IVANS INDEX™

The insurance industry's premium renewal rate index

Q3 2026



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Executive Summary

Average premium renewal rate change for all major commercial lines of business except Workers' Compensation are up year over year. Q3 2026 experienced a decrease in average premium renewal rate change across all major lines of business compared to Q2 2026, except Workers' Compensation, which saw a slight increase.

Significant Findings

Commercial Auto

Q3 2026 average premium renewal rate averaged 3.63%, a decrease compared to Q2 2026's average premium renewal rate of 4.93%. Q3 began in July with the highest rate change of the quarter, averaging 4.03%, and ended with its lowest rate of the quarter in September, averaging 3.29%.

Business Owner's Policy (BOP)

Premium renewal rate change for BOP averaged 5.61% in Q3 2026, with a quarter high in July at 5.94% and a low in August at 5.44%. The average premium renewal rate change for the quarter decreased from 6.16% in Q2 2026.

General Liability

Third quarter 2026 premium renewal rate experienced a significant decrease compared to Q2 2026, averaging 4.12% versus 5.44%. Premium renewal rate change in Q3 2026 experienced its highest rate change of 4.99% in July and ended with its lowest rate change in September, averaging 3.19%.

Commercial Property

Premium renewal rate for Commercial Property averaged 5.65% in Q3 2026, with a quarter high of 6.16% in July and a low in September at 5.11%. The average premium renewal rate change for the quarter decreased from 6.40% in Q2 2026.

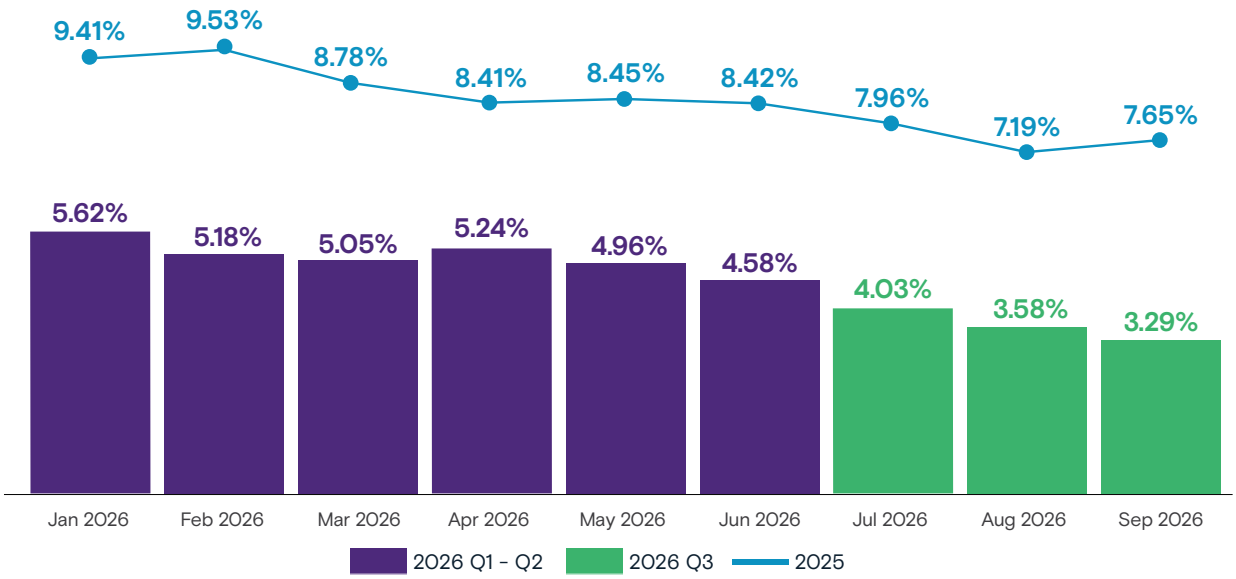
Umbrella

Average premium renewal rate change for Umbrella experienced a decrease during Q3 2026 at 6.88% versus 7.96% in Q2 2026. Q3 began with its highest rate change of the quarter in July, averaging 7.42%, and ended with its lowest rate of the quarter in September, averaging 6.40%.

