MONTHLY RATE BRIEFING

Southeast commercial auto keeps climbing on smaller fleets — and workers comp is reshuffling, not rising.

October's screen came up thin. No workers comp or commercial auto filing cleared our severity-and-reach bar, so this page shows every real increase we found. Two auto carriers stacked a second straight hike while filing at less than half their indicated need, and two WC filings that look flat overall are quietly loading construction trades.

INDUSTRIES IN THIS ISSUE'S FILINGS

Small Fleets
HIT IN BOTH AUTO FILINGS

Specialty Trades
+17.5% LCM IN PIE'S SC BOOK

Auto & Equipment Repair
+7.5% LCM IN PIE'S SC BOOK

Outpatient Healthcare
PHYSICIANS GET A 15% CUT

LEAD FILING

NC · COMMERCIAL AUTO · SEVERITY 4/5

Old Republic's +12.5% North Carolina commercial auto hike lands on top of last year's +14.6%

Approved Oct 9, effective Feb 1, 2027. Old Republic raises its North Carolina commercial auto book an average 12.5% — 896 policyholders and $22.1M in premium. Liability carries the load at +15.2% versus +4.1% on physical damage, after the 2025 loss ratio jumped to 101% from 53% the year before. A tier-model refresh adds a little more for single units and 2–9 unit fleets, and mobile home toters, dump, flatbed and dry-bulk operations all get higher liability multipliers.

The tell: the indicated need was 26.8%, so this filing covers less than half of it. Who feels it: smaller North Carolina fleets in heavy-haul classes, renewing from February. Move now: these accounts already absorbed +14.6% last November — market February renewals early and show clients the two-year math.

+12.5%	26.8%	896	$22.1M	$24,672
APPROVED AVG	INDICATED NEED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

ALSO APPROVED THIS CYCLE

VA · COMMERCIAL AUTO · SEV 4

Canal takes +9.0% on Virginia commercial auto, with some accounts up 54%

Class and territory changes drive it: old Territory 120 splits into two higher-rated zones, auto and boat haulers and dry-bulk and farm-product haulers get bigger class factors (the latter after a 325% loss ratio), and 1–4 unit fleets lose the default credit in Canal's experience plan. Indicated need was 36.1%. Who feels it: Virginia small fleets; Move now: it took effect Nov 1 — review this month's renewals first.

505 policyholders · $14.1M premium · indicated 36.1% · effective Nov 1 · ~$27,975/policy

SC · WORKERS COMP · SEV 3

Pie files +0.3% on South Carolina WC — but roofers and concrete crews take +17.5%

A flat headline hides a big reshuffle of loss-cost multipliers. Roofing, carpentry, concrete, excavation and janitorial classes get +17.5%; specialty contracting and auto repair +7.5%; retail, physicians, clerical and landscaping get a 15% cut. Who feels it: South Carolina construction trades on Pie paper; Move now: quote trade accounts against other markets before the Dec 1 effective date.

1,296 policyholders · $7.4M premium · effective Dec 1 · ~$5,680/policy

VA · WORKERS COMP · SEV 3

AF Group's Virginia WC nets +0.8%, but Accident Fund General accounts see up to +10.7%

Filed Oct 7, six months after a 9.6% cut. The overall move is small, but it splits by paper: about 1,018 Accident Fund General policyholders average +5.1%, while Star and Accident Fund National accounts shift to AF Group rules and get cuts of 8.5% to 14.6%. Indicated need was 3.3%. Who feels it: Virginia employers on Accident Fund General; Move now: check which AF company writes each account before Jan 1.

3,522 policyholders · $29.7M premium · indicated 3.3% · effective Jan 1, 2027 · ~$8,420/policy

Why is page 1 so thin this month?

No Southeast workers comp or commercial auto filing cleared our full screen in October — severity 4–5 with 1,000+ policyholders, or 25,000+ on reach. So we relaxed the headcount bar to show every real increase: two auto filings on books under 1,000 policyholders but $36M in combined premium, and two WC filings that are close to flat overall but move specific classes hard. The month's biggest WC filing — AmTrust re-tiering 22,285 Georgia employers — carries no overall rate change, so it leads page 3. Zurich's Georgia commercial auto filing, a 15.6% cut that still raises auto dealers, is there too.

