



GRANGE INSURANCE AUTOACCEL[®] CAMPAIGN SEGMENT GUIDE



YOU AND GRANGE: COMMITTED. CONNECTED. PARTNERS.

With a long history of supporting independent agents, an “A” rating from A.M. Best, Grange offers the stability of a large insurance carrier and the personalized service of a small business.

Grange builds productive, unique relationships with our agents and combines that with a focus on Ease of Doing Business® that gives our agents the best chance to succeed.

WHY AUTOACCEL®

AutoAccel is adaptable. Flexible. Perfect for small business owners who have less than ten power units and who require broader eligibility criteria. AutoAccel offers one of the highest commissions in the industry. One in three Agents who quote with AutoAccel, end up writing it. And with the history of solid profitability, it’s business you can count on. It solves commercial auto problems for you. AutoAccel also falls under your specialty lines profit sharing.

WHAT’S INSIDE:

ELIGIBILITY.....	.3
SEGMENTS.....	.3
7 SCENARIOS TO QUOTE GRANGE COMMERCIAL AUTOACCEL®	
YOUR COMMERCIAL AUTO PROBLEM SOLVER.....	.4
AUTOACCEL AT A GLANCE.....	.5
MULTIPLE DISCOUNTS OPPORTUNITIES.....	.6
BILLING AND PAYMENT METHODS.....	.6
TAILORED COVERAGE OPTIONS.....	.6
SIMPLE QUOTING PLATFORM.....	.8
INELIGIBLE RISKS/BUSINESS TYPES.....	.10

ELIGIBILITY

AutoAccel is designed to serve small business owners who have a need to insure less than nine power units (twenty vehicles with supporting business) on a policy that requires broader eligibility criteria.

Eligible businesses include:

1. Monoline commercial auto risks
2. Hard-to-place risks including sand and gravel haulers, accidents and violations, DUIs and multiple minors
3. Breakouts - single units with drivers who are ineligible for existing policies or other standard markets
4. Risks with no prior insurance coverage
5. Drivers who need SR-22 filings

SEGMENTS

CONSTRUCTION & CONTRACTORS

Businesses that earn income by furnishing materials or that perform services at a specified price. Examples include:

- Carpenters
- Concrete construction
- Electricians & electrical work
- Plumbers
- Roofers

COURIER SERVICE

Business or individuals who deliver envelopes and small packages (up to 70 pounds in weight). The majority of these vehicles must be less than 18,000 pounds gross vehicle weight (GVW). If the majority of vehicles are greater than 18,000 lbs GVW, refer to the Trucking for Hire section of this document. Ineligible risks include couriers with a time guarantee and armored car services. Hired and Non-Owned coverages are not available with this class.

FARMING, RANCHING, FISHERIES AND NURSERIES

Businesses that produce crops or livestock. Includes greenhouses and orchards. Excludes for-hire livestock haulers or for-hire haulers. (See Trucking for Hire section of this document.)

FOOD SERVICES

Vehicles used to deliver prepared food, pick up supplies or run errands for businesses that sell prepared food. Examples include:

- Catering
- Meals on wheels
- Pizza and restaurant delivery (vehicles must be titled to business)
- Prepared food / lunch truck

Hired and Non-Owned coverages are not available for pizza delivery. Stated value of attached equipment cannot exceed value of vehicle.

FUNERAL SERVICES

Includes funeral homes and crematoriums. Excludes limousine services that contract to funeral services.

LANDSCAPING, SNOWPLOWING AND FIREWOOD HAULING

Businesses engaged in landscaping, lawn maintenance, tree trimming, firewood hauling or snowplowing on a contract or fee basis.

*Trucking for hire requires 3 years of prior coverage

** Excluding trucking for hire exposures

NEWSPAPER OR MAIL DELIVERY

Businesses engaged in the wholesale or retail delivery of newspapers, magazines, flyers or mail. Hired and Non-Owned coverages are not available with this class.

