- ❖ **Pricing for Cargo (Schedule credit/debit) will follow the Power Unit physical damage for now. We are working on a separate Scheduled Rating Worksheet and corresponding schedule credit/debit charge for Cargo per unit.**

### Straight Route Qualifiers:

- ❖ Colony Specialty Cargo Application.
- ❖ Complete the new venture supplement (for new ventures and in business less than 3 years).
- ❖ 3 year loss history for non-fleets (4 or less power units). Hard copy loss runs are required for fleets (5 or more power units).
- ❖ MVR's
- ❖ A vehicle inspection is required for all power units or owned refrigeration trailers that are 20 to 29 years old.
- ❖ If Terrorism is rejected, signed Terrorism rejection form must accompany policy.

## COMMODITIES

### AGRICULTURAL PRODUCTS

Cotton  
Feed  
Fertilizer – bulk/bagged  
Grain  
Hay & Straw  
\*Livestock-Cattle/poultry  
\*Livestock – all other  
Mulch  
Plants & Shrubs  
Produce-Non Refrigerated  
Seed  
Tobacco – Raw/Processed  
not cigars/cigarettes  
Wood Chips, Wood pulp

### AUTOS AND BOATS

\*Auto haulers – new/used  
Auto Parts NOC  
Autos – Scrap  
\*Boat Haulers new/used  
\*Campers  
Marine Supplies/motors  
Rubber Goods  
Tires/Tubes  
Tools

### BUILDING & CONSTRUCTION

Aggregate  
Adhesives (Bulk or Packaged)  
Air Conditioning equipment  
Bricks  
Building Materials NOC  
Cabinets  
Carpet  
Cement – bagged  
Cement – Bulk in Transit  
Concrete – Cast in Place  
Concrete - Prefab  
Debris – Non Hazardous  
Dirt, Mud, Slurry  
Electrical Supplies  
Finished Metal Products  
Flooring  
Gravel

### BUILDING & CONSTRUCTION

**Continued**  
Lumber  
Marble  
Metal & Steel  
Paint – bulk or packaged  
Pallets – wood  
Plumbing Supplies  
Portable Buildings – NOT  
Modular Homes  
Sand  
Stone  
Tile  
Wood Products NOC

### CONSUMER GOODS

\*Appliances  
Art Supplies  
Books  
China  
Clothing  
\*Containerized  
Freight  
Consumer Machinery  
Cosmetics  
Crystal  
Fuel Oil – Bulk  
Fuel Oil –Residential  
Furniture – NO house  
Hold goods  
Glassware  
Hand tools  
Hardware  
\*High End Designer  
Clothing  
Leaflets/Flyers/Inserts  
Leather Goods  
Magazines  
Musical Instruments  
Office Equipment  
Optical Goods  
Paper Goods  
Periodicals  
Power Tools  
Shoes

Iron or Steel – Raw or Coils

**CONSUMER GOODS**

**Continued**

Soap Products  
Textiles  
Toys

**ELECTRONICS**

\*Batteries  
\*Cameras  
\*Computer Equipment  
\*Electronic Parts  
\*Electronic NOC  
\*Film  
\*Musical Equipment  
\*Photographic Equipment  
\*Sound Equipment  
\*Vending Machines  
\*Video Equipment

**\*denotes mandatory \$2,500 deductible for theft**

**For all other commodities a mandatory \$1000 theft deductible applies.**

**Currently Colony Rater and the Cargo Dec will only allow for the \$2500 deductible on All Perils. Please follow instructions below to correct this to allow for \$2500 on theft only, and either \$500 or \$1000 on all other perils.**

Sporting Goods

**MACHINERY MANUFACTURING AND MISC**

\*Aircraft Parts (not jet engines)  
\*Aluminum Products  
\*Brass  
Chemicals - Non Hazardous  
Coal (stand alone cargo policy only, NO Coal trucks)  
\*Copper  
Farm Equipment (NOC)  
\*Machinery (NOC)  
Medical Equipment (not MRI)  
\*Metals (Non-Ferrous)  
Oil Field Equipment NOC  
Plastic/Rubber Goods  
\*Prescription Drugs  
Raw Ore  
Recycled Material  
\*Wind Turbines/blades

**FOOD PRODUCTS**

\*Alcohol  
\*Baked Goods  
\*Beer  
\*Candy & Chips  
\*Canned Goods  
\*Eggs  
\*Frozen Foods NOC  
\*Fruits/Vegetables  
\*Groceries NOC  
\*Meat – Fresh Swinging  
\*Meat – processed  
\*Meat – Frozen  
\*Milk – Bulk  
\*Milk Products – Individual Packages  
\*Non-Perishable Food  
\*Poultry – fresh packaged  
\*Prepared Foodstuffs  
\*Produce – refrigerated  
\*Seafood – Fresh  
\*Seafood – Frozen  
\*Soda/Soft Drinks  
\*Wine

You will need to rate/quote/bind/issue out of Colony Rater with the \$2500 showing on the dec and rating worksheets. Then immediately issue non-premium endorsement #1 with this exact wording:

“It is hereby understood and agreed that in consideration of no premium change section V. Deductible of the Motor Truck Cargo Legal Liability Declaration is amended to read:

\$2500 Theft or \$\_\_\_\_\_ All Perils except Theft

The deductible options listed here apply to any one loss.”

There will be no change in premium for this endorsement.



## Contingent Lease Roadmap

Q#	Route	Straight	Detour	Dead End
<b>Section I – General Information</b>				
1.	Applicant Information	Must be completed		
2.	Date of Entry into Leasing	Must be completed		
3.	Name of Leasing Manager	Must be completed		
<b>Section II – Fleet Profile and Insurance Requirements</b>				
4.	List number of vehicle in each category:	Must be completed		Decline if any % is Mobile/ Construction/Farm Equipment.
5.	Are any vehicles garaged in CA, CT, FL, ID, IA, ME, MI, MN, NV, NY or RI?	No.		Decline if Yes.
6.	What insurance does the Lease Agreement require the Lessee to carry?	- Full Primary Coverage: OK for Liab and Phys Dam -Liability only: OK for Liab only -Physical Damage: OK for Phys Dam only		If lessee is not required to carry Liability or Physical Damage, the coverage cannot be written.
7.	Is Lessee required to furnish a certificate of insurance?	Yes.		No.
	If “Yes”, what limits of liability are required?	Minimum of 100/300/50 or 300 CSL.		Decline if less than 100/300/50 or 300 CSL.
8.	Are you required to be named as an additional insured on the Lessee’s liability policy?	Yes.		No.
9.	Do you lease vehicles for the purpose of re-leasing?	No.		Yes.
10.	Are any vehicles leased for a term of less than twelve (12) months?	No.	Yes-submit. However, this product is not intended for daily or monthly leasing.	
<b>Section III – Insurance and Loss History</b>				
11.	Loss History	Must be completed.		Decline if left blank and not new venture.
12.	In the past 3 years, have you ever had contingent lease insurance canceled, declined or the policy renewal refused?	No.	Yes. Submit with explanation.	
<b>Section IV – Coverage and Limits Requested</b>				
13.	Liability Limits	We offer only CSL for this class.		
14.	Personal Injury Protection	Yes or No. If no and state requires, need signed PIP rejection.		
15.	Physical damage coverage and deductible selection.	Stated Amount is per Unit Type.		
<b>Section V – Lease Requirements</b>				
16.	Lease Agreement must be provided as part of this application. It must meet all of the listed requirements.	Copy attached and complies with all requirements.		Decline if no copy of agreement provided OR if it does not meet all requirements listed.

### Fuel for Thought:

- ❖ Multi-state exposures are not an issue unless ownership liability states of CA, CT, FL, ID, IA, ME, MI, MN, NV, NY or RI are a part of the exposure.
- ❖ Coverage is currently provided on non-admitted paper only.
- ❖ Rating is available in Colony Rater, however, Contingent Lease forms are not available to be issued in Colony Rater. **These forms are available on our website in the Forms in Word Format section. The forms needed are shown below and in the Contingent Lease Forms List section of our website.**

### Straight Route Qualifiers:



- ❖ Completed Contingent Leasing Application
- ❖ Copy of Lease Agreement that contains all of the listed requirements.
- ❖ Complete the new venture supplement (for new ventures and in business less than 2 years).
- ❖ 3 year loss history for non-fleets (4 or less vehicles). Hard copy loss runs are required for fleets (5 or more power units).

**CONTINGENT LEASE FORMS LIST**  
 Not a part of the DocuCorp Library.  
 (NOT AVAILABLE IN RI)

Form Number	Form Title	Mandatory
TR1001-0408	Automobile Leasing Application	✓
DCJ2000-0408	Comm'l Lines Policy - Common Declarations	✓
CT2105-0706 (all except VA) CT2113VA-0706 (VA only)	Comm'l Auto Coverage Part - Business Auto Coverage Form Declarations	✓
PJCG-0810 (all except FL) PJIC FL-0810 (FL only)	Policy Jacket	✓
CA 00 01 03 06 (all except CT) CA 00 01 10 01 (CT only)	Business Auto Coverage Form Business Auto Coverage Form	✓
00-AU 3800 (1-01)	Contingent Liability Coverage and/or Contingent Physical Damage Coverage Endorsement (Attaches to Business Auto Policy)	✓
U094-0702	Service of Suit Endorsement	✓
IL 00 17 11 98 (All except WA) IL 01 46 09 03 (WA only)	Common Policy Conditions	✓
CA 00 38 12 02 (CT only)	War Exclusion	✓
UCA2384-1009 (AL, AZ, AR, CA, CO, CT, ID, IN, IA, KY, LA, ME, MD, MI, MN, MS, MO, MT, NE, NH, NJ, NM, NC, ND, OK, OR, PA, RI, SC, SD, TN, UT, VT, WV, WI, WY) CA 23 84 01 06 (IL, NV, OH, TX) CA 23 86 01 06 (KS) CA 23 92 01 06 (WA)	Exclusion of Terrorism	✓



## Contractor Roadmap

Q #		Straight Route	Detour	Dead End
	<b>Applicant information section</b>	Must be completed.		
<b>Section I – Description of Operations</b>				
1.	Description of operations	Must be completed. Any combination OK except Oilfield or Other.	Oilfield Contractors – submit with details. Other – submit with details.	
2.	Does work involve asbestos or hazardous material abatement?	No.		Yes – decline.
<b>Section II – Vehicle Information</b>				
3.	Any personal use drivers not previously listed?	No. Yes – see below.		
	List personal use drivers not previously listed	OK, subject to MVR acceptability, when: * all personal use drivers listed are age 22 or older OR * state allows driver exclusion and youthful driver is excluded.		Decline when any personal use driver is youthful (under the age of 22) and not excluded.
4.	Are booms, buckets or cranes installed on your vehicles	No OR If yes, continue with 4.a and 4.b.		
a.	Does lift capacity of any of these vehicle types exceed 10 tons?	No		Yes – decline this vehicle.
b.	Is a GL policy in place?	Yes		No - decline
5.	Do you have any vehicles that require an Oversize or Overweight filing or permit?	No		Yes

### **Fuel for Thought:**

- ❖ Classify and rate vehicles based on usage or type of vehicle. (e.g If the vehicle is a dump truck used to haul construction waste, rate as a dump truck and select the company code or waste/recyclables.)
- ❖ When non owned auto coverage is desired for contractor operation, have the non owned supplemental completed.
  - An “if any” exposure needs to be explained. Acceptable when required due to contract requirement. Refer when the “if any” exposure is to provide coverage for employee vehicles or subcontractor vehicles with a completed Hired/Non-owned Auto Supplement.

