



RATE BRIEFING

Commercial auto is doing the heavy lifting in the Northeast this month — and New Jersey is where it lands hardest.

A quiet cycle for workers comp, a loud one for fleets. The qualifying rate increases skew to commercial auto, led by two New Jersey filings — one small and sharp, one enormous and still catching up to its own indication. Here's what your clients renew into.

INDUSTRIES IN THIS ISSUE'S FILINGS

Trucking & Freight

OCCIDENTAL'S CT MOTOR CARRIERS

Specialty Trades

PIE LOADS ROOFING & TRADES HARDEST

Buses & Limos

AMTRUST'S VT SPECIALTY AUTO

Building Construction

IN PIE'S NEW PA COMP TIERS

LEAD FILING

NJ

COMMERCIAL AUTO

SEVERITY 4/5

biBerk's second NJ hike this year: +18.2%, and not-for-hire fleets feel it most

Approved Sept 17, effective Oct 1. biBerk's direct New Jersey commercial-auto book — 1,026 policyholders, \$10.2M in premium — takes an 18.2% average increase, its second of 2026. Not-for-hire fleet liability carries the steepest load; for-hire liability rises about 20%. The filed number sits below biBerk's own 24.9% indication, and renewals are capped at 30% only after regulator pushback — so a third filing is a real possibility.

Who feels it: NJ businesses running their own vehicles, not just haulers. Move now: re-shop multi-vehicle accounts ahead of the Oct 1 renewal wave.

+18.2%

AVERAGE

+24.9%

INDICATED

1,026

POLICYHOLDERS

\$10.2M

PREMIUM

\$9,930

AVG PREM/POLICY

ALSO APPROVED THIS CYCLE

NJ

COMMERCIAL AUTO

SEV 3

Progressive holds NJ to +2% — but the indication says 11.3%

The region's largest auto book this cycle: 30,518 NJ policyholders and \$293M in premium. The filed increase is a modest 2%, driven by severe bodily-injury, property-damage and PIP loss trends and softened by good physical-damage experience. The gap to the 11.3% indication is the story — this rate is not done moving.

30,518 policyholders · \$293.1M premium · effective Aug 19 · ~\$9,604/policy

PA

WORKERS COMP

SEV 3

Pie's PA comp climbs 7.4% and reshuffles the class tiers

The region's one qualifying workers-comp rate increase — and it stacks on an April hike. Pie replaces a flat multiplier with five class-group tiers, loading roofing and construction trades hardest. Contractors renewing in PA feel it twice: once in the base rate, once in the new tier.

3,984 policyholders · \$23.5M premium · effective Nov 1 · ~\$5,905/policy

VT

COMMERCIAL AUTO

SEV 5

AmTrust's VT specialty auto jumps 48.5% — the region's steepest

A small book (29 policyholders) but the biggest rate move in the Northeast this month. AmTrust adopted the latest ISO commercial-auto loss costs and folded the paper into its specialty program; the indicated need is more than double the 48.5% approved. New snow-plow, fungi and unauthorized-passenger exclusions ride along (see page 3).

29 policyholders · \$136.9K premium · effective Jan 1, 2027

CT

COMMERCIAL AUTO — TRUCKERS

SEV 4

Occidental lifts CT trucker rates 14.5% after years of heavy losses

A genuine motor-carrier filing: Occidental adopts ISO loss costs and revises its multipliers after a multi-year run of high loss ratios, still landing well below indicated. New business-type and years-in-business factors surcharge higher-risk haul types and newer ventures. Who feels it: CT for-hire truckers, new authorities most of all.

54 policyholders · \$1.1M premium · effective Jan 1, 2027

Why so little workers comp?

Northeast comp is genuinely soft right now. Bureau loss costs are flat-to-down across New England, and the large comp filings this cycle were neutral or favorable — Arbella even added objective Premier/Standard tiers in CT. Pie's PA increase is the exception, and the reason a client's comp premium can still rise in a softening market. The real movement this month is commercial auto, concentrated in a few specialty books and two big New Jersey filings.

NORTHEAST
THIS WEEK

SOUTHEAST

MIDWEST / CENTRAL

WEST

BEYOND WC & AUTO

The package market is moving too — and the filed rates are trailing the indications badly.

