



MONTHLY RATE BRIEFING

Commercial auto is where the Midwest moved in September — and the fleets feel it before the average shows it.

Workers comp was quiet this cycle: no qualifying rate increases cleared our screen. Commercial auto carried the page. The approved filings look mild on the surface — low single-digit averages — but each one shifts premium hard toward the risks carriers now want to re-price: liability, high-value rigs, and formerly-capped fleets. Here's what your clients renew into.

INDUSTRIES IN THIS ISSUE'S FILINGS

Trucking & Freight

IN 3 OF 4 FILINGS

Specialty Trades

STATE FARM & AUTO-OWNERS BOOKS

Couriers & Last-Mile

STATE FARM FLEET CLASSES

Waste & Hauling

AUTO-OWNERS WI

LEAD FILING

MO

COMMERCIAL AUTO

SEVERITY 4/5

State Farm's 2.7% Missouri auto refile hides a sharp liability jump for fleets

Approved September 16, effective August 27. State Farm's Missouri commercial auto book — 21,515 policyholders, \$18.5M in premium — takes a modest 2.7% on average, but the mix is the story: liability base rates rise sharply while physical damage falls, so the headline understates what a liability-heavy fleet actually pays. The refile also adds an equipment-value liability factor and widens the customer rating index cap, which lets per-account swings run wider than the 4% the carrier indicated. Who feels it: contractors, wholesalers and for-hire trucking classes with real liability exposure. Move now: re-quote any Missouri fleet renewing this fall before the index cap reshuffles its tier.

+2.7%

AVG APPROVED

Liability up

PHYS. DAMAGE DOWN

21,515

POLICYHOLDERS

\$18.5M

PREMIUM

\$861

AVG PREM/POLICY

ALSO APPROVED THIS CYCLE

NE

COMMERCIAL AUTO — TRUCKING

SEV 3

Great West raises Nebraska motor-carrier rates 3.6% — base liability runs hotter

On a \$55.6M Nebraska trucking book, base liability for \$1M limits rises sharply and physical-damage factors climb on high-value rigs, with several hauling-operation factors raised on top. A companion South Dakota filing (approved Sep 15, 1,096 policyholders) takes 3.8% while lifting liability base roughly 11.5%. Move now: for-hire carriers running \$1M limits should model the liability piece, not the average.

1,861 policyholders · \$55.6M premium · effective Feb 1, 2027 · ~\$29,902/policy

WI

COMMERCIAL AUTO

SEV 3

Auto-Owners cuts Wisconsin auto 2.6% overall — but capped fleets jump to full manual rates

The book-wide number is a decrease, which is the trap. This revision ends a five-year capping transition, so fleets that had been held below manual rates now move to the full table all at once — an effective increase for exactly the accounts that benefited from the cap. 5,557 policyholders, \$23.2M premium. Who feels it: any Wisconsin fleet that renewed flat for years. Move now: check whether a client was capped before you quote the 'decrease.'

5,557 policyholders · \$23.2M premium · effective Oct 14 · ~\$4,168/policy

CO

COMMERCIAL AUTO

SEV 3

Farmers takes 3.2% in Colorado against a ~12% liability need

Farmers reset base rates across liability, collision and comprehensive on a 949-policyholder Colorado book, taking well under its indicated need — liability loss trend points to about 12% — while targeting a 15% return on surplus. A new multi-product discount and revised schedule-modification rules soften the first wave. Move now: a sub-indicated filing usually means another one is coming; lock structure where you can.

949 policyholders · \$9.0M premium · effective Jun 1 · ~\$9,512/policy

Why no workers comp story this month?

No Midwest / Central WC rate increase cleared our screen in September. The comp activity that did land was structural, not rate: a brand-new Builders Mutual program launch in Kentucky, and two carriers exiting comp entirely — Pioneer State Mutual in Michigan and State Auto (now Liberty Mutual) in Kansas. Those are page-3 stories, and they're the reason a client's comp coverage can disappear even while rates hold flat. That contrast is your conversation starter.

NORTHEAST

SOUTHEAST

MIDWEST / CENTRAL
THIS WEEK

WEST

BEYOND WC & AUTO

Colorado led the non-auto rate action — and every carrier filed well below what it says it needs.

Same screen, every other commercial line: general liability, businessowners and commercial package increases concentrated in a handful of carriers this cycle, most of them in Colorado and the farm-belt states. The common thread is a filed number that trails the actuarially indicated one — so the increase your client sees this year is almost certainly not the last.