### **Straight Route Qualifiers:**

- ❖ Colony Specialty Commercial Automobile Application.
- ❖ Contractor’s Supplement
- ❖ Complete the new venture supplement (for new ventures and in business less than 2 years).
- ❖ 3 year loss history for non-fleets (4 or less vehicles). Hard copy loss runs are required for fleets (5 or more power units).
- ❖ MVR’s
- ❖ A vehicle inspection is required for all autos (including trailers) that are 20 to 29 years old. Include photos of all 4 sides of the auto (including trailers) when auto physical damage coverage is written. **Decline vehicles over 29 years old.**
- ❖ Boom or Bucket trucks verify that a GL policy is in place. Classify as follows:
  - under 26001 gvw - use the contractor class rates.
  - over 26001 gvw - rate as commercial use and secondary 99
- ❖ Cranes - Classify as commercial use and use ISO secondary code 99
- ❖ For Mobile Equipment (Boom, Bucket, Cranes, etc) use symbol 19 on a BA policy, and symbol 79 on an MC policy for liability and physical damage.
- ❖ Vehicles over 45,000 GVW should be rated as commercial use.



## Driver Training Schools Roadmap

Q #		Straight Route	Detour	Dead End
<b>Note: Decline risks with Private Passengers vehicles over 15 years old.</b>				
<b>Applicant information section</b> Must be completed.				
<b>Section I - Description of Operations</b>				
1.	Check all that apply:	OK: -Private Passenger driver training Comm'l Truck or Bus driver training	Submit with details: -Other	Decline: -Motorcycle Driver Training -Handicapped Driver Training - Off Road / High Performance Driver Training
2.	Are you exclusively a driver testing facility?	No		Yes
3.	Do you use the student's vehicle for Driver Training?	No		Yes
4.	Do you administer Driving Tests?	No OR If yes, and % of others test is <25%	Yes, and % of others tested is 25% or more.	Decline if % of others tested is 50% or more.
	If "Yes," number of tests conducted annually:	Used for rating purposes		
5.	Provide details of how you handle... a. Driving in Heavy Traffic b. Defensive Driving c. Severe Weather Driving.	Each section must be completed with details or N/A.	Submit if explanation does not sound reasonable.	Decline any risk that does not have details for Heavy Traffic and Defensive Driving.
6.	Show percentage of each. - Over-the-Road Training - Training Lot - Classroom	Percentage in each category.		Any category with 0%.
7.	If Truck or Tractor/Trailer used, do you haul actual loads "for hire" as part of training?	No		Yes – submit with explanation.
<b>Section II – Instructor Information</b>				
8.	Is the school certified or licensed by appropriate authorities?	Yes		No
9.	Are your instructors licensed and certified based on your state's requirements?	Yes – with copy of certificate		No OR Yes and no certificate provided
10.	Do all driving instructors have a minimum 2 years driver training experience?	Yes		No
11.	Are instructors/employees allowed to operate vehicles for personal use?	No OR Yes if all MVRs are clear.		Yes - Decline if MVRs are not clear.
12.	Are any non-employees allowed to operate vehicles for personal use?	No		Yes
<b>Section III – Vehicle Information</b>				
13.	Are all private passenger units fitted with dual control brakes?	Yes		No
14.	Are all units identified as driving school vehicles with visible signs?	Yes		No

### Fuel for Thought:

- ❖ For risks where students use their own vehicles for testing purposes only, use Symbol 10 and defined as: Your driver training student's "auto" is a covered "auto", but only while being driven for the purpose of testing.
- ❖ If insured administers driving tests, be sure to make the appropriate charge per test.
- ❖ Rate according to the unit used in training (PPT, Bus, Truck Tractor, Trailer). Select the appropriate type of driver training school from the drop down list in the Other Unit Details section in Colony Rater.
- ❖ **Driver Training Schools – Private Passenger Type are prohibited in Florida. Without classroom training, the Florida schools do not meet our guidelines.**

**Straight Route Qualifiers:**

- ❖ Colony Specialty Commercial Automobile Application.
- ❖ Driver Training Supplement
- ❖ Complete the new venture supplement (for new ventures and in business less than 2 years)
- ❖ 3 year loss history for non-fleets (4 or less vehicles). Hard copy loss runs are required for fleets (5 or more power units).
- ❖ MVR's
- ❖ A vehicle inspection is required for all trucks, buses and trailers that are 20 to 29 years old. Include photos of all 4 sides of the unit when physical damage coverage is written. **Decline any vehicle over 29 years old and any PPT over 15 years old.**



**DUMP & READY-MIX/CEMENT TRUCK ROADMAP**

Q#		Straight Route	Detour	Dead End
	<b>Applicant information section</b>	Must be completed.		
<b>Section I – Description of Operations</b>				
1.	Dump Truck Liability coverage. Select all that apply:	Must be completed.		
	Dump-Not-for-Hire	Use ISO Secondary Code 71, 72, 79. Company code of 122730.		
	Dump-for-Hire	Use ISO Secondary Code 71, 72, 79. Company code of 122731.		All Texas risks.
	Dump Trucks used to haul recyclables.	Use ISO Secondary Code of 79. Company code of 122756.		
	Ready-Mix/Cement/Concrete Operation	Use ISO Secondary Code of 72. Company code of 122734.		All Texas risks.
2.	Type of cargo hauled and percentage of each.	Must be completed and equal 100%.	Other – submit with details of cargo hauled	Decline – if hauling coal, residential or commercial waste.
<b>Section II – Safety and Maintenance</b>				
3.	Are all dump loads fully tarped?	Yes OR No and question #4 is answered Yes		Decline – both questions 3 & 4 are answered No.
4.	Do drivers check for 6 inch freeboard around load?	Yes OR No and question #3 is answered Yes		Decline – both question 3 & 4 are answered No.

**Fuel for Thought:**

- ❖ Apply a minimum auto physical damage deductible of \$500 to all units.
- ❖ Submit any drivers age 23 and younger, with details of prior experience in similar vehicle.
- ❖ Are weight sale records kept and recorded? Maintaining weight scale records allows the owner to gauge the overall dependability and condition of his truck. Trucks that are consistently overloaded will have an increased percentage of accidents related to tire blowouts and brake failure.
- ❖ Check for Safer report.
- ❖ Contractors using a dump truck to haul their own debris – Complete Contractor Supplement.
- ❖ Do drivers check for 6” free board around load? If the dump load is not required by state law to be tarped, it must have six inches (6”) of freeboard maintained at the perimeter of the load within the open bed of the truck or trailer bed and measured from the top edge of the bed down to the sand, gravel, dirt, rock or other commodity being transported.
- ❖ For loss histories with a frequency of small property damage claims such as windshield and hood damage, submit for possible application of property damage liability deductibles.

**Straight Route Qualifiers:**

- ❖ Colony Specialty Commercial Automobile Application.
- ❖ Dump & Ready-Mix/Cement Truck Supplement.
- ❖ Complete the new venture supplement (for new ventures and in business less than 2 years).
- ❖ 3 year loss history for non-fleets (4 or less vehicles). Hard copy loss runs are required for fleets (5 or more power units).
- ❖ MVR's
- ❖ A vehicle inspection is required for all auto (including trailers) that are 20 to 29 years old. Include photos of all 4 sides of the auto (including trailers) when auto physical damage coverage is written. **Decline vehicles over 29 years old.**



## Low Speed Vehicle Roadmap

This is a SUBMIT class.

Q#		DETOUR	DEAD END
<b>Section I – General Information</b>			
1-6	Applicant Information	Must be completed.	
<b>Section II – Description of Operations</b>			
7.	Years Operating this business	<2, complete New Venture Supplement	<2 with no prior experience and passengers are transported, decline.
8.	Description of operations	Must be completed	
9.	If Security Patrol is part of operations, are employees armed.	No OR Yes & state will accept Firearms and Assault & Battery excl	Yes and state will NOT accept Firearms and Assault & Battery excl
10.	If passenger transport is indicated, do all drivers have at least 2 years experience transporting passengers?	Yes	No
11.	If passenger transport is indicated, do you charge a fee?	No OR Yes, however, if limits higher than \$1,000,00 required, agent must get a copy of the excess policy for their files.	Yes, decline if limits higher than \$1,000,00 required and no excess policy in place
12.	Radius of operations:	25 miles or less	>25 miles, decline
	Hours of operation	Must be completed	
13.	Describe area of operation, including streets driven on, traffic density, and pedestrian traffic in detail.	Must be detailed.	
<b>Section III – Vehicle Information</b>			
14.	What is LSV top speed?	Should not exceed 35 MPH	
15.	Have units been registered with State DMV?	Yes	No
16.	Have any modifications or accessories been added?	Yes – submit with details	
17.	Explain your maintenance program i.e., how often is maintenance done , by whom, and how are records maintained?	Must be completed	Decline if no maintenance program.
18.	List all vehicles used in this business.		
<b>Section IV – Driver Information</b>			
19.	Do you order Motor Vehicle Reports on all your driver within 30 days of employment?	Yes	No
20.	What training do you give drivers on use of electric vehicles?	Provide details	
21.	Is there any personal use of the vehicles?	No OR Yes with details.	Yes and details not provided
22.	Schedule all Drivers having access to vehicles.	Must be completed.	If any drivers under age 22 and they cannot be excluded – decline.
<b>Section V – Prior Insurance and Loss Experience</b>			
Must be completed with claims information. If loss ratio greater than 50%, submit with current valued, hard copy loss runs.			
<b>Section VI – Coverage and Limits Requested</b>			
23.- 29.	We prefer not to offer over \$300,000 CSL Liability. There are several states that require a higher liability limit for some Passenger Carrier risks and we would be able to consider up to \$1,000,000 in any state. You are responsible for having a copy of the excess policy for limits required above \$1,000,000.		

