MONTHLY RATE BRIEFING

California comp is filing far below its indications — and Utah fleets are taking double digits.

Every story here is a real rate increase on workers comp or commercial auto, disposed in October, with severity labeled as filed. Only two increases cleared our full screen this month, both California comp, so we went a layer deeper rather than pad the page. The pattern is consistent: carriers are asking for less than their actuaries say they need, and where a client lands (tier, territory, fleet size) matters more than the average. Here's where your clients feel it first.

INDUSTRIES IN THIS ISSUE'S FILINGS

Specialty Trades
BIBERK, FARMERS & ICW COMP

Restaurants & Bars
BIBERK TIERS, FARMERS SECURITY RULES

Hotels & Lodging
FARMERS' CALIFORNIA CLASS DEBITS

Auto & Equipment Repair
FARMERS' AUTO-BODY CLASSES

LEAD FILING

CA · WORKERS COMP · SEVERITY 3/5

biBERK (Berkshire Hathaway Direct) files +6% California comp — against a 30.8% indication

Filed Oct 2, effective Nov 1. biBERK (Berkshire Hathaway Direct) takes a 6.0% average across 71,006 policyholders and $372.4M in premium, against a 30.8% indicated need (42.9% at one of its four writing companies) on the biggest book in the country this month. It's biBERK's second increase this year, after +3.8% in May. The bigger lever is placement: accounts with low Dun & Bradstreet / credit scores, high-elevation and restoration contractors, framing-heavy carpenters, tree-trimming landscapers and restaurants with security staff get pushed to Wellfleet New York, the tier with the highest loss-cost multiplier (2.602), so individual renewals swing from –14.7% to +99.2%. Who feels it: California contractors, restaurants and small employers with recent claims. Move now: confirm which biBERK company each client lands on. The tier, not the 6%, sets the renewal.

+6.0%	30.8%	71,006	$372.4M	$5,245
AVERAGE	INDICATED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

MORE INCREASES THIS CYCLE

CA · WORKERS COMP · SEV 4

Farmers takes California comp up 8.6% — Mid-Century renewals reach +38.3%

Filed Oct 15, effective Jan 1. Farmers lifts California comp 8.6% against a 13.3% indication, with Mid-Century carrying most of the book. Under the average, San Fernando Valley and Burbank territory factors rise to about 1.5; painters, tile setters, plasterers, hotels and auto-body shops pick up class debits; and the 10% safety-group discount is gone. Overnight convenience stores and fast-food restaurants must meet new security rules to stay eligible. Move now: flag safety-group members. They lose the discount on top of the rate.

20,194 policyholders · $132.6M premium · indicated 13.3% · filed Oct 15, eff Jan 1 · ~$6,565/policy

CA · WORKERS COMP · SEV 3

ICW holds California comp at +0.2% — but Los Angeles employers take a 20% territory load

Filed Oct 2, effective Dec 1. A near-flat average on a $705.2M book hides real geography: Los Angeles / Long Beach employers carry a new 1.20 territory factor; Bakersfield, Pasadena, Santa Monica and the San Fernando Valley 1.10; Ventura 1.08. Carpentry and framing classes come off instant quote and go to manual underwriting, and the 15% payroll-reporting deposit option is eliminated (275 insureds default to 10%). Who feels it: LA-basin employers and framing contractors. Move now: re-quote LA accounts before December renewals.

n/d policyholders · $705.2M premium · filed Oct 2, eff Dec 1

UT · COMMERCIAL AUTO · SEV 4

Pekin lifts Utah business auto 18.2% and adds a new-venture surcharge

Approved Oct 15, effective Jan 1. Liability drives it, indicated at +25.8% versus +8.6% for physical damage. Pekin also adds a years-in-business factor: a 20% surcharge for businesses under a year old, tapering to 9% by year three. Risk-score tiers 7–10 carry multipliers up to 1.40, extra-heavy trucks and tractors get steeper increased-limit factors, and individual changes reach +78%. Who feels it: newer Utah businesses and heavy-vehicle fleets. Move now: start-ups should shop before the surcharge lands.