NON-BUSINESS

Individuals who use the vehicle for personal use only and do not earn income from the use of the vehicle.* Examples include:

- Larger vehicles used to haul travel trailers or boats

Small dump trucks for personal use

*Vehicles must be titled under individual name

RETAIL OPERATIONS

Businesses that sell goods or commodities in small quantities directly to consumers. Examples include:

- Florists
- Grocery stores
- Hardware stores

SERVICES

Businesses that use their autos to deliver goods, pick up supplies, run errands, etc. Examples include:

- Body shops
- Sales reps
- Realtors
- Visiting nurses

SEGMENTS *Continued*

WHOLESALE MANUFACTURERS

Businesses that manufacture or produce goods and distribute the product in large quantities to retailers.

EXCEPTIONAL TRUCKING AND TOWING RISKS FOR PARTNER AGENTS OR AGENTS WILLING TO PARTNER WITH US. CONTACT YOUR AUTOACCEL® UNDERWRITER FOR DETAILS.

TOWING OR SERVICE STATION

Towing contractors, service stations or auto repair businesses that tow disabled, scrap or salvaged autos. Excludes businesses deriving more than 25% of their revenue from repossession. Hired and Non-Owned coverages are not available with this class.

TRUCKING FOR HIRE

Businesses providing freight transportation on a contract or fee basis, including courier services operating vehicles in excess of 18,000 pounds GVW. Examples include:

- Agricultural hauling
- Dirt / sand & gravel
- Household good movers
- Machinery and heavy equipment
- Owner operator
- Refrigerated goods
- Scrap metal / scrap auto & recycling services

Hired and Non-Owned coverages are not available with this class. * Must operate under their own MC/DOT authority at all times.

7 SCENARIOS TO QUOTE GRANGE COMMERCIAL AUTOACCEL® YOUR COMMERCIAL AUTO PROBLEM SOLVER

- 1. Mono-line auto risks without the need for other lines of business including stand-alone auto risks that are split from high hazard grade property and/or GL risks.**
Example: Manufacturing classes with high hazard and exposures, but the auto would be acceptable written monoline, such as airplane part manufacturing.
- 2. Stand-alone auto-risks that have historically been split from a standard package or BusinessAssure® BOP.**
Example: Auto that was split off years ago due to a poor driving record, but now the driver has improved their record or a risk that requires financial responsibility filings.
- 3. Stand-alone auto-risks that underwriting decides to split from a commercial auto policy due to inability to reach appropriate rate level.**
Example: Couriers, risk that require financial responsibility filings or risk with poor driving records or poor financial scores.
- 4. Driver who is ineligible for standard lines commercial for Grange or another carrier (Package or BOP).**
Example: Youthful drivers or drivers with a DUI.
- 5. Segment that is ineligible for standard commercial auto for Grange or another carrier (Package or BOP).**
Example: Couriers, farming or hard to place risks.
- 6. Vehicle that is ineligible for standard lines commercial auto for Grange or another carrier (Package or BOP).**
Example: Extra heavy semi-truck-tractors, dump units, car haulers, horse trailers or water hauling
- 7. Personal lines vehicles that are too large for a personal lines policy**
(Example: Ford F350 truck or small dump truck on personal property).

AUTOACCEL AT A GLANCE

To make your quoting even faster and more efficient, use this graphic to quickly recognize the main vehicle types that qualify for all the great rates and coverage you've come to expect from AutoAccel.