**Fuel for Thought:**

- ❖ Expect to see a variety of risks including hotels, churches, security patrol and grounds maintenance operations.
- ❖ Rate as either Courtesy Bus NOC or Security Patrol
- ❖ For Security Patrol:
  - Security company name must be displayed on all units
  - Attach Firearms Exclusion and Assault & Battery Exclusion

**Detour Qualifiers:**

- ❖ Complete the Colony Specialty Low Speed Vehicle Application.
- ❖ Complete the New Venture Supplement (for new ventures and in business less than 2 years).
- ❖ 3 years loss history for non-fleets (4 or less vehicles). Hard copy loss runs for fleets (5 or more vehicles).
- ❖ MVR's
- ❖ A vehicle inspection and photo is required for all units at policy inception, and every 3 years thereafter. Please have the LSV Inspection Report completed.



**PUBLIC ROADMAP**

Q#		Straight Route	Detour	Dead End
	<b>Applicant information section</b>	Must be completed.		
<b>Section I – Description of Operations</b>				
1.	Select type of operations	Must be completed.	Other: Submit with details unless on the decline list to the right.	Other described as: -Charter Bus -Limo -Taxi -Non-Emergency Transport -Any operation where passengers pay a fee
2.	Any transport of physically or mentally challenged passengers	No	<b>Yes – with details of employee training in this area.</b>	n/a
2.a.	Units equipped with lifts or ramps?	No	Yes	n/a
2.b.	Explain how wheelchairs and passengers are secured.	N/A	Submit with details	Decline if not secured.
2.c.	How are drivers trained to handle special need passengers and equipment?		Submit with details	Decline if no training.
2.d.	Is there a helper on board to assist the driver with physically challenged passengers?	N/A OR Yes	No, submit	
2.e.	Is there a helper on board to assist with mentally challenged passengers?	N/A OR Yes	No, submit	
<b>Section II – Driver Information</b>				
3.	Do drivers have a minimum of 2 years prior commercial experience transporting passengers?	Yes		No - decline.
4.	Is anyone under the age of 22 allowed to operate the vehicles?	No		Yes
5.	Are clients, volunteers or any other non-employee allowed to operate your vehicles?	No	Yes – submit	Yes – decline if transporting passengers
6.	If business is a school bus or daycare, do drivers have a minimum of 2 years prior commercial experience transporting children?	Yes		No
7.	If business is Prisoner Transport,	No		Yes

	are there any drivers under the age of 23?			
8.	If business is Migrant Farm Worker Transport, do you carry Workers Compensation coverage?	Yes – Include copy of Work Comp Cert with Application		No
<b>Section III – Vehicle Information</b>				
9.	Is there any personal use of vehicles?	No OR Yes and 20% or less.	Over 20% - submit.	
10.	List personal use drivers not previously listed	OK, subject to MVR acceptability, when: * all personal use drivers listed are age 22 or older OR * state allows driver exclusion and youthful driver is excluded.		Decline when any personal use driver is youthful (under the age of 22) and not excluded.
11.	Are your employees or volunteers allowed to use their own vehicles to transport passengers?	No OR Yes and Non-owned Auto coverage is not written	Yes - Submit with Non-owned auto Supplement IF non-owned auto coverage is requested.	
12.	If Private Passenger Type (PPT) vehicles are used to transport children under the age of 12 years old, are you meeting state requirements for passenger safety?	Yes.		No.
<b>Section IV – Filing Information</b>				
15.	Do you have a filing which requires an auto liability limit greater than \$1,000,000 CSL? If "Yes", Provide name of the excess carrier and limits:	No OR Yes and excess carrier information provided.		Decline if Yes and no excess carrier information is provided.

**Fuel for Thought:**

- ❖ **Driver Selection** – Driving a van or bus full of children can be distracting. Drivers should have experience with transporting children.
- ❖ **Private Passenger vehicles and SUVs** – PPTs and SUVs must be rated as public versus using the private passenger rates for this class of business as long as they are used to transport passengers. Decline if transporting children under the age of 12.
- ❖ **Pickups and Trailers** – if these vehicles are part of the risk, and used as service vehicles (grounds keeping, etc) with no passenger transport, they should be rated as truck NOC, ISO secondary code 99.
- ❖ **Driver License endorsement** – some states require a Chauffer license or Passenger endorsement on their license when transporting passengers, even on a 'not-for-hire' basis. CDLs are typically required for buses with 16+ seating capacity. We depend on you to know your state requirements in this area.
- ❖ **Definitions** –
  - A. **Church buses** are defined as: An auto used by a church or religious institution to transport persons to or from services and other church related activities. This classification does not apply to public autos used primarily for daily school activities.
  - B. **Courtesy buses** defined as: Courtesy buses/vans owned or contracted by a business to transport customers.
    - Amish Taxis
    - Apartment, Hotels & Motels
    - Balloon Ride Vans
    - Bingo Buses
    - Camping Guides
    - Canoe Rental/Rafting Guides
    - Casino Shuttles
    - Employee Transport
    - Fishing Guides
    - Hotel Shuttles
    - Hunting Clubs/Guides
    -

**Public Roadmap continued:**

- Other Courtesy Shuttles (i.e. dentist office, restaurants, sports associations)
- Parking Lot Shuttles (as used in Amusement Parks or large shopping centers)
- Retirement Communities (non-health facilities servicing ambulatory passengers, no wheel chair exposure. Handling of Persons Exclusion form CT4003 is mandatory – CT4003 is not available in KS, NY, VA)
- Ski Shuttles
- Valet Courtesy Vans

This does **not** include:

- Airport Bus/Van/Limousine: an auto for hire that transports passengers between airports and other passenger stations or hotel/motels.
- Transportation of elderly to doctor appointments, shopping centers, wellness centers, training centers and miscellaneous errands.
- Van pools/Car pools: Employee owned autos used to transport employees but not under contract with the employer for these services.

C. **Day Care Vehicles** are defined as: A vehicle owned by a Day Care or Head Start provider and used to transport children to and from various pick-up points, field trips, and miscellaneous errands and activities that are within the scope of day care operations. PPTs transporting children under the age of 12 are not eligible.

D. **School Vehicles** are defined as: A vehicle that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips. School bus includes school bus contractors.

E. **Social Service Vehicles** are defined as: An auto used by a government entity, civic, charitable or social service organization to provide transportation. This includes:

- Alcohol / Drug Rehabilitation Centers
- Boy or Girl Scout Groups
- Counseling Centers
- Domestic Violence Centers
- Group / Foster Homes
- Homeless Shelters
- Psychiatric Counseling
- Youth Centers

**Decline** the following operations:

- Adult Daycare Centers/Assisted Living Facilities
- Nursing Homes
- Transportation of physically or mentally challenged individuals – submit if incidental
- Kiddie Taxi - Transportation of children to doctors or miscellaneous activities
- Ambulance
- Special Needs/Non-emergency transportation (NET) risks defined as transporting passengers that need more individualized attention during transport. (e.g. Non-ambulatory, disabled or other clients to congregate meal centers, medical facilities, social functions, shopping centers; handicapped persons to work or rehabilitation programs and adult daycare centers). Submit if incidental to an acceptable class.

F. **Prisoner Transport** vehicles are defined as: A vehicle used by a government entity or private organization to provide transportation of detainees. This includes:

- Adult & Juvenile boot camps
- Community correction centers
- Pre-release centers
- Prisoner transportation companies
- Private prisons and jails
- Work release centers

#### **Straight Route Qualifiers:**

- ❖ Colony Specialty Commercial Automobile Application.
- ❖ Public Auto Supplement.
- ❖ Complete the new venture supplement (for new ventures and in business less than 2 years)..
- ❖ 3 year loss history for non-fleets (4 or less vehicles). Hard copy loss runs are required for fleets (5 or more power units).
- ❖ MVRs for all drivers within 10 days of binding. If unacceptable drivers are found at this time, report to UW immediately.
  - Exception – for Church risks need MVRs only for key drivers.
- ❖ A vehicle inspection is required for all auto (including trailers) that are 20 to 29 years old. Include photos of all 4 sides of the auto (including trailers) when auto physical damage coverage is written. **Decline vehicles over 29 years old.**





## SECURITY PATROL ROADMAP

Q#		STRAIGHT ROUTE	DETOUR	DEAD END
	<b>Applicant information section</b>	Must be completed.		
<b>Section I - Description of Operations</b>				
1.	Does the applicant or any employee carry firearms while on patrol	OK if in a state where the Firearms Exclusion is approved for use.		Decline if in a state where the Firearms Exclusion is not approved for use.
2.	Is responding to an alarm part of the operations?	No		Yes
3.	Is the security company name displayed on all units?	Yes		No
<b>Section II - Vehicle Procedures</b>				
4.	Is there any personal use of vehicles?	No OR Yes and 20% or less.	Over 20% - submit.	
5.	List personal use drivers not previously listed	OK, subject to MVR acceptability, when: * all personal use drivers listed are age 22 or older OR * state allows driver exclusion and youthful driver is excluded.		Decline when any personal use driver is youthful (under the age of 22) and not excluded.

### Fuel for Thought:

- ❖ Insured should have policy in place limiting use of vehicle by family members. Information must be obtained on all individuals of driving age within the household.
- ❖ Insured should have policy limiting the amount of personal use allowed
- ❖ Vehicles should be kept in secure area if taken home at night.

### Straight Route Qualifiers:

- ❖ Complete the Colony Commercial Automobile Application.
- ❖ Complete the Colony Specialty Security Patrol Supplement.
- ❖ Complete the New Venture Supplement (for new ventures and in business less than 2 years).
- ❖ 3 years loss history for non-fleets (4 or less vehicles). Hard copy loss runs for fleets (5 or more vehicles).
- ❖ MVR's
- ❖ A vehicle inspection is required for all autos (including trailers) that are 20 to 29 years old. Include photos of all 4 sides of the auto (including trailers) when auto physical damage coverage is written. **Decline vehicles over 29 years old.**



## WILDFIRE SERVICE VEHICLE ROADMAP

This is a submit class.

