



MONTHLY RATE BRIEFING

California is where commercial auto and comp are re-pricing — and ISO just moved the floor.

Every filing here cleared the same screen: unfavorable, high-severity rate increases touching 1,000-plus policyholders or whole-program books, by disposition date in September. One stands apart — ISO nearly doubled California's advisory loss costs for long-haul trucking, which resets pricing for every carrier that builds on them. Here's what your clients are about to feel.

INDUSTRIES IN THIS ISSUE'S FILINGS

Trucking & Transportation

THE ISO AND SENTRY MOTOR-CARRIER FILINGS

Agriculture & Farm

IN THE W.R. BERKLEY COMP TIERS

Outpatient Healthcare

IN THE W.R. BERKLEY COMP TIERS

Restaurants & Bars

IN THE W.R. BERKLEY COMP TIERS

LEAD FILING · ISO ADVISORY — MARKET-WIDE SIGNAL

CA

COMMERCIAL AUTO · ISO ADVISORY

SEVERITY 5/5

ISO nearly doubles California trucking loss costs — a +93.8% market-wide reset

Approved and effective September 8. ISO raised its California commercial-auto advisory loss costs 93.8% for zone-rated long-haul fleets, citing bodily-injury and property-damage severity that keeps outrunning prior assumptions. Advisory loss costs are the base nearly every carrier multiplies to set its own rate, so this isn't one insurer's move — it's a new floor the whole market builds on. It's an advisory filing with no policyholder count reported, but its reach is the entire admitted market. Who feels it: California long-haul and zone-rated motor carriers. Move now: expect adopting carriers to refile upward over the next few cycles — reprice fleet renewals before the loss-cost change flows through.

+93.8%

ADVISORY LOSS COST

~2x

PRIOR CA LEVEL

Long-haul

ZONE-RATED FLEETS

Sep 8

EFFECTIVE

ALSO CLEARED THIS CYCLE

CA

WORKERS COMP

SEV 3

The Hartford's 3.5% CA comp average masks renewals to +67.6%

Filed Sep 16, effective Jan 1. The Hartford adopts California's new WCIRB advisory pure premiums with a lower loss-cost multiplier and territory credits — a 3.5% average across a 126,143-policyholder, \$662M book. But some Hartford paper companies run double-digit averages, and individual employers reach +67.6%. Who feels it: mid-size CA employers on the higher-LCM companies. Move now: check which Hartford entity each client sits on before you quote the renewal.

126,143 policyholders · \$662.2M premium · filed Sep 16, eff Jan 1 · ~\$5,249/policy

CA

WORKERS COMP

SEV 4

State Farm files +7.4% CA comp on a book it already stopped writing

Filed Sep 30, effective Dec 1. State Farm adopts the September 2026 WCIRB pure premiums for a 7.4% average — but the tell is the gap to its 27.8% indication and the fact this book has been closed to new California comp since May 2023. In-force policies keep renewing (they're not being non-renewed), just at a climbing rate on a runoff book. Who feels it: existing State Farm CA comp insureds, 16,755 of them. Move now: a runoff carrier filing well below indication is a shop-the-renewal signal.

16,755 policyholders · \$64.5M premium · indicated 27.8% · filed Sep 30 · ~\$3,850/policy

TX

COMMERCIAL AUTO · TRUCKERS

SEV 4

Sentry raises Texas motor-carrier liability +18.2% — half its indication

Approved Sep 8, effective Dec 1. Sentry's Texas trucking (true motor-carrier) liability rises 18.2% on persistently unprofitable results, with physical damage left flat and a new scoring model layered on. The indicated need was 35.3% — roughly double what was filed — so this is a down payment, not the full correction. Who feels it: Texas for-hire fleets, 626 policyholders on a \$45.6M book. Move now: budget for a second-wave filing and tighten driver and MVR files now.

626 policyholders · \$45.6M premium · indicated 35.3% · approved Sep 8 · ~\$72,917/policy

CA

WORKERS COMP

SEV 4

W.R. Berkley re-tiers CA comp by size — big accounts take ~+13%

Filed Sep 9, effective Oct 1. Preferred Employers (W.R. Berkley) moves California comp to a three-tier, premium-size structure: small accounts dip slightly while accounts over \$150K jump about 13% and lose their premium discounts. The whole-program book runs \$97.7M in premium, count not reported, across farm, staffing, clinic and restaurant classes. Who feels it: larger California employers. Move now: any client crossing the \$150K premium line should model the tier change before renewal.

n/d policyholders (whole program) · \$97.7M premium · filed Sep 9, eff Oct 1

Why is almost everything California this month?

Four of the five page-one stories are California, and that's not a sampling quirk. The WCIRB pure-premium update landed in September, so every California comp writer refilled at once — and ISO's loss-cost reset put commercial auto on the same clock. The one out-of-state story, Sentry's Texas trucking increase, is the same pressure from a different angle: severity that keeps outrunning the rates. Expect the adopting-carrier wave to build through year-end.

