INSURANCE XDATE

MONTHLY RATE BRIEFING

Commercial auto owns Page 1 — Massachusetts is repricing all at once, led by Travelers at +15.1% across 4,978 policyholders.

This month's screen — approved rate increases touching 1,000+ policyholders in workers comp and commercial auto — surfaced a wall of Massachusetts commercial auto and virtually no comp. Travelers leads on reach and signal, layering a multi-year plan to double hired-auto physical damage onto a 15% base. Behind it, two more carriers stack teens-to-single-digit increases while the real story sits in a gap: Nationwide held New York public auto flat against a 109% indicated need. Comp stayed soft — its structural story lives on Page 3.

INDUSTRIES IN THIS ISSUE'S FILINGS

Truck Fleets & Transit
TRAVELERS MA, W.R. BERKLEY MA

Public & For-Hire Auto
NATIONWIDE NY

Auto Dealers & School Bus
UTICA NATIONAL MA

LEAD FILING

MA · COMMERCIAL AUTO · SEVERITY 4/5

Travelers takes 15.1% on Massachusetts commercial auto — and starts a multi-year plan to double hired-auto physical damage

Approved August 18, effective November 1. Travelers takes 15.1% on Massachusetts commercial auto across the region's largest auto book this cycle — 4,978 policyholders and $71.2M in premium. The average understates the move on two fronts. One paper company is hit roughly 25%, and Travelers has begun a multi-year plan to double Hired Auto Physical Damage rates, booking the first 25% step now. Truck fleets and transit operators running hired units feel the compounding first: the HAPD schedule reloads at each renewal until it reaches 100%. When the region's biggest auto writer signals a doubling and takes 25% on a satellite company, treat the 15.1% as an opening bid, not the ceiling.

+15.1%	+25%	→100%	4,978	$14,307
AVERAGE	HIRED-AUTO PD STEP 1	HAPD TARGET	POLICYHOLDERS	AVG PREM/POLICY

ALSO APPROVED THIS CYCLE

NY · COMMERCIAL AUTO · SEV 5

Nationwide holds New York public auto flat — behind a 109% indicated need

The most striking number on Page 1 isn't a rate — it's the gap behind a 0%. Nationwide left its New York public-auto rates unchanged while disclosing a 109% indicated need, then rebuilt the machinery underneath: a new driver-based rating plan keyed to age and violations, and schedule rating eliminated for for-hire risks. Public and for-hire fleets that lean on schedule credits lose them now and sit on a book priced at less than half of what Nationwide's own actuaries say it needs. The rate isn't gone — it's pent up, and it reloads the moment the driver-plan and lost credits bite. Effective January 1, 2027.

count not reported · $17.1M premium · effective Jan 1, 2027

MA · COMMERCIAL AUTO · SEV 4

Utica National takes 12.9% on Massachusetts commercial auto — a catch-up after years off bureau rates

Utica National books 12.9% on Massachusetts commercial auto across 1,527 policyholders and $29.4M in premium — a catch-up move after several years without adopting the latest AIB bureau rates. Auto-dealer physical-damage deviations rise 13% and school-bus contractor deviations 5%. Dealers and pupil-transport contractors absorb the most; a multi-year gap closed in a single step lands harder than the 12.9% average suggests. Effective March 1, 2027.

1,527 policyholders · $29.4M premium · effective Mar 1, 2027 · ~$19,223/policy

MA · COMMERCIAL AUTO · SEV 4

W.R. Berkley takes 9.2% on Massachusetts commercial auto — liability up 13% on construction and transport fleets

W.R. Berkley secures 9.2% overall on Massachusetts commercial auto (1,339 policyholders, $38.6M premium), driven by a 13% liability jump aimed squarely at construction and transportation fleets. New optional Garagekeepers deductible factors for specified-causes and comprehensive coverage round out the filing. Contractor and haulage fleets feel the liability load; the 9.2% headline masks where the weight actually sits. Effective December 1, 2026.

1,339 policyholders · $38.6M premium · effective Dec 1, 2026 · ~$28,816/policy

Why no workers-comp story on Page 1?