Q#		DETOUR	DEAD END
	<b>Applicant information section</b>	Must be completed.	
<b>Section I - Description of Operations</b>			
1.	Select all that apply	Must be completed.	
2.	Are you contracted with US forest Service to provide these services?	Yes	No
3.	Do you ever take these vehicles beyond the base camp towards the fire line?	No	Yes
4.	Is this a season business	No OR Yes with details of off season use or winterization	
	Describe how vehicles are used off season.	N/A or must be completed.	
	If not used off season, describe how they are stored including winterization.	N/A or must be completed	

**Fuel for Thought:**

- ❖ Determine if state filings are required. If filing requested outside the state where domiciled confirm that state is within risk radius.
- ❖ Colony Specialty Commercial Automobile Application.
- ❖ Additional Supplements may be required for off season work such as Contractor.
- ❖ Complete the new venture supplement (for new ventures and in business less than 2 years)..
- ❖ 3 year loss history for non-fleets (4 or less vehicles). Hard copy loss runs are required for fleets (5 or more power units).
- ❖ MVRs for all drivers within 10 days of binding. If unacceptable drivers are found at this time, report to UW immediately.
- ❖ A vehicle inspection is required for all auto (including trailers) that are 20 to 29 years old. Include photos of all 4 sides of the auto (including trailers) when auto physical damage coverage is written. **Decline vehicles over 29 years old.**



**WRECKER/REPOSSESSOR ROADMAP**

Q#		STRAIGHT ROUTE	DETOUR	DEAD END
	<b>Applicant information section</b>	Must be completed.		
<b>Section II - Description of Operations</b>				
1.	Select all that apply and show % for each.	Must be completed and equal 100%		
	Wrecker Repo	ISO Secondary 03		Company Class 122727
	Wrecker For Hire	ISO Secondary 03		Company Class 122704
	Wrecker with Garage Dealer	ISO Secondary 03		Company Class 122728
	Wrecker with Service Operation	ISO Secondary 03		Company Class 122729
	Wrecker hauling crushed cars or recyclables	ISO Secondary 03		Company Class 122759
2.	Types of units hauled.	Must be completed and equal 100%.		
	Private Passenger/Pickup/Van	Up to 100%		
	Light/Medium Trucks	Up to 100%		
	Heavy Trucks/Tractors	Up to 100%		
	EX-HVY Trucks/Tractors	Up to 100%		
	Trailers (semi, dump, tank etc)	Up to 100%		
	Boats	20% or less		Over 20% - Decline
	Neighborhood Electric Vehicles	20% or less		Over 20% - Decline
	Contractors Equipment	20% or less		Over 20% - Decline
	Mobile Equipment	20% or less		Over 20% - Decline
	Motor Homes	20% or less		Over 20% - Decline
	Golf Carts	20% or less		Over 20% - Decline
	Travel Trailers	20% or less		Over 20% - Decline
	Farm Equipment	20% or less		Over 20% - Decline
	Motorcycles	20% or less		Over 20% - Decline
	Recreational Vehicles	20% or less		Over 20% - Decline
	Other		Submit with details and %.	
3.	Do you engage in accident chasing?	No		Yes – Decline
4.	Does the applicant or any employees carry firearms or any other self-defense type weapon?	No		Yes – Decline in GA, KS, NY and VA.
<b>Section II - Repossessions</b>				
5.	Do all drivers have a minimum of 2 years of repossession experience?	Yes		No - Decline
6.	Is there a written contract/agreement in place?	Yes		No - Decline
7.	Indicate customer base by percentage.	Must be completed and equal 100%.	Other – Provide details.	

**Wrecker/Repossessor Roadmap continued:**

8.	Does your customer provide the full description of the vehicle including the Vehicle Identification number?	Yes		No - Decline
9.	Are owners of the vehicles notified of impending repossessions?	Yes		No - Decline
10.	Are you an auto dealer?	No		Yes - Decline
11.	Are all of the vehicles you repossess loaded onto the wreckers?	Yes	No – Provide details.	Decline drive-away operations
12.	Do you subcontract the towing of repossessed autos to others?	No		Yes - Decline
13.	Do you use temporary employees to repossess vehicles?	No		Yes - Decline
14.	Does the insured have procedures in place to leave the premise and/or call police in the event of a confrontation?	Yes		No - Decline
15.	Check all repossession associations with whom you are affiliated.	No affiliation – Apply 5% surcharge.	Other – Submit will full name of association	
<b>Section III – Optional coverages</b>				
<b>Garagekeepers</b>				
16.	Coverages	OK: -Legal Liability -SCOL Direct Primary	Comprehensive direct primary – <b>Refer with question number 17a and 17b completed.</b> Submit if limit is outside your authority.	
17	If Direct Primary coverage is requested:			
17a.	Describe procedure taken to check for prior damage to vehicle.	Any		None – Decline direct primary comp coverage.
17b.	Why is this coverage being requested?	Contract	Other – Provide details.	
18.	Locations	Must be completed.		
19.	Please indicate theft barriers at Garaging Location.	<b>Any except “other” or “none”.</b>	Other – Provide details	None – Decline garagekeepers coverage for wrecker repo.
<b>On-Hook</b>				
20.	Coverage	OK: -Legal Liability	<b>Direct Primary – Refer with question number 21a and 21b completed.</b>	
	Limit	Must be completed.	Submit if limit is outside your authority.	
21.	If Direct Primary coverage is requested:			
21a.	Describe procedure taken to check for prior damage to vehicle.	Any		None – Decline direct primary comp coverage.
21b.	Why is this coverage being requested?	Contract	Other – Provide details.	
	<b>Auto Wrecker Bailees</b>	Optional coverage		Decline if any % of operations are Repo.
<b>Section IV – Safety and Maintenance</b>				
22.	Are safety chains, wheel-lift straps and auxiliary lights used?	Yes		No - Decline
23.	Does the applicant allow customers to assist in the loading and unloading disabled vehicles?	No		Yes - Decline

**Fuel for Thought:**

- ❖ Determine if state filings are required. If filing requested outside the state where domiciled confirm that state is within risk radius.
- ❖ Tractors modified for towing larger vehicles rate as x-heavy truck rather than an x-heavy truck tractor.
- ❖ Wreckers must be rated for commercial use rather than service.
- ❖ Wreckers GCW includes weight of vehicle and vehicles being towed. Light trucks must be rated as medium.
- ❖ The following coverages are not available for Repossessors:

- Hired Auto
- Non-Owned Auto
- Drive-away
- Wrongful repo

**Wrecker/Repossessor Roadmap continued:**

**Straight Route Qualifiers:**

- ❖ Complete the Colony Commercial Automobile Application.
- ❖ Complete the Colony Specialty Wrecker/Repossessor Supplement.
- ❖ Complete the New Venture Supplement (for new ventures and in business less than 2 years).
- ❖ 3 years loss history for non-fleets (4 or less vehicles). Hard copy loss runs for fleets (5 or more vehicles).
- ❖ MVR's
- ❖ A vehicle inspection is required for all autos (including trailers) that are 20 to 29 years old. Include photos of all 4 sides of the auto (including trailers) when auto physical damage coverage is written. **Decline vehicles over 29 years old.**

## **LIABILITY BINDING AUTHORITY-LIMITS & COVERAGES**

### **Automobile Liability (applicable to all classes)**

- Any combination of BI and PD not to exceed \$1,000,000 CSL
- Property Damage Liability deductibles for:
  1. fleet accounts - Dump class
  2. fleet accounts - Wrecker class
  3. non-fleet Dump accounts with a history of small property damage claims; such as small windshield losses

### **Hired Car Liability**

- Any combination of BI and PD not to exceed \$1,000,000 CSL
- Available on an “if any” basis when written in conjunction with Automobile Liability
- Submit with completed supplement if there is an actual exposure
- The auto must be hired, rented or leased without a driver

### **Non-Owned Liability**

- Any combination of BI and PD not to exceed \$1,000,000 CSL
- Available on an “if any” basis when written in conjunction with Automobile Liability
- Submit with completed supplement if there is an actual exposure
- Submit if Non-Owned Liability is requested for a Public Auto risk

### **Medical Payments**

- Available for limits of \$500 to \$5000

### **PIP**

- Available in PIP states, per state regulatory requirements, for units subject to PIP

### **UM/UIM**

- Single Combination limits for BI and PD (where available), not to exceed the Automobile limit of liability
- Split limits for BI and PD, not to exceed the Automobile limit of liability

## PHYSICAL DAMAGE BINDING AUTHORITY-LIMITS & COVERAGES

### Physical Damage (applicable to all classes)

- \$150,000 per vehicle, \$500,000 any one loss (single garaging location)
- Vehicles up to 29 years old with acceptable Vehicle Inspection

### Hired Auto Physical Damage

- Submit with completed supplement if there is an actual exposure
- Cannot be written without Hired Auto Liability
- Minimum Deductible is \$1000
- Under cost of hire, enter the average value of vehicle insured would hire.

### Garagekeepers

- Private passenger, light and medium trucks: \$50,000 per unit, \$500,000 total.
- Heavy trucks, tractors, and buses: \$150,000 per unit, \$500,000 total.
- Any combination of autos: \$500,000 total.
- Legal Liability for Specified Causes of Loss or Comprehensive and Collision;
- Primary Insurance for Specified Causes of Loss and Collision.
- Maximum deductible for all such loss in any one event: \$5,000

### Cargo

- Up to \$100,000 per vehicle

### On-Hook

- Up to \$100,000 per vehicle

## PRICING BINDING AUTHORITY

- **Scheduled Debit Authority**
  - Limited to State Maximum Scheduled debit allowed by state filing.
- **Scheduled Credit Authority**
  - New Venture operations – **no credit available**
  - New Business to Colony: 0%
    - Up to 10% total maximum credit for **Loss History and MVR combined per the Authority below**
  - Renewal Business: up to 10% with proper justification and documentation in file
  - Submit risks with proper documentation for consideration of credits outside of your authority
- **Loss History**
  - You must have a minimum of 3 year hard copy loss runs for the account (Risk must have been in business for a minimum of 3 years) to consider any credit pricing.
  - Loss runs must be currently valued (within 60 days of proposed effective date)
  - Submit risks with a loss of \$25,000 or larger (includes reserves) occurring any year within the past three (3) years of the proposed policy effective date, regardless of loss ratio

<b>Loss History Pricing Authority</b>			
loss ratio of 0% to 20%	loss ratio of 21% to 30%	loss ratio of 31% to 49%	loss ratio of 50% or higher
*Up to 10% schedule credit	*Up to 5% schedule credit	*Rate at Manual or higher	Refer to company

- **Motor Vehicle Record**
  - Your authority for pricing based on MVR activity is up to 10% scheduled credit.
  - You must have a current MVR (dated within 30 days) to consider any credit pricing.
  - Refer to the **Motor Vehicle Pricing** portion of this manual to determine the correct scheduled debit or credit to apply based on information found in the driver(s) MVR(s).

