

**ISO Rating Manual, Rule 23, CT State Exceptions  
(Class Codes and Secondary Codes)**

**23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS**

Paragraph B.5. is replaced by the following:

**B. Primary Classifications**

**5. Non-Fleet And Fleet Primary Classifications – Rating Factors And Statistical Codes**

**a. Local Radius**

Size Class	Business Use Class	Codes		Radius Class	
				Local (Up To 50 Miles)	
				Liability Factor	Phys. Dam. Factor
Light Trucks (0 – 10,000 Lbs.  G.V.W.)	Service	Non-Fleet Fleet	011 -- 014 --	1.00	1.00
	Retail	Non-Fleet Fleet	021 -- 024 --	1.50	1.05
	Commercial	Non-Fleet Fleet	031 -- 034 --	1.35	1.10
Medium Trucks (10,001 – 20,000 Lbs.  G.V.W.)	Service	Non-Fleet Fleet	211 -- 214 --	1.05	0.75
	Retail	Non-Fleet Fleet	221 -- 224 --	1.55	0.80
	Commercial	Non-Fleet Fleet	231 -- 234 --	1.40	0.85
Heavy Trucks (20,001 – 45,000 Lbs.  G.V.W.)	Service	Non-Fleet Fleet	311 -- 314 --	1.10	0.70
	Retail	Non-Fleet Fleet	321 -- 324 --	1.65	0.75
	Commercial	Non-Fleet Fleet	331 -- 334 --	1.50	0.80
Extra-Heavy Trucks (Over 45,000 Lbs. G.V.W.)		Non-Fleet Fleet	401 -- 404 --	2.10	1.00
Heavy  Truck-Tractors (0 – 45,000 Lbs.  G.C.W.)	Service	Non-Fleet Fleet	341 -- 344 --	1.35	0.75
	Retail	Non-Fleet Fleet	351 -- 354 --	2.00	0.80
	Commercial	Non-Fleet Fleet	361 -- 364 --	1.85	0.85

Size Class	Business Use Class	Codes		Radius Class	
				Local (Up To 50 Miles)	
				Liability Factor	Phys. Dam. Factor
<b>Extra-Heavy Truck-Tractors</b> (Over 45,000 Lbs. G.C.W.)		Non-Fleet Fleet	501 -- 504 --	<b>2.35</b>	<b>1.05</b>
<b>Trailer Types</b>					
<b>Semitrailers</b>		Non-Fleet Fleet	671 -- 674 --	<b>0.10</b>	<b>0.65</b>
<b>Trailers</b>		Non-Fleet Fleet	681 -- 684 --	<b>0.10</b>	<b>0.50</b>
<b>Service Or Utility Trailer</b> (0 – 2,000 Lbs. Load Capacity)		Non-Fleet Fleet	691 -- 694 --	<b>0.00</b>	<b>0.40</b>

Table 23.B.5.a. Local Radius

b. Intermediate Radius

Size Class	Business Use Class	Codes		Radius Class	
				Intermediate (51 To 200 Miles)	
				Liability Factor	Phys. Dam. Factor
<b>Light Trucks</b> (0 – 10,000 Lbs. G.V.W.)	<b>Service</b>	Non-Fleet Fleet	012 -- 015 --	<b>1.20</b>	<b>1.15</b>
	<b>Retail</b>	Non-Fleet Fleet	022 -- 025 --	<b>1.80</b>	<b>1.20</b>
	<b>Commercial</b>	Non-Fleet Fleet	032 -- 035 --	<b>1.65</b>	<b>1.30</b>
<b>Medium Trucks</b> (10,001 – 20,000 Lbs. G.V.W.)	<b>Service</b>	Non-Fleet Fleet	212 -- 215 --	<b>1.25</b>	<b>0.90</b>
	<b>Retail</b>	Non-Fleet Fleet	222 -- 225 --	<b>1.85</b>	<b>0.95</b>
	<b>Commercial</b>	Non-Fleet Fleet	232 -- 235 --	<b>1.70</b>	<b>1.00</b>
<b>Heavy Trucks</b> (20,001 – 45,000 Lbs. G.V.W.)	<b>Service</b>	Non-Fleet Fleet	312 -- 315 --	<b>1.40</b>	<b>0.80</b>
	<b>Retail</b>	Non-Fleet Fleet	322 -- 325 --	<b>2.05</b>	<b>0.85</b>
	<b>Commercial</b>	Non-Fleet Fleet	332 -- 335 --	<b>1.90</b>	<b>0.95</b>

