MONTHLY RATE BRIEFING

Workers comp is quiet and the month's auto action was structural — but Acuity's revenue-neutral Kansas overhaul moves individual autos up to +92%.

This month's screen — approved rate increases touching 1,000+ policyholders at severity 4–5, in workers comp and commercial auto — surfaced a single qualifying filing. That's the story: bureau comp is flat-to-down, and the month's commercial-auto action was overwhelmingly structural — ISO-2022 class-plan rebuilds and vehicle-history scoring models that read 0% overall while quietly redistributing premium (those live on Page 3). Here's the one that cleared the bar — and its 0% average is the misdirection.

LEAD FILING

KS · COMMERCIAL AUTO · SEVERITY 4/5

Acuity's Kansas commercial-auto overhaul: 0% on average, but a revenue-neutral ISO-2022 rebuild swings individual autos up to +92%

Approved August 3, effective January 11, 2027. Acuity's Kansas commercial auto book — 1,340 policyholders, $17.1M in premium — nets to 0% overall, but the average is the disguise: the filing adopts the ISO 2022 class plan and migrates private-passenger-type vehicles into a standalone commercial framework, swinging PPT-heavy policies up to +92%. The book is revenue-neutral, so every dollar added to one account comes off another — where your client's vehicle mix sits decides the number, not the headline. Coverage moves alongside: a drone/unmanned-aircraft liability exclusion is added, the full-glass deductible waiver moves to an optional endorsement, replacement-cost eligibility extends to 60 months with no mileage cap, and loss-of-use limits rise. Accounts heavy on pickups, SUVs and other private-passenger-type units should re-quote before renewal, not after.

0%	up to +92%	1,340	$17.1M	$12,736
AVERAGE	PPT-HEAVY	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

ALSO APPROVED THIS CYCLE

Why only one filing on Page 1?

Workers comp is genuinely soft across the Central states — bureau loss costs are flat-to-down, and the qualifying comp filings this window were favorable or neutral (AF Group's Missouri realignment nets just +1.1%). Commercial auto was busier, but its biggest August moves don't belong here: they're structural. Acuity rebuilt its Indiana book to the same ISO-2022 plan (individual swings –30.2% to +77.2%) and layered a TransUnion vehicle-history score onto Colorado — both 0% overall. Those live on Page 3, where the auto pricing action actually moved this month.

NORTHEAST | SOUTHEAST | MIDWEST / CENTRAL THIS WEEK | WEST

BEYOND WC & AUTO

The wider market's clearest hard-market signal is the liability and umbrella book — and carriers are still filing for more than they took.

Same screen, every other commercial line: general liability, package and excess/umbrella carriers are pushing double digits, and often taking far less than their own filings say they need. The Hanover takes 17.9% on Indiana GL and still leaves 8.5 points of indicated need on the table; State Farm reprices a Missouri commercial umbrella book it hadn't touched since 2012. Translation: these books reload for the next filing.

INDUSTRIES IN THIS ISSUE'S FILINGS

Contractors & Trades	Wholesale & Distribution	Real Estate & Habitational	Outpatient Healthcare
IN HANOVER, NATIONWIDE & CENTRAL FILINGS	HANOVER WHOLESALERS +30.4%	ACROSS THE UMBRELLA BOOK	HANOVER MEDICAL +27%

LEAD FILING

IN · GENERAL LIABILITY · SEVERITY 4/5

The Hanover takes 17.9% on Indiana small-commercial GL — wholesalers +30.4%, and 8.5 points of indicated need still unfilled

Approved August 20, effective April 1, 2027. The Hanover (Allmerica) lifts its Indiana small-commercial general-liability rates 17.9% by raising its loss-cost multiplier to 1.871 — but the average hides where it lands: wholesalers face +30.4% and medical facilities +27%. The actuarial tell is that the carrier still left 8.5 points of indicated pressure unfilled, so the gap doesn't disappear — it reloads for the next filing. And this isn't a one-state move: a companion Tennessee filing takes 12.6% (2,117 policyholders, professional-services classes +17.6%) by adopting 2025 ISO loss costs and lifting the same multiplier. Distributors, contractors and outpatient-medical accounts on Hanover paper should model the class-level number, not the headline.

