MONTHLY RATE BRIEFING

Commercial auto carried the Midwest in October — and public fleets, paratransit and brand-new businesses took the steepest hits.

Workers comp went the other way: every comp filing that moved rate this cycle moved it down. Commercial auto posted double-digit averages in Ohio, Indiana and Colorado, nearly all below the carriers' own indicated need — and the averages hide where the money moves: specific classes, new ventures and poor risk-score tiers.

INDUSTRIES IN THIS ISSUE'S FILINGS

Buses & Limos
GRANGE PARATRANSIT · AIG SCHOOL BUSES

Outpatient Healthcare
NEMT, AMBULANCE & HOSPICE FLEETS

Public Administration
AIG POLICE & FIRE FLEETS

Trucking & Freight
MS TRANSVERSE WI PROGRAM

LEAD FILING

OH · COMMERCIAL AUTO · SEVERITY 4/5

Grange raises Ohio business auto 10.9% — paratransit and NEMT classes carry a 51% segment need

Filed October 6, effective October 1. Grange's Ohio business auto book — 2,671 policyholders, $29.9M in premium — takes 10.9% against a 15.1% indication, its second straight increase after +5.5% last October. The pressure is concentrated: paratransit and non-emergency medical transportation classes show a 51.2% segment need, for-hire motor-carrier classes a 37.6% need, and Cleveland-area territories the heaviest territory factors. Increases aren't capped, so individual accounts run as high as +78%. Who feels it: NEMT and paratransit operators, extra-heavy truck units and Cuyahoga County fleets. Move now: run renewal numbers on those Ohio Grange fleets before the bill does it for you.

+10.9%	15.1%	2,671	$29.9M	$11,189
AVG FILED	INDICATED NEED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

ALSO FILED THIS CYCLE

IN · COMMERCIAL AUTO · SEV 3

Pekin raises Indiana business auto 11.3% — and adds a 20% surcharge for new businesses

Liability drives the move on this 2,203-policyholder, $22.6M book (indicated 13.3%): its indication ran +17.5% versus +7.0% for physical damage. A new years-in-business factor charges firms under a year old 20% more and doesn't reach neutral until year six, and the worst risk-score tier pays 40%. Pekin's Wisconsin filing takes 8.8% on 1,701 policyholders with the same new-venture factor. Move now: flag every start-up fleet renewing January 1.

2,203 policyholders · $22.6M premium · effective Jan 1, 2027 · + WI 8.8% · ~$10,279/policy

CO · COMMERCIAL AUTO — PUBLIC ENTITY · SEV 4

AIG takes 39% on Colorado public-entity auto — police fleets face +64%

National Union's Colorado program for public entities and nonprofits takes 39% against a 57.5% need after loss ratios ran 72–115% since 2021. Manual rates jump hardest for law-enforcement fleets (+64%), ambulances (+55%), school buses (+41%) and fire departments (+35%), and hospice and home-health non-owned auto rises 17%. Move now: municipal and EMS budgets need the new number, not last year's.

288 policyholders · $3.5M premium · effective Nov 1 · ~$12,006/policy

WI · COMMERCIAL AUTO — TRUCKERS · SEV 3

MS Transverse raises its Wisconsin trucking program 15% — half its 30.6% need

The Fleet Safety Trucking Program covers just eight Wisconsin motor carriers, but they're big — $2.3M in premium, roughly $285K an account. Every account takes the same 15%, on top of +14.5% last December, and the carrier's own indication was double that. Who feels it: mid-size for-hire fleets in the program. Move now: a second mid-teens increase with half the need still unfiled is a remarketing signal.

8 motor carriers · $2.3M premium · effective Dec 1

KS · COMMERCIAL AUTO · SEV 3

American National adds 13.9% to Kansas business auto after +32% last year

A small book — 106 policyholders, $0.39M — on a steep climb: the average is up about 50% across two filings. Comprehensive ran a 115.6% loss ratio and rises about 20%; private-passenger-type vehicles average +19.9%, with liability up 25%; mixed truck-and-car fleets with full physical damage hit the 22.5% cap. Move now: Kansas small fleets on this paper are worth a fresh quote.

106 policyholders · $0.39M premium · effective Feb 20, 2027 · ~$3,676/policy

Why no workers comp story this month?

