RATE BRIEFING

Commercial auto carries the Northeast again — and New Jersey's market of last resort takes the hardest hit.

No workers comp rate increase cleared the screen this month. Commercial auto did the moving: New Jersey's assigned-risk plan, a big State Farm book in the same state, and Pennsylvania and Delaware filings that mostly landed below their own indications.

INDUSTRIES IN THIS ISSUE'S FILINGS

Auto Dealers
PENN NATIONAL'S DE DEALER ACCOUNTS

Auto & Equipment Repair
GARAGEKEEPERS REWORKED IN DE

Buses & Limos
PASSENGER FLEETS IN NAVIGATORS' PA BOOK

Waste Management
HAULERS IN THE SAME PA FILING

LEAD FILING

NJ · COMMERCIAL AUTO — RESIDUAL MARKET · SEVERITY 4/5

AIPSO: New Jersey's commercial auto residual market takes +25%, its second hike this year

Approved Oct 14, effective Jan 1, 2027. AIPSO files for New Jersey's commercial auto residual market — the assigned-risk plan, not a voluntary carrier — where 1,506 hard-to-place accounts land. It stacks on a 20% hike in January. Plan loss ratios have topped 100% every year since 2020; the 160.8% indication is a residual-market number, not a read on voluntary pricing. Trailer factors jump 80%, and renewals cap at 30%.

Who feels it: NJ fleets already outside the standard market. Move now: market any plan account that can qualify for voluntary coverage before January.

+25.0%	+160.8%	1,506	$38.1M	$25,296
AVERAGE	PLAN INDICATED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

ALSO APPROVED THIS CYCLE

NJ · COMMERCIAL AUTO · SEV 3

State Farm adds 10.2% to NJ commercial auto — its second hike of 2026

The region's largest auto book this cycle, on top of a 24.9% increase in March. Liability carries the load: bodily injury and property damage +13.7%, uninsured motorist +23.2%, employers' non-owned liability +19.4%. Physical damage drops about 15%.

12,167 policyholders · $56.1M premium · effective Feb 5, 2027 · ~$4,614/policy

PA · COMMERCIAL AUTO · SEV 3

Donegal files +5% on PA commercial auto — the indication says 29%

A big book that already took 8.4% in May. New factors for driver violations, prior claims and driver-age mix, plus a new tier layer, mean clean fleets barely move while fleets with MVR problems feel far more than 5%.

3,733 policyholders · $51.1M premium · effective Aug 1, 2027 · ~$13,692/policy

PA · COMMERCIAL AUTO · SEV 4

The Hartford's Navigators lifts PA large-fleet auto 18.5%, some accounts up 74.7%

At roughly $302K a policy, these are big fleets: dealers, passenger carriers, waste haulers and repair shops. Fleets under 10 units take a 1.20 factor. The Hartford also filed +9% to +10% across three Delaware companies (indicated ~24%) and +9% in Maine.

19 policyholders · $5.7M premium · effective Jan 11, 2027 · ~$302,167/policy

DE · COMMERCIAL AUTO · SEV 3

Penn National files +9.7% on DE commercial auto and dealers, with 27.4% indicated

Policyholders average +12.5%, topping out near 16.6%. Dealers and repair shops get restructured garagekeepers limits and new wind-and-hail deductibles; every account picks up communicable-disease and PFAS exclusions.

255 policyholders · $3.8M premium · effective Mar 1, 2027 · ~$15,049/policy

Why no workers comp?

No Northeast comp filing carried a rate increase this cycle; the comp filings that landed were new programs and re-tiering. That can still raise a renewal: ICW's Maryland tier tightening pushes about 8.8% of its book up despite a bureau loss-cost cut (page 3). Smaller auto books moved too: National Indemnity +11% in Delaware, Starr +7.4% in Maryland, United Ohio +5% in Rhode Island.

NORTHEAST THIS WEEK | SOUTHEAST | MIDWEST / CENTRAL | WEST

How we screen. SERFF filings via Insurance Xdate, filtered for: disposition within October 2026, unfavorable policyholder impact, rate-increase effect, Workers Comp (16.0) and Commercial Auto (20.0). The strict screen (severity 4–5, 1,000+ policyholders) left one filing, so severity-3 and smaller-book commercial auto increases with a real positive rate change were added; severity is labeled on each card. Approved and Filed (file-and-use) dispositions included. Figures are filing-level SERFF snapshots; individual impacts vary.