Size Class	Business Use Class	Codes		Radius Class	
				Intermediate (51 To 200 Miles)	
				Liability Factor	Phys. Dam. Factor
<b>Extra-Heavy Trucks</b> (Over 45,000 Lbs. G.V.W.)		Non-Fleet Fleet	402 -- 405 --	<b>2.70</b>	<b>1.20</b>
<b>Heavy Truck-Tractors</b> (0 – 45,000 Lbs. G.C.W.)	<b>Service</b>	Non-Fleet Fleet	342 -- 345 --	<b>1.65</b>	<b>0.85</b>
	<b>Retail</b>	Non-Fleet Fleet	352 -- 355 --	<b>2.45</b>	<b>0.90</b>
	<b>Commercial</b>	Non-Fleet Fleet	362 -- 365 --	<b>2.30</b>	<b>0.95</b>
<b>Extra-Heavy Truck-Tractors</b> (Over 45,000 Lbs. G.C.W.)		Non-Fleet Fleet	502 -- 505 --	<b>3.00</b>	<b>1.20</b>
<b>Trailer Types</b>					
<b>Semitrailers</b>		Non-Fleet Fleet	672 -- 675 --	<b>0.15</b>	<b>0.75</b>
<b>Trailers</b>		Non-Fleet Fleet	682 -- 685 --	<b>0.15</b>	<b>0.60</b>
<b>Service Or Utility Trailer</b> (0 – 2,000 Lbs. Load Capacity)		Non-Fleet Fleet	692 -- 695 --	<b>0.00</b>	<b>0.50</b>

Table 23.B.5.b. Intermediate Radius

c. Long Distance Radius

Size Class	Business Use Class	Codes		Radius Class	
				Long Distance (Over 200 Miles)	
				Liability Factor	Phys. Dam. Factor
<b>Light Trucks</b> (0 – 10,000 Lbs. G.V.W.)	<b>Service</b>	Non-Fleet Fleet	013 -- 016 --	<b>1.30</b>	<b>1.20</b>
	<b>Retail</b>	Non-Fleet Fleet	023 -- 026 --	<b>1.80</b>	<b>1.25</b>
	<b>Commercial</b>	Non-Fleet Fleet	033 -- 036 --	<b>1.75</b>	<b>1.35</b>
<b>ZONE-RATED</b>					
<b>Medium Trucks</b> (10,001 – 20,000 Lbs.)	<b>Service</b>	Non-Fleet Fleet	213 -- 216 --	<b>0.90</b>	<b>1.00</b>
	<b>Retail</b>	Non-Fleet Fleet	223 -- 226 --	<b>0.90</b>	<b>1.00</b>

