INSURANCE XDATE

MONTHLY RATE BRIEFING

Workers comp was soft across the West this cycle — one California filing clears the bar, and the real auto action is structural.

This month's screen — approved rate increases touching 1,000+ policyholders at severity 4–5, in workers comp and commercial auto — came back nearly empty. Comp was soft or mixed region-wide, with the qualifying increases concentrated in California, and the biggest commercial-auto move of the month wasn't a rate line at all — it was a structural repricing of Allstate's California dealer book (Page 3). Here's the one comp story that cleared, and why it's alone.

INDUSTRIES IN THIS ISSUE'S FILINGS

Shelters & Social Services
CHURCH MUTUAL CA COMP +22%

Camps & Youth Programs
CHURCH MUTUAL CA COMP +22%

Auto Dealers
INTEGON/ALLSTATE CA AUTO (PG 3)

LEAD FILING

CA · WORKERS COMP · SEVERITY 4/5

Church Mutual takes 14.7% on California workers comp — shelters, camps and clerical classes up 22%+, against a 27.6% indication

Approved August 28, effective December 15. Church Mutual's California workers-comp book — 3,458 policyholders and $20.8M in premium — takes an average 14.7% increase, but the average buries the classes that carry it: homeless shelters, camps and clerical exposures all see hikes above 22%. The carrier's own actuarial indication was 27.6% — nearly double the filed rate — so it's collecting barely half of what it says the book needs, and the gap reloads for the next filing. On top of the rate, territory rating factors are reset to the 2025 WCIRB Geo Study, shifting premium by location before the base increase is even applied. Nonprofits, shelters, camps and religious and social-service organizations should model both the class hike and the territory move before renewal, not at it.

+14.7%	27.6%	+22%	3,458	$6,020
AVERAGE	INDICATED	SHELTER/CAMP CLASSES	POLICYHOLDERS	AVG PREM/POLICY

ALSO APPROVED THIS CYCLE

Why only one filing on this page?

Workers comp was genuinely soft-to-mixed across the West this cycle: most qualifying comp activity was flat rate adoptions or program withdrawals rather than broad increases, and what did clear on the rate side clustered in California — Church Mutual is the region's sole comp increase to hit both the severity and the 1,000-policyholder bar. And the month's defining commercial-auto move wasn't a headline rate at all: it was structural — Integon National (Allstate) repricing its California dealer-contingent book 51.6% in a filing whose story is the rating rebuild, not just the number. That's the lead on Page 3, alongside two California commercial-auto market exits.

NORTHEAST · SOUTHEAST · MIDWEST / CENTRAL · WEST THIS WEEK

BEYOND WC & AUTO

One carrier is re-pricing California liability all at once: Liberty Mutual takes 25–26% across its package and GL books.

The wider-market pool was lean this cycle. The standout is a single Liberty Mutual repricing of its California liability lines — commercial package and general liability moving together — with a 60% base-rate spike in the Bay Area and new mandatory exclusions. Beyond it, a Spinnaker (Harborway) Oregon general-liability filing pairs a 31.4% hike with hard coverage cuts. Most other non-auto commercial action in the West this month was structural rather than a long list of rate features — that story lives on Page 3.

INDUSTRIES IN THIS ISSUE'S FILINGS

Manufacturing & Wholesale	Retail & Main Street	Restaurants & Hospitality	Contractors & Roofing
LIBERTY MUTUAL CA PACKAGE	LIBERTY MUTUAL CA PACKAGE	LIBERTY MUTUAL CA PACKAGE	SPINNAKER (HARBORWAY) OR GL

LEAD FILING

CA · COMMERCIAL PACKAGE / GL · SEVERITY 5/5

Liberty Mutual re-prices its California liability book: commercial package +25.8% and general liability +26.3%, against a 51.9% indication

Approved August 17, effective March 15, 2027. Two sibling filings, one move: Liberty Mutual raises California commercial-package (liability) rates an average 25.8% across 21,628 policyholders and $68.8M in premium, and lifts a companion general-liability book 26.3% across another 8,519 policyholders and $14.6M — roughly $83.4M of California liability premium re-rated together. The package filing's own indication was 51.9%, so even a 25.8% average is barely half the stated need, and the increase concentrates sharply by geography: base rates spike about 60% in the Bay Area. Coverage tightens alongside the rate — new mandatory Endocrine Disruptors and Respirable Dust/Vapors exclusions and a revised Fungi/Bacteria exclusion apply to both books. Manufacturers, wholesalers, retailers, restaurants, real-estate and repair-shop accounts on Liberty paper in California should expect the rate, the geography and the narrower coverage all at once.