BEYOND WC & AUTO

General liability is where the pressure landed — and contractors and medical offices are paying first.

Same screen, every other commercial line. Liability dominates: Hanover's small-commercial GL in Connecticut and Pennsylvania, Nationwide's New York umbrella, and Spinnaker's contractor program. Almost every filing sits below its own indication, so these numbers read as floors.

INDUSTRIES IN THIS ISSUE'S FILINGS

Specialty Trades
CONTRACTORS +37.7% AT HANOVER CT

Outpatient Healthcare
MEDICAL FACILITIES +35.5% AT HANOVER CT

Social Services
NATIONWIDE'S NY HUMAN-SERVICES UMBRELLA

Agriculture & Farms
FARM FAMILY'S PA FARM LIABILITY

LEAD FILING

CT · GENERAL LIABILITY · SEVERITY 4/5

Hanover raises CT small-commercial GL 25.4% — a year after a 21.4% hike

Approved Oct 7, effective Jul 1, 2027. The Hanover's fourth straight Connecticut GL increase, and its biggest. Contractors average +37.7%, wholesalers +36.9%, medical facilities +35.5% and professional offices +32%. More than a quarter of the book (934 insureds) sees increases above 35%. Indicated: 44%.

Who feels it: CT contractors and medical offices on Hanover paper. Move now: a sister filing takes Pennsylvania up 17.7% (see table) — remarket the hardest-hit classes early.

+25.4%	+44.0%	3,426	$4.9M	$1,430
AVERAGE	INDICATED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

THREE FILINGS WORTH A CLOSER LOOK

NY · COMMERCIAL UMBRELLA · SEV 4

Nationwide lifts NY commercial umbrella 22.4% — human services hit hardest

The first real increase on this book since 2022. Human-services professional and abuse charges rise from 15% to 25%, and liquor-exposed restaurants and hotels take 35–37% higher excess rates. Indicated: 37.7%.

2,185 policyholders · $16.5M premium · effective Mar 1, 2027 · ~$7,533/policy

PA · FARM & RANCH · SEV 4

Farm Family takes PA farm package up 9.7%, with liability base rates +38%

A second full-indication increase after last year's 16.5%. Farm liability base rates rise 38%, new roof-age and building-count factors strip out old discounts, and an 18% smart-sensor fire credit goes away.

2,239 policyholders · $12.7M premium · effective Dec 22, 2026 · ~$5,684/policy

MA · GENERAL LIABILITY · SEV 4

Spinnaker files +15.5% on MA contractor GL — wholesale-placed accounts up to +105%

Indicated 55.4%. The wholesaler channel factor jumps from 1.10 to 1.925 with no renewal cap, so most wholesale-placed accounts take +40% to +105%. The same program filed +19.6% in DC and +3% in NJ.

1,704 policyholders · $1.3M premium · effective Feb 1, 2027 · ~$743/policy

THE REST OF THE QUALIFYING LIST

STATE	CARRIER	LINE / CHANGE	SEVERITY	POLICYHOLDERS	EFFECTIVE
PA	The Hanover	General Liability · +17.7%	4 / 5	3,985	Jun 1, 2027
MA	Munich Re (Am. Family Home)	Public Entity Package · +21.9%	4 / 5	16	Jul 1, 2027
DC	Munich Re (Am. Family Home)	Public Entity Package · +18.7%	4 / 5	28	Jul 1, 2027
PA	Illinois Casualty	Businessowners · +4.0%	3 / 5	252	Nov 1, 2026

Also on the radar

The indication gaps are the story. **Munich Re's public-entity program** filed +21.9% in MA (indicated 67.4%), +18.7% in DC (73.9%) and +25% on Maine EPL (111.3%) — schools and towns should expect more. **Utica's PA GL** moved 0.9% against 23.3% indicated on a $58.3M book (page 3). Going the other way: **Co-operative's VT businessowners** slips 0.8% on 5,685 policyholders, though about 600 see increases above 25%.

How we screen, page 2. Same window and filters as page 1 — disposition within October 2026, unfavorable impact, rate-increase effect — applied to every commercial line except Workers Comp (16.0) and Commercial Auto (20.0). Personal lines are excluded. The strict screen yielded five filings; smaller-book severity-3/4 increases fill the table. Qualifying lines this cycle: General Liability, Umbrella, Farm & Ranch, CMP/Package and Businessowners. Approved and Filed (file-and-use) dispositions included. Figures are filing-level SERFF snapshots; not placement advice.

