

Summary of Actions Required by Insurance Companies 2026

Current Basis	Proposed Basis	Change ¹ in Loss Cost Multiplier or ICR*	Actions Required
7/1/2025 NCCI Loss Costs	7/1/2026 NCCI Loss Costs	No	Submit Category A documents
7/1/2025 NCCI Loss Costs	7/1/2026 NCCI Loss Costs or ICR	Yes	Submit Category A and B documents
ICR	7/1/2026 NCCI Loss Costs or Revised ICR	Yes	Submit Category A and B documents
ICR	ICR	N/A	Submit Category A documents

*ICR = Independent, Insurer-Specific Classification Relativities

Category A	
FME Guide Exhibit ²	Name/Description
	Transmittal information
	Filing memorandum
	Notice of carrier intent and certification
A	Rate filing checklist
C	Statewide average rate level information
F	Expense information
G	Loss costs reference information (if using loss costs)

Category B	
FME Guide Exhibit	Name/Description
	Rates and supplementary rating information
	Actuarial memorandum
	Actuarial support
	Third-party data and model information ³
D	Historical experience
L	Profit provision information
WC	Workers' compensation information

¹ Includes changing to or from using ICR, or to Revised ICR.

² Refer to the filing rules in [Title 28, Texas Administrative Code, Part 1, Chapter 5, Subchapter M, Division 6](#) and the current exhibits in the [Filings Made Easy \(FME\) Guide](#) on TDI's website.

³ Refer to [TAC § 5.9332\(16\) and \(17\)](#) and the sections in the Supporting Documentation tab in SERFF.