AUTOS



Car



Cargo/Company Van



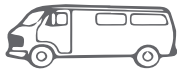
Hearse



Limousine



Mini Van



Passenger Van



Pickup



Sport Utility Vehicle

TRUCKS



*Agricultural Truck



Box/Straight Truck



*Car Carrier



*Catering Truck



Delivery Van



*Dump Truck



Flatbed Truck



*Refrigerated Truck



Stake Body Truck



*Tank Truck



*Tow Truck



Truck Tractor



Motor Home

TRAILERS



*Auto Hauler



*Bottom Dump Trailer



*Bulk Commodity Trailer



Dry Freight Trailer



*Dump Body Trailer or Transfer Box



*Flatbed Trailer



*Gooseneck Trailer



*Horse Trailer



*Livestock Trailer



*Low-Boy Trailer



*Pole Trailer



*Refrigerated Dry Freight Trailer



*Tank Trailer



*Tilt Trailer



*Utility Trailer



*Rag Top Trailer

Unidentified Trailer

* Specified Perils Coverage only applies to these vehicles.

MULTIPLE DISCOUNT OPPORTUNITIES

We know that small business owners need a friendly price, which this product delivers. To make this an even better opportunity, Grange has added the following discounts:

1. Claims experience renewal modification
2. Business experience discount
3. Commercial driver's license (CDL)
4. Experience discount
5. Package discount

BILLING & PAYMENT METHODS

1. Individual Policy Bill
2. Account Bill (Multiple Policies)
3. Payment Options: balance in full, monthly minimum, any amount in between.
4. Alternative Payments: credit cards, payment entry, electronic check.
5. Down Payments and Installments

TAILORED COVERAGE OPTIONS

AutoAccel has multiple endorsements available. Some of them are listed below:

ADDITIONAL INSURED/ LOSS PAYABLE:

Adds the owner of a leased or rented auto (designated or described in the endorsement's schedule) as an insured under the lessee's automobile policy.

DESIGNATED INSURED:

Provides insured status for Liability Coverage, but only to that person or organization qualified as an insured under Who Is An Insured Provision contained in Section II of the Coverage Form.

DRIVE OTHER CAR COVERAGE:

Provides liability insurance for the individual named in the endorsement and his or her spouse while using an auto that they do not own. Coverage may be extended to provide medical payments, uninsured and underinsured motorist coverage and physical damage coverage.

TRAILER INTERCHANGE:

Covers physical damage to any non-owned trailer while in the care, custody or control of the insured.

INDIVIDUAL NAMED INSURED:

Provided for business owners whose own private passenger autos are insured under the auto policy of the business. It affords Drive Other Car coverage for the individual named insured, spouse, and family members.

TAILORED COVERAGE OPTIONS *Continued*

MOTOR TRUCK CARGO LIABILITY COVERAGE:

Covers your legal liability for loss to covered property while under your care, custody and control that you become legally obligated to pay as a common or contract carrier under a bill of lading, contract of carriage, or shipping receipt issued by you.

NON-TRUCKING LIABILITY COVERAGE:

Covers an owner/operator's liability exposures during the time the vehicle is being used for mobility between trucking contracts. The liability coverage of the trucking company, under whose operating authority the owner/ operator is carrying goods, would apply when the owner/operator is under contract to that company.

ON-HOOK TOWING:

This towing specific coverage provides protection for the named insured for physical damage for an auto or watercraft while being towed by an insured's covered vehicle.

WAIVER OF SUBROGATION:

Prevents Commercial AutoAccel from subrogating against a third party.

RENTAL REIMBURSEMENT:

Pays the cost to rent a temporary substitute auto when a covered auto has been damaged by any covered cause of loss.

GARAGEKEEPERS COVERAGE:

This towing specific coverage provides protection for the named insured for physical damage (specified perils and collision coverages) to an auto while:

- Being towed by an insured's covered vehicle and;
- Customers' vehicles are left in the care, custody and control of the insured for the purposes of servicing, parking or storing while at a covered location.

ANY AUTOMOBILE LIABILITY ENDORSEMENT:

Extends the number of days for newly acquired vehicles. Insureds that acquire a new vehicle during the policy term will be covered for all coverages under Item 2 of the declarations page for the remainder of the current policy term. This endorsement is only available for insureds that also have Hired and Non-Owned coverage on their vehicles.

SIMPLE QUOTING PLATFORM

GAINWeb® for AutoAccel is a simple and efficient quoting platform.