Comp didn't clear the bar this cycle — no qualifying workers-comp rate increase touched 1,000+ policyholders in the region. Bureau loss costs stayed soft, and the comp action that did happen was structural, not a rate hike: EMC launched a 30-tier predictive Connecticut small-business comp program built over 2026 NCCI loss costs, and Clear Spring took 24.9% on a tiny Pennsylvania book while terminating its Paragon MGA program outright. Both live on Page 3 — comp's story this month is how it's priced and who's exiting, not the average rate.

NORTHEAST THIS WEEK | SOUTHEAST | MIDWEST / CENTRAL | WEST

How we screen. SERFF filings via Xdate, filtered for: disposition (approval) in August 2026, unfavorable policyholder impact, rate-increase effect, Workers Comp (16.0) and Commercial Auto (20.0), 1,000+ policyholders. Nationwide's New York filing is severity 5 and included at a 0% approved rate for its exceptional 109% indicated need. Scoring, underwriting and coverage changes are carried on Page 3. Figures are filing-level SERFF snapshots; individual impacts vary.

BEYOND WC & AUTO

Carriers keep booking a fraction of their indicated need — The Hartford took single digits in two states against needs near 30%.

Same screen, every other commercial line: package, businessowners and general-liability carriers are pushing rate and repeatedly settling for a sliver of what their own filings say they need. The Hartford booked 8.5% and 7.2% against indications near 30%; Progressive took 24.3% against 56%; Spinnaker 18% against 29%. Translation: these Northeast books aren't finished — the unfunded need reloads into the next filing.

INDUSTRIES IN THIS ISSUE'S FILINGS

Restaurants & Personal Services	Contractors & Trades	Home Health & Day Care	Farm & Ranch
HARTFORD MA	HARTFORD CT, SPINNAKER NJ	PHILADELPHIA PA +19%	BRETHREN MUTUAL MD +22.7%

LEAD FILING

MA · CT | COMMERCIAL PACKAGE | SEVERITY 4/5

The Hartford takes 8.5% in Massachusetts and 7.2% in Connecticut on Spectrum — ~42,000 policyholders, both far under a 30% need

Approved in August, effective this winter. The Hartford repriced its Spectrum small-commercial package across two Northeast states at once: Massachusetts up 8.5% (24,991 policyholders, $71.4M premium) and Connecticut up 7.2% (17,178 policyholders, $62.4M premium) — roughly 42,000 policyholders and $134M in premium combined, the region's biggest wider-market story of the month. Both land far under indicated need: 31% in Massachusetts, 28% in Connecticut. Massachusetts weights restaurant and personal-services factors hardest; Connecticut leans on construction and specialty contractors, and lifts umbrella rating factors about 11%. Booking barely a quarter of the indication doesn't close the gap — it compounds. Restaurants, contractors and personal-service accounts renewing in either state should treat this as a first installment.

+8.5%	+7.2%	28–31%	~42,000
MA AVERAGE	CT AVERAGE	INDICATED	POLICYHOLDERS

THREE FILINGS WORTH A CLOSER LOOK

MD | BUSINESSOWNERS | SEV 4

Progressive takes 24.3% on Maryland businessowners — against a 56% indicated need

Progressive books 24.3% on its Maryland businessowners book (1,165 policyholders, $1.2M premium) — less than half a 56% indicated need, the widest indicated-to-approved gap on this page. The filing adopts updated ISO loss costs, bolts on LexisNexis Attract B505 scoring, and moves miscellaneous professional liability to a $0 deductible. Contractors, retail, real estate and personal-service classes are in scope; with the indication more than double the approval, treat 24.3% as a down payment, not a settlement. Effective May 1, 2026.