Every Midwest / Central comp filing that moved rate in October moved it down. Fremont cut Michigan comp 3.1% on 3,872 policyholders (indicated –27.6%), with pool-construction and carpentry classes down 60–72%. Crum & Forster's Michigan filing averages –8.7%, though its non-standard company still takes 13–14%. The one change that bites: Eastern Advantage (Doctors Co.) in Indiana lifts minimum premiums on roofing, tree trimming, logging and steel erection from a $600 cap to state minimums up to $1,500.

NORTHEAST | SOUTHEAST | MIDWEST / CENTRAL THIS WEEK | WEST

How we screen. SERFF filings via Insurance Xdate, filtered for: disposition date in October 2026, unfavorable policyholder impact, rate-increase effect, Workers Comp (16.0) and Commercial Auto (20.0). Only one filing (Grange OH) cleared the strict severity 4–5 / 1,000+ policyholder screen; the four features are commercial-auto increases drawn from the wider pool and labeled with their actual severity, several on books under 1,000 policyholders. 'Filed' is the final status in file-and-use states. Workers comp produced no qualifying rate increase this window. Figures are filing-level SERFF snapshots; individual impacts vary. Not placement advice.

BEYOND WC & AUTO

Package and umbrella led the Midwest's wider market in October — and nearly every filing came in under its own indication.

Same screen, every other commercial line. The biggest book was a Colorado package program on its fourth straight increase. The sharpest moves were in umbrella, where State Farm, West Bend and Auto-Owners all raised excess-layer pricing. Most filed well below their indicated need, so treat this year's number as a floor.

INDUSTRIES IN THIS ISSUE'S FILINGS

Specialty Trades
AUTO-OWNERS, STATE FARM & WEST BEND

Restaurants & Bars
AUTO-OWNERS CO · SPINNAKER KY

Hotels & Lodging
AUTO-OWNERS CO PACKAGE

Sports & Recreation
WEST BEND UMBRELLA PROGRAMS

LEAD FILING

CO · CMP — COMMERCIAL PACKAGE · SEVERITY 4/5

Auto-Owners raises Colorado commercial package 8.1% — its fourth straight increase

Filed October 14, effective March 1. The region's largest non-auto filing this cycle: 9,806 Colorado package policyholders, $56.7M in premium, taking 8.1% against an 11.6% indication — on top of +17.2%, +15.0% and +9.2% the prior three years, roughly 59% compounded since 2023. General liability is the pressure point: premises and products exposures showed a 22.1% deficit, and the rating model lets individual accounts swing up to +53.6%. Quieter changes: the owner/officer payroll base rises to $43,000 and the minimum property deductible to $250. Who feels it: contractors, restaurants, hotels and personal-service shops. Move now: expect a fifth filing — re-quote GL-heavy accounts now.

+8.1%	11.6%	9,806	$56.7M	$5,779
AVERAGE	INDICATED NEED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

THREE FILINGS WORTH A CLOSER LOOK

CO · COMMERCIAL UMBRELLA · SEV 4

State Farm raises Colorado commercial umbrella 30% — its first change since 2013

After more than a decade flat, State Farm takes 30% (indicated 40.2%) as the loss ratio jumped to 69% in 2024. Base premiums rise 58% for contractors and 77% for the catch-all class group, and charges for the $2M–$4M layers climb about 40%. Outliers reach +104%. Move now: re-quote higher-limit umbrellas on contractors first.

4,206 policyholders · $3.8M premium · effective Jun 1 · ~$913/policy

WI · COMMERCIAL UMBRELLA · SEV 3

West Bend lifts Wisconsin umbrella 6.3% — with matching filings in IN and TN

On its largest umbrella book, West Bend takes 6.3% against a 16.5% indication, capped at +10% an account. Owner-operator vehicle charges rise 10%, and select programs like health clubs, campgrounds and tree care see about 10% factor bumps. Indiana (2,019 policyholders) and Tennessee (1,389) got the same filing. The coverage cuts that came with it lead page 3. Move now: the gap to indication says more is coming.

7,151 policyholders · $27.9M premium · effective Feb 1, 2027 · ~$3,896/policy

KY · CMP — BUSINESSOWNERS · SEV 3

Spinnaker raises Kentucky BOP 8.8% — 59 small businesses take 30%-plus

Spinnaker's Coterie BOP program leans on a fire-risk score (top tier rated about 3.7x the lowest) and a 13.5% debit for skipping loss-control inspections; 59 accounts rise more than 30%, averaging +$1,320. Indiana's sister filing takes 3.2% on 1,050 policyholders but adds delivery, uninsured-subcontractor, dock and liquor assault-and-battery exclusions. Who feels it: restaurants and contractors. Move now: read the endorsements, not just the rate.