NORTHEAST | SOUTHEAST THIS WEEK | MIDWEST / CENTRAL | WEST

How we screen. SERFF filings via Xdate, filtered for: disposition in October 2026, Approved or Filed status, a positive overall rate change, Workers Comp (16.0) and Commercial Auto (20.0). No filing cleared the standard bar (severity 4–5 with 1,000+ policyholders, or a 25,000+ reach override), so this page relaxes the policyholder threshold and includes severity-3 WC filings with a real increase. AF Group's Virginia filing carries Filed status. Florida files most commercial rates outside this multi-state SERFF feed and is unavailable from this source. Figures are filing-level SERFF snapshots; individual impacts vary.

BEYOND WC & AUTO

Contractor liability is repricing hard across the Southeast — and the region's biggest package book moved too.

Same screen, every other commercial line. The steepest increases land on contractors' general liability in Georgia and Virginia, while Erie's North Carolina package filing touches the most accounts. Every featured carrier filed below its own indicated need — Travelers by nearly 100 points.

INDUSTRIES IN THIS ISSUE'S FILINGS

Real Estate & Rentals
ERIE BUILDING OWNERS +11.1%

Building Construction
AMTRUST GL UP TO +318%

Specialty Trades
SPINNAKER TRADE FACTORS UP TO +20%

Mining & Energy
TRAVELERS +30% INDUSTRY FACTOR

LEAD FILING

NC · CMP / COMMERCIAL PACKAGE · SEVERITY 3/5 · 42K REACH

Erie's +5.5% North Carolina package filing reaches 42,626 accounts — building owners take +11.1%

Approved Oct 14, effective Mar 1, 2027. Erie raises its North Carolina commercial package program an average 5.5% across 42,626 policyholders and $148.2M in premium. Nearly all of the $8.15M increase comes from building coverage, up 11.1% on average against a 16.3% indication. A handful of territories run hotter, some ZIP codes hit the 20% weather-territory cap, and large buildings ($5M+) on high property deductibles lose much of their deductible credit.

This is Erie's third straight increase, after +3.8% in 2025 and +7.0% in February. Who feels it: North Carolina building owners, schools, lodging and nonprofits on Erie package, with individual increases capped at +68.4%. Move now: re-check deductible choices on large buildings before March — the credit those accounts bought just shrank.

+5.5%	8.4%	42,626	$148.2M	$3,477
APPROVED AVG	INDICATED NEED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

THREE FILINGS WORTH A CLOSER LOOK

GA · GENERAL LIABILITY · SEV 5

AmTrust lifts Georgia contractors' GL +62.2% — 190 accounts face 150%+

Its first rate change since a 2019 cut follows a 2025 loss ratio near 240%. 190 accounts see uncapped increases over 150%, topping out at +318%; ezArtisans contractors who paired GL with WC lose the 15% multi-policy credit (about 341 policies); and higher-risk accounts move into steeper risk bands. Indicated need was 81.4%. Who feels it: Georgia general and trade contractors; Move now: market February renewals now.

1,043 policyholders · $3.6M premium · indicated 81.4% · effective Feb 1, 2027 · ~$3,474/policy

GA · UMBRELLA / EXCESS · SEV 4

Travelers takes +11.1% on Georgia umbrella against a 108% indication

Its first Georgia umbrella rate change since 2020 follows loss ratios above 160% in most recent years. New factors load oil, gas and mining risks +30% and extra-large accounts +20%; fleets with heavy trucks, tractors, vans and buses feel steep unit auto rates; unsupported umbrellas cost more. 873 policies land at +35% to +40%. Who feels it: energy, construction and fleet-heavy accounts; Move now: line up underlying placement before Oct 2027.