+17.9%	1.871	+30.4%	1,973	~$953
AVERAGE	NEW LCM	WHOLESALERS	POLICYHOLDERS	AVG PREM/POLICY

THREE FILINGS WORTH A CLOSER LOOK

CO · GENERAL LIABILITY · SEV 4

Nationwide raises Colorado small-commercial GL 18.8% — contractors and apartment owners up to 40.8%

On the heels of a 25% 2025 hike, Nationwide takes another 18.8% on its Colorado small-commercial GL book and adopts ISO Rule 24 for owners, lessees and contractors. The average masks the exposure: contractors and apartment owners face increases up to 40.8%. Two years of compounding put many renewals well above 2024 pricing — model it now, not at renewal.

1,214 policyholders · $2.4M premium · effective Jul 1 (in market) · ~$1,967/policy

MO · COMMERCIAL UMBRELLA · SEV 5

State Farm reprices Missouri commercial umbrella 38.5% — its first change since 2012, high limits up to 131%

The region's only severity-5 rate increase this cycle, and a book that had sat untouched since 2012. State Farm takes 38.5% against a 44.1% indication and a 138% five-year combined ratio, raising the basic premium $220 for all risks, lifting higher-layer factors, and replacing discretionary rate ranges with fixed rates — high-limit accounts see up to 131%. A companion Indiana filing takes 25% (1,578 policyholders) against a 57.6% countrywide indication. When a dormant excess book moves this far at once, the tower keeps firming.

2,400 policyholders · $1.9M premium · effective Sep 1 · ~$774/policy

KY · COMMERCIAL UMBRELLA · SEV 4

Central overhauls Kentucky commercial umbrella 17.1% with seven vehicle-weight ILF tiers

Central Mutual rebuilds its Kentucky commercial umbrella rating around seven vehicle-weight-based increased-limit-factor tables plus updated GL ILFs, for a 17.1% overall increase concentrated on heavy fleets and reclassified classes. It also adds a mandatory $500 charge for the primary-and-noncontributory endorsement and raises minimum premiums $100 per layer. Accounts with mixed or heavy vehicle schedules carry the increase.

count/premium not reported · effective Dec 1 · approved Aug 3

THE REST OF THE QUALIFYING LIST

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
TN	Westfield (Champion/Touchstone/Superior)	CMP — SureStep Package	4 / 5	1,049	Sep 14, 2026
MO	Spinnaker (Harborway)	Other Liability — General Liability	4 / 5	1,044	Nov 1, 2026
SD	Auto-Owners / Owners	Other Liability — Commercial Umbrella	4 / 5	1,847	Nov 14, 2026

Also on the radar

The single-digit and near-zero headlines hide the swings. Spinnaker's **Harborway Missouri GL is +14.1% on average** but a new per-officer payroll floor drives individual accounts as high as **+327%**, while adding total exclusions for roofing operations and open roofs. And the month's clearest hard-market tell is the excess tower: **State Farm (MO +38.5%, IN +25%), Central (KY +17.1%) and Auto-Owners (SD +10.1%)** all overhauled commercial umbrella programs in a single window — the layer above primary is firming even where primary stays flat.

How we screen, page 2. Same filters as Page 1 — approved August 2026, unfavorable impact, severity 4–5, rate-increase effect, 1,000+ policyholders — across every commercial line except Workers Comp (16.0) and Commercial Auto (20.0). Personal lines (including personal umbrella) are excluded. Figures are filing-level SERFF snapshots; individual impacts vary. Not placement advice.

BEYOND THE RATE NUMBER

Under the rate line, the Midwest is re-rating by algorithm — vehicle-history scores, ISO-2022 rebuilds and a governmental trust's 42.6% reset.

Same region, the filings whose headline rate hides the action: new scoring models, ISO class-plan rebuilds, coverage cuts and market exits approved in August. Acuity rebuilt commercial-auto pricing around vehicle-history data and the ISO 2022 plan across three states; Farmers' BOP360 quietly re-rated habitational and older buildings; and a Louisville governmental trust reset member rates 42.6%. And one carrier opened a door.

INDUSTRIES IN THIS PAGE'S FILINGS

Real Estate & Habitational	Commercial Auto & Heavy Equipment	Agriculture & Farms	Government & Public Entities
FARMERS BOP360 APARTMENTS +31–35%	WORTH, ACUITY	AMERICAN NATIONAL NE +27.7%	LAGIT KY +42.6%

LEAD FILING · NEW PROGRAM — APPETITE EXPANSION

IL · BUSINESS AUTO · NEW PROGRAM

Incline's Worth Casualty launches a new Illinois business-auto program for crane and heavy-equipment fleets

Approved and effective August 27. Incline Insurance Group's Worth Casualty opens a new Illinois Business Auto program aimed at crane, rigging and heavy-equipment risks — a class that's chronically hard to place. The hook for insureds is on the credit side: stackable 25% deductible discounts for dash-cam footage and one-day accident reporting, a proprietary mobile-equipment definition, and a named-driver exclusion endorsement for tighter pricing. In a firm commercial-auto market, a fresh appetite for equipment-hauling and specialty-contractor fleets is a genuine opening — agents with accounts that fit the crane/rigging profile should shop them into the program now, while capacity is fresh, and pair the deductible credits with the telematics those insureds may already run.