868 policyholders · $8.6M premium · indicated 21.2% · approved Oct 15 · ~$9,920/policy

UT · COMMERCIAL AUTO · SEV 3

Great West Casualty takes Utah commercial auto +10% — liability base rates up 18.6%

Approved Oct 5, effective Feb 1. Great West (an Old Republic company) files this on the heels of +10.9% last November. Liability base rates rise about 18.6% across every radius and zone (a $1M, 75-mile base goes from $8,097 to $9,608), with a 13.9% indication behind it. Fleets of one to four power units carry size debits up to 1.18 on liability and 1.27 on physical damage, and dump, flatbed and hotshot operations tick higher. Who feels it: small Utah truck fleets. Move now: model the size debit before renewal talks.

522 policyholders · $30.5M premium · indicated 13.9% · approved Oct 5 · ~$58,412/policy

Why so few big books this month?

October was thin on qualifying comp and auto increases: only two cleared our full screen, both California comp. Rather than run weaker headlines, we added ICW's California filing (a near-flat average with real territory loads) and two Utah commercial-auto increases that miss our 1,000-policyholder bar (Pekin's 868, Great West's 522) but carry double-digit moves. The common thread is the gap: every filing here that reports an indication files below it. And watch Texas auto 'decreases' — several net to a cut while specific tiers and fleets climb. See page 3.

NORTHEAST | SOUTHEAST | MIDWEST / CENTRAL | WEST THIS WEEK

How we screen. SERFF filings via Insurance Xdate, West region (AK, AZ, CA, HI, ID, MT, NM, NV, OR, TX, UT, WA, WY), disposition date in October 2026: Approved or Filed (the final status in file-and-use states), unfavorable policyholder impact, rate-increase effect, Workers Comp (16.0) and Commercial Auto (20.0), 1,000+ policyholders or whole-program books. To fill a thin slate, ICW's whole-program California comp filing and two Utah commercial-auto increases below the policyholder bar were added; severity is shown as filed. Figures are filing-level SERFF snapshots; individual impacts vary.

BEYOND WC & AUTO

A quiet month for other lines — and the increases that landed are filed at half their indications or less.

No general liability, package or umbrella filing cleared our full screen in the West this October. So we relaxed the bar to show every other-line rate increase we could verify, smaller books and severity-3 filings included, labeled honestly. The signal still matters: Arizona care and social-services accounts and Mountain West public entities are taking increases well short of what the actuaries asked for, which tells you more is coming.

INDUSTRIES IN THIS ISSUE'S FILINGS

Care Facilities
WEST BEND'S ARIZONA GL & UMBRELLA

Social Services
WEST BEND'S ARIZONA PROGRAMS

Education
AMERICAN MODERN'S MONTANA SCHOOLS

Public Administration
AMERICAN MODERN'S PUBLIC-ENTITY PACKAGE

LEAD FILING

AZ · GENERAL LIABILITY · SEVERITY 3/5

West Bend lifts Arizona GL 2.6% — accounts reach +22.5% after a 98% loss year

Approved Oct 14, effective Feb 1, 2027. West Bend's Arizona commercial general liability rises 2.6% overall against a 5.7% indication, on a book concentrated in assisted-living, care-facility and social-services programs. Loss experience is the driver: after loss ratios between 17% and 58% from 2021 to 2024, 2025 came in near 98%. The 'all other' GL coverage group was indicated at +38.2%, inpatient facilities with higher-acuity or skilled-care beds carry elevated manual rates, and individual accounts reach +22.5%. Who feels it: Arizona care providers and social-service agencies. Move now: this follows +5.0% last February, so get higher-acuity accounts in front of alternates early.

+2.6%	5.7%	1,676	$9.3M	$5,578
AVERAGE	INDICATED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

TWO MORE WORTH A LOOK

AZ · COMMERCIAL UMBRELLA · SEV 3

West Bend's Arizona umbrella: +8.1% filed, 16.5% indicated

Approved Oct 9, effective Feb 1, 2027. Umbrella rates rise 8.1%, about half the indication, as underlying GL and auto factors for the social-services and assisted-living programs climb up to 10%. Accounts using owner-operator trucks also pay 10% more per vehicle ($1,375 for long haul, up from $1,250). Who feels it: the same Arizona care accounts in this page's lead, now hit on both layers. Move now: quote GL and umbrella together so the stacked increase isn't a surprise.