Workers' Compensation

Workers' Compensation premium renewal rate change averaged -1.17%, up slightly from Q2 2026 at -1.37%. Premium renewal rate change in Q3 2026 experienced its lowest rate change in July, averaging -1.26% and reached its highest rate change of -1.10% in August.

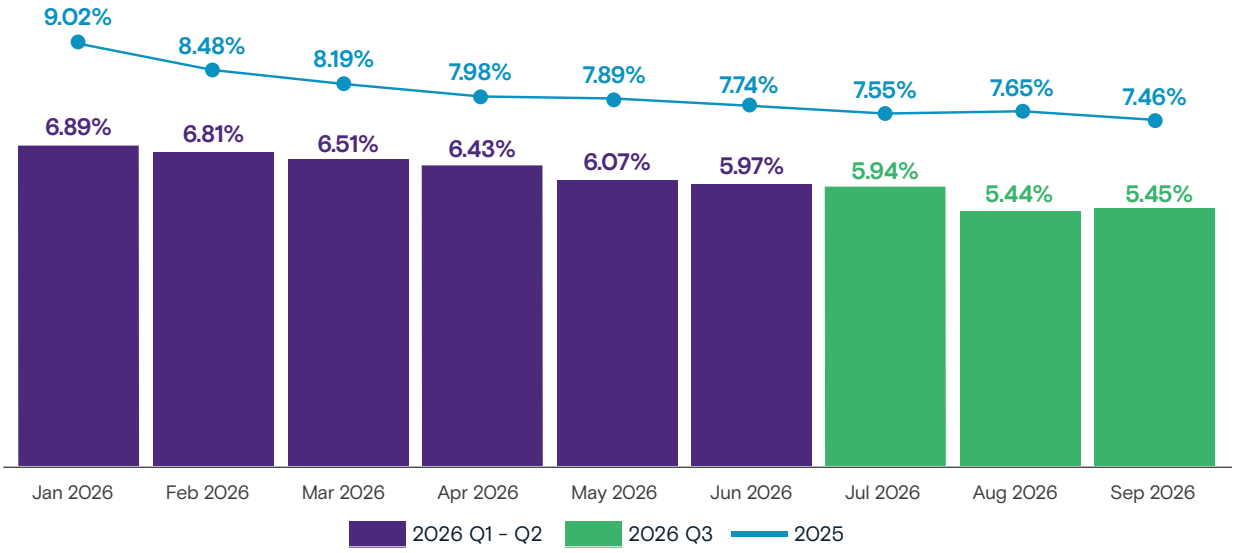
Commercial Auto



Commercial Auto premium renewal rate decreased in Q3 2026 with an average of 3.63% versus 4.93% in Q2 2026. Q3 began in July with the highest rate change of the quarter, averaging 4.03%, and ended with its lowest rate of the quarter in September, averaging 3.29%. New York's premium renewal rate change was consistently higher than the average rate across all three months, with July at 13.09%, August at 12.29% and September at 13.17%.

Average premium renewal rate change for Commercial Auto was significantly lower in Q3 2026 than in Q3 2025, which averaged 7.60%, with the most significant change in September 2026 at 3.29% compared to 7.65% in September 2025.

