National Recap — October 2026

MONTHLY NATIONAL RECAP

October's bill landed in the liability layers — and the biggest books still filed at a fraction of their need.

The month's sharpest increases sat in general liability and umbrella, where carriers took 11% to 62% and still filed under their own indications. The month's biggest books, biBERK's 71,006-account California comp and Erie's 42,626-account North Carolina package, took single digits. Underneath: rating plans built on roof imagery and years in business, liability exclusions for silica, PFAS and gen-AI, and a fresh round of program exits.

OCTOBER AT A GLANCE

848
COMMERCIAL FILINGS TRACKED IN OCTOBER

71,006
LARGEST SINGLE BOOK (BIBERK CA WORKERS COMP)

+62.2%
BIGGEST INCREASE — AMTRUST GEORGIA GENERAL LIABILITY

18
PROGRAM EXITS & WITHDRAWALS

Northeast Auto's last resort, GL's second bite

New Jersey's commercial auto residual market (AIPSO) took +25%, its second increase this year, on 1,506 hard-to-place risks. That's where fleets the voluntary market won't write end up. The Hanover took Connecticut small-commercial GL +25.4% a year after a +21.4% hike, Nationwide lifted New York umbrella +22.4% against a 37.7% need, and USLI moved 5,252 New York package accounts off functional building valuation.

> Lead: AIPSO NJ residual-market auto +25%

Southeast Contractor liability reprices

Erie's North Carolina package filing reached 42,626 accounts at +5.5%. The steep moves were in liability: AmTrust took Georgia contractor GL +62.2%, with individual accounts up to +318%, and Travelers took Georgia umbrella +11.1% against a 108.4% indication. Old Republic stacked +12.5% North Carolina auto on last year's +14.6%, and AmTrust re-tiered 22,285 Georgia comp accounts at 0%. Florida is not in this data feed.

> Lead: Erie NC package +5.5% · 42,626 accounts

Midwest / Central Umbrella wakes up, comp keeps falling

State Farm took Colorado commercial umbrella +30%, its first change since 2013, and Auto-Owners took Colorado package +8.1%, its fourth straight increase. Auto pressure fell hardest on public fleets (AIG Colorado +39%), paratransit (Grange Ohio +10.9%) and brand-new businesses (Pekin's new years-in-business surcharge). Every comp filing that moved rate went down, and West Bend's 0% Indiana GL review swings accounts from –41% to +88%.

> Lead: Grange OH business auto +10.9%

West California comp underfiles

The country's biggest book, biBERK's 71,006-account California comp program, filed +6% against a 30.8% indication and now places low credit-score accounts in its highest-cost tier. Farmers added +8.6% California comp on 20,194 accounts. Utah fleets took double digits (Pekin +18.2%, Great West +10%), and The Hanover wrote silica out of Texas, Montana and Oregon GL.

> Lead: biBERK CA workers comp +6% · 71,006 accounts

RATE TRENDS BY LINE

LINE	TYPICAL APPROVED INCREASE	WHERE IT CONCENTRATED	NOTABLE CARRIERS
Commercial Auto	+5% to +13% (median +9%)	DE, UT, NC, OH, IN, NJ; residual market NJ	AIPSO (NJ +25%), Old Republic (NC +12.5%), Pekin (UT +18.2%, IN +11.3%), Grange (OH +10.9%), State Farm (NJ +10.2%)
Commercial Auto (public & specialty fleets)	+9% to +39%	CO public entities, VA and WI haulers	AIG (CO +39%), Canal (VA +9% vs. 36.1% indicated), MS Transverse (WI truckers +15%)
Workers Comp	Flat to down; California the exception	CA up; MI, GA and the Southeast flat or down	biBERK (CA +6%), Farmers (CA +8.6%), AmTrust (GA 0% re-tier), Fremont (MI –3.1%)
General Liability	+10% to +62% (median +10%)	Contractors in GA, CT, PA, MA, VA	AmTrust (GA +62.2%), The Hanover (CT +25.4%, PA +17.7%), Spinnaker (MA +15.5%, VA +18.1%)
Umbrella / Excess	+6% to +30%	CO, NY, GA, WI, AZ	State Farm (CO +30%), Nationwide (NY +22.4%), Travelers (GA +11.1%), West Bend (WI +6.3%, AZ +8.1%)
Commercial Package / BOP	+3% to +9% (median +4%)	NC, CO, KY, NY; Main Street	Erie (NC +5.5%), Auto-Owners (CO +8.1%), Spinnaker (KY +8.8%), USLI (NY +3.8%)
Structural / scoring (0% overall)	Revenue-neutral, wide swings	KS, IN, WI, GA, DC, NC	West Bend (IN –41% to +88%), Federated (KS roof imagery), Next (WI), Accredited (roof score)

Filing Watch National Recap compiles approved and file-and-use commercial rate and structural filings disposed in October 2026 across all states, sourced from SERFF. Figures are derived (approved and indicated rate impacts, policyholder counts, coverage-change summaries).