## SUBMIT LIST

The following submit items are applicable to all classes of business and are to be referred to a Transportation underwriter for further direction or acceptability of the risk.

**Note: Please refer to your agency authority for any exceptions to the items listed below.**

- Annual Premium in excess of \$25,000 at manual rates OR risk with 5 or more power units
  - Include with the submission a completed copy of the Large Account Checklist when the manual premium is \$100,000 or more
- Endorsement premium in excess of \$25,000
- Refer to the Driver Selection Guide portion of this manual for submit/decline items relevant to driver age, driver requirements and/or Motor Vehicle Records.
- Drive Other Car Coverage.
- **Hired Auto and/or Non-owned Auto written on a stand alone basis.**
- Motor Carrier Filings for risks where all owned and operated equipment is not being insured with us
- New or renewal risks with a 50% or greater loss ratio in any year for the past three (3) years based on expiring premium:
  - Loss reserves and loss adjustment expense must be included in calculating the loss ratio
  - Any open/reserved claim with a loss description involving a fatality, burn, paraplegic injury, brain injury or multiple claimants
  - Any open/reserved claim involving property damage that would warrant further investigation: for example; damage to a highway overpass or bridge
- Plate coverage or registration plates not assigned to a specific auto
- Policy term less than 6 months or greater than 12 months
- Pollution Coverage if the risk is required to have a hazardous materials filing.
- Property Damage Liability deductibles except on fleet accounts for Dump and Wrecker.
  - Note: property damage deductibles do not have to be submitted for non-fleet dump risks with a history of small property damage claims (such as windshield claims)
- Radius in excess of 300 miles
- Risks written on a reporting basis (e.g. miles, gross receipts, any adjustable basis)
- Risks with 2 non-pay cancellations during the current policy term
- Risks requesting Specified Causes of Loss (SCOL) or Comprehensive only
- Risks with operations in a state where we are not licensed (DE, MA, or Washington DC – **must be exposure of 20% or less to be considered**)
- Trip charges – submit for approval any trip outside the normal radius of operation.

Important Note: Refer to the specific class Roadmap for additional submit items. All class specific submit sections supersede this generic Submit List.



## DECLINE LIST

**The following risks or exposures are NOT eligible for coverage.**

- Autos (includes trailers) 30 years and older
- Bodily Injury Liability Deductibles
- Certificates of Insurance requesting the following verbiage be typed on the certificate; “primary and non-contributory”
- Commercial Auto risks in the states of New York and New Jersey.
- Refer to the Driver Selection Guide portion of this manual for submit/decline items relevant to driver age, driver requirements and/or Motor Vehicle Records.
- Hired Auto Liability when the vehicle is hired with the driver
- For Hire Truckers
- Cargo hauled by For Hire Truckers
- Vehicles of any size transporting hazardous materials in an amount that requires placarding under the Hazardous Materials Transportation Act
- New Ventures with less than 2 years experience.
- Plate coverage for Salvage Tags or any other plates used to physically drive away units that have been declared a total loss (by any insurance carrier), junked, wrecked or salvaged
- Risks generating more than \$300,000 annual premium at manual rates
- Risks with 3 or more non-pay cancellations during the current policy term
- Risks in bankruptcy or legal reorganization
- Risks garaged or operating more than 20% of the time within a state where we are not licensed to write Commercial Auto insurance (AK, DE, HI, MA or Washington DC). Please refer to our Area of Operations chart

Important Note: This list is not all-inclusive. When uncertainty exists, please do not assume acceptability of a risk; contact a Transportation underwriter for clarification.

## WEATHER RESTRICTIONS

Tropical Storm / Hurricane restriction: No new business or increased amount of insurance shall be bound or written when a hurricane or tropical storm is within the coordinates of 20 N degrees latitude and 70 W degrees longitude and for the Gulf States when a hurricane is in the Gulf of Mexico or if a hurricane is within 200 miles of land for any location.

## FIRST IN RULE

**The First In Rule applies to all submit business-**to be “first in”, you must provide us with a complete submission.

In order for a submission to be complete, the following information is required:

- Copy of your current Colony rating worksheet(s) or your Colony Rater Quote number
- A completed application, including detailed description of operations
  - Generally speaking, we will accept an Acord or other carrier application for all commercial auto classes of business for a submission;
- A completed Colony Specialty supplemental application, if required for the class of business
- Current drivers list providing the drivers date of birth and years of commercial driving experience for the types of vehicles listed in the vehicle schedule
- Complete vehicle schedule
- Complete 3-year loss history; 3 to 5-year hard copy loss required for all fleet accounts (5 or more power units)
- A completed Large Account Checklist, if the Colony Specialty annual premium (at manual rates) is \$100,000 or more

1. Note: Please e-mail all submissions to [tr@colonyspecialty.com](mailto:tr@colonyspecialty.com).  
**All quotes are valid for 30 days.**

## **SCHEDULE RATING**

### **Instructions for applying Schedule Debits and Credits**

- Debits and credits apply to all coverages not applicable in Uninsured Motorists unless otherwise noted.
- Schedule Debits/Credits must be supported by a schedule worksheet. When applying schedule debits or credits, the schedule worksheet form needs to be attached to the policy. Reason for debit / credit must be documented on the form. Please refer to state rate pages for the maximum debit/credit for your state.
- Note: Credit rating outside of your authority requires Company approval.
- Some states require schedule debit / credit worksheets even when no modification has been applied. Please refer to your state's regulation regarding Schedule Rating Plans.

### **Use of Plan**

The Schedule Rating Plan is used when risk characteristics are not reflected in the standard rating. The plan may be applied only for those characteristics outlined. It may not be used to offset a rating error or for competitive purposes.

### **Documentation**

Schedule mods must be documented in the individual underwriting file. This will consist of a signed worksheet, which describes the risk characteristics of the filed plan and the amount of debit or credit assigned for each. In completing the worksheet:

- Mods may be applied only for the reasons filed in the plan
- Space is provided at each section of the worksheet for a narrative description of the reasons for the modification.
- The narrative must be completed every time a modification is used.
- A narrative must also be given to justify a change in the amount of debit or credit from one year to the next.
- If the mod applies to a specific vehicle (or driver where applied due to non-verifiable Motor Vehicle Report), identify it on the worksheet.

### **Justification**

Modifications must be appropriate and be substantiated in the underwriting file via the application, risk inspection, photographs, agent's observation, formal safety, maintenance or training program details, etc. Examples:

- A debit for old equipment should only be applied to the unit(s) that are old rather than to all equipment.
- A credit for a safety program would not be justified if the application or inspection states the insured does not have a safety program in place. If a safety program does exist, the details of the plan should be documented in the underwriting file.

If a 10% credit for liability is applied and a 5% debit for physical damage is applied on the same risk, each should be explained on the worksheet in the narrative section.

**SCHEDULE DEBITS / CREDITS – FORMS**

<b>State</b>	<b>Maximum DR/CR</b>	<b>Schedule Rating Worksheet</b>
Alabama	25%	SR25-1107
Arizona	25%	SR25-1107
Arkansas	40%	SR40-1107
California	25%	SR25-1107
Colorado	25%	SR25-1107
Connecticut	25%	SR25-1107
Florida	25%	SR25-1107
Georgia	15%	SRGA-1107
Idaho	25%	SR25-1107
Illinois	50%	SR50-1107
Indiana	50%	SR50-1107
Iowa	25%	SR25-1107
Kansas	40%	SR40-1107
Kentucky	50%	SR50-1107
Louisiana	25%	SR25-1107
Maine	40%	SR40-1107
Maryland	40%	SR40-1107
Michigan	25%	SR25-1107
Minnesota	40%	SR40-1107
Mississippi	40%	SR40-1107
Missouri	25%	SR25-1107
Montana	40%	SR40-1107
Nebraska	Schedule Rating is not recognized in this state. Flex Rating is available which allows +/- 40 %	
Nevada	25%	SR25-1107
New Hampshire	40%	SR40-1107
New Mexico	25%	SR25-1107
North Carolina	40%	SR40-1107
North Dakota	25%	SR25-1107
Ohio	25%	SR25-1107
Oklahoma	40%	SR40-1107
Oregon	25%	SR25-1107
Pennsylvania	40%	SR40-1107
Rhode Island	40%	SR40-1107
South Carolina	25%	SR25-1107
South Dakota	25%	SR25-1107
Tennessee	50%	SR50-1107
Texas	40%	SR40-1107
Utah	25%	SR25-1107
Vermont	50%	SR50-1107
Virginia	40%	SR40-1107
Washington	25%	SR25-1107
West Virginia	40%	SR40-1107
Wisconsin	40%	SR40-1107
Wyoming	40%	SR40-1107

## ORDERING MOTOR VEHICLE RECORDS

### I. Manually Ordered MVRs includes MVRs received directly from the Retail Agent

#### Policy Inception

- A. A complete drivers list is required for every risk and must be included with the Company copy of the application
- B. MVRs must be obtained annually for all drivers and named insured's
- C. **You must obtain current MVRs within 10 days of binding coverage. MVRs should accompany the Company copy of the policy as part of the application.**
  - *Note: The run date of the MVR should be no more than 30 days outside of the policy effective date*
- D. If action is being taken as a result of a driver's MVR (no hit MVR or driver not found, driver exclusion or surcharge), send a note with the Company copy of the underwriting information so we know what action is being taken
- E. All accidents are considered at-fault (AF) unless a not-at-fault (NAF) police report is provided which gives sufficient details to support a NAF status

#### Mid-term MVRs

- A. Current MVRs are required for drivers added after policy inception
- B. Review the drivers MVR. Count accidents as AF unless NAF police report is received.
- C. Submit for approval any driver added mid-term that does not meet our guidelines of acceptability
- D. Forward MVRs to the company indicating the date the driver was added to the policy

### II. Electronically Ordered MVRs

#### Policy Inception

- A. A complete driver's list is required for every risk and must be included with the Company copy of the application
- B. MVRs must be obtained annually for all drivers and named insured's
- C. **You must order current MVRs within 10 days of binding coverage.**
  - *Note: The run date of the MVR should be no more than 30 days outside of the policy effective date*
- D. To order electronic MVRs, refer to the Electronic MVR ordering instructions in this guideline. **We only have access to MVRs electronically ordered through the IIX process. Any others must be manually sent to us with the policy.**
- E. If action is being taken as a result of a driver's MVR (no hit run or driver not found, driver exclusion or surcharge), send a note with the Company copy of the underwriting information so we know what action is being taken
- F. All accidents are considered at-fault (AF) unless a not-at-fault (NAF) police report is provided which gives sufficient details to support a NAF status

#### Mid-term MVRs

- A. MVR's for drivers added after policy inception should also be ordered per the Electronic MVR ordering guidelines in this section.
- B. Review the drivers MVR. Count accidents as AF unless NAF police report is received.
- C. Submit for approval any driver added mid-term that does not meet our guidelines of acceptability.
- D. **Forward MVRs to the company indicating the date the driver was added to the policy.**

## ELECTRONIC MVR ORDERING INSTRUCTIONS

### I. Reimbursement for Bound Accounts

**A. What we pay for:**

The company will pay for bound business written on admitted paper.