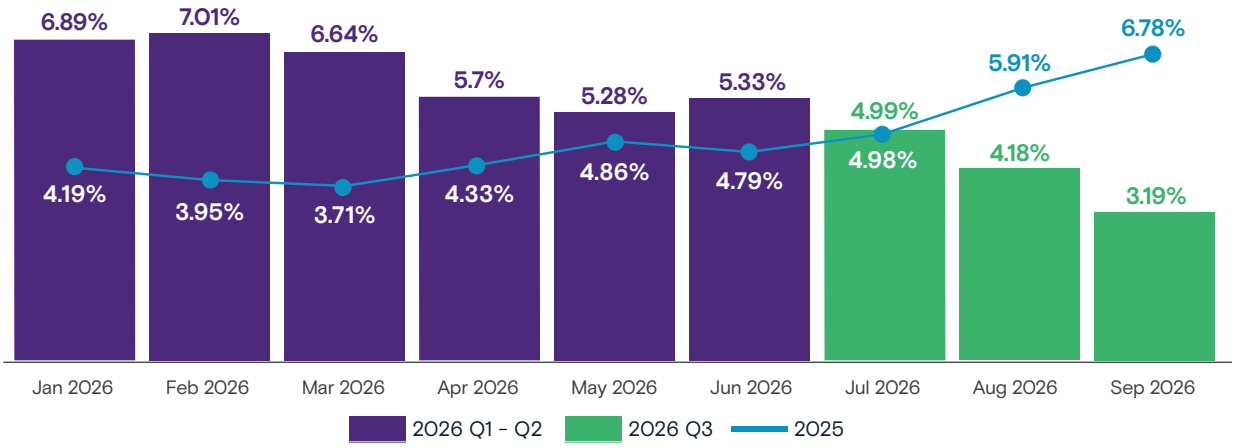
BOP



Premium renewal rate change for BOP averaged 5.61% in Q3 2026, with a quarter high in July at 5.94% and a low in August at 5.44%. The average premium renewal rate change for the quarter decreased from 6.16% in Q2 2026. North Dakota's premium renewal rate change was consistently lower than the average rate across all three months, with July at 2.25%, August at 3.38% and September at 3.55%.

Average premium renewal rate change for BOP was significantly lower in Q3 2026 than in Q3 2025, which averaged 7.55%, with the most significant change in August 2026 at 5.44% compared to 7.65% in August 2025.

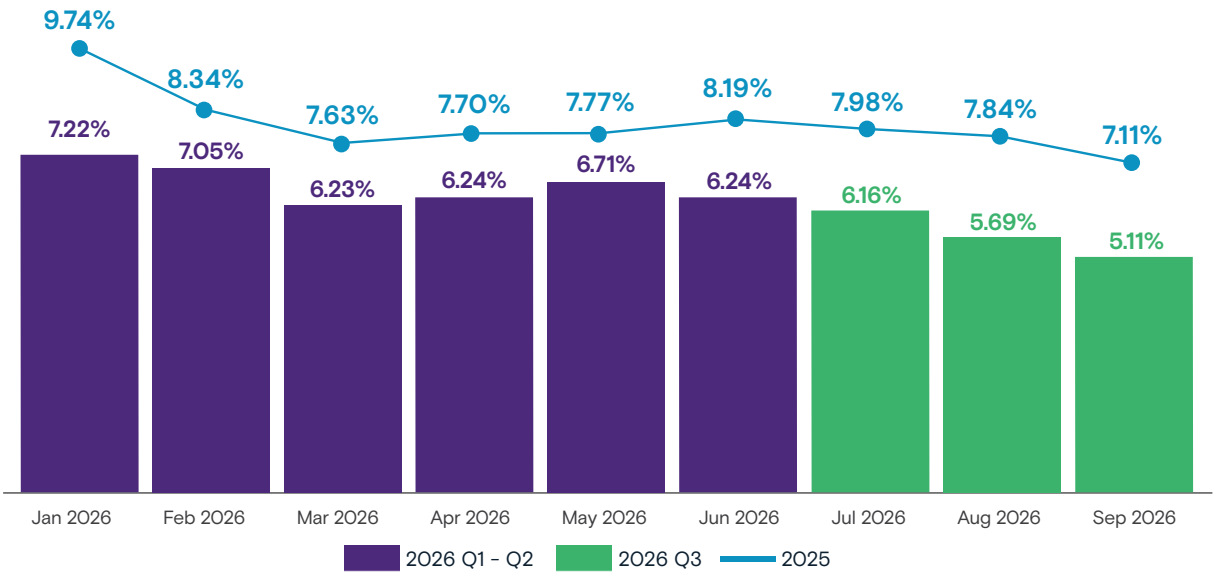
General Liability



Third quarter 2026 premium renewal rate experienced a significant decrease compared to Q2 2026, averaging 4.12% versus 5.44%. Premium renewal rate change in Q3 2026 experienced its highest rate change of 4.99% in July and ended with its lowest rate change in September, averaging 3.19%. South Carolina's premium renewal rate change was consistently higher than the average rate across all three months, with July at 9.92%, August at 8.96% and September at 9.05%.