NORTHEAST

SOUTHEAST

MIDWEST / CENTRAL

WEST
THIS WEEK

BEYOND WC & AUTO

Utah and the Mountain West are where the other commercial lines are re-pricing.

Same screen, every other commercial line: general liability, commercial packages and BOPs clearing unfavorable rate increases in September. The West's wider-market slate is lighter than its comp and auto books, but the increases that qualified are steep — and most are filed well below the actuarial indication, which tells you more is coming.

INDUSTRIES IN THIS ISSUE'S FILINGS

Specialty Trades

AMTRUST & SPINNAKER FILINGS

Restaurants & Bars

HARTFORD & AMTRUST PACKAGES

Real Estate & Habitational

HANOVER & HARTFORD BOOKS

Auto Dealers

HARTFORD'S UTAH PACKAGE

LEAD FILING

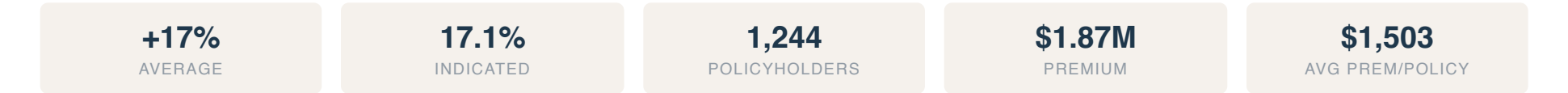
UT

GENERAL LIABILITY

SEVERITY 4/5

The Hanover takes Utah GL up 17% — and lands right at its indication

Approved Sep 1, effective June 2027. The Hanover adopts updated ISO loss costs, a higher loss-cost multiplier and class-factor revisions to push Utah commercial general liability up 17% — a hair under its 17.1% indicated need, so there's no 'filed light' cushion here. The book is 1,244 policyholders and \$1.87M in premium, concentrated in manufacturing, wholesale, real estate and healthcare classes. Who feels it: Utah GL accounts in those trades. Move now: a fully-indicated filing means the next one won't be soft either — lock favorable terms while you can.



THREE MORE WORTH A LOOK

UT

COMMERCIAL PACKAGE

SEV 3

The Hartford's Utah package: +5.9% filed, 31.5% indicated

Approved Sep 8, effective Dec 12. Rates edge up 5.9% overall, but new market-group factors fall hardest on real estate, habitational and restaurant risks — and the 31.5% indication means this modest move is a placeholder. Across 7,360 policyholders and \$14.3M in premium, including auto dealers and retail. Move now: watch the next refiling on this book closely.

7,360 policyholders · \$14.3M premium · indicated 31.5% · eff Dec 12 · ~\$1,939/policy

ID

BUSINESSOWNERS

SEV 4

AmTrust hits Idaho BOP +21.4% with a new scoring band

Approved Sep 15, effective Oct 1. Idaho businessowners rates jump about 21% behind a new risk-band scoring model, sharply higher liquor-liability costs and new per-endorsement contractor fees. The indication was 69.7%, so even at +21% this is filed light. A small book — 33 policyholders, \$195K — but the signal is loud. Who feels it: Idaho restaurants, bars and trades. Move now: re-quote liquor-exposed accounts early.

33 policyholders · \$195K premium · indicated 69.7% · eff Oct 1

WA

OTHER LIABILITY

SEV 4

Spinnaker loads Washington liability with new trade surcharges

Approved Sep 11, effective Aug 1. The modest 5.4% headline understates it: Spinnaker adds trade surcharges, an agent-placement load and new service fees across a 1,116-policyholder construction and trades book. Who feels it: Washington contractors and specialty trades. Move now: price the fees in — the surcharge stack can move the real number well past 5%.

1,116 policyholders · \$898.9K premium · approved Sep 11 · ~\$805/policy

ALSO FILED — OTHER COMMERCIAL LINES

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
ID	State Farm Fire & Casualty	CMP — Sub-TOI Combinations	3 / 5	6,906	Aug 15, 2026
TX	USLI (Berkshire Hathaway)	CMP — Businessowners	3 / 5	527	Oct 12, 2026

Also on the radar

A few West filings just miss our impact bar but matter: **Progressive's Idaho commercial auto** indicated nearly 11% yet filed only 2.1% (8,829 policyholders) — a gap that won't hold. **State Farm cut Oregon commercial auto 1.9%** on strong physical-damage experience, a rare decrease worth quoting against. And **biBerk's Texas BOP rebuild** nets a 3.3% cut but re-tiers individual accounts hard — see page 3.



BEYOND THE RATE NUMBER

The structural filings are the real story: ISO rebuilt California's auto manual, and scoring models are spreading.

Same region, the changes a rate percentage doesn't capture: new scoring algorithms, tier rebuilds, coverage exclusions and a market exit. ISO didn't just raise California auto loss costs — it rewrote the manual every adopting carrier uses. And predictive scoring keeps showing up in BOPs and fleets across the West.