**B. What the general agent pays for:**

The general agent is required to pay for bound business written on non-admitted paper. The general agent will be billed directly from the MVR vendor for all MVRs ordered using the electronic system. The policy fee charged by your office should include the cost to order annual MVRs.

**NOTE: WE DO NOT REIMBURSE FOR MVR'S ORDERED ON SUBMISSIONS OR QUOTES**

### II. MVR Vendor

All electronic MVRs **must** be ordered through **Insurance Information Exchange (IIX)** using the information shown in the charts below.

Admitted Business	
IIX Bill Codes	Description
G75	Admitted Auto- BA & MC Prefix

Non-Admitted Business	
IIX Bill Codes	Description
G32	Non-Admitted Auto BA & MC Prefix

### III. Ordering Instructions

#### **AGENTS WITH AN IIX ACCOUNT NUMBER**

- A. Enter the appropriate bill code for the type of paper used to issue the policy (admitted or non-admitted); refer to the charts above.
- B. First, enter the policy number (no spaces) **in the comment field**. After entering the complete policy number, you may then enter other miscellaneous information per your own agency specifications. The **policy number is mandatory** and must be entered **first** in order for the MVR to match in our system.
- C. If you also want to enter the insured name in the comment field (after the complete policy number) use the "DBA". If no "DBA", enter the last name, then first name.

#### **AGENTS WITHOUT AN IIX ACCOUNT NUMBER**

- A. Please contact your Key Underwriting Contact if you would like to be set-up with an IIX account.
- B. We will provide IIX with the name, phone number and e-mail address of your agency contact. A member of the IIX sales/marketing team will contact your office exclusively for the purpose of setting up an IIX account number to order electronic MVRs with Colony Specialty.
- C. Within a day of setting up your account number, IIX will notify us that you are ready to start ordering MVRs electronically.
- D. Refer to the instructions provided above for "AGENTS WITH AN IIX ACCOUNT NUMBER", for full details on how to order an electronic MVR.

## **MINIMUM DRIVER REQUIREMENTS**

- A. A current drivers list is required showing date of birth, date employed, years of commercial driving experience & drivers license number for each driver
- B. Drivers must have a minimum of two years' prior driving experience operating the type of commercial and non-commercial units to be insured
- C. Drivers must have a valid drivers license and be properly licensed for the types of commercial and non-commercial units to be insured. Refer to the Commercial license classes shown in the table below.

Class C, D & Operators License	Class A CDL Truck-Tractor/combo unit	Class B CDL Single Vehicle	Chaufferer's License Bus or School Bus
26,000 lbs or <	>26,001 lbs	26,001lbs or >	10,000 or >

### **D. Commercial Driver License (CDL) Requirements:**

Drivers need CDLs if they haul interstate (between states), intrastate (within a state), or foreign commerce and drive a vehicle that meets one of these definitions:

- Vehicle has a gross combination weight rating (GCW) of 26,001 lbs or greater, inclusive of towed units with a gross vehicle weight rating (GVW) of more than 10,000 lbs; **or**
- Vehicle has a GVW of 26,001 lbs; **or**
- Vehicle is designed to transport 16 or more passengers, including the driver; **or**
- Vehicle is of any size and is transporting hazardous materials in an amount that requires placarding under the Hazardous Materials Transportation Act (which is a decline).

### **E. Youthful Operators:**

1. Any operator age 21 and younger must be submitted to the company for approval. Include the drivers MVR and a completed Acord -93 Young Driver Questionnaire.
2. For Dump operations, drivers age 23 and younger must be submitted to the company for approval. Include MVRs for all drivers with the submission.
3. All driver submitted must have at least 2 years experience in similar vehicles. For Public Livery risks transporting children, drivers must have 2 years prior experience transporting children.

### **F. Hours of Service:**

- Pay special attention to the answer given for the maximum hours of operation for the drivers on a daily and weekly basis.
- The maximum number of hours a driver is allowed to operate a commercial vehicle on a daily basis is 10 hours.

### **G. Older Drivers (age 70 >):**

1. Include copy of recently completed Acord 92 Medical Statement, or
2. If the driver has a valid CDL, a copy of a completed CDL medical statement, issued within 12 months of the current policy term, or
3. A signed statement from the drivers physician, dated within 12 months of the current policy term. The statement must be typed on the physician's letterhead.

### **H. Driver Hiring and Training Practices:**

1. Must be clearly indicated on the application.
2. A sole proprietor or a single owner operator is not required to provide hiring and training practices as long as there are no other drivers.
3. Fleet accounts (5 or more power units) are always required to have specific guidelines in place for hiring and training drivers .
  - Small fleets (5 to 10 power units) - the guidelines can be informal and entered on the application. Review the guidelines and confirm the guidelines meet our minimum driver requirements.
  - Large fleets (11 or more power units) - the guidelines must be formal; include pre-printed copy of guidelines with submission or policy. Review the guidelines and confirm the guidelines meet our minimum driver requirements.

**I. Additional power units added during the policy term:**

1. Request an up-dated drivers list.
2. Order MVRs to review and confirm the drivers have 2 years prior commercial experience for the type of unit operated.
3. Confirm the newly hired driver meets our minimum driver guidelines. Refer to company any driver who does not meet the minimum driver guidelines.
4. If the risk has 1 to 3 power units at policy inception and during the policy terms **adds 4 or more power units**, refer the account to the company for review prior to offering renewal.

**YOUTHFUL OPERATOR PRICING**

Schedule Debits can be applied based on the age of the driver. If a schedule debit is used, it should be applied to every auto on the policy and is applicable to Auto Liability, Auto Physical Damage, On-Hook and Cargo coverage. The table below indicates the suggested Schedule Debit to apply.

**Definition of a Youthful Operator:**

- Private Passenger & Public Livery (transports passengers) and Trucks not part of the Dump classes: Vehicle with operator age 21 and younger
- Dump risks with operators age 23 (drivers under the age of 23 are not acceptable as Dump Truck drivers)

**Youthful Operators Schedule Modification Table**

		Number of Vehicles				
		1	2	3	4	5+
Total # of Youthful Drivers	1	Company approval required	10%	5%	5%	0
	2	Decline	Company approval required	10%	10%	0 to 5%
	3	Decline	Decline	Company approval required	10%	5% to 10%
	4	Decline	Decline	Decline	Company approval required	10% to 15%
	5+	Decline	Decline	Decline	Decline	Submit

- A. All youthful operators must be submitted to the company for approval. The table above is simply designed to provide guidelines on rating an account with youthful operators.
- B. The filed schedule modification for the majority of the states is 25%. Refer to the Schedule Debits / Credits - Forms table in this guide for a complete list of the filed schedule modification factors in each state.





# MOTOR VEHICLE RECORD PRICING

## GUIDELINES

Schedule modifications (credits or debits) can be applied based on the drivers Motor Vehicle Record. If schedule credits or debits are applied, they are applicable to every auto on the policy. The MVR schedule modification is applicable to Auto Liability, Auto Physical Damage, On-Hook and Cargo coverage. The table below should be used as a guideline to determine the appropriate amount of schedule credit or debit to apply. Refer to the Motor Vehicle Record Violations Table in this guide for a description of the violations and the corresponding points.

**Follow the steps shown below to determine the MVR Schedule Modification (debit or credit):**

1. Refer to company any MVR with unusual moving violations that do not correspond to a moving violation listed in the Motor Vehicle Violation Table.
2. Total the MVR Violation Points occurring within a 3 year period of the policy effective date for all drivers. When reviewing the drivers MVR to determine the MVR points, use the Violation date instead of the Conviction date.
3. Develop the *Average Driver MVR Points* by dividing the total points obtained from step 2 above, by the total number of drivers.
4. Use the *Average Driver MVR Points* developed in step 3 above to determine the MVR Schedule modification that can be applied to the rating.  
*Note: Round the Average Driver MVR Points to the nearest whole point; for example: 1.49=1 point, 1.50=2 points; .49 or less=0 points & .50 to .99=1 point*

### **MVR Schedule Modification Plan**

<i>Average Driver MVR Points</i>	0	1	2	3	4	5 +
<i>Schedule Modification (credit or debit)</i>	-10%	-5%	0% Manual Rates	+5%	+10%	Submit the risk for Review

**A. At-Fault Accident & Violation occurring on the same date:**

- If the accident and the violation apply to the same occurrence, apply MVR points based on the higher of the two violations and not on both  
*For example: the driver has a violation date of 5/24/XXXX for an AF accident (2 points) and a moving violation on the same date of 5/24/XXXX for an Unsafe Operation of a Motor Vehicle (1 point). If the AF accident and the moving violation are for the same incident, only 2 MVR points should be applied.*

**B. Multiple MVR Entries for the same Violation:**

1. If the drivers MVR appears to show multiple entries for the same violation:
  - Confirm the duplicate entries are for the same violation
  - If the duplicates are for the same violation, only apply MVR points for one of the entries

**C. Drivers Added Midterm:**

1. Add up the MVR Points for drivers added midterm
2. Do not increase or decrease the MVR surcharge for drivers added midterm
3. Submit for company approval midterm drivers generating 4 to 7 MVR Points
4. Exclude midterm drivers generating 8 or more MVR points. If the driver exclusion is not approved for use in the state, submit the account to the company for review

**D. Deleted Drivers:**

- Do not increase or decrease the MVR surcharge for drivers removed/deleted during the policy term; even if the removal of the driver would change the Average Driver MVR Points.