774 policyholders · $3.9M premium · indicated 16.5% · approved Oct 9 · ~$4,996/policy

MT · COMMERCIAL PACKAGE · SEV 3

American Modern takes Montana public-entity packages up 15.8% — against an 88.2% indication

Approved Oct 8, effective Jul 1, 2027. A tiny book, but a loud signal. Schools and educational entities see a 28.2% GL base-rate increase, the large-account modification (±50% pricing flexibility) is eliminated, older roofs face cosmetic exclusions or ACV settlement unless the account pays a 2.5% load, and other public risks get a $100,000 pollution sublimit. A twin Idaho filing landed the same month (table below). Who feels it: Montana school districts and public entities. Move now: review roof valuation terms before the July cycle.

2 policyholders · $52.1K premium · indicated 88.2% · approved Oct 8

ALSO FILED — OTHER COMMERCIAL LINES

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
ID	American Family Home (American Modern)	CMP — Public Entity Package (+12.5%, ind. 77.6%)	3 / 5	5	Jul 1, 2027

Also on the radar

Rate decreases with sharp edges: **Spinnaker's Montana BOP** averages –5.7%, yet 26 insureds face increases over 30% (up to +151%) as census-block property loss costs reset. **Everspan's Oregon BOP** cuts 14.2% overall while a dozen policyholders still take +30% or more. And **Trisura's California commercial package** program prices at 0% against a 13.6% indication — a rate that won't stay put.

How we screen, page 2. Same window and status rules as page 1 — West region, disposition date in October 2026, Approved or Filed — applied to every commercial line except Workers Comp and Commercial Auto. No other-line filing met our full severity and 1,000-policyholder bar this month, so this page shows the verified other-line rate increases regardless of book size; severity is labeled as filed. Personal lines are excluded. Figures are filing-level SERFF snapshots; individual impacts vary. Not placement advice.

BEYOND THE RATE NUMBER

Coverage is shrinking faster than rates are rising: silica, freight brokering and a care-provider exit.

Same region, the changes a rate percentage doesn't capture. October's West filings were dominated by exclusions: engineered-stone silica, trucking companies that also broker freight, contractor and subcontractor carve-outs. Add a market exit that continues last month's story, and several 'rate decreases' that hide sharp individual increases.

INDUSTRIES IN THIS PAGE'S FILINGS

Specialty Trades	Building Construction	Care Facilities	Trucking & Freight
HANOVER'S SILICA EXCLUSIONS	PROGRESSIVE'S OREGON BOP CARVE-OUTS	THE GUARD CARE-PROVIDER EXIT	SENTRY'S MOTOR-CARRIER FILINGS

LEAD FILING · COVERAGE CONTRACTION — MULTI-STATE SIGNAL

TX · GENERAL LIABILITY · SEVERITY 3/5

The Hanover writes silica out of Texas GL — and files the same exclusion in Montana and Oregon

Approved Oct 1, effective June 1, 2027. The Hanover adds a silica exclusion to its Texas commercial general liability aimed at stone-countertop fabricators and installers (engineered quartz, granite, marble), masonry and tile contractors, and concrete cutting and demolition crews. Matching Hanover filings landed in October for Montana (two GL filings and an umbrella) and Oregon GL, all effective the same day, so this is a program-wide move, not a one-state tweak. No rate change or policyholder count is reported; the impact is what's no longer covered. Who feels it: specialty trades that cut, grind or drill stone and concrete. Move now: identify silica-exposed clients on Hanover paper and line up alternatives before June 2027 renewals.