THE BIG PICTURE

Rank October by rate and the liability layers light up: AmTrust's +62.2% Georgia contractor GL, State Farm's +30% Colorado umbrella (its first move since 2013), The Hanover's +25.4% Connecticut GL, Nationwide's +22.4% New York umbrella. Rank it by reach and the picture flips. The month's biggest books, biBERK's 71,006-account California comp program, Erie's 42,626-account North Carolina package and AmTrust's 22,285-account Georgia comp, took 6%, 5.5% and 0%.

The gap between approved and indicated is still the number to watch. biBERK filed California comp at +6% against a 30.8% need. Travelers took Georgia umbrella +11.1% against 108.4%. Canal took Virginia fleet auto +9% against 36.1%, and Donegal took Pennsylvania auto +5% against 29%. Those balances don't disappear; they come back in the next filing.

The rating engine kept getting rebuilt. Twenty-two filings this month carried scoring-model changes. Pekin added a years-in-business factor that surcharges new ventures up to 20% in Indiana, Wisconsin and Utah. Accredited and Federated now price buildings off aerial roof scores, and biBERK routes low-credit California comp accounts to its highest-cost company. A 0% filing can still swing individual accounts from –41% to +88%, as West Bend's Indiana GL review does.

The exits are program unwinds again. SiriusPoint's Nirvana trucking program non-renews in Pennsylvania, South Carolina and Missouri; the TowMAX towing program is leaving Pennsylvania and Kansas; and Berkshire's care-provider program pulled out of Georgia, Missouri and Oregon. Erie filed program withdrawals in Virginia, Indiana and Tennessee, including its legacy Fivestar contractors book, and State Farm is dropping Kansas daycare.

CROSS-REGION PATTERNS

The excess layer is repricing

Umbrella moved in four regions at once: State Farm Colorado +30% (first change since 2013), Nationwide New York +22.4%, Travelers Georgia +11.1% against a 108.4% indication, West Bend +6.3% in Wisconsin and +8.1% in Arizona. Verdict severity is reaching the excess layer, and carriers are pricing it now.

General liability takes a second bite

The Hanover's +25.4% Connecticut GL follows last year's +21.4%. Old Republic's +12.5% North Carolina auto follows +14.6%, and Auto-Owners Colorado posted its fourth straight increase. Back-to-back filings are the pattern, not the exception. Plan renewals assuming the next one is coming.

New businesses pay a startup tax

Pekin's new years-in-business factor surcharges businesses under a year old by 20%, stepping down over three years, in Indiana, Wisconsin and Utah. Old Republic's Alabama tiers price fleets with under 23 months of operating authority at up to 16 times the base. Newer accounts are being priced on tenure, not just loss history.

Comp stays soft, except in California

Outside California every workers comp filing that moved rate went down or held flat: Fremont Michigan –3.1% against a –27.6% indication, Crum & Forster Michigan –8.7%, AmTrust Georgia 0%. California went the other way, with biBERK +6% and Farmers +8.6%, both well under their indications.

Liability exclusions are spreading

The Hanover wrote silica out of GL in Texas, Montana, Oregon, Virginia and Louisiana, and restricted stone-cutting trades in Illinois, North Dakota and Oklahoma. Liberty Mutual added PFAS and chemical exclusions in Georgia and South Carolina, and gen-AI and tracking-pixel exclusions spread across Berkshire, Liberty, Munich Re and Travelers paper.

COVERAGE & STRUCTURAL WATCH

Roof imagery and credit are the new rating plan

Accredited surcharges buildings with the worst Cape Analytics roof score 20% (DC, NC); Federated's Kansas BOP adds 22% to 36% for low Betterview roof scores; EMC moved Connecticut roofs older than 15 years to actual cash value. biBERK routes low D&B/credit California comp accounts to its highest loss-cost tier.

Valuation and abuse coverage tighten

USLI moved 5,252 New York package accounts off functional building valuation to actual cash value, and Erie repriced abuse-and-molestation coverage across a 12,908-account West Virginia package book.

