

# PRIVATE PASSENGER AUTO

# RATING RULES

## 11. CLASS CODE GUIDE

USE OF CAR  CLASS OF DRIVER	FARM		Pleasure, No Driving To Work or School		Business Or Occupational Use	CITY				Over 15 Miles One Way
	FARM OCCUPATION ONLY	Annual Mileage				Driving to Work or School				
				Less than 30 Miles Per Week		3-15 Miles One Way				
				Annual Mileage		Annual Mileage				
Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over	Under 7500	7500 & Over			
<b>MALES UNDER 30</b>										
- Married Under 19	F2W 431		C3W 432		C3W 433	C3W 434		C3W 435		C3W 436
19 or 20	F2X 441		C3X 442		C3X 443	C3X 444		C3X 445		C3X 446
21 or 22	F2 401		C3 402		C3 403	C3 404		C3 405		C3 406
23 or 24	F8 421		C8 422		C8 423	C8 424		C8 425		C8 426
25 or 26	F1 201	F11 201	C1 202	C11 202	C2 203	C1 204	C11 204	C1A 205	C1B 205	C1C 206
<b>- Unmarried Occasional Driver Under 19</b>										
	F3B 531		C3B 532		C3B 533	C3B 534		C3B 535		C3B 536
19 or 20	F3C 541		C3C 542		C3C 543	C3C 544		C3C 545		C3C 546
21 Through 24	F5Y 511		C5Y 512		C5Y 513	C5Y 514		C5Y 515		C5Y 516
25 Through 29	F83 551	F81 551	C83 552	C81 552	C82 553	C83 554	C81 554	C8A 555	C8B 555	C8C 556
<b>- Unmarried Principal Driver Under 19</b>										
	F4W 631		C4W 632		C4W 633	C4W 634		C4W 635		C4W 636
19 or 20	F4X 641		C4X 642		C4X 643	C4X 644		C4X 645		C4X 646
21 Through 24	F4 601		C4 602		C4 603	C4 604		C4 605		C4 606
25 Through 29	F83 551	F81 551	C83 552	C81 552	C82 553	C83 554	C81 554	C8A 555	C8B 555	C8C 556
<b>FEMALES UNDER 30</b>										
- Unmarried Occasional Driver Under 19	F5B 361		C5B 362		C5B 363	C5B 364		C5B 365		C5B 366
19 or 20	F5C 371		C5C 372		C5C 373	C5C 374		C5C 375		C5C 376
21 Through 24	F5Y 321		C5Y 322		C5Y 323	C5Y 324		C5Y 325		C5Y 326
25 Through 29	F1 221	F11 221	C1 222	C11 222	C2 223	C1 224	C11 224	C1A 225	C1B 225	C1C 226
<b>- Unmarried Principal Driver Under 19</b>										
	F9W 261		C9W 262		C9W 263	C9W 264		C9W 265		C9W 266
19 or 20	F9X 271		C9X 272		C9X 273	C9X 274		C9X 275		C9X 276
21 Through 24	F5E 311		C5E 312		C5E 313	C5E 314		C5E 315		C5E 316
25 Through 29	F1 221	F11 221	C1 222	C11 222	C2 223	C1 224	C11 224	C1A 225	C1B 225	C1C 226
<b>OTHER DRIVERS</b>										
- With Driver Age 50 Through 69*	F7 801	F71 801	C7 802	C71 802	C72 803	C7 804	C71 804	C7A 805	C7B 805	C7C 816
- With Driver Age 70 And Older	F6 101	F6 101	C6 102	C11 102	C2 103	C6 104	C11 104	C6 105	C1B 105	C1C 106
-ALL OTHERS	F1 001	F11 001	C1 002	C11 002	C2 003	C1 004	C11 004	C1A 005	C1B 005	C1C 016

The regular class designation for rating each private passenger automobile appears in a manner such as CITY 1B or C1B on the classification tables, but for each a special class code more fully identifies car use and driver. This is a four-digit unique code. It basically includes three-digit numerical combinations as outlined in the above material plus a numerical or alphabetical fourth digit which identifies information as explained below.

### Fourth Digit Code Explanation

- 1 Regular Car - 7500 & Over
- 2 Regular Car - Under 7500
- 3 Multiple Vehicle - 7500 & Over
- 4 Multiple Vehicle - Under 7500

### With Good Student Discount

- C Regular Car - 7500 & Over
- D Regular Car - Under 7500
- E Multiple Vehicle - 7500 & Over
- F Multiple Vehicle - Under 7500

\*Includes named insured or spouse, age 50-69, written on the Family Car Policy. Does not include Utility-Rated Vehicles Class 6, 7, 34, 35.

AMERICAN FAMILY MUTUAL INSURANCE COMPANY