

Primary Classification for Farm Business Auto

This instructional guide will show you how to correctly classify a vehicle on a Farm Business Auto policy in PolicyCenter.

If you don't know the correct Primary Class Code to select when adding a commercially rated vehicle, select **Unknown**. Use the below criteria to make selections for the next four fields: Size Class, Radius, Business Use and Fleet. PolicyCenter will auto-populate the correct class code based on your selections.

Size Class

If the auto you're classifying is a truck or tractor, determine Size Class by the gross vehicle weight (GVW) or gross combination weight (GCW) in pounds.
Note: If GCW is available, use this in classification over the GVW.

Size class (truck or tractor)	Weight
Light Truck	1 - 10,000 GVW
Medium Truck	10,001 - 20,000 GVW
Heavy Truck	20,001 - 45,000 GVW
Extra Heavy Truck	45,001 GVW or more
Heavy Truck Tractors	1 - 45,000 GCW
Extra Heavy Truck Tractors	45,001 GCW or more

If the auto you're classifying is a trailer, determine Size Class based on load capacity in pounds.

Size class (trailer)	Load capacity (lbs.)
Service or Utility trailer	0 - 2,000
Trailers	2,000 or more
Semitrailer	Trailer equipment with truck-tractor 5th wheel coupling device

Radius

Determine Radius based on miles driven.

Radius	Miles
Local	0 - 50
Intermediate	51 - 200

Business Use

Determine Business Use based on the definitions to the right.

Business use	Definition
Service	Farm default
Retail	Can use for farm
Commercial	Haul for hire

Fleet

Determine whether the auto is a Fleet vehicle based on pulling units.

Fleet	Pulling units
No	0 - 4 pulling units
Yes	5 or more pulling units

**For resources and
information:**

Visit the [agent site](#)

**Need more help?
For quoting, servicing and
navigating the platform:**

Check out [Show Me How](#)

For technical difficulties:
Call ITSD at 1-888-667-3866

For all other questions, reach out to your Farm Sales Manager or Underwriter.