**E. Submit:**

- Any driver developing 4 to 7 MVR Points

**F. Decline:**

1. Any driver developing 8 or more MVR Points. If the driver exclusion is not applicable in the state, submit the account to the company for review
2. The Named Driver Exclusion (CT3567) is not approved for use in the following states: *FL, KS, KY, MD, MI, MO, NH, NV, NC, SC, VT, VA, WA, W*

## **MOTOR VEHICLE RECORD VIOLATIONS TABLE**

**When a driver's motor vehicle record contains a history of violations without benefit of improvement in the current years, this pattern merits special attention. Please submit drivers with a history of multiple motor vehicle violations for review and possible approval.**

*Refer to company any MVR with unusual moving violations that do not correspond to a moving violation listed in the Motor Vehicle Violation Table*

<b>MVR Violations</b>	<b>MVR Points</b>
Accident-NAF ( <i>not at fault*NAF Police Report required</i> )	0
Accident-AF ( <i>at fault</i> )	2
Accident Prevention Course completed in past 2 years of policy effective date -1	
Alcohol Related Offenses (specific to the driver of the vehicle)	4
All Drug Related Offenses (specific to the driver of the vehicle)	4
Careless or Imprudent/Inattentive Driving	2
Child restraint	0
Coasting	2
<b>DUI or DWI</b>	<b>4</b>
Defective Vehicle or Equipment	1
Defective Windshield (obstructing drivers view)	1
Driving Too Fast for Conditions	2
Driving the Wrong-Way on One-Way Street	2
Driving on Wrong Side of the Road	2
<b>Drivers requiring a SR22 or Other Proof of Liability Insurance</b>	<b>Decline</b>
Driving while Suspended <b>or Revoked</b>	5
Driving with No or Improper License in the vehicle	1
<b>Eluding Police</b>	<b>Decline</b>
<b>Felony with a Motor Vehicle</b>	<b>Decline</b>
Failure to Obey Directions of Police Officer	4
Failure to Obey Traffic Control Devices	2

Failure to Maintain Control	2
Failure to Secure Load	1
Failure to Signal	1
Failure to Stop	2
<b>Failure to Stop for Accident (BI involved)</b>	<b>Decline</b>
Failure to Yield	2
Fictitious or Counterfeit Plates	2
Following Too Close	2
<b>Habitual Offender</b>	<b>Decline</b>
<b>Hit &amp; Run</b>	<b>Decline</b>
Ignition Control Device Required ( <i>may appear as a License Type or as a Violation</i> )	Decline
Illegal Backing	2
Illegal Parking	1
Impeding Traffic	1
<b>Improper Backing</b>	<b>2</b>
Improper Lane Use	1
Improper Lights/Lamps	1
Improper Passing	1
Improper Passing in a No Passing Zone	4
Improper Passing of Frozen Dessert Truck	4
Improper Passing on Right or Off Roadway	4
<b>Improper Passing of School Bus</b>	<b>Decline</b>
Improper Passing on Turnpike or Expressway	4
Improper Turn	1
Improper U-Turn	3
<b>Inoperable Horn</b>	<b>1</b>
<b>Inoperable Lights/Lamps</b>	<b>1</b>
<b>Leaving the Scene of an Accident (BI involved)</b>	<b>Decline</b>
Leaving the Scene of an Accident (PD involved-no BI – see hit and run)	Decline
Load Spill/Shift/Drop	1
Log Book Violation	2
<b>Manslaughter with a Motor Vehicle</b>	<b>Decline</b>
Maintenance of Lamps/Lights	1
Moving Against Traffic	2
<b>Negligent Homicide</b>	<b>Decline</b>
Other Misc. State Specific Violations not previously listed	1
Obstructed View	1
Obstructing Passage of Other Vehicle	1
Open Container (in the vehicle; not specific to the driver)	3
Operating Commercial Motor Vehicle w/out Proper Documentation	2
Out of Service (OOS) Violations/Suspensions	3
Oversize or Overweight	1
<b>Racing or Speed Contest</b>	<b>Decline</b>

Reckless or Unsafe Driving	5
<b>Revoked License</b>	<b>Decline</b>
Safe Driving Course completed in past 2 years of policy effective date	-1
Scofflaw Law Violation	1
Seat Belt Violation (2 or less)	0
Seat Belt Violation (3 or more)	1
Speeding (mph over posted speed zone not shown on MVR)	<b>2</b>
Speeding 1-14	2
Speeding 15-29	4
Speeding 30+	5
Stop Sign Violation (no accident )	1
<b>Suspended or Revoked License (<i>license is currently suspended or revoked</i>)</b>	<b>Decline</b>
Suspensions or Revocations ( <i>2 or more past suspensions or revocations on MVR</i> )	2
Tailgating	5
Truck Route Violation	2
Texting While Operating a Motor Vehicle	3
Unlawful Use of Drivers License	1
Unlawful Use of Median Strip	2
Unsafe Operation of a Motor Vehicle	1
Use of Hand-Held Cell Phone while Operating a Motor Vehicle	1

I.  
Refer to company any MVR with moving violations that do not correspond to a moving violation listed in the Motor Vehicle Violation Table

## UNDERWRITING

### REQUIRED INFORMATION:

#### **Policy Issuance**

New and renewal policies, endorsements and cancellations are due in our office within **thirty (30) calendar days** after the effective date of the coverage.

#### **New Business The policy must be sent to us with these documents:**

A fully completed and signed **Colony Specialty** application must be obtained and:

1. Must accompany the Company copy of the policy.
2. Full and complete names and policy numbers of previous carriers must be shown for the past 3 years.
3. A new application must be obtained every year, including an updated drivers' list.
4. If the application is not included with the Company copy of the policy, status must be advised.
5. Company supplemental applications must be completed when applicable.
6. MVRs must be ordered on all drivers annually. MVRs are required on new drivers when they are hired. We will reimburse you for MVRs on Admitted business. Send the bill to [invoices@argogroupus.com](mailto:invoices@argogroupus.com).
7. Complete 3-year loss history is required on all business written. Current hard copy company loss runs are required on risks with 5 or more power units or as stated in the Roadmap. Loss runs are also required when the prior carrier is no longer offering the class of business – this applies to both fleet and non-fleet business.
8. When the Loss Section of application says “see loss runs” then the loss runs must accompany the policy.
9. Signed UM / PIP Selection / Rejection Form, **if** required by risk State. **(form will be available in Colony Rater if they are required).**
10. The date on which you ordered a Risk or Vehicle Inspection (if required)
11. Rating Worksheets
12. TRIA Notice **if** policy covers Cargo

#### **Renewal Business The policy must be sent to us with these documents:**

1. Updated completed Colony Commercial Auto Application with applicable Supplement(s).
2. Updated signed UM / PIP Selection / Rejection Form, **if** required by risk State.
3. MVRs must be ordered on all drivers annually. MVRs are required on new drivers when they are hired. We will reimburse you for MVRs on Admitted business. Send the bill to [invoices@argogroupus.com](mailto:invoices@argogroupus.com).
4. **Risk or Vehicle Inspection** or the date on which you ordered an updated Risk or Vehicle Inspection (if required).
5. Rating Worksheets
6. TRIA Notice **if** policy covers Cargo.
7. You are not required to provide updated loss runs from prior carriers at renewal.

**Any required documentation that does not accompany the policy is due in our office within thirty (30) calendar days after the effective date of the policy. Inspections are due within sixty (60) days of inception.**

### APPLICATIONS AND SUPPLEMENTS:

All acceptable Applications and Supplements are available to you and your retail agents on our Web site <http://www.colonyspecialty.com> on the **Colony Specialty Resources** login page.

### VEHICLE INSPECTION REQUIREMENTS:

## Frequently Asked Questions

### **1. When is a vehicle inspection required?**

- A vehicle inspection is required for all autos (including trailers) that are 20 to 29 years old; when auto liability, physical damage or cargo coverage is written.
- Include photos of all 4 sides of the auto (including trailers) when auto physical damage coverage is written for vehicles that are 20 to 29 years old.

### **2. When is the vehicle inspection due?**

- The vehicle inspection is due within 30 days of binding coverage.

### **3. Who pays for the vehicle inspection?**

- Generally, the insured pays for vehicle inspections.
  - Colony will reimburse our general agent for all vehicle inspections ordered and directly paid for by the general agent, if the account is written on admitted paper. Submit the invoice to [invoices@argogroupus.com](mailto:invoices@argogroupus.com):
    - The invoice for reimbursement must include our policy number, the named insured, date the vehicle inspection was completed and amount paid by the general agent.
- There is no reimbursement to the general agent for direct payment of vehicle inspections ordered for risks written on non-admitted paper.

### **4. Does a Colony Specialty underwriter need to review the completed vehicle inspection?**

- Yes, e-mail the completed copy of the vehicle inspection to the company:
  - Vehicle inspections with any No, Fair or Poor boxes checked or that indicate the tire tread is only Fair or Poor, should be e-mailed directly to your Key Transportation Underwriting contact for immediate review.
  - All other vehicle inspections should be e-mailed to [denverpolicies@colonyspecialty.com](mailto:denverpolicies@colonyspecialty.com).

### **5. Is a new vehicle inspection required every year with subsequent renewals?**

- Yes, a new vehicle inspection is required every year with subsequent renewals and if the vehicle also has auto physical damage coverage, new **color** photos are required.

### **6. What types of vehicle inspections are acceptable?**

- A copy of any states mandatory annual vehicle inspection (with pictures when applicable) meeting our guidelines is acceptable:
  - Colony Specialty does not reimburse the insured for the cost associated with obtaining a vehicle inspection. This is part of the insured's cost of doing business in the state.
- **We also have our own Automobile Vehicle Inspection Form available on our Auto Website in the Commercial Auto Applications section.**

## **RISK INSPECTION REQUIREMENTS:**

Risk inspections are required within 60 days of the policy effective date, for all locations, when the following parameters are met:

**Ordering Criteria:**

1. Business Auto and Motor Carrier Coverage – risk inspections are required when providing a terminal catastrophe limit greater than \$500,000.
2. Business Auto and Motor Carrier Coverage – risk inspections are required when the annual policy premium is \$75,000 or greater.
3. Risk Inspections may also be required at our request.
4. For risks meeting the above criteria, inspections are required every 3<sup>rd</sup> year.

