



MONTHLY NATIONAL RECAP

The biggest books barely moved — and that's the story.

September's loudest percentages came off tiny specialty books. The weight of the month sat in large commercial-auto and package programs that took flat-to-single-digit rate while their own actuaries called for far more. Underneath ran two familiar currents: rating engines quietly rebuilt on third-party data, and a steady file of carriers walking away from whole classes.

SEPTEMBER AT A GLANCE

764

COMMERCIAL FILINGS
TRACKED IN SEPTEMBER

126,143

LARGEST SINGLE BOOK
(HARTFORD CA WORKERS
COMP)

+93.8%

BIGGEST FILING — ISO
CALIFORNIA AUTO ADVISORY

17

PROGRAM EXITS &
WITHDRAWALS

Northeast Auto leads, package reaches

Commercial auto set the rate pace — biBerk took New Jersey fleets +18.2% (its second 2026 increase), while Progressive lifted NJ auto just +2.0% across 30,518 policyholders against an 11.3% indication. The wider-market reach ran through package and specialty: The Hartford +8.6% in West Virginia, Travelers +16.1% on DC cyber, CNA +6.1% on Rhode Island BOP. Main Street America exited its Maryland package book and Accredited left Rhode Island BOP.

Lead: biBerk NJ commercial auto +18.2%

Southeast Package pressure, class purges

The reach was in package. The Hartford took Virginia commercial package +8.3% across 20,460 policyholders against a 28.9% indication; State Farm took Mississippi CMP +15.4% after the regulator cut a 30.1% ask in half; Progressive moved Georgia commercial auto +4.9% over 40,443 — the month's largest auto book. The cleanup was in niche classes: State Farm dropped daycare and nail-salon segments in both GA and MS, and AmGUARD ran off its Care Providers program.

Lead: The Hartford VA commercial package +8.3%

Midwest / Central The rebuild belt

This is where the machinery changed. Federated rebuilt its businessowners book onto GLM tiers scored on satellite roof imagery and credit data (MO, with a five-state rollout); Acuity added a TransUnion/CARFAX vehicle-history score in North Dakota; American Family filed a 0% Kansas auto change that still swings individual accounts –23% to +110%. State Farm's Missouri commercial auto (+2.7%, 21,515) was the reach story, while Pioneer State Mutual (MI) and State Auto (KS) exited workers comp.

Lead: State Farm MO commercial auto +2.7%

West California & the long haul

ISO filed a +93.8% advisory loss-cost revision for California zone-rated commercial auto — a market-wide reset every adopting carrier can follow. The Hartford's California workers-comp book (126,143 policyholders) took 3.5% overall but moves individual accounts to +67.6%; State Farm's CA comp book sits in runoff behind a 27.8% indication. Trucking hardened — Sentry took Texas motor-carrier +18.2% toward a 35.3% need.

Lead: ISO CA commercial-auto advisory +93.8%

RATE TRENDS BY LINE

LINE	TYPICAL APPROVED CHANGE	WHERE IT CONCENTRATED	NOTABLE CARRIERS
Commercial Auto (fleet)	+2% to +9%	GA, NJ, PA, MO large fleets	Progressive, State Farm, Nationwide, GEICO
Commercial Auto (trucking)	+15% to +28%	TX, ME, UT motor carriers	Sentry, Navigators, Occidental; ISO (CA advisory +93.8%)
Workers Comp	Flat to mid-single digits	California (WCIRB-driven); scattered LCM moves	The Hartford (CA), Berkshire Hathaway GUARD (PA +10.9%), W.R. Berkley
Commercial Package / BOP	+6% to +15%	Main Street, nationwide	The Hartford (VA +8.3%), State Farm (MS +15.4%), Travelers, Pekin, CNA
General / Other Liability	+5% to +17%	NY, OR, CO, UT	State National (NY +5.9%), Liberty Mutual (OR +5%), Hiscox (CO +7.8%), The Hanover (UT +17%)
Structural / scoring (0% overall)	Revenue-neutral — wide individual swings	KS, ND, IN, MO, TX	Federated, Acuity, American Family, biBerk



THE BIG PICTURE

Rank September by rate and you get a handful of tiny specialty books; rank it by reach and the real market appears. The largest filings of the month were commercial-auto and package programs — Hartford's 126,143-policyholder California comp book, Progressive's 40,443-account Georgia auto book, Hartford's 20,460 Virginia package — and most took flat-to-single-digit rate.

The number that matters sits next to the approved one: the indication. The Hartford filed Utah package at +5.9% against a +31.5% need; Liberty Mutual took +5.0% in Oregon against +25.8%; AssuranceAmerica took +3.0% in Georgia against +22.7%. A moderate approved increase on a stressed book is a down payment, not a settlement — and when a regulator is the one cutting the ask (State Farm MS, 30.1% to 15.4%), the balance is only deferred.

The real repricing keeps moving into the rating engine. Two dozen filings this month were scoring-model or class-plan rebuilds rather than clean rate changes — Acuity pulling a CARFAX on commercial vehicles, Federated pricing buildings off satellite roof imagery, American Family's 0% Kansas filing that still moves accounts –23% to +110%. The headline is revenue-neutral; the individual account is not.

And a steady file of carriers simply left. Seventeen programs exited or withdrew — MGA unwinds (SiriusPoint's Nirvana trucking book, Accredited's Attune BOP moving to Fortegra, AmGUARD's KBK towing program) alongside niche-class purges, with daycare and nail salons dropped at both State Farm and Next. Those are cohorts non-renewing now, mostly in already-hard-to-place classes.

