No. **2026-9983**

Official Order
of the
Texas Commissioner of Insurance

Date: 06/22/2026

Subject Considered:

Rate Changes for Commercial Automobile Insurance and Private Passenger Automobile Insurance Provided Through the Texas Automobile Insurance Plan Association (TAIPA).

General Remarks and Official Action Taken:

The subject of this order is TAIPA's 2026 rate filing with the Texas Department of Insurance (TDI) for commercial and private passenger automobile insurance, as required by Insurance Code Chapter 2151.

Background

TAIPA is a nonprofit corporate body composed of all insurers authorized by TDI to write automobile liability coverage. TAIPA provides for the assignment of automobile liability insurance for applicants who have been rejected by at least two Texas-authorized insurers. TAIPA must file rates to be charged for insurance provided through the association for approval by the commissioner. TAIPA may not file rates more than once in any 12-month period.

The following findings of fact and conclusions of law are adopted.

Findings of Fact

1. On April 22, 2026, TAIPA filed rates for commercial automobile and private passenger automobile insurance.

2. TDI assigned filing number S737512 to the private passenger automobile filing.

3. TDI assigned filing number S737513 to the commercial automobile filing.

4. TDI filed notice of the TAIPA rate filing with the secretary of state on April 29, 2026, and the notice was published in the May 8, 2026 issue of the *Texas Register*. This notice provided information to the public about how to comment on the filing.

5. In the public notice, the commissioner extended the approval period for TAIPA's filing for an additional 30 days to June 22, 2026.

6. TDI received no comments on the filing notice.

7. Staff reviewed TAIPA's filings and the statistical plan data for automobile insurance written through TAIPA.

Private Passenger Automobile Rates

8. For private passenger automobile insurance, TAIPA requested the following changes to the base rates by coverage, with no changes to any territory or class rating factors.

Coverage	Percent Change
Bodily injury liability	5.0%
Property damage liability	0.2%
Personal injury protection	–5.0%
Uninsured motorists bodily injury	4.6%
Uninsured motorists property damage	4.7%
Total—All Coverages	**2.8%**

9. In developing the proposed rate changes for private passenger automobile insurance, TAIPA used three approaches to calculate annual loss cost trends using data from the Quarterly Detailed Experience Report of the Texas Private Passenger Auto Statistical Plan: (i) fitting to the "raw" data, (ii) omitting anomalous values, and (iii) smoothing the frequency. TAIPA made an adjustment to reflect the three rate increases that were effective during the 6.67-year trending period.

Commercial Automobile Insurance Rates

10. For commercial automobile insurance, TAIPA requested the following changes to the base rates by coverage, with no changes to any territory or class rating factors.

Coverage	Percent Change
Bodily injury liability	5.0%
Property damage liability	5.0%
Personal injury protection	0.0%
Uninsured motorists bodily injury	2.9%
Uninsured motorists property damage	2.6%
Total—All Coverages	**4.9%**

11. In developing the proposed rate changes for commercial automobile insurance, TAIPA relied primarily on severity trend analyses for each coverage, constructed using voluntary market data found in the 2024 Texas Commercial Auto Liability Benchmark Reports. Because of data limitations in the Benchmark Reports, TAIPA assumed a frequency trend of 0.0%.

Conclusions of Law

1. The commissioner of insurance has jurisdiction over this matter under Insurance Code § 2151.2022.

2. Insurance Code § 2151.201 requires that insurance rates filed by TAIPA must be:

   a. just, reasonable, adequate, not excessive, not confiscatory, and not unfairly discriminatory for the risks to which the rates apply; and

   b. sufficient to carry all claims to maturity and meet the expenses incurred in the writing and servicing of the business.

3. Notice of the filing was given as required by Insurance Code § 2151.204.

4. The statistical plan data for automobile insurance written through TAIPA was considered, as required by Insurance Code § 2151.203(c).

Order

It is ordered that the proposed rates in filings S737512 and S737513 are approved, to be effective November 1, 2026.

Signed by:
Amanda Crawford
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Amanda Crawford
Commissioner of Insurance

Recommended and reviewed by:

Signed by:
Mark Worman
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Mark Worman, Deputy Commissioner

Signed by:
Jessica Barta
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Jessica Barta, General Counsel