***Procedure for Admitted Business (not applicable in CA):***

- Colony Specialty will pay for risk inspections when the account is issued on Admitted paper. We have established a direct bill system with Overland Solutions.
- We will order the risk inspection from Overland Solutions.
- The completed risk inspection is received electronically in our office via the Overland Solutions website.
- Once the risk inspection is received, we download, review and e-mail a copy of the risk inspection to your office.
- You will be advised of any inspection recommendations or concerns requiring follow-up with your retail agent.
- Suspense will be set for 15 to 30 days depending on the amount of follow-up required.

***Procedure for Admitted Business (CA only):***

- Colony Specialty will pay for risk inspections when the account is issued on Admitted paper. We have established a direct bill system with Video Inspections Plus (VIP) for CA risk inspections.
- We will order the risk inspection from VIP.
- The completed risk inspection is received electronically in our office.
- Once the risk inspection is received, we download, review and e-mail a copy of the risk inspection to your office.
- You will be advised of any inspection recommendations or concerns requiring follow-up with your retail agent.
- Suspense will be set for 15 to 30 days depending on the amount of follow-up required.

***Procedure for Non-Admitted Business:***

- Colony Specialty does not pay for risk inspections when the business is issued on Non-Admitted paper.
- For Non-Admitted business, you have the ability to charge a policy fee. Please make sure your fee is adequate to incorporate the cost of the risk inspection. The average cost of a risk inspection for the type of business we normally write is between \$250 and \$400.
- For consistency and ease of doing business, we will order the risk inspection from Overland Solutions or VIP (CA business only) following the procedure used for Admitted Business.
- Overland Solutions or VIP will be instructed to bill your office directly for the risk inspection when the account has been issued on Non-Admitted paper.



## TIRE QUALITY

In reviewing the vehicle inspection we ask that you pay close attention to the section concerning the tires. Are they New, Used or Retread? What is the condition of the tire tread depth; Good, Fair or Poor?

### **Insight on Retreads:**

When reviewing the completed vehicle inspection, pay close attention to the question that asks if the unit has retreads. If the answer is yes, make sure the inspection indicates the number of tires that are retreads.

Retreading a tire involves the buffing away of the worn tread and applying a new tread. Tires that are fully worn can be re-manufactured by one of two methods (mold or hot cure method and the pre-cure or cold method) to replace the worn tread. Either process is known as retreading or recapping the tire. The quality of the retreaded tire is directly related to the skill and care taken by the retread technician. The problem most drivers encounter with retreads is directly related to unskilled or careless retread technicians producing a substandard product.

Retreading is economical for truck tires because the cost of replacing the tread is less than the price of a new tire. Retreading private passenger tires is less economical since the cost of retreading is often too expensive compared to the price of new inexpensive (cheap) tires, but much more economical compared to purchasing high-end tire brands.

In most instances, retread tires can be driven under the same conditions and at the same speeds as new tires with no loss in safety or comfort. The percentage of properly engineered retread failures may be about the same as for new tire failures. However, many drivers, including truck drivers, are guilty of not maintaining proper air pressure in their tires on a regular basis.

Many commercial trucking companies install retreads only on their trailers, using new tires on their steering and drive wheels. Don't be surprised if the inspection indicates that the tires on the trailer are all retreads. This procedure increases the driver's chance of maintaining control in case of problems with a retreaded tire.

### **Tire Tread Depth:**

Even a New tire will not reach its normal life expectancy if it is constantly abused by the driver or owner of the vehicle. If a tire is not maintained properly; meaning it is overloaded, underinflated, or mismatched to the other tire on a set, then that tire (new, used, recapped or retread) will fail. Keep in mind trucks are designed to carry heavy loads. Trucks that are fully loaded require a greater stopping distance, this distance is exponentially increased when the tires do not have enough tread and are in overall Poor condition. It is imperative the quality of the tires be at the forefront of your mind when reviewing the completed vehicle inspection.

Even with a New, Used, Retreaded or Recapped tire, the issue is tread depth. We have established the following guide for use with respect to the acceptability of tire tread depth:

<b>Tire Condition (Power Unit or Trailer)</b>	<b>Tire Tread Depth</b>	<b>Acceptability of Vehicle</b>
<b>Good</b> -all tires	8/32 to 7/32	Acceptable for coverage
<b>Fair</b> -with an equal combination of good & fair tires	6/32 to 5/32	Acceptable with an equal combination of Good tires of the same brand
<b>Poor</b> -any combination is not acceptable	4/32 and lower	Replace with <b>Fair</b> or <b>Good</b> tires or delete vehicle from the policy

## COLONY RATER - COVERAGE FORMS AND FORMS ATTACHMENT

- **Motor Carrier Coverage Form (MC prefix):**
  - Applies to ISO class codes ending in 03 (Wrecker) and if at least one company class code for any of the scheduled units is 122731 (for hire dump). The Colony Rater (BOB) will automatically attach the Motor Carrier Coverage Form and the corresponding ISO and Company Forms. The MC prefix must be manually selected from the drop down menu in the Colony Specialty Rating system. **Colony Rater will select the symbols based on the coverages selected. Do not change the symbols without discussing with your Colony Specialty Underwriter.**
  
- **Business Auto Coverage Form (BA prefix):**
  - Applies to all Public Livery Risks and any other class of business not listed as subject to the Motor Carrier Coverage Form. The Colony Rater (BOB) will automatically attach the Business Auto Coverage Form with the corresponding ISO and Company Forms. The BA prefix must be manually selected from the drop down menu in the Colony Specialty Rating system. **Colony Rater will select the symbols based on the coverages selected. Do not change the symbols without discussing with your Colony Specialty Underwriter.**

<b>Class of Business</b>	<b>ISO Secondary Class Code</b>	<b>Company Class Code</b>	<b>Coverage Form to Use</b>
Wrecker or Repo	03	Refer to Colony Rater	Motor Carrier (MC prefix)
Dump	71, 72, 79	122731 (dump for hire)	Motor Carrier (MC prefix)
Dump	71, 72, 79	122730, 122756	Business Auto (BA prefix)
Truck NOC	99	N/A	Business Auto (BA prefix)
Food Delivery – not for hire	31, 32, 33, 34,35, 36, 39	N/A	Business Auto (BA prefix)
Contractors	83, 84, 85, 89	N/A	Business Auto (BA prefix)
Public Auto	Refer to Colony Rater	Refer to Colony Rater	Business Auto (BA prefix)
Driver Training	Refer to Colony Rater	Refer to Colony Rater	Business Auto (BA prefix)

## Auto Classification Guideline

### COMPANY CODES & ISO CSP CODES

In addition to ISO CSP codes, some classes of business also have Company Class Codes that **must be entered** on both the rating worksheet and vehicle schedule. Not all agents have the authority to use the complete list of Truck For-Hire Company and ISO CSP Codes listed below. Please contact your Company underwriter if you have questions concerning the proper application and authority granted for the use of Company or ISO CSP Codes.

CONTINGENT LEASING	Company	ISO
	-----	7219

DRIVER TRAINING	Company	ISO
Commercial Driving School-PPT Type	122737	7927
Commercial Driving School - Bus/Truck type	122738	7927

DUMPS	Company	ISO
Not For-Hire	122730	-71, 72, 79
For Hire	122731	-71, 72, 79
Cement/Ready-Mix	122734	--- 72
Dump Trucks used to haul waste & recyclables	122756	--- 79

TRUCK NOC	Company	ISO
Hauling for self or one concern; can also include flower delivery, pallets, lunch wagons, etc.	-----	--- 99
PU Trucks, Box Trucks, Flat Bed Trucks, Straight Trucks, Tractor-Trailer combo unit & Van Trucks used to haul waste & recyclables	122757	--- 99

PRIVATE PASSENGER	Company	ISO
Fleet	-----	7398
Non-Fleet	-----	7391

TRANSPORTER & REG PLATES	Company	ISO
	-----	7929

WRECKERS	Company	ISO
Wrecker used for Repo	122727	--- 03
Wrecker associated w/ garage dealer	122728	--- 03
Wrecker associated w/ garage service	122729	--- 03
Wrecker For-Hire	122704	--- 03
Wreckers & Tow Trucks used to haul crushed cars or other waste & recyclables	122759	--- 03

## ISO CSP CODES

### Trucks, Tractors & Trailers

First Digit - Type (0=Light; 2=Med; 3=Heavy; 4=X-Heavy Trucks; 5=X-Heavy Truck-Tractor; 6=Trailer)

### Second Digit – Type & Business Use

- ◆ Trucks - (1 = Service; 2 = Retail; 3 = Commercial) Light 0-10,000
- ◆ Heavy Truck-Tractor - ( 4 = Service; 5 = Retail; 6 = Commercial) Med 10,001-20,000
- ◆ X-Heavy & X-Heavy Truck-Tractor - (0 for all) Hvy 20,001-45,000
- ◆ Trailers - (7=Semi trailer; 8= Truck Trailer; 9=Service/Utility) X-Hvy 45,001 and up

### Third Digit – Radius & Fleet/Non-Fleet

Non-Fleet		Fleet	
Local	Intermediate	Local	Intermediate
1	2	4	5
(0-100 miles)	(101-300 miles)	(0-100 miles)	(101-300 miles)

## SECONDARY CODES

### Contractors

Commercial Building	81
Housing	82
Trade (Elec., Plum, etc.)	83
Excavation	84
Street & Road	85
All Other (Service)	89

### Food Delivery

Canneries and Packing Plants	31
Fish & Seafood	32
Frozen Food	33
Fruit & Veggies	34
Meat & Poultry	35
All other	39

## Public Auto Class Codes

Description of Auto	Non-fleet		Fleet		Company Code
	Local	Inter.	Local	Inter.	
School owned	615-	616-	618-	619-	
Other School (Daycare/Headstart)	625-	626-	628-	629-	122733
Other School (School Bus Contractor)	625-	626-	628-	629-	122743
Church	635-	636-	638-	639-	
Social Service (employee op)	645-	646-	648-	649-	
Social Service other	655-	656-	658-	659-	
Bus NOC (Courtesy)	585-	586-	588-	589-	
Migrant Farm Worker	5927				
Prisoner Transport	585-	586-	588-	589-	122745
Low Speed Vehicle – Passenger Carrier	585-	N/A	588-	N/A	122804
Low Speed Vehicle – Security Patrol	7391	N/A	7398	N/A	122805
Fourth Digit - Capacity					
1 to 8 = 1    9 to 20 = 2    21 to 60 = 3    60 + = 4					