New	25%	Crane & rigging	Aug 27
IL PROGRAM	CAM/REPORT CREDIT	TARGET CLASS	EFFECTIVE

NEW SCORING & REBUILT CLASS PLANS — THE TREND IS REAL

CO · COMMERCIAL AUTO · SEV 3

Acuity adds a TransUnion vehicle-history score to Colorado commercial auto — swings –27.8% to +33.3%

Revenue-neutral at 0% overall, but the change is the model: Acuity adds a TransUnion Commercial Vehicle History Score built on TransUnion/CARFAX life-cycle data, redistributing premium per vehicle from –27.8% to +33.3%. Fleets running older or high-turnover vehicles now pay more even with clean driving records. The average tells you nothing; the vehicle roster tells you everything.

1,875 policyholders · $30.6M premium · approved Aug 25 · ~$16,330/policy

IN · COMMERCIAL AUTO · SEV 3

Acuity's ISO-2022 rebuild reshapes Indiana commercial auto too — individual swings –30.2% to +77.2%

The same revenue-neutral ISO 2022 class-plan migration behind the Kansas filing on Page 1 (up to +92%) runs in Indiana, swinging individual policies –30.2% to +77.2% as private-passenger-type vehicles move into the commercial plan. It also raises loss-of-use and transportation limits, adds a drone exclusion, introduces full safety-glass coverage and an automatic waiver of subrogation. Same carrier, same mechanism, two states — the 0% average is the camouflage.

1,399 IN policyholders · $52.5M premium · approved Aug 5 (KS companion on Page 1)

MO · COMMERCIAL PACKAGE · SEV 4

Farmers' BOP360 is revenue-neutral on paper — but surgically re-rates habitational and older buildings

Missouri nets to 0% overall after Farmers recalibrated catastrophe factors, admitting prior models understated wind/hail losses and raising apartment and HOA factors 31–35%. The Wisconsin companion doubled the apartment sub-industry factor to 2.0 and nearly doubled the HOA/condo factor, nudging multi-building factors up for frame and down for masonry. The average hides a targeted hit on residential-lessor and association risks.

MO $10.4M premium · MO + WI companions · effective Nov 1

UNDERWRITING GUIDELINE CHANGES

NE · FARM & RANCH · SEV 5

American National raises Nebraska farm & ranch 27.7% — and cuts coverage on the way up

On top of a 49.4% prior increase, American National removes the expense-flattening schedule and adds new wildfire territory factors, then piles on exclusions: herbicide/pesticide/fertilizer application, aboveground tanks over 19 years old, human trafficking and nanoplastics, plus an expanded communicable-disease exclusion naming Covid and avian/swine flu. Ag accounts pay materially more for materially less — model the two-year compounding before renewal.

236 policyholders · $2.4M premium · effective Mar 21, 2027 · ~$9,968/policy

ALSO FILED THIS CYCLE

- CO **Midvale's Colorado BOP is +3.5% overall — but liability +23.5%, with nail-salon and auto-body surcharges**
- KY **Louisville's governmental trust resets member rates 42.6% — county clerk up 85.9%**
- CO **Allstate takes the full 21.1% on Colorado landlord packages — and closes the book to new business**
- KS **Accredited withdraws from Kansas BOP entirely — 163 Attune policies non-renewed**

Also on the radar

The scoring wave has corroboration beyond Acuity: Donegal's **Indiana commercial auto (+5% against a 13% indication)** added prior-claim, driver-age and violation-frequency factors, and American National's **Kentucky farm-package auto (+11.4%)** adopted the ISO Risk Analyzer. On the property side, **The Hartford took just 6.8% on its Wisconsin Spectrum package against a 27.9% indication** while adding a Roof Value Scheduled Settlement and a metal-roof cosmetic-damage exclusion — the coverage cut, not the rate, is the filing. And **Philadelphia Indemnity launched a new Colorado BOP** built on LexisNexis risk scoring — third-party data keeps moving into Midwest small-commercial pricing.