- Upfront Eligibility
- Search by segment or click Segment.

TYPES OF BUSINESS

To view available business types, click on a business segment or type part of a business description in the box below to filter the list.

[Contractor-Tradesman/Construction Services](#)

[Courier & Delivery: Newspaper & Mail Delivery](#)

[Courier & Delivery: Courier](#)

[Farming/Ranch/Fisheries/Nurseries](#)

[Food Services](#)

[Landscaping/Snowplowing/Firewood](#)

[Non Business](#)

[Retail Operations](#)

[Services](#)

[Towing & Service Stations](#)

[Trucking For Hire](#)

[Wholesale Manufacturing](#)

Search for a business

CLEAR SEARCH

You may enter parts or words separated by spaces to find business types.

- Review segment desirability.
Click Desired Class.

TYPES OF BUSINESS

To view available business types, click on a business segment or type part of a business description in the box below to filter the list.

[Contractor-Tradesman/Construction Services](#)

[Courier & Delivery: Newspaper & Mail Delivery](#)

[Courier & Delivery: Courier](#)

[Farming/Ranch/Fisheries/Nurseries](#)

[Food Services](#)

[Landscaping/Snowplowing/Firewood](#)

[Non Business](#)

[Retail Operations](#)

[Services](#)

[Towing & Service Stations](#)

[Trucking For Hire](#)

[Wholesale Manufacturing](#)

Search for a business

CLEAR SEARCH

You may enter parts or words separated by spaces to find business types.
Select "Clear Search" to search all Business Segments.

Search Results

Click one of the options below to select the business segment and class code.

Classification Description	Business Segment
Building Materials & Hardware Stores	Retail Operations
Florist	Retail Operations
Food & Grocery Stores	Retail Operations
Furniture Stores	Retail Operations
Other Retail Trade Operations	Retail Operations

SIMPLE QUOTING PLATFORM *Continued*

GAINWeb® for AutoAccel is a simple and efficient quoting platform.

- Review classification information. Includes eligibility, ineligibility, Points Violations, and Additional Risks Not Eligible for AutoAccel.

CLASSIFICATION INFORMATION

Florist

Eligibility Exposures

- Businesses that sell goods or commodities in small quantities directly to consumers.

Ineligible Exposures/Vehicle Types

1. Risk with 10 or more powered units. (Risk up to 20 powered units may be considered if there is supporting Commercial Business).
2. Vehicles exceeding a 400 mile radius from the principal garaging location.
3. Vehicles not licensed for public roads.
4. Trailer only policies.
5. Vehicles garaged outside the state regardless of the insured's business address.
6. Vehicles leased or rented to others. This includes, but is not limited to, auto dealerships and rental agencies.
7. Vehicles used in security operations, armed surveillance or that involve use of a guard dog.
8. Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

Drivers Ineligible

1. Drivers without the appropriate license for the vehicle operated (i.e. drivers operating vehicles greater than 26,000 lbs GVW without a CDL).
2. Per Driver: Younger than 21 with 4 or more points, or 21 or older with 15 or more points.
3. Drivers with a diplomatic license.

Point Violations

Points will be assigned for each type of violation:

1. 3 points for At Fault Accidents, Major Violations, and DUIs.
2. 1 point for Minor Violations.
3. 6 points for no MVR.
4. 6 points for an international license.
5. 6 points for a California license.

If a policy has a driver with an intl license, must have at least 1 driver with an in-state license, or it is ineligible. (Points assigned do not necessarily correspond to traditional points assigned by state.)

Additional Risk Not Eligible for Auto Accel

1. Canadian filings.
2. Canadian mailing address.
3. Permanently attached equipment that exceeds the value of the vehicle to which it is attached.
4. Any truck with a stated value in excess of \$200,000 or any other vehicle with a stated amount greater than \$100,000.