INDUSTRIES IN THIS ISSUE'S FILINGS

Real Estate & Property Mgmt

IN 3 OF 4 FILINGS

Janitorial & Landscaping

HISCOX & PEKIN BOOKS

Daycare & Childcare

PHILADELPHIA POOL/SEGMENT SURCHARGES

Restaurants & Retail

TRAVELERS CO PACKAGE

LEAD FILING

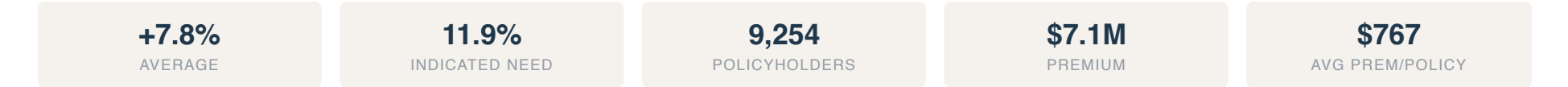
CO

GENERAL LIABILITY

SEVERITY 4/5

Hiscox raises Colorado GL 7.8% — property managers, janitors and landscapers absorb the worst of it

Approved September 9, effective June 15. The largest non-auto rate book in the region this cycle: 9,254 Colorado general-liability policyholders, \$7.1M in premium, up 7.8% on average. But the average hides class-specific loading — property managers, janitorial firms and landscapers see far steeper increases than the headline, and Hiscox's own indicated need was 11.9%, so the filed move leaves roughly four points of pressure unspent. Who feels it: CO habitational, cleaning and grounds-care accounts. Move now: shop the heavy-loaded classes now, before Hiscox files the gap.



THREE FILINGS WORTH A CLOSER LOOK

CO

CMP — BUSINESSOWNERS

SEV 4

Travelers takes 9.3% on Colorado businessowners

Inflation, loss development and a catastrophe loading drove the hike on a 2,399-policyholder, \$13.8M book — and even at 9.3%, the filed change trails a far larger indicated need. Retail, real estate, professional services and restaurant classes are squarely in scope. Move now: treat this as a floor, not a ceiling, for CO package renewals.

2,399 policyholders · \$13.8M premium · effective Jul 1 · ~\$5,772/policy

IA

CMP — COMMERCIAL PACKAGE

SEV 4

Pekin reprices Iowa packages 8.8% on new ISO building costs

Adoption of updated ISO building loss costs drove a large property increase, and Pekin raised liability multipliers to keep revenue flat even as liability loss costs fell — so the property piece carries the whole 8.8%. 2,609 policyholders, \$7.1M premium. Who feels it: Iowa Main Street accounts with owned real estate. Move now: push building-value reviews before renewal.

2,609 policyholders · \$7.1M premium · effective Sep 7 · ~\$2,737/policy

MO

GENERAL LIABILITY

SEV 4

Philadelphia hits Missouri daycares and pools inside a 2.9% filing

The overall number is small, but it's cosmetic: poor day-care program results and higher pool-related exposure prompted steep segment surcharges and brand-new pool factors on a 2,128-policyholder, \$12.2M book. Who feels it: child-care centers and any insured with a pool. Move now: re-rate those two segments individually — the average tells you nothing about them. Effective May 1, 2027.

2,128 policyholders · \$12.2M premium · effective May 1, 2027 · ~\$5,715/policy

THE REST OF THE QUALIFYING LIST

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
WI	Erie	CMP — Commercial Package	3 / 5	13,826	Feb 1, 2027 (filed)
CO	Westfield	Other Liability — CGL	3 / 5	1,787	May 18, 2026

Also on the radar

The region's biggest non-auto book is still pending: **Erie's Wisconsin commercial package filing** seeks 4.5% across **13,826 policyholders and a \$48.2M book** (indicated 6.6%), driven by building-property losses and underpriced large-deductible accounts — approval would make it the single largest commercial filing of the cycle. Separately, a **personal-umbrella rate wave** swept the region — Allstate MI +25.4% (28,920 policies), PURE TN +19.9%, Country Mutual CO +18.5% — but those are personal lines, outside our commercial screen; we flag them only because high-net-worth clients will ask.



BEYOND THE RATE NUMBER

The 0% filings moved the most this month: carriers are rebuilding how they price without changing the average.

Same region, the filings whose real story isn't the rate line: revenue-neutral GLM rebuilds, new vehicle-history and driver scores, and a run of market exits. A carrier can file 0% overall and still hand one client +110% and the next –23% — the average holds, the premium reshuffles. The Midwest was the epicenter of that this cycle, led by Federated's multi-state rebuild.