813 policyholders · premium n/d · effective Jan 1, 2027

THE REST OF THE QUALIFYING LIST

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
ND	Auto-Owners	Commercial & Farm Umbrella · +10.3%	4 / 5	**1,497**	Nov 14, 2026
KY	West Bend	General Liability · +3.8% (ind. 16.0%)	3 / 5	**3,385**	Feb 1, 2027
KY	American Family Home (American Modern)	Public Entity Package · +18.4%	4 / 5	**14**	Jul 1, 2027
KS	Hartford Steam Boiler	Cyber · +8.9% (also ND, SD)	3 / 5	**28**	Jan 1, 2027

Also on the radar

Auto-Owners' **North Dakota commercial and farm umbrella** (table, above) is on its third straight double-digit filing — +27.8%, +25.0% and now +10.3% — with tractor-trailer units and RVs repriced and mature-operator discounts cut. In Kentucky, a **public-entity package program took 18.4% against a 66.5% need**, with college dorm and school day-care exposure rates up 160%. And **Hartford Steam Boiler's cyber filings in Kansas, North Dakota and South Dakota** each took roughly 9% against a 24% indication: small books, but a consistent signal on small-business cyber pricing.

How we screen, page 2. Same filters as page 1 — disposition in October 2026, unfavorable impact, rate-increase effect — applied to every commercial line except Workers Comp (16.0) and Commercial Auto (20.0). The strict severity 4–5 / 1,000+ policyholder screen produced four candidates this cycle, so the West Bend, Spinnaker and table entries are commercial rate increases drawn from the wider pool and labeled with their actual severity. Personal lines (personal umbrella, homeowners, personal auto) are excluded by rule. Figures are filing-level SERFF snapshots; individual impacts vary. Not placement advice.

BEYOND THE RATE NUMBER

October's biggest coverage story filed at 0%: West Bend rewrote what it will cover on new residential construction — in six states.

Same region, the filings whose story isn't the rate line: new exclusions for residential contractors and stone-cutting trades, scoring rebuilds that reshuffle premium at flat averages, and another round of exits. A 0% filing can still take coverage away. Read the forms.

INDUSTRIES IN THIS PAGE'S FILINGS

Specialty Trades
WEST BEND, ERIE & HANOVER

Care Facilities
WEST BEND ASSISTED LIVING TO +88%

Grocery & Convenience
FEDERATED & NEXT BOOKS

Personal Services
NEXT MINIMUM-PREMIUM TIERS

LEAD FILING · 0% OVERALL — COVERAGE CONTRACTION ACROSS SIX STATES

IN · GENERAL LIABILITY · SEVERITY 4/5

West Bend's 0% Indiana GL review excludes new multi-family and tract-housing work — and swings accounts from –41% to +88%

Filed October 19, effective February 1, 2027. West Bend's Indiana general-liability book — 4,956 policyholders, $18.6M in premium — files flat overall after +10.9% last February, but the product underneath changes sharply. Contractors, tree-care firms and fire-suppression installers working on new condos and townhomes over four units, or tract developments over ten homes, lose coverage for that work; health clubs and sports camps pick up athletic-participant and water-activity limits; and assisted-living classes, realigned to West Bend's multistate program, take increases up to +88%. The same review landed in Kentucky, Wisconsin, Illinois, Kansas and Tennessee across GL and umbrella. Who feels it: residential subcontractors and senior-living operators. Move now: check every West Bend contractor's project mix before February 1 — it's the coverage, not the price, that changes.

0%	–41% / +88%	4,956	$18.6M	$3,743
OVERALL RATE	ACCOUNT RANGE	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

SCORING & TIERING REBUILDS

KS · CMP — BUSINESSOWNERS · SEV 4

Federated brings its 0% roof-and-credit BOP rebuild to Kansas — swings up to +64%

The GLM rebuild we tracked across five states in September has reached Kansas, revenue-neutral overall just months after a 9.3% June increase. Underneath, aerial roof scores add 22–36% property surcharges to older roofs, liens and judgments trigger a 21.4% liability debit, and prior claims add 25% to 85%. Jewelry and convenience stores sit at the top of the swing range. Move now: pull the roof and claims picture before December 1 renewals.