Size Class	Business Use Class	Codes		Radius Class	
				Long Distance (Over 200 Miles)	
				Liability Factor	Phys. Dam. Factor
G.V.W.)	<b>Commercial</b>	Non-Fleet Fleet	233 -- 236 --	<b>0.90</b>	<b>1.00</b>
<b>Heavy Trucks</b> (20,001 – 45,000 Lbs. G.V.W.)	<b>Service</b>	Non-Fleet Fleet	313 -- 316 --	<b>1.00</b>	<b>1.00</b>
	<b>Retail</b>	Non-Fleet Fleet	323 -- 326 --	<b>1.00</b>	<b>1.00</b>
	<b>Commercial</b>	Non-Fleet Fleet	333 -- 336 --	<b>1.00</b>	<b>1.00</b>
<b>Extra-Heavy Trucks</b> (Over 45,000 Lbs. G.V.W.)		Non-Fleet Fleet	403 -- 406 --	<b>1.45</b>	<b>1.15</b>
<b>Heavy Truck-Tractors</b> (0 – 45,000 Lbs. G.C.W.)	<b>Service</b>	Non-Fleet Fleet	343 -- 346 --	<b>1.00</b>	<b>1.00</b>
	<b>Retail</b>	Non-Fleet Fleet	353 -- 356 --	<b>1.00</b>	<b>1.00</b>
	<b>Commercial</b>	Non-Fleet Fleet	363 -- 366 --	<b>1.00</b>	<b>1.00</b>
<b>Extra-Heavy Truck-Tractors</b> (Over 45,000 Lbs. G.C.W.)		Non-Fleet Fleet	503 -- 506 --	<b>1.45</b>	<b>1.15</b>
<b>Trailer Types</b>					
<b>Semitrailers</b>		Non-Fleet Fleet	673 -- 676 --	<b>0.15</b>	<b>0.65</b>
<b>Trailers</b>		Non-Fleet Fleet	683 -- 686 --	<b>0.15</b>	<b>0.65</b>
<b>Service Or Utility Trailer</b> (0 – 2,000 Lbs. Load Capacity)		Non-Fleet Fleet	693 -- 696 --	<b>0.00</b>	<b>0.65</b>

**Table 23.B.5.c. Long Distance Radius**

Paragraph C. is replaced by the following:

**C. Secondary Classification – Special Industry Class**

**1. Application**

According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided, in the 4th and 5th digit of the classification code.

**2. Autos Having More Than One Use**

Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

**3. Trailer Types And Zone-Rated Autos**

**a. Codes**

Use the classifications and codes provided in the tables of this section.

**b. Factors**

All secondary factors for Trailer Types And Zone-Rated Autos are zero (0.00). Do not use the factors provided in this section.

**4. Truckers**

Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations.

<b>Truckers</b>		
<b>Secondary Factor For Autos (Except Trailer Types And Zone-Rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
<b>a.</b> Common Carriers	+0.65	--- 21
<b>b.</b> Contract Carriers (Other than Chemical or Iron and Steel Haulers)	+0.65	--- 22
<b>c.</b> Contract Carriers Hauling Chemicals	+0.65	--- 23
<b>d.</b> Contract Carriers Hauling Iron and Steel	+0.65	--- 24
<b>e.</b> Exempt Carriers (Other than Livestock Haulers)	+0.65	--- 25
<b>f.</b> Exempt Carriers Hauling Livestock	+0.65	--- 26
<b>g.</b> Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	+0.65	--- 02
<b>h.</b> Tow Trucks For-Hire	+0.65	--- 03
<b>i.</b> All Other	+0.65	--- 29

**Table 23.C.4. Truckers**

**5. Food Delivery**

Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.

<b>Food Delivery</b>		
<b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
<b>a.</b> Canneries and Packing Plants	+0.40	--- 31
<b>b.</b> Fish and Seafood	+0.40	--- 32
<b>c.</b> Frozen Food	+0.40	--- 33
<b>d.</b> Fruit and Vegetable	+0.40	--- 34

<b>Food Delivery</b> <b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
e. Meat or Poultry	+0.40	--- 35
f. All Other	+0.40	--- 39

**Table 23.C.5. Food Delivery**

**6. Specialized Delivery**

Autos used in deliveries subject to time and similar constraints.