Contractors on new residential work lose coverage

West Bend's 0% general liability review, filed in six states, excludes contractors working on new multi-family and tract housing. That's a coverage change contractors will find at claim time, not at renewal.

No ISO advisory this month

No ISO or AAIS advisory loss-cost filing cleared the screen in October, so September's +93.8% California commercial auto advisory remains the most recent market-wide signal. Expect adopting carriers to keep filing off it.

Reach = policyholders affected per the filing. Indicated = the carrier's own actuarially-needed rate. Personal lines (personal umbrella) are excluded; GEICO small-account filings are suppressed. Florida is not in this SERFF feed.

MARKET EXITS & WITHDRAWALS

Eighteen filings exited or withdrew a program this cycle, mostly MGA and program unwinds. This is the clearest prospecting list in the issue. Know which of your accounts sits on one before the non-renewal letter arrives.

CARRIER	LINE / SEGMENT	STATES	POLICYHOLDERS	EFFECTIVE
SiriusPoint (Nirvana MGA)	Connected Non-Fleet trucking program	PA, SC, MO	all in-force (~80)	Nov 17, 2026
Clear Spring / Incline (TowMAX)	Towing & recovery package + auto	PA, KS	all in-force	Dec 2026 – Jan 2027
AmGUARD (Berkshire GUARD, CPIS)	Care-provider program	GA, MO, OR	all in-force (34+)	Oct 2026 – Jan 2027
Erie	Program withdrawals (incl. legacy Fivestar contractors, IN)	VA, IN, TN	2,328 VA · 686 IN contractors	Jul 1, 2027
State Farm	Daycare (commercial package)	KS	195 (155 daycare policies)	Jan 1, 2027
Markel	Farm package program	NY	40 (100% of book)	through 2026
Argonaut (Trident)	Public-entity auto program	NY	remaining policies	program withdrawn
COUNTRY Mutual	Commercial farm & ranch	NV	n/d	Aug 1, 2027

BIGGEST FILINGS BY REACH

STATE	CARRIER	LINE	CHANGE	POLICYHOLDERS	$/POLICY	EFFECTIVE
CA	biBERK (Berkshire Hathaway Direct)	Workers Comp	+6.0%	71,006	$5,245	Nov 1, 2026
NC	Erie	Commercial Package	+5.5%	42,626	$3,477	Mar 1, 2027
GA	AmTrust	Workers Comp	0.0% (re-tier)	22,285	$3,942	Jan 1, 2027
CA	Farmers	Workers Comp	+8.6%	20,194	$6,565	Jan 1, 2027
KS	State Farm	Commercial Auto	+0.8%	17,922	$438	Dec 28, 2026
NY	USLI	Commercial Package	+3.8%	17,908	$5,185	Oct 26, 2026
WV	Erie	Commercial Package	+0.4%	12,908	$4,247	Feb 1, 2027
NJ	State Farm	Commercial Auto	+10.2%	12,167	$4,614	Feb 5, 2027
CO	Auto-Owners	Commercial Package	+8.1%	9,806	$5,779	Mar 1, 2026

WHAT IT MEANS — YOUR MOVE

Re-quote umbrellas now

The excess layer moved in four regions at once. Pull every umbrella and excess renewal for Q1 2027, especially State Farm, Nationwide, Travelers and West Bend accounts, and market them before the next round of filings lands.

Lead with the indication

biBERK filed +6% against a 30.8% need; Travelers +11.1% against 108.4%. Showing a client the number their carrier said it needed changes the renewal conversation, and positions you before the second increase arrives.

Work the exit list first

Trucking (SiriusPoint), towing (TowMAX), care providers (AmGUARD), daycare (State Farm Kansas) and Erie's legacy contractors are all non-renewing. These accounts need a new home on a deadline. Find yours first.

Check the new rating factors

New ventures are now surcharged up to 20% on Pekin paper, roofs are scored from the air, and credit drives California comp tiers. Ask which side of each new factor your clients land on. The 0% filings are where accounts quietly swing ±40%.

Sell the soft comp market outside California

Comp is flat to down almost everywhere except California. Use it to round out accounts where auto and liability are rising, and to win the whole account.

ON THE FILING WATCH NEWS-READ THIS MONTH

The October rundown covers the liability layers repricing while the biggest books underfile, the new startup and roof-score rating factors, and the program-exit list. Available with this issue.