Compared to Q3 2025, average premium renewal rate for General Liability saw a decrease from 5.89%, with the most significant change in September 2026 at 3.19% compared to 6.78% in September 2025.

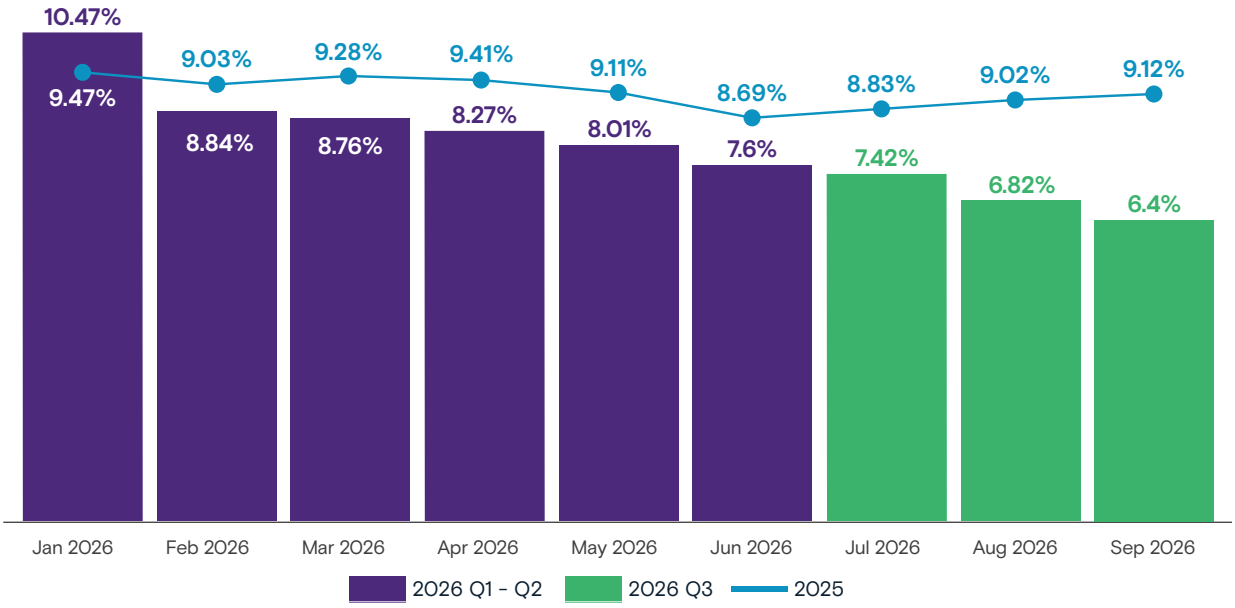
Commercial Property



Average premium renewal rate change for Commercial Property experienced a decrease during Q3 2026 at 5.65% versus 6.40% in Q2 2026. Q3 began with its highest rate change of the quarter, averaging 6.16% in July, and ended with its lowest rate change in September, averaging 5.11%. North Carolina's premium renewal rate change was consistently higher than the average rate across all three months, with July at 11.34%, August at 10.48% and September at 9.92%.

Compared to Q3 2025, Commercial Property saw a significant drop, decreasing from 7.64%, with the most significant change in August 2026 at 5.69% compared to 7.84% in August 2025.