Same screen, every other commercial line. Businessowners and package filings dominate this cycle, led by a New Jersey increase that sits far below its own liability need. Across the board, carriers filed under indicated — the rate is chasing the risk, not leading it.

INDUSTRIES IN THIS ISSUE'S FILINGS

General Retail

HARTFORD WV & CNA REPRICING

Restaurants & Bars

FOOD CLASSES LOADED HARDEST

Outpatient Healthcare

MEDICAL OFFICES IN HARTFORD WV

Real Estate & Rentals

IN CNA'S RI BOOK

LEAD FILING

NJ

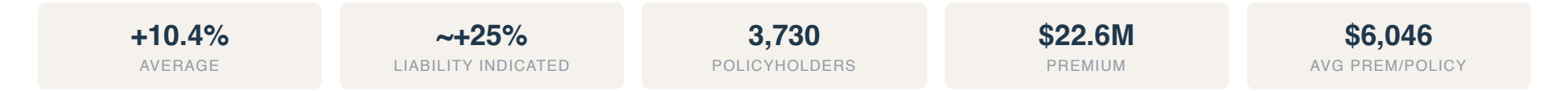
CMP — BUSINESSOWNERS

SEVERITY 4/5

Preferred Mutual files +10.4% on NJ businessowners — against a 25% liability indication

Approved Sept 30, effective Mar 1, 2027. The region's largest commercial-package increase by book this cycle: 3,730 NJ policyholders and \$22.6M in premium. The 10.4% average is driven by severe liability deterioration — the indicated liability need alone is about 25% — plus property inflation. It arrives bundled with an ISO class-plan adoption and an Equipment Breakdown unbundling that change how the coverage is priced.

Who feels it: NJ Main Street accounts on BOP. Move now: the filed rate trails the indication badly, so treat 10.4% as a floor, not a ceiling.



THREE FILINGS WORTH A CLOSER LOOK

WV

CMP — COMMERCIAL PACKAGE

SEV 4

The Hartford adds 8.6% to WV small-commercial package

West Virginia package pricing rises 8.6%, with extra factor hikes aimed at retail, restaurants, medical offices and professional services — plus a stiffer umbrella state factor and higher minimums. The classes carrying the most load are exactly the Main Street accounts most agents write.

1,514 policyholders · \$3.6M premium · effective Nov 7 · ~\$2,393/policy

DC

CYBER

SEV 4

Travelers takes DC cyber up 16.1% and adds a catastrophe load

Rising ransomware, funds-transfer-fraud and dependent-business-interruption losses drive a 16.1% cyber increase, plus a 10% systemic-aggregation catastrophe load for correlated events. At 16.1% filed against a 16.4% indication, this rate is tracking the risk almost exactly. Who feels it: any DC business carrying standalone cyber.

422 policyholders · \$4.7M premium · effective Mar 1, 2027 · ~\$11,099/policy

RI

CMP — BUSINESSOWNERS

SEV 4

CNA recalibrates RI businessowners — +6.1% with a 20% cap

CNA re-ran its multi-peril GLM models and loaded a large property-catastrophe provision against double-digit liability trends, landing at 6.1% overall but well short of indicated. A renewal-transition rule caps increases at 20% and decreases at 5%, so the worst-hit accounts get there over time rather than all at once.

470 policyholders · \$2.6M premium · effective May 1, 2027 · ~\$5,638/policy

THE REST OF THE QUALIFYING LIST

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
PA	Coterie	CMP — Businessowners	3 / 5	1,584	Jan 1, 2027
VT	The Hartford	CMP — Commercial Package	3 / 5	1,309	Nov 7, 2026
RI	AmTrust	CMP — Businessowners	4 / 5	18	Sep 9, 2026

Also on the radar

Two big books moved the other way: **Selective trimmed NJ general liability about 3%** across a 27,438-policyholder, \$186M book (though abuse coverage still rose 14% — see page 3), and **Progressive shaved PA commercial auto 0.8%** on 37,950 policyholders despite a +14% indication. Watch the indicated-vs-filed gaps everywhere this cycle: Preferred Mutual's 10.4% sits under a ~25% liability need, and nearly every carrier filed below indicated — the rate is catching up to the risk, not getting ahead of it.