INELIGIBLE RISKS/BUSINESS TYPES

The following list provides ineligible guidelines to be aware of when quoting AutoAccel with Grange:

GENERAL GUIDELINES (APPLICABLE TO ALL SEGMENTS)

- Risk with 9 or more powered units. (Risk up to 20 powered units may be considered if there is supporting Commercial Business).
- Vehicles exceeding a 400 mile radius from the principal garaging location.
- Vehicles not licensed for public roads.
- Trailer only policies.
- Vehicles garaged outside the state regardless of the insured's business address.
- Vehicles leased or rented to others. This includes, but is not limited to, auto dealerships and rental agencies.

RETAIL GUIDELINES

- Vehicles used in security operations, armed surveillance or that involve use of a guard dog.
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

COURIER & DELIVERY GUIDELINES

- Vehicles leased or rented to others. This includes, but is not limited to, auto dealerships and rental agencies.
- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

FARMING GUIDELINES

- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable)

COURIER & DELIVERY: COURIER GUIDELINES

- Vehicles used for livery or taxi service, including vehicles used to transport school/day care children, church members or others, migrant workers, tours, hotel/motel guest or airport shuttles.
- Vehicles leased or rented to others. This includes, but is not limited to, auto dealerships and rental agencies.
- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).
- Vehicles over 18,000 pounds (GVW)

INELIGIBLE RISKS/BUSINESS TYPES *Continued*

LANDSCAPE/SNOWPLOWING/FIREWOOD GUIDELINES

- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable)

SERVICES GUIDELINES

- Vehicles used in security operations, armed surveillance or that involve use of a guard dog.
- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

WHOLESALE GUIDELINES

- Vehicles hauling steel in raw form (ingots, coils, rolls, pipes, or sheets etc.), Coal (other than for home delivery), cut trees logging, trash or garbage.
- Vehicles hauling debris for a fee.
- Vehicles not sold or distributed in the United states (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).
- Owner/operators contracted to a freight forwarding type operation that are operating under the freight forwarder's motor carrier number or filing.
- Freight-forwarders or expeditors that contract with owner operators and do not list the owner operators as drivers on the policy.
- Similarly, freight-forwarders or expeditors that contract with owner operators and do not list the vehicles of the owner operators on the policy.

FOOD SERVICE GUIDELINES

- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

NON BUSINESS GUIDELINES

- Military-type vehicles.
- Wheelchair buses.
- Exhibition vehicles (monster trucks, race cars, etc.)
- Kit cars, salvaged vehicles, dune buggies, or vehicles with modified or altered suspensions.
- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

CONTRACTOR AND TRADESMEN (C&T) GUIDELINES

- Military-type vehicles.
- Wheelchair buses.
- Exhibition vehicles (monster trucks, race cars, etc.)
- Kit cars, salvaged vehicles, dune buggies, or vehicles with modified or altered suspensions.
- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

INELIGIBLE RISKS/BUSINESS TYPES *Continued*

TOWING & SERVICE STATION GUIDELINES

- Tow operators that derive more than 25% of their revenue from repossession activity.
- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).