4,805 policyholders · $66.7M premium · indicated 108.4% · effective Oct 1, 2027 · ~$13,880/policy

VA · LIABILITY COMBOS · SEV 4

Spinnaker raises Virginia contractor liability +18.1% with new trade surcharges

New trade factors load general contractors and plumbers +20%, floor-covering installers +15% and remodelers +5%. Accounts placed through independent agents pick up a +10% channel factor, contractors E&O rises 32%, and roofing work gets new exclusions. Indicated need was 34.6%. Who feels it: Virginia small contractors; Move now: it took effect Nov 1 — check roofing exposures for the new exclusion today.

1,147 policyholders · $582K premium · indicated 34.6% · effective Nov 1 · ~$508/policy

SMALLER BOOKS, REAL INCREASES

STATE	CARRIER	LINE · APPROVED	SEVERITY	POLICYHOLDERS	EFFECTIVE
NC	West Bend	Umbrella / Excess · +6.2%	3 / 5	1,619	Feb 1, 2027
GA	Harford Mutual	Businessowners · +7.1%	4 / 5	657	Dec 1
NC	Benchmark	Businessowners · +3.3%	3 / 5	554	Jan 1, 2027
MS	Cincinnati Financial	General Liability · +11.3%	4 / 5	157	Apr 1, 2027
MS	Benchmark	Businessowners · +16.6%	4 / 5	53	Jan 1, 2027
GA	Hartford Steam Boiler	Cyber Liability · +10.1%	3 / 5	20	Jan 1, 2027

Also on the radar

AmTrust's Georgia commercial package filing nets **–0.6%** overall (1,646 policyholders, approved Oct 6), but Security National insureds average **+16%** and AmTrust says the companion property and GL filings add up to a **+28.8%** net package increase — read it alongside the GL story above. In the table, **Harford Mutual** adds a +35% class factor for Georgia apartments and condos, and **Cincinnati** puts 45% of its Mississippi GL book at +25% or more. And in Mississippi auto, **Travelers** trimmed **–0.8%** right after April's +15.4% while one business group carries a +31.5% indication — flat now, probably not for long.

How we screen, page 2. Same filters as page 1 — disposition in October 2026, Approved or Filed status, a positive overall rate change — applied to every commercial line except Workers Comp (16.0) and Commercial Auto (20.0). Four filings cleared the standard bar; Erie is severity 3, featured on its 42,626-policyholder reach override. The tail list relaxes the policyholder threshold to show smaller-book increases. Personal lines (homeowners, personal auto, renters) are excluded. Figures are filing-level SERFF snapshots; individual impacts vary. Not placement advice.

BEYOND THE RATE NUMBER

The real Southeast story this month is fine print — new tiers, new exclusions, and who gets re-papered.

Set the rate numbers aside and October is about structure. The region's largest workers comp book got re-tiered, Erie filed to pull a Virginia package program covering 2,328 accounts, and a wave of exclusions — PFAS and chemicals, silica, gen-AI — moved through Georgia, Virginia, South Carolina and Louisiana.

INDUSTRIES IN THIS PAGE'S FILINGS

Auto Dealers
ZURICH RAISES DEALER FACTORS

New-Authority Fleets
TIER FACTORS UP TO 16X IN AL

Manufacturing
PFAS & SILICA EXCLUSIONS

Retail
PFAS EXCLUSION REACHES RETAILERS

LEAD FILING

GA · WORKERS COMP · SEVERITY 3/5 · 22K REACH

AmTrust re-tiers 22,285 Georgia workers comp accounts — and re-papers its best Wesco risks

Approved Oct 6, effective Jan 1, 2027. AmTrust overhauls the tier structure across five companies in its Georgia workers comp book — $87.9M in premium — with no overall rate change. Wesco's Tier 1 policyholders are non-renewed and rewritten into AmTrust Insurance Company Tier 4 to keep their 2.35 loss-cost multiplier, and accounts rated 'Improvement Needed' on safety or return-to-work programs drop straight to Tier 16 or 17.

Most accounts follow the statewide loss-cost cut, with some changes as low as –25.7%, but outliers rise as much as +6%. Who feels it: Georgia employers without written safety or return-to-work programs, plus Wesco clients who'll get a non-renewal notice that is really a re-paper. Move now: get those programs documented before January — under the new criteria, they decide the tier.