BEYOND THE RATE NUMBER

Scoring models and exclusions moved more than the rates did — and two carriers left a line entirely.

Same region, the structural story: GLM segmentation, predictive tiers, third-party scores and new exclusions reshaping what gets covered and at what price. Two outright market exits this cycle, and a scoring wave that now spans auto and businessowners alike.

INDUSTRIES IN THIS PAGE'S FILINGS

Specialty Trades CONTRACTORS IN STATE NATIONAL & FEDERATED	Auto Dealers & Repair FEDERATED & ERIE'S GARAGES	Social Services & Care IN SELECTIVE'S NJ GL BOOK	Education & Recreation CAMPS & CLUBS LOSE GL CREDITS
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LEAD FILING

NY

OTHER LIABILITY — COMBINATIONS

SEVERITY 3/5

State National reprices a 13,991-policy NY book around a new GLM model

Approved Sept 2, effective Oct 29. Writing for Next, State National adopted a GLM segmentation model and new exclusions across a fast-growing 13,991-policyholder New York book, repricing toward its own emerging claims experience. The filed 5.9% average badly trails a 24.4% indication — the segmentation does the real work, moving individual accounts far more than the headline suggests.

Who feels it: NY contractors, staffing, healthcare and hospitality risks. Move now: model the account under the new segmentation before assuming the 5.9% applies to it.

New GLM SEGMENTATION MODEL	+5.9% FILED AVERAGE	+24.4% INDICATED	13,991 POLICYHOLDERS	\$1,280 AVG PREM/POLICY
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MARKET EXITS

MD

CMP — COMMERCIAL PACKAGE

SEV 5

Main Street America exits Maryland commercial package entirely

A full withdrawal — new and renewal — of the Commercial Package product in Maryland, effective Nov 1, 2026. The policyholder count isn't reported, but a whole-product exit sends every affected MD account shopping at once. Get ahead of the non-renewal notices rather than reacting to them.

n/d policyholders · full product exit · effective Nov 1, 2026

RI

CMP — BUSINESSOWNERS

SEV 4

Accredited drops its RI businessowners line; book rolls to Fortegra

As Attune moves its program book to Fortegra, Accredited non-renews all 103 Rhode Island BOP policies starting November 2026. Affected insureds need a standalone replacement or a confirmed landing spot in the new program — don't assume the roll-over is automatic.

103 policies non-renewed · effective Nov 19, 2026

NEW SCORING & TIERING MODELS

PA

CMP — BUSINESSOWNERS

SEV 3

Federated swaps PA hazard plans for predictive tiers — and contractors lose automatic AI

Federated replaces its risk-hazard and liability factor plans with predictive property and liability tiers. It's revenue-neutral overall, but individual accounts swing hard, and contractors lose automatic additional-insured coverage. A companion WV filing runs the same GLM with swings up to +75%. The headline says 0%; the account-level reality doesn't.

639 policyholders · \$3.6M premium · WV companion filed · ~\$5,695/policy

NJ

COMMERCIAL AUTO

SEV 3

Imperium tightens NJ auto tier eligibility on a scoring model

Skyward's Imperium reworks tier eligibility to capture driver and operational risk that standard ISO averages miss — no headline base-rate change, but the tiering now decides who qualifies for the better price.

n/d policyholders · tiering / scoring revision

ALSO FILED THIS CYCLE

- NY MGT launches a NY BOP priced on third-party scoring
- NJ Selective trims NJ GL 3% — but abuse coverage jumps 14%
- WV Erie raises WV fleet and garage UM/UIM by double digits
- DC EMC's new DC BOP adds roof ACV limits and lead/asbestos exclusions

Also on the radar

The scoring wave runs wider than the cards: **EMC's new 30-tier RI small-auto program**, **Jet's new MD commercial-auto launch**, and a **Great Plains final-mile program** all price on ISO loss costs with proprietary tiers. **AmTrust's VT specialty-auto realignment** — the +48.5% move on page 1 — also layers in snow-plow, fungi and unauthorized-passenger exclusions. Two bright spots: **Zurich cut RI commercial-package property rates 15.8%** after switching its catastrophe model to Verisk Touchstone, and **Arbella added objective Premier/Standard WC tiers** in a softening CT market.