1,165 policyholders · $1.2M premium · effective May 1, 2026 · ~$991/policy

NJ | GENERAL LIABILITY | SEV 4

Spinnaker takes 18% on New Jersey general liability — contractors hardest, against a 29% need

Spinnaker (Simply Business) books 18% on its New Jersey general-liability book (2,788 policyholders, $2.0M premium) against a 29% indicated need, with contractors absorbing the most. The filing adopts ISO increased-limit factors — which raise premium hardest at higher limits — and adds a $5 per-payment installment fee. Contractor accounts buying up limits feel the ILF change stacked on the 18%, and 11 points of unfunded need still sit behind the approval. Effective March 1, 2026.

2,788 policyholders · $2.0M premium · effective Mar 1, 2026 · ~$718/policy

PA | HUMAN SERVICES | SEV 4

Philadelphia Indemnity takes 14.8% on Pennsylvania human-services liability — home health up ~19%

Philadelphia Indemnity books 14.8% overall on its Pennsylvania human-services professional-liability book (1,522 policyholders, $15.8M premium), with home health care agencies up roughly 19% as the Home Health Care product factor climbs from 1.21 to 1.27. Day-care, social-service and home-health providers are the exposure; the class-level moves run well ahead of the 14.8% average, so the specialty accounts land hardest. Effective October 1, 2026.

1,522 policyholders · $15.8M premium · effective Oct 1, 2026 · ~$10,377/policy

THE REST OF THE QUALIFYING LIST

STATE	CARRIER	LINE / SUB-TYPE	SEVERITY	POLICYHOLDERS	EFFECTIVE
MD	Brethren Mutual	CMP — Farm & Ranch (+22.7%)	4 / 5	1,177	Dec 1, 2026
MD	Brethren Mutual	Commercial Umbrella & Excess (+20%)	4 / 5	1,115	Dec 1, 2026
CT	Next Insurance	Other Liability — General Liability (+9.2%)	4 / 5	2,875	Oct 29, 2026
PA	Auto-Owners	Commercial Package (+6%)	4 / 5	6,145	Oct 30, 2026

Also on the radar

The theme is **pent-up rate** again. Every featured carrier booked well under its own indication — **The Hartford 8.5% vs 31% (MA)** and **7.2% vs 28% (CT)**, **Progressive 24.3% vs 56%**, **Spinnaker 18% vs 29%**. The table runs the same way: **Brethren Mutual** layered a 22.7% Maryland farm-and-ranch increase on top of a 30% hike two years ago, and **Auto-Owners** took 6% in Pennsylvania against a 15% need while exiting Builder's Risk. Unfunded need doesn't vanish — it re-files. Advise renewals to plan for a second wave, not a one-and-done.

BEYOND THE RATE NUMBER

Under the rate line: a 52.3% wellness repricing that halves the medical limit, a 58% BOP refile, and third-party scoring spreading across small commercial.

Same region, the filings whose headline hides the real move: coverage cut in half, loss-cost multipliers doubled, and machine-learning and public-records scores rebuilt into package, BOP, GL and comp pricing. Great American repriced its sports-and-wellness liability book 52.3% while cutting the medical limit from $25,000 to $10,000; Lyndon Southern nearly doubled its Maryland BOP loss cost; and Norfolk & Dedham, Federated and EMC re-tiered entire books around third-party data.

INDUSTRIES IN THIS PAGE'S FILINGS

Sports, Fitness & Wellness	Small Business (BOP)	Retail & Office	Schools & Social Services
GREAT AMERICAN RI/WV +52.3%	LYNDON SOUTHERN MD +58%, NORFOLK & DEDHAM NJ	STATE FARM MD +13%	SELECTIVE MA +14%

LEAD FILING · COVERAGE CUT + RATE

RI · WV | SPORTS & WELLNESS GL | SEVERITY 5/5

Great American reprices sports & wellness liability 52.3% in two more states — and halves the medical-expense limit

Approved in August, effective December 1. Great American is assuming Vantapro's sports-and-wellness book in Rhode Island and West Virginia and repricing it 52.3% — against indicated needs of 125% (RI) and 135% (WV). At the same time it cuts the medical-expense limit from $25,000 to $10,000 and, in Rhode Island, adds new classifications for coaches and specialized wellness equipment. This is the same program that repriced Pennsylvania, Vermont and Michigan last cycle — a multi-state repricing rolling nationwide. Gyms, studios, leagues and wellness centers should read the medical-limit cut as the real headline: insureds pay materially more for materially less, and at roughly 40% of the indicated need, the next filing is already loading.