0.0%	Up to +6%	22,285	$87.9M	$3,942
OVERALL RATE	OUTLIER INCREASE	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

HEADING FOR THE EXITS

VA · CMP / COMMERCIAL PACKAGE · SEV 4

Erie files to withdraw a Virginia commercial package program covering 2,328 policyholders

Erie Insurance Exchange filed a form, rate and rule withdrawal for a Virginia commercial package product set, flagged as a market exit and effective Jul 1, 2027. The filing record doesn't say whether these accounts move to a replacement Erie product or get non-renewed. Who feels it: Virginia commercial package accounts on that Erie program; Move now: ask your Erie underwriter which path applies — there's runway, but only if you start now.

2,328 policyholders · Filed Oct 27 · effective Jul 1, 2027

UNDERWRITING & SCORING SHIFTS

AL · COMMERCIAL AUTO · SEV 3

Old Republic's new Alabama tiers price new-authority fleets up to 16x

Fleets with FMCSA or state operating authority under 23 months can land in tiers with liability and collision multipliers as high as 16.18, versus about 2.0 for established operations. Single units and 1–4 unit fleets pay physical-damage size surcharges, and livestock, dumping and mobile-home-toting operations carry higher factors. No overall rate is stated. Who feels it: start-up fleets; Move now: set price expectations before quoting a new venture.

n/d · new tier structure · effective Feb 1, 2027

GA · COMMERCIAL AUTO · SEV 4

Zurich cuts Georgia commercial auto –15.6% — but auto dealers pay more

The base-rate cut is real, yet Zurich raises underwriting program factors for franchised and independent dealers, lifts dealer errors-and-omissions factors across every sub-class, and hits powersport dealers hardest (liability factors up to 2.78). The liability indication sits at +93.4%, so the cut won't last. Who feels it: Georgia auto and powersport dealers; Move now: don't promise dealers a decrease until you see the rated quote.

1,033 policyholders · $59.1M premium · indicated 76.2% · effective May 1, 2027 · ~$57,193/policy

COVERAGE CONTRACTION

GA · OTHER LIABILITY · SEV 3

Liberty Mutual adds PFAS and chemical exclusions in Georgia and South Carolina

New endorsements exclude bodily-injury and toxic-tort claims tied to PFAS, phthalates, BPA and similar chemicals for makers, distributors and retailers of plastics, resins, pesticides, personal care goods and food packaging. A companion South Carolina GL filing carries the same language. Who feels it: manufacturers and retailers in chemical-heavy supply chains; Move now: read February renewal forms for the new exclusion and price environmental capacity if it lands.

n/d · GA + SC companion · effective Feb 1, 2027

ALSO FILED THIS CYCLE

- VA **Hanover carves silica out of Virginia GL and Louisiana umbrella**
- NC **Accredited opens a North Carolina BOP program priced on roof imagery and credit — debits up to +43%**
- AR **Spinnaker tightens Arkansas and North Carolina BOP terms for uninsured subs, delivery and liquor — AMBAC and Benchmark follow suit**
- GA **Zurich excludes social-media and addictive-tech claims from Georgia and Virginia GL**
- SC **SiriusPoint non-renews all 21 South Carolina Connected Non-Fleet auto policies**
- GA **Berkshire Hathaway exits its Georgia Care Providers program — all 26 policies**
- NC **Incline opens a North Carolina auto program for Amazon delivery partners**

Also on the radar

Watch the exclusion wave. Gen-AI and tracking-tech carve-outs showed up across lines this month: **Berkshire Hathaway** (Virginia package: gen-AI and PFAS), **Liberty Mutual** (Virginia umbrella and Louisiana GL: gen-AI, plus assault-and-battery for bars and hospitality), **Hartford Steam Boiler** (Georgia cyber: tracking pixels and undisclosed AI chatbots) and **Travelers** (Mississippi cyber: unpatched software and pixel tracking). Pair that with the PFAS and silica moves above and the message is simple: what drops out of the policy at renewal matters as much as the rate.