+25.8%	+26.3%	51.9%	+60%	$83.4M
PACKAGE AVG	GEN. LIABILITY	INDICATED	BAY AREA BASE	PREMIUM RE-RATED

ONE MORE WORTH A CLOSER LOOK

OR · GENERAL LIABILITY · SEV 4

Spinnaker (Harborway) raises Oregon general liability 31.4% — and bolts on total roofing and open-roof exclusions

The 31.4% average is only half the story. Spinnaker's Harborway program in Oregon adds total roofing-operations, open-roof and spontaneous-combustion exclusions plus a product batch clause, and layers a 10% agent-channel surcharge and new endorsement and cancellation fees on top. Roofers and contractors don't just pay more — several classes lose coverage they had. Effective November 1. It's the same Harborway pattern approved in Texas this cycle (Page 3), so treat it as a program-wide tightening, not a one-state event.

1,125 policyholders · $779K premium · effective Nov 1, 2026 · ~$693/policy

Also on the radar

The wider-market rate pool really was this thin — so rather than pad it with weak filings, here's the honest read: **most non-auto commercial action in the West this cycle was structural, not a rate line**. New scoring models, program launches, coverage exclusions and market exits carried the month, from a **Liberty Mutual Utah farmowners rebuild** to **Harborway's Texas roofing exclusions** and a run of **California program withdrawals**. All of it is on Page 3.

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. The Liberty Mutual package and general-liability filings are siblings, combined here as one California liability repricing. Figures are filing-level SERFF snapshots; individual impacts vary. Not placement advice.

BEYOND THE RATE NUMBER

California commercial auto is being repriced from the inside — and Allstate just took 51.6% on its dealer book.

Same region, the filings whose headline rate hides the action: new scoring algorithms, program launches, coverage contraction and market exits approved in August. The throughline is California commercial auto — Integon/Allstate rebuilding its dealer-contingent rating against a 94.1% indication while two other carriers walk away from California auto segments entirely — alongside a genuine wave of third-party scoring across the West.

INDUSTRIES IN THIS PAGE'S FILINGS

Auto Dealers	Towing & Trucking	Contractors & Roofing	Farms & Ranches
INTEGON/ALLSTATE CA DEALER AUTO +51.6%	AMGUARD + HARCO CA AUTO EXITS	HARBORWAY TX + TRI-STATE EXCLUSIONS	LIBERTY MUTUAL UT FARMOWNERS REBUILD

LEAD FILING · CALIFORNIA COMMERCIAL-AUTO REPRICING

CA · COMMERCIAL AUTO · SEVERITY 5/5

Integon National (Allstate) wins 51.6% on California dealer-contingent commercial auto — its first increase since 2016, against a 94.1% indication

Approved August 13, effective October 1. Integon National's California dealer-contingent (SPOT) commercial-auto book — 539 policyholders and $14.0M in premium — takes an average 51.6% increase, its first rate action on the program since 2016. Nearly a decade of no increases is the story behind the number: the carrier's actuarial indication is 94.1%, so even a 51.6% jump leaves the book roughly 40% short of stated need, and the structure changes with it — limits are updated to California's new 30/60/15 financial-responsibility minimums and the old term-factor segmentation is removed, re-sorting how individual accounts price. Auto dealers relying on dealer-contingent (SPOT) coverage in California are looking at a step-change, not a trim — and with the indication still far above the filed rate, more is loading. It anchors a broader California commercial-auto repricing this cycle, with two carriers exiting auto segments outright (below).