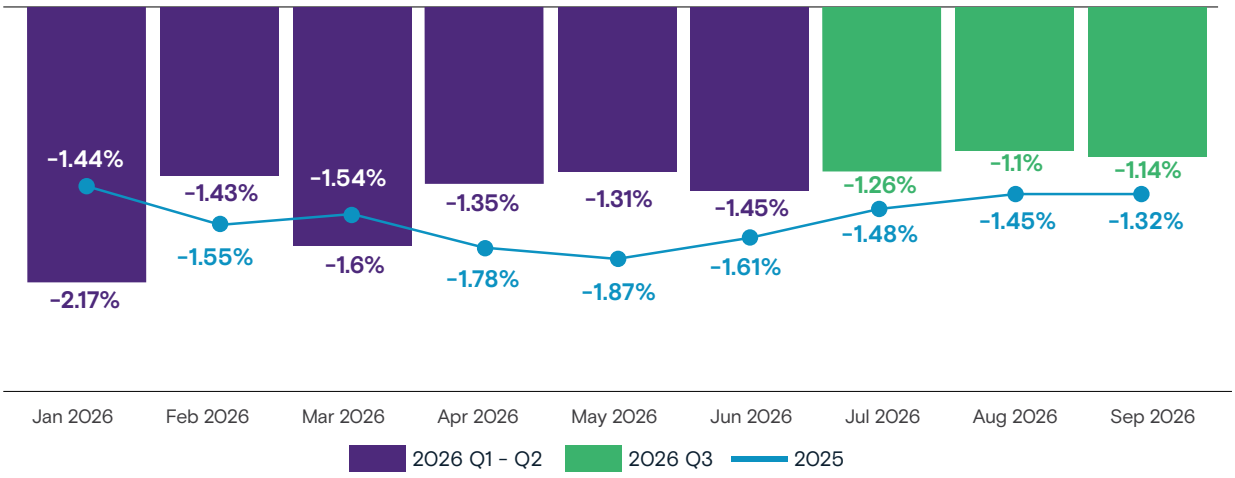
Umbrella



Average premium renewal rate change for Umbrella experienced a decrease during Q3 2026 at 6.88% versus 7.96% in Q2 2026. Q3 began with its highest rate change of the quarter in July, averaging 7.42%, and ended with its lowest rate of the quarter in September, averaging 6.40%. Maryland's premium renewal rate change was consistently lower than the average rate across all three months, with July at -2.17%, August at -1.76% and September at -2.47%.

Compared to Q3 2025, average premium renewal rate for Umbrella saw a significant drop in Q3 2026, decreasing from 8.99%, with the most significant change in September 2026 at 6.40% compared to 9.12% in September 2025.

Workers' Compensation



Workers' Compensation premium renewal rate change averaged -1.17%, up slightly from Q2 2026 at -1.37%. Premium renewal rate change in Q3 2026 experienced its lowest rate change in July, averaging -1.26% and reached its highest rate change of -1.10% in August. Nevada's premium renewal rate change was consistently higher than the average rate across all three months, with July at 10.02%, August at 10.43% and September at 11.63%.

Workers' Compensation average premium renewal rate change experienced a slight increase in Q3 2026 compared to Q3 2025, which averaged -1.42%, with the most significant change in August 2026 at -1.10% compared to -1.45% in August 2025.

About Ivans Index

Ivans Index is a data-driven report of current conditions and trends for premium renewal rate change of the most placed commercial lines of business in the insurance industry. Analyzing more than 120 million data transactions, the Ivans Index premium renewal rate change measures the premium difference year over year for a single consistent policy.

To derive the change in cost, Ivans uses policies that have the same insured, insurer, product type, policy number, expiration date, effective date and producing agency. For example, if an insured paid $1,000 for a policy last year and $1,023 this year, Ivans Index would state that as a premium renewal rate change of 2.3%. Ivans Index does not use exposure based change or claims experience. Policies with anomaly exposure changes or claims experience are removed.

See the full Ivans Index findings at **ivans.com** or contact **info@ivans.com**. All media, analyst, and consultant inquiries can be directed to Lauren Malcolm at **LMalcolm@appliedsystems.com**.

About Ivans

Ivans is where insurance carriers, agents, and MGAs come together to grow their businesses. Every day, our 38,000 agents and over 700 carrier and MGA partners plug into technology that empowers them to better determine appetite and eligibility, swiftly produce quotes, get accurate claims and commission updates, automatically communicate policy data, and connect to one another to drive new business. With easier ways to get the day's work done, insurance professionals can open the door to more revenue without letting complexity in behind it.

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