+52.3%	$25K → $10K	125–135%	RI · WV
RATE	MEDICAL LIMIT	INDICATED	PROGRAM

UNDERWRITING GUIDELINE CHANGES

MD | BUSINESSOWNERS | SEV 5

Lyndon Southern refiles Maryland BOP at +58% — roughly doubling its loss-cost multiplier

The month's severity-5 structural outlier. Lyndon Southern (Fortegra) refiled its Maryland businessowners program with a 58% increase, roughly doubling the loss-cost multiplier, and layered on mandatory guideline changes: a multi-unit project-work limitation, a cyber exclusion, a classification limitation, and a 40% discretionary risk-modification plan that lets underwriters swing individual accounts hard in either direction. Contractors and multi-unit habitational risks are the exposure. This is a book being rebuilt, not nudged. Effective on approval, August 27.

count not reported · approved Aug 27, 2026

PA | WORKERS COMP | SEV 4

Clear Spring takes 24.9% on Pennsylvania comp — and terminates its Paragon MGA program

A small book (19 policyholders) but a clean market-exit signal, and half of the month's comp story. Clear Spring raises its Pennsylvania workers-comp loss-cost multiplier to 2.40 — a 24.9% increase — while discontinuing its Paragon MGA program, with non-renewals starting in 2027. The MGA's insureds are effectively shopping now; the rate is the exit fee. Effective October 1, 2026.

19 policyholders · $589,342 premium · approved Aug 17

MD | COMMERCIAL PACKAGE | SEV 3

State Farm takes 8.9% on Maryland multi-peril — retail and office up ~13%

A broad book — 19,394 policyholders and $45.0M in premium — where the class detail matters more than the 8.9% average. Retail and office risks run up roughly 13% and apartments about 9%, while State Farm removes property-damage-liability deductibles for apartment, condo and religious-organization policyholders. The average hides a retail/office book being pushed well ahead of it. Effective August 15, 2026.

19,394 policyholders · $45.0M premium · approved Aug 4 · ~$2,319/policy

NEW SCORING MODELS — THE TREND IS REAL

NJ | BUSINESSOWNERS | SEV 3

Norfolk & Dedham slots a 35-tier plan into New Jersey businessowners — 0% overall, everything moves

A rate-neutral headline hiding a full redistribution. Norfolk & Dedham introduces a 35-tier businessowners rating plan in New Jersey built on ZIP-level risk and payment-history scoring, neutral overall but re-sorting premium across the 3,716-policyholder book, with an +18%/-10% renewal cap holding the swings in bounds. The 0% is meaningless at the account level — where a risk lands on the new tier is everything. Effective November 1, 2026.

3,716 policyholders · $35.9M premium · approved Aug 25 · ~$9,661/policy

ALSO FILED THIS CYCLE

- MD **Federated rebuilds Maryland BOP tiers on Betterview and Experian — swings up to 59%**
- CT **EMC launches a 30-tier predictive Connecticut comp program — the other half of the comp story**
- NY **A bright spot with a catch: AmTrust cuts New York GL 5.8% — but spikes some NYC apartments 126%**
- MA **Selective takes 4.7% on Massachusetts package — but abuse-and-molestation coverage jumps 14% for schools**
- MD **Liberty Mutual closes State Auto's Maryland farm auto program to new business**

Also on the radar

The scoring wave runs wider than the cards: **Next Insurance** and **State National (Markel)** both rebuilt Connecticut general liability on machine-learning models this cycle (Next's contractors up to 47%), and **Great Plains Casualty** launched a DC Final Mile commercial-auto program on an eight-tier structure with dashcam credits. On the softer side, **AmTrust cut New York GL 5.8%** and **Concord Group** held Maine businessowners to 9.4% against a 23% indicated need. Third-party and predictive data are now pricing Northeast small commercial in both directions.