CROSS-REGION PATTERNS

The approved rate is a down payment

Across the biggest books, carriers took a fraction of their indicated need — Hartford UT 5.9% of 31.5%, Hartford VA 8.3% of 28.9%, AssuranceAmerica GA 3.0% of 22.7%. The unfiled balance is on the record and comes back. Set client expectations off the indication, not the approved number.

A 0% filing is a shopping list

Revenue-neutral rebuilds (Federated, Acuity, American Family, Federated-again in IN/TN) re-sort every account by third-party data. Winners are defensible; losers are suddenly shoppable. 'Zero percent' means the book moved — just not on average.

The MGA unwind

Three of the month's exits trace to a program agreement ending: SiriusPoint's Connected Non-Fleet trucking (Nirvana) across GA/IL/IN, Accredited's BOP book moving to Fortegra (Attune), and AmGUARD's KBK towing program. When the MGA deal ends, a whole program non-renews at once.

The niche-class purge

Daycare and nail salons were dropped by both State Farm (GA, MS) and Next Insurance (OK); Auto-Owners pushed heavy farm trucks and dealership E&O out of eligibility in NC. The same hard-to-place classes keep surfacing, compounding the placement crunch.

Trucking hardens on both ends

Rate and exits point the same way: Sentry +18.2% (TX), Navigators +18.9% (UT), Occidental +28.1% (ME), SiriusPoint leaving trucking in three states — and ISO's +93.8% California auto advisory sitting over all of it.

COVERAGE & STRUCTURAL WATCH

Third-party data is the new rating plan

Acuity added a TransUnion/CARFAX commercial vehicle-history score (ND); Federated priced property off Betterview satellite roof imagery plus lien/judgment data (MO, IN, TN); biBerk left ISO entirely for a proprietary manual scored on LexisNexis credit and CoreLogic crime data (TX). The rate line barely moves; the segmentation does.

ISO reset the California auto floor

ISO's advisory loss-cost revision for California zone-rated commercial auto came in at +93.8% on severe bodily-injury and property-damage trends — a market-wide signal every adopting carrier can follow into its own filings.

Abuse & molestation keeps firming

Selective raised A&M +14% across all tiers inside an otherwise-declining NJ book, and Utica's +23.3% Massachusetts GL indication was A&M-driven. Worth watching for anyone writing nonprofits, youth sports, churches or daycare.



MARKET EXITS & WITHDRAWALS

Seventeen programs exited or withdrew this cycle — the clearest prospecting list in the issue. Know which of your accounts sits on one before the non-renewal letter does.

CARRIER	LINE / SEGMENT	STATE	SCOPE	STATUS
State Farm	Workers comp (runoff)	CA	16,755 in-force	Closed to new business
SiriusPoint (Nirvana MGA)	Connected Non-Fleet trucking	GA, IL, IN	all in-force (~325)	Program withdrawal
State Farm	Daycare + nail-salon (CMP)	GA, MS	all in-force (~464)	Class exit
Accredited (Attune → Fortegra)	Businessowners	RI, MO	all in-force (~251)	Line exit / book moved
USLI (Berkshire Hathaway)	Restaurant / fast-food BOP class	TX	527	Class removed
Auto-Owners	Garage E&O / heavy trucks	NC	eligibility	Coverage & segment exit
Pioneer State Mutual	Commercial lines incl. WC	MI	264	Full market exit
State Auto (Liberty Mutual)	Workers comp	KS	163	Exit post-acquisition
AmGUARD (Berkshire Hathaway)	Towing (MO) / Care Providers (OK)	MO, OK	~99	Program runoff
Next Insurance	Daycare (GL / property / BOP)	OK	50	Class exit

BIGGEST FILINGS BY REACH

STATE	CARRIER	LINE	CHANGE	POLICYHOLDERS	\$/POLICY	EFFECTIVE
CA	The Hartford	Workers Comp	+3.5%	126,143	\$5,250	Jan 1, 2027
GA	Progressive	Commercial Auto	+4.9%	40,443	\$9,688	Dec 16, 2026
PA	Progressive	Commercial Auto	−0.8%	37,950	\$5,981	Nov 4, 2026
NJ	Progressive	Commercial Auto	+2.0%	30,518	n/d	Aug 19, 2026
NJ	Selective	General Liability	−2.9%	27,438	\$6,769	Jan 1, 2027
MO	State Farm	Commercial Auto	+2.7%	21,515	\$861	Aug 27, 2026
VA	The Hartford	Commercial Package	+8.3%	20,460	\$1,915	Sep 12, 2026
CA	State Farm	Workers Comp	+7.4%	16,755	n/d	Dec 1, 2026
NY	State National	Other Liability	+5.9%	13,991	\$1,280	Oct 29, 2026

WHAT IT MEANS — YOUR MOVE

Re-quote your auto and package books

September's reach was in commercial auto and package, taken below indicated need. Pull renewals on fleet and Main Street package accounts — Progressive, State Farm, The Hartford and Auto-Owners insureds — and check the indication behind every modest increase.

Lead with the indication

A tame approved rate on a stressed book means the next filing is bigger. When you can show a client the +28.9% their carrier said it needed against the +8.3% it took, you reframe the renewal conversation before the competition does.

Work the exit list first

Seventeen programs are non-renewing accounts right now — trucking (SiriusPoint), daycare (State Farm, Next), BOP (Accredited, USLI), towing (AmGUARD). Identify which of your prospects sits on one before the carrier's letter lands.

Learn where your client lands in the rebuild

On the 0% scoring filings (Federated, Acuity, American Family, biBerk), the account's position in the new plan is the whole story. Winners you defend; losers are someone else's shoppable account — and vice versa.

ON THE FILING WATCH NEWS-READ THIS MONTH

The ~10-minute audio rundown walks September's inversion — the month the biggest books barely moved while their indications screamed — plus the rebuild wave and the exit list. Available with this issue.