BEYOND THE RATE NUMBER

Coverage is shrinking in quieter ways — valuation downgrades, abuse-coverage repricing and two program exits.

Same region, the structural story: a valuation downgrade in the region's biggest package book, abuse-coverage repricing, comp re-tiering and two program exits.

INDUSTRIES IN THIS PAGE'S FILINGS

Real Estate & Rentals
USLI LESSORS & ERIE HABITATIONAL

Restaurants & Bars
FAST-FOOD PROPERTY +28–37%

Hotels & Lodging
ERIE ABUSE COVERAGE +78.6%

Trucking & Freight
SIRIUSPOINT'S PA PROGRAM EXIT

LEAD FILING

NY · CMP — GENERAL PACKAGE · SEVERITY 3/5

USLI drops functional valuation for 5,252 NY policyholders in a 17,908-policy package book

Approved Oct 15, effective Oct 26. USLI (Berkshire Hathaway) files +3.8% on its New York general package, but the structure is the story. Building owners on Functional Building Valuation move to actual cash value, lessor-risk-only accounts lose a 10% additional-insured credit, and fast-food property base rates climb 28% to 37%.

Who feels it: NY landlords and quick-service restaurants. Move now: find every USLI schedule on FBV and walk the insured through an ACV settlement before a loss.

5,252	+3.8%	17,908	$92.9M	$5,185
LOSE FBV → ACV	FILED AVERAGE	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

MARKET EXITS

PA · COMMERCIAL AUTO — TRUCKERS · SEV 4

SiriusPoint closes its PA connected non-fleet trucking program

The telematics program for small motor carriers non-renews at expiration from Nov 17, six months after a 17% rate increase. Non-fleet trucking capacity priced on telematics is thin.

27 policyholders · $1.1M premium · non-renewals from Nov 17, 2026 · ~$40,746/policy

NY · FARM & RANCH · SEV 4

Markel withdraws its NY farm package — the whole book non-renews

All 40 New York policyholders in the program are being non-renewed through 2026. Confirm each farm has a landing spot before expiration.

40 policyholders · $616.7K premium · full program withdrawal

ABUSE & MOLESTATION REPRICING

WV · CMP — COMMERCIAL PACKAGE · SEV 3

Erie reprices WV abuse coverage — hotels +78.6%, apartments +70.2%

A 0.4% headline hides a reset of abuse-and-molestation pricing: apartments move from a $250 flat charge to a per-unit rate, hotels to a sales-based rate, day cares +25% and churches +20%.

12,908 policyholders · $54.8M premium · effective Feb 1, 2027 · ~$4,247/policy

COMP RE-TIERING

MD · WORKERS COMP · SEV 3

ICW tightens MD comp tiers — renewals rise despite lower loss costs

No rate change, but every tier's claim-frequency cutoff tightens — the top tier now needs under 30% of expected claims, down from 60%. About 8.8% of the book renews higher as bureau loss costs fall.

n/d policyholders · tier criteria revision · effective Jan 1, 2027

ALSO FILED THIS CYCLE

- PA **Utica adds 23% to PA abuse coverage for schools, churches and day cares; 40% surcharge without screening**
- VT **Co-operative's VT BOP class realignment: –0.8% overall, but outliers up to +275% and a new special-events exclusion**
- PA **Incline's TowMAX towing program leaves Clear Spring paper in PA; non-renewals start Jan 1, 2027**
- DC **Accredited's new DC habitational BOP prices roofs from AI aerial imagery and TransUnion scores**
- DC **EMC launches a 30-tier DC small-business comp program, from –29% to +49.6%**

Also on the radar

Scoring keeps spreading: **EMC's new CT BOP** loads commercial-credit blemishes up to a 1.59 liability factor, and **Federated's Maine BOP** adds about 24% for liens or judgments. **Sentry** filed a trucker exclusion in five states for motor carriers that broker freight. **The Hartford's** new named-driver exclusion in DE and ME strips physical damage when the excluded driver drives. Also: **Hanover** lifts DC human-services abuse rates about 55%, and **First Financial** drops wind and hail for CT dealers near the coast.