<b>Specialized Delivery</b> <b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
Classification	Secondary Factor	Code
a. Armored Cars	+0.65	--- 41
b. Film Delivery	+0.65	--- 42
c. Magazines or Newspapers	+0.65	--- 43
d. Mail and Parcel Post	+0.65	--- 44
e. All Other	+0.65	--- 49

**Table 23.C.6. Specialized Delivery**

**7. Waste Disposal**

Autos transporting salvage and waste material for disposal or resale.

<b>Waste Disposal</b> <b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
Classification	Secondary Factor	Code
a. Auto Dismantlers	+0.25	--- 51
b. Building Wrecking Operators	+0.25	--- 52
c. Garbage	+0.25	--- 53
d. Junk Dealers	+0.25	--- 54
e. All Other	+0.25	--- 59

**Table 23.C.7. Waste Disposal**

**8. Farmers**

Autos owned by a farmer, used in connection with the operation of his own farm and occasionally used to haul commodities for other farmers.

<b>Farmers</b> <b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
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<b>Farmers</b> <b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
a. Individually Owned or Family Corp. (Other than Livestock Hauling)	-0.50	--- 61
b. Livestock Hauling	-0.50	--- 62
c. All Other	-0.50	--- 69

**Table 23.C.8. Farmers**

**9. Dump And Transit Mix**

(Use these factors and codes only when no other secondary classification applies.)

<b>Dump And Transit Mix</b> <b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
a. Excavating	-0.20	--- 71
b. Sand and Gravel (Other than Quarrying)	-0.20	--- 72
c. Mining	-0.20	--- 73
d. Quarrying	-0.20	--- 74
e. All Other	-0.20	--- 79

**Table 23.C.9. Dump And Transit Mix**

**10. Contractors**

(Other than dump trucks)

<b>Contractors</b> <b>Secondary Factor For Other Autos (Except Trailer Types And Zone-Rated Autos)</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
a. Building Commercial	-0.05	--- 81
b. Building Private Dwellings	-0.05	--- 82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	-0.05	--- 83
d. Excavating	-0.05	--- 84
e. Street and Road	-0.05	--- 85
f. All Other	-0.05	--- 89

**Table 23.C.10. Contractors**

**11. Not Otherwise Specified**

<b>Not Otherwise Specified Secondary Factors For All Autos</b>		
<b>Classification</b>	<b>Secondary Factor</b>	<b>Code</b>
a. Logging and Lumbering	0.00	--- 91
b. All Other	0.00	--- 99

**Table 23.C.11. Not Otherwise Specified**

Paragraph **D.3.** is replaced by the following:

**D. Special Provisions For Certain Risks**

**3. Amusement Devices (Class Code 7905)**

A Coverage Form that covers an auto with an amusement device mounted on it must cover the operation of the amusement device. Develop the additional premium by multiplying the trucks, tractors and trailers liability base premium by the following factor. The premium is for the period of coverage and not subject to any return.

<b>Factor</b>
1.60

**Table 23.D.3. Amusement Devices Liability Coverage Factor**

Paragraph **D.4.** does not apply.

The following is added to Paragraph **D.8.:**

To provide additional coverages for all territories, multiply the Specified Causes of Loss premium by the following factors:

<b>Coverage</b>	<b>Factor</b>
Fire Only	0.35
Fire and Theft Only	0.75
Fire, Theft and Windstorm Only	0.80
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

**Table 23.D.8. Additional Coverages Factors**

The following is added to Paragraph **D.:**

**10. Junk Dealers (Class Code 7030)**

An applicant for an auto junk license is required to file evidence of financial responsibility.

- a. For each pair of junk dealer number plates, multiply the truck, tractor and trailers base premiums by the following factor:

<b>Factor</b>
2.00

**Table 23.D.10.a. Junk Dealers – Number Plates Factor**

- b. If the junk dealer is also issued auto dealer plates, for the additional rate for each pair of dealer plates multiply the private passenger types rates by the following factor:

<b>Factor</b>
2.00

**Table 23.D.10.b. Junk Dealers – Auto Dealers Plates Factor**