677 policyholders · $6.4M premium · effective Dec 1 · ~$9,406/policy

WI · GENERAL LIABILITY · SEV 3

Next Insurance re-tiers 7,527 Wisconsin GL policies at 0% — minimum premiums up to triple

Flat overall, but Next's new tier map lifts minimum premiums for nurses and home-health aides from $100 to $300, and for massage therapists and acupuncturists from $200 to $500. Property managers and catch-all professional classes move into new tiers, and grocery and convenience subclasses get reset after countrywide loss-and-expense ratios of 241%. Who feels it: one-person service businesses on minimum premiums. Move now: warn small accounts before April 16.

7,527 policyholders · $7.8M premium · effective Apr 16, 2027 · ~$1,035/policy

CARRIERS HEADING FOR THE EXIT

IN · CMP — CONTRACTORS EXIT · SEV 4

Erie withdraws its Fivestar Contractors package in Indiana and Tennessee — 686 IN contractors in scope

Erie is retiring the legacy Fivestar Contractors program in favor of ErieSecure Business. Indiana contractors that don't meet the new platform's underwriting rules won't move over, and a matching Tennessee withdrawal was approved October 28. Both take effect July 1, 2027. Who feels it: building, civil and trade contractors on older Erie packages. Move now: sort clients into 'qualifies for ErieSecure' and 'needs a new market' now.

686 IN policyholders in scope · + TN · effective Jul 1, 2027

COVERAGE CONTRACTION

IL · GENERAL LIABILITY · SEV 3

Hanover restricts GL for stone-cutting, masonry and countertop trades in IL, ND and OK

NOVA Casualty's general-liability filings single out work that cuts, grinds or polishes stone: engineered-quartz and granite countertop fabricators, masonry and concrete cutting, tile and terrazzo installers, and stone-product manufacturers. These are the trades most exposed to silica dust, and the rate line doesn't move — the coverage does. Move now: countertop and masonry clients need to see the new forms before June 1, 2027.

Coverage change · IL / ND / OK · policyholders n/d · effective Jun 1, 2027

ALSO FILED THIS CYCLE

- IN **Sentry narrows trucking coverage for motor carriers that also broker freight — IN, KY, OK**
- IL **Universal Fire & Casualty tightens property-manager GL in IL, IN, KY and MO**
- KS **State Farm non-renews all 195 Kansas daycare and nail-salon package policies (Jan 1, 2027)**
- MO **SiriusPoint exits the Nirvana trucking program in Missouri — 32 motor carriers**
- KS **Clear Spring drops the TowMAX towing program in Kansas while a TowMAX program launches on Incline paper in Kentucky**
- MO **AmGUARD closes its Missouri care-provider package program**
- SD **American Family files 0% on South Dakota farm & ranch against a 24.9% need — swings to +45.7%**
- KS **Farm Bureau cuts Kansas BOP 11.8% — but liability-heavy contractors still see up to +11.9%**

Also on the radar

The scoring wave runs wider than the cards above: **State Farm's Kansas commercial auto** filed +0.8% overall on 17,922 policyholders but pushed refrigerated farm haulers up as much as 60% and hired-car liability base rates up 27%. On forms, **Travelers' Tennessee cyber and D&O rewrite** debits accounts without multi-factor authentication by up to 60%, and **Liberty Mutual restricted PFAS, BPA and phthalate exposures** for Oklahoma plastics and chemical risks. On capacity, **Farmers' BOP360** opened in Kansas and Colorado with credit-based habitational pricing.

How we screen, page 3. SERFF filings via Insurance Xdate, disposition in October 2026, Midwest / Central states, all commercial lines, severity 3–5, filing effects SCORING_MODEL / TIERING_REVISION / UNDERWRITING_REVISION / COVERAGE_MODIFICATION / MARKET_EXIT. Several featured filings are revenue-neutral (0% overall) or in filed status, the final status in file-and-use states. They're included because the structural change, not the rate line, is the story. Policyholder threshold (1,000+) relaxed where the scoring, coverage or exit change itself warranted it. Figures are filing-level SERFF snapshots; individual impacts vary. Not placement advice.