

Auto Underwriting Concepts

Vehicle Identification Guide

VEHICLE TYPE

DESCRIPTION

COMMON MAKES & MODELS

Private
passanger auto

EXAMPLE



Private **passenger** type vehicles including station wagons and SUV's. Also includes pickups, panel trucks and vans not used for business.

Ford Taurus, Explorer
Chev Malibu, Tahoe
Chrysler 300, Town & Country
Dodge Intrepid
Toyota Camry, Four Runner
Honda Accord, Pilot, Odyssey

Light truck

EXAMPLE



Trucks with gross vehicle weight of **10,000 pounds or less**. Pickup trucks in this class are typically equipped with standard beds. Class also includes cargo vans.

Ford F150, F250, Ranger, E150, E250
Chev Silverado 1500, K1500, C2500
GMC Sonoma, Sierra 1500, 2500
Nissan Frontier, Titan
Toyota Tundra, Tacoma

Medium truck

EXAMPLE



Trucks with gross vehicle weight of **10,001 to 20,000 pounds**. Trucks are equipped with standard pickup beds, flat beds, stake beds, dump beds, utility beds (as pictured), cherry pickers or cargoboxes (box trucks). Also common are van chassis equipped with cargo boxes.

Ford F350, E350, F450, F550
Chev Silverado 3500, W4500, C2500, C4500, C5500, Kodiak C4500, P30
Dodge Ram 3500
GMC Savana G3500, W4500, TC4500, C5500
Isuzu NPR

Heavy truck

EXAMPLE



Trucks with a gross vehicle **20,001 to 45,000 pounds**. Trucks in this class are typically equipped with cargo boxes (as pictured), flat beds, stake beds, dump beds, cherry pickers or tanks.

Freightliner FC70, FL60, C2500
Mitsubishi Fuso FE125, FE180, FE140
Kenworth T300, T270
Sterling Acterra, MX, L7501, M7500
International 4400, 4800, 7700, 8000, F2674

Extra hvy truck

EXAMPLE








Trucks with a gross vehicle weight **over 45,000 pounds**. These are heavier duty trucks, typically equipped with dump peds (as pictured), concrete mixers, liquid tanks or cranes.

Kenworth T800, W900
Mack Granite
Volvo WG64T, VHD124
Western Star 4964, 3406, 5864
Freightliner FLD120, FL80

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VEHICLE TYPE	DESCRIPTION	COMMON MAKES & MODELS
<div>Heavy truck tractor</div> <div>EXAMPLE</div> <div></div>	<p>Trucks equipped with fifth wheel coupling device for semi-trailers, with a gross combination weight under 45,000 pounds.</p> <p>Gross combination weight is the maximum loaded weight of both the truck-tractor and semi-trailer. Trucks in this weight class are generally identified by a single rear axle.</p>	<p>Volvo VNM42T, F60</p> <p>International 9100, 8600</p> <p>Freightliner FL112</p>
<div>Extra hvy truck tractor</div> <div>EXAMPLE</div> <div></div>	<p>Trucks equipped with a fifth wheel coupling device for semi-trailers, with a gross combination weight over 45,000 pounds. These heavy-duty vehicles may have load capacities exceeding 100,000 and are generally identified by dual real axles.</p>	<p>Kenworth T600, T2000, W900</p> <p>Mack Granite, CG613, RW713, RD688</p> <p>Volvo N14, 610, 770, VNL670, 420</p> <p>Western Star 4964</p> <p>Freightliner FLD120, C12064</p> <p>International 9200, 9300</p>
<div>Semi trailers</div> <div>EXAMPLE</div> <div></div>	<p>Trailers equipped with a fifth wheel coupling device for use with a truck-tractor having a load capacity over 2,000 pounds. Semi.-trailer types include flat beds, dump beds, refrigerator, tanker and dry van (as pictured).</p>	<p>Fruehauf All</p> <p>East All</p> <p>Great Dane All</p>
<div>Trailers</div> <div>EXAMPLE</div> <div></div>	<p>Trailers with a load capacity over 2,000 pounds – other than a semi-trailer. These trailers are designed to be pulled by a standard trailer hitch, and include flat beds, enclosed cargo beds, landscape beds (as pictured), dump beds and liquid hauling tanks.</p>	<p>Arizona</p> <p>Haulmark</p> <p>Bit Tex</p> <p>Pace</p> <p>American</p>
<div>Service / Utility trailers</div> <div>EXAMPLE</div> <div></div>	<p>Trailers or semi-trailers with a load capacity or 2,000 pounds or less. These are very light duty trailers, not common to commercial auto fleets.</p>	<p>Various manufacturers</p>