INDUSTRIES IN THIS PAGE'S FILINGS

Healthcare & Social Services THE GUARD NEW MEXICO EXIT	Specialty Trades FEDERATED'S OREGON BOP TIERING	Auto Dealers FEDERATED & NAVIGATORS BOOKS	Trucking & Transportation NAVIGATORS' MOTOR-CARRIER CLASSES
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LEAD FILING · ISO ADVISORY — MARKET-WIDE SIGNAL

CA · COMMERCIAL AUTO · ISO FORMS · SEVERITY 4/5

ISO rewrites California's zone-rated auto manual — new class factors, new rules

Approved and effective September 8, alongside the loss-cost reset on page 1. ISO rebuilt California's zone-rated commercial-auto manual: it adds secondary class factors, rewrites deductible discounts, and moves classification rules onto the NAICS 2022 basis. This is the plumbing — every carrier that adopts ISO forms inherits the new structure, not just the higher numbers. Who feels it: the whole admitted California commercial-auto market. Move now: the rating logic behind your clients' renewals is changing, not only the rate — re-read the class assignment before you assume a quote is apples-to-apples.

NAICS 2022 NEW CLASS BASIS	Secondary CLASS FACTORS ADDED	Deductibles DISCOUNTS REWRITTEN	Sep 8 EFFECTIVE
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NEW SCORING & TIERING MODELS

TX · BUSINESSOWNERS · SEV 3

biBerk rebuilds Texas BOP scoring — a –3.3% average, wild individual swings

Approved Sep 30, effective Jan 1. A base loss-cost cut plus a multivariate scoring rebuild nets a small 3.3% overall decrease — but the re-tiering is extreme account to account, so the average hides who wins and who gets hit. 13,509 policyholders, \$23M book. Who feels it: Texas small businesses re-scored into new tiers. Move now: don't trust the headline cut — pull the per-account impact.

13,509 policyholders · \$23.0M premium · approved Sep 30 · ~\$1,705/policy

OR · BUSINESSOWNERS · SEV 4

Federated scores Oregon BOPs on aerial roof imagery and liens

Filed Sep 17, effective Dec 1. Federated Mutual introduces predictive property and liability tiering built on aerial roof scores, liens and claim history — a flat overall rate that masks wide individual swings as class factors rebalance. Who feels it: Oregon contractors, auto dealers and retail on older or lower-scored roofs. Move now: a bad roof score can move a renewal even with a clean loss history — flag it before quoting.

459 policyholders · \$3.8M premium · filed Sep 17 · ~\$8,295/policy

UNDERWRITING & COVERAGE CONTRACTION

UT · COMMERCIAL AUTO · SEV 4

Navigators pairs a +18.9% Utah fleet hike with new exclusions

Approved Sep 18, effective Jan 2027. A ~90% five-year loss ratio and updated ISO multistate rules drive an 18.9% increase — and Navigators (a Hartford company) bolts on new exclusions: mandatory loading/unloading-of-persons, freight-broker/forwarder, named-driver, and broadened assault/sexual-abuse language. Who feels it: Utah motor-carrier and transport fleets — just 15 policyholders, but a \$2.4M book. Move now: read the new exclusions, because coverage narrowed as the price rose.

15 policyholders · \$2.4M premium · approved Sep 18

MARKET EXITS & NEW PROGRAMS

NM · COMMERCIAL PACKAGE · SEV 5

Berkshire Hathaway GUARD exits New Mexico care-provider packages

Approved Sep 8, non-renewals from Jan 27, 2027. GUARD is terminating its New Mexico care-provider package program after the administrator moved the book elsewhere — every policyholder faces non-renewal. Who feels it: New Mexico healthcare, nursing and social-assistance operations. Move now: start replacement markets now; a January exit means those renewals are already in the pipeline.

n/d policyholders · care-provider classes · non-renew from Jan 27, 2027

ALSO FILED THIS CYCLE

- UT Donegal adds a flat +13.5% Utah auto increase with young-driver surcharges
- AK Next Insurance launches an Alaska GL program with cyber and A&B options
- CA Liberty Mutual opens a California life-sciences program with PFAS and talc exclusions
- TX CopperPoint files a rate-neutral Texas GL program on wide LCM deviations
- MT Great Plains launches a Montana Final Mile trucking program
- MT Central Mutual brings its Business Auto Policy to Montana
- ID Great West files +2.4% on an Idaho trucking liability book
- TX Foremost moves Texas commercial auto to a loss-based 3.0 rating model

Also on the radar

More structural moves across the West: **The Hanover's California comp** re-tiers gyms and substandard accounts on new pure premiums (+5.5%, 693 policyholders); **a Liberty Mutual / Employers of Wausau group** actually cut California comp 4.6% while sharpening tiers (5,149 policyholders, \$191M); and **Imperium tightened Idaho fleet tier qualification**, swapping a broad frequency metric for specific driver and MVR criteria. **Great American** added two Idaho writing companies to broaden its appetite.