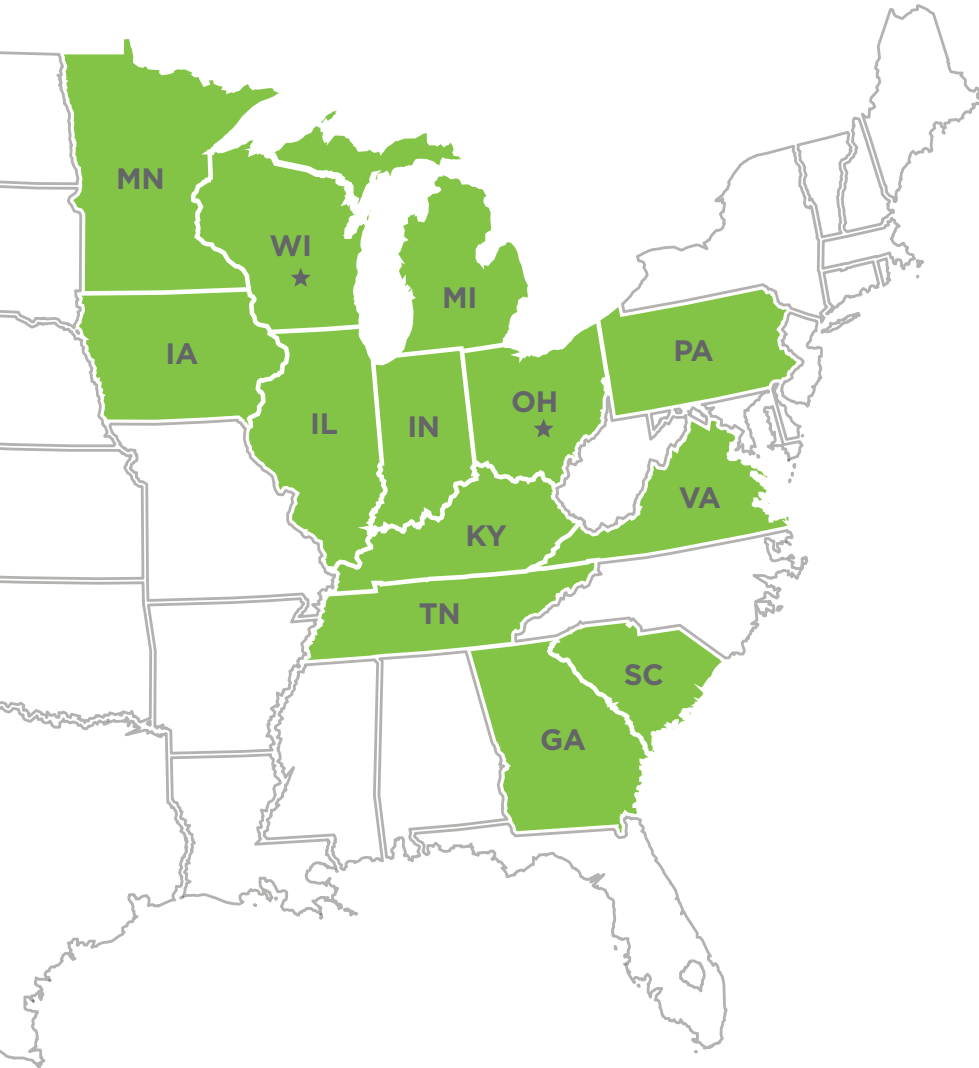
TRUCKING FOR HIRE GUIDELINES

- Redi-mix concrete mixers.
- Vehicles hauling flammables, liquids, explosives, hazardous materials, chemicals, waste or an EPA regulated cargo or product (commonly referred to as “placard” business).
- Vehicles operated as a for hire motor carrier that require Hired Auto coverage.
- Vehicles not sold or distributed in the United States (grey market vehicles).
- Vehicles used as a living facility, such as a mobile home (motor homes acceptable).
- Owner/operators contracted to a freight forwarding type operation that are operating under the freight forwarder’s motor carrier number or filing.
- Freight-forwarders or expeditors that contract with owner operators and do not list the owner operators as drivers on the policy.
- Similarly, freight-forwarders or expeditors that contract with owner operators and do not list the vehicles of the owner operators on the policy.
- Intermodal (UIIA) risk.
- Unbaffled tank trucks or tank trailers over 1400 gallons.
- Glass lines tank trucks for physical damage coverage only.
- Vehicles with haul roll-off containers.



We're true believers in the independent agent system. So much so that we've made it the cornerstone of our business, selling our products exclusively through independent agents like you. We know it's our job to make yours easy.

Contact your Local Grange TSM and
visit grangeagent.com for more tools and resources...



5,000+
Independent agents
proudly partner with
Grange Insurance

830,000+
Policyholders trust
Grange with their
insurance needs

17-0224_CL0039



Auto • Home • Life • Business