Silica	TX · MT · OR	GL + Umbrella	Jun 1, 2027
NEW EXCLUSION	STATES FILED	LINES	EFFECTIVE

MARKET EXITS

OR · COMMERCIAL PACKAGE · SEV 4

AmGUARD (Berkshire Hathaway GUARD) exits its Oregon care-provider program

Filed Oct 7, non-renewals from Jan 27, 2027. The nationwide Care Providers Insurance Services (CPIS) program exit we flagged in New Mexico last month now lands in Oregon: every policyholder in the program faces non-renewal as the administrator moves the business to another carrier. Who feels it: Oregon outpatient care, residential care and social-assistance operations. Move now: these renewals are already in the pipeline. Confirm where the replacement carrier lands and quote alternatives in parallel.

n/d policyholders (whole CPIS program) · non-renew from Jan 27, 2027

SCORING & TIERING

TX · BUSINESSOWNERS · SEV 3

Everspan cuts Texas BOP 4.9% on average — but 492 policyholders go up as much as 29%

Approved Oct 16, effective Jan 1. Territory and class realignments net a 4.9% decrease, but individual results swing from –39% to +29%. Insureds who opt out of loss-control services take a 13.5% debit, and contractors using uninsured subcontractors face a mandatory exclusion or a strict risk-management warranty. Who feels it: Texas small businesses and contractors. Move now: don't sell the headline cut. Check each renewal and get subcontractor certificates on file.

5,862 policyholders · $5.2M premium · approved Oct 16 · ~$888/policy

COVERAGE CONTRACTION

OR · BUSINESSOWNERS · SEV 4

Progressive narrows Oregon BOP with contractor, animal and safeguard exclusions

Approved Oct 8, effective Dec 11. No rate change, but a long list of carve-outs: contractors doing exterior work above 45 feet, trenching below 6 feet, ground-up construction management, tree care, roads or sewer work are excluded outright; so is work by uninsured subcontractors without written agreements and matching limits, and dogs (16 listed breeds or any bite history) plus farm and wild animals. A protective-safeguards condition can also void fire and theft coverage. Who feels it: Oregon contractors and building owners. Move now: re-read the forms with contractor clients before December.

n/d policyholders · no rate change · eff Dec 11

UT · COMMERCIAL AUTO · TRUCKERS · SEV 4

Sentry carves freight brokering out of Utah trucking coverage — and files the same in Idaho and Nevada

Approved Oct 9, effective Dec 1. No rate change, but motor carriers that also broker loads, arrange freight, trip-lease or forward (including via digital load boards or automated carrier matching) lose coverage for that side of the business. Matching Sentry filings landed in Idaho and Nevada the same week. Who feels it: Western trucking companies with brokerage arms. Move now: ask motor-carrier clients whether they broker overflow loads. If they do, place broker liability separately.

n/d policyholders · no rate change · eff Dec 1

ALSO FILED THIS CYCLE

- TX **Crum & Forster nets Texas commercial auto –5% while re-tiering its non-preferred paper**
- TX **Navigators (The Hartford) cuts Texas fleet auto 22.2% but adds small-fleet and Tier 3 surcharges**
- MT **Acuity holds Montana commercial auto flat but moves private-passenger vehicles to commercial rating — up to +86.9%**
- OR **Acadia (W.R. Berkley) trims Oregon commercial auto 14.1% — heavy-liability accounts still net +15%**
- CA **Accelerant moves California restaurant and beauty BOPs to new paper — some non-renew**
- NV **COUNTRY Financial files a Nevada commercial farm and ranch market exit**
- ID **Universal Fire & Casualty restricts Idaho GL for property managers**

Also on the radar

More exclusions spreading across the West: **Allianz** (Montana GL) and **Allied World** (New Mexico umbrella) carve out wildfire-exposed operations; **Liberty Mutual** (New Mexico GL) and **Tokio Marine** (California comp underwriting) target PFAS and related chemicals; and BOP writers sharing the same forms — **Spinnaker, Benchmark and Everspan** — added uninsured-subcontractor and delivery exclusions in Montana, New Mexico, Nevada and Utah. **State Farm** added assault-and-battery, abuse and generative-AI exclusions to Nevada package and umbrella policies.