+51.6%	94.1%	539	$14.0M	$26,000
AVERAGE	INDICATED	POLICYHOLDERS	PREMIUM	AVG PREM/POLICY

NEW SCORING MODELS — THE TREND IS REAL

WA · COMMERCIAL AUTO · SEV 3

HDI Global rolls a revenue-neutral Washington commercial-auto scoring model — credit factors from 0.60 to 2.157

Filed at 0% overall, HDI Global's Washington commercial-auto revision introduces a LexisNexis-based commercial-insurance scoring model whose factors swing from 0.60 to 2.157 — more than a 3.5x spread — plus a new Specialty Risk Rating Plan. The average is meaningless: individual accounts move sharply depending on how the model scores them, with no coverage-form change to point to. Read alongside Integon's California rebuild, third-party data is now pricing Western commercial auto.

342 policyholders · revenue-neutral scoring · approved Aug 21, 2026

MT · COMMERCIAL AUTO · SEV 3

Chubb launches Advanced Auto in Montana — ISO 2022 class plan with D&B and LexisNexis scoring

Chubb's new Chubb Advanced Auto commercial-auto program in Montana is built on the ISO 2022 class plan and RACA symbols, with D&B and LexisNexis scoring driving the rate. It adds a broad-form endorsement, proprietary roadside assistance, expanded deductibles and a high-value-vehicle rating plan. A new-program launch, but the scoring engine is the point — the same third-party-data pricing showing up across the region's auto books.

new program · ISO 2022 + D&B / LexisNexis scoring · approved Aug 20, 2026

ID · GENERAL LIABILITY · SEV 4

Tri-State (W. R. Berkley) cuts Idaho GL 21.8% — while installing a 50-tier model and PFAS, biometric and roofing exclusions

The headline is a decrease, but the -21.8% masks a full rebuild: Tri-State rolls out a 50-tier predictive model and simultaneously adds PFAS, biometric-information, communicable-disease, open-roof, torch-down and residential-construction exclusions. Contractors, manufacturers and professional-services accounts may see a lower average and narrower coverage at the same time — the tiering decides who actually benefits. Effective December 1.

54 policyholders · 50-tier model + new exclusions · approved Aug 13, 2026 · ~$2,037/policy

UNDERWRITING & COVERAGE CONTRACTION

TX · GENERAL LIABILITY · SEV 3

Spinnaker (Harborway) holds Texas GL flat — and mandates roofing, open-roof and spontaneous-combustion exclusions

A 0% headline that's really a coverage cut: across 5,189 Texas policyholders and $4.2M in premium, Harborway adds mandatory roofing-operations, open-roof, spontaneous-combustion and Texas wildfire exclusions for contractors, plus a product batch clause for internet retailers. It's the same tightening Harborway ran in Oregon with a 31.4% rate on top (Page 2) — roofers and trade contractors lose coverage in both states. Effective November 1.

5,189 policyholders · $4.2M premium · exclusions at 0% rate · approved Aug 4, 2026 · ~$816/policy

ALSO FILED THIS CYCLE

- UT **Liberty Mutual launches a Utah farmowners program on Safeco credit scoring — with a restrictive animal-suffocation form**
- UT **Auto-Owners takes 5.6% on Utah businessowners atop last year's 13.8% — against a 14.2% indication**
- CA **AmGUARD exits California commercial-auto towing — non-renewing all 596 policies and $42.4M in premium**
- CA **Harco National withdraws its California motor-carrier trucking program — all 17 policies non-renewed**

Also on the radar

California workers comp saw its own quiet retreat: **Service American withdrew its PDL Atlas parcel-delivery comp program** with no refiling for at least three years, **Skyward Specialty exited pest-control and oil & gas comp** (Xterminator Pro and its oil & gas guidelines) while adopting WCIRB pure premiums for about a 13% net impact, and **ProCentury (AF Group) took 9.0% and discontinued its Ground Delivery, Amusements and Security Plus programs**. Meanwhile Tri-State (W. R. Berkley) trimmed Oregon GL 2.7% but **reverted auto service & repair risks to ISO rating — up to +55.6%** for those classes.