

No. 2026-10123

**Official Order
of the
Texas Commissioner of Insurance**

Date: 09/15/2026

Subject Considered:

**National Council on Compensation Insurance Filing
*Item P-1420—Establishment of Notification Endorsement of Pending Law Change
to Terrorism Risk Insurance Program Reauthorization Act of 2019***

The subject of this order is the adoption of amendments to the National Council on Compensation Insurance (NCCI) manual, as proposed in *Item P-1420—Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019* (TDI ECase No. 39220; SERFF Tracking No. NCCI-134969383).

Background

NCCI filed *Item P-1420* to amend the NCCI *Forms Manual of Workers Compensation and Employers Liability Insurance* (Forms Manual).

The amendments establish the *Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019*.

The Terrorism Risk Insurance Act took effect in 2002. It provided for a temporary program under which the federal government would share in the payment of insured losses caused by certain acts of terrorism. Congress renewed the program under different acts across several years, the most recent being the Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA).

After considering the filing, the commissioner of insurance adopts the following findings of fact and conclusions of law.

Findings of Fact

1. NCCI filed *Item P-1420* with TDI on June 2, 2026, under the workers' compensation manual rule filing procedure adopted in Commissioner's Order No. 3142, dated March 21, 2014.
2. *Item P-1420* amends the Forms Manual to establish the *Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019*. This endorsement notifies policyholders that:
 - TRIPRA will expire on December 31, 2027, unless reauthorized;
 - TRIPRA may be extended in the same form or some other form; and
 - their premium for terrorism loss coverage may change.
3. NCCI proposed that the changes in *Item P-1420* apply to new and renewal policies that are effective on or after 12:01 a.m. on January 1, 2027, and any in-force policies as of December 31, 2026.
4. *Item P-1420* has been available for public inspection in SERFF and at TDI since the filing date.
5. On July 15, 2026, TDI published notice of the filing on the TDI website at www.tdi.texas.gov/rules/2026/nccimannual.html and distributed notice of the filing to electronic news subscribers.
6. TDI received no written comments on the filing by the August 14, 2026, deadline.
7. The filing is incorporated by reference into this order.

Conclusions of Law

1. TDI has jurisdiction over this matter under Insurance Code §§ 2051.002, 2051.201, 2052.002, 2053.002, 2053.011, 2053.051, and 2053.052 and Article 5.96.
2. TDI gave notice in compliance with Commissioner's Order No. 3142.
3. The amendments to the NCCI Forms Manual are consistent with Insurance Code Chapters 2051, 2052, and 2053 and Article 5.96.

2026-10123

Commissioner's Order

NCCI *Item P-1420*

Page 3 