INDUSTRIES IN THIS PAGE'S FILINGS

Contractors & Trades GLM REBUILDS LOAD THEM HEAVIEST	Auto Dealers & Retail FEDERATED & AMERICAN FAMILY BOOKS	Trucking & Freight ACUITY SCORE + SIRIUSPOINT EXITS	Daycare & Personal Services THE EXIT WAVE'S CASUALTIES
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LEAD FILING · REVENUE-NEUTRAL REBUILD — WATCH THE DISPERSION

MO

CMP — BUSINESSOWNERS

SEVERITY 5/5

Federated rebuilds Missouri BOP pricing around satellite roof scores — at 0% overall

Approved September 2, effective December 1. Federated is replacing its old liability and hazard factors with predictive GLM tier plans fed by satellite roof imagery and financial-health data, keeping the 1,346-policyholder, \$12.5M book revenue-neutral while sharply reshuffling premium between risks. The overall rate is 0%, so nothing trips a rate-increase alert — but the risk a client presents to the new model, not last year's premium, now sets the price. Who feels it: contractors, auto dealers and retail with older roofs or thin financials. Move now: pull the roof and credit picture before renewal, because the model already has.

0% OVERALL RATE	Roof + credit NEW GLM INPUTS	1,346 POLICYHOLDERS	\$12.5M PREMIUM	\$9,304 AVG PREM/POLICY
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THE GLM REBUILD IS THE STORY — AND IT'S MULTI-STATE

NE

CMP — BUSINESSOWNERS

SEV 4

Federated runs the same 0% rebuild across five states at once

Nebraska (527 policyholders, \$4.4M) is one node in a coordinated rollout: Federated is swapping legacy BOP hazard plans for GLM liability and property tiers using credit liens, claim counts and aerial roof scores in NE, plus Indiana, South Dakota, Tennessee and Missouri. Every state is revenue-neutral overall; every state produces large individual swings. Move now: if you place Federated anywhere in the region, assume the model changed everywhere.

527 policyholders · \$4.4M premium · effective Dec 1 · NE/IN/SD/TN/MO · ~\$8,351/policy

ND

COMMERCIAL AUTO

SEV 3

Acuity scores the truck's history, not the driver's record, in North Dakota

A new TransUnion/CARFAX commercial vehicle-history score now feeds North Dakota rating on a 1,318-policyholder, \$14.3M book — revenue-neutral overall, but premium shifts toward fleets with poorer vehicle histories regardless of driving record. Who feels it: operators running older, high-mileage or frequently-retitled rigs. Move now: clean up the fleet's title and odometer story before this renews Nov 13.

1,318 policyholders · \$14.3M premium · effective Nov 13 · ~\$10,875/policy

KS

COMMERCIAL AUTO

SEV 4

American Family's flat Kansas filing hides a –23% to +110% swing

Midvale (American Family) refiled Kansas commercial auto flat overall — its own indication was actually a 5.6% cut — but rebuilt the rating underneath: a steeper driver-score curve, a new years-in-business factor and van/car body-class hikes drive individual swings from roughly –23% to +110%. Who feels it: newer businesses and van-heavy fleets. Move now: the 0% headline is meaningless at the account level — re-quote every one. (Filed Sep 14.)

741 policyholders · \$4.0M premium · filed Sep 14 · ~\$5,400/policy

CARRIERS HEADING FOR THE EXIT

MI

WORKERS COMP — EXIT

SEV 5

Three comp and package exits: Pioneer (MI), State Auto (KS), Accredited (MO)

Pioneer State Mutual is withdrawing all Michigan commercial lines including workers comp — 264 WC policies non-renew starting March 2027. State Auto, now part of Liberty Mutual, is pulling its Kansas WC book (163 policies) onto Liberty programs. And Accredited exits Missouri BOP (148 policies) as the Attune MGA book moves to a Fortegra carrier. Move now: these insureds are shopping right now — get ahead of the non-renewal letters.

264 MI WC policies non-renewed · + KS WC (163) · + MO BOP (148)

ALSO FILED THIS CYCLE

- IL SiriusPoint drops its Nirvana trucking program in three states
- MO AmGUARD runs off its Missouri towing program
- TN Navigators adds abuse exclusions and drops logging coverage in Tennessee
- KS Coterie layers on subcontractor and liquor exclusions in Kansas
- MO CNA swaps discretionary EPL/fiduciary rating for fixed tables in Missouri
- CO Chubb launches a new Colorado commercial-auto platform
- CO WCF opens a Colorado businessowners program
- KY Builders Mutual launches Kentucky workers comp
- SD Great Plains Casualty opens a South Dakota final-mile delivery program

Also on the radar

The scoring wave runs wider than the cards above: **GEICO filed vehicle- and driver-score revisions in Nebraska (+6.6%) and North Dakota (+9.8%)** the same month — suppressed from our features but corroborating the trend. On the exit side, **Next Insurance is leaving Oklahoma daycare** (50 GL accounts, no replacement carrier), **State Farm is non-renewing South Dakota daycare and nail-salon policies** as too niche, and **AmGUARD is closing an Oklahoma care-provider package program** (21 policies). And a genuine bright spot: **Everspan/Coterie's Kentucky BOP refresh** made its assault-and-battery exclusion optional while taking a small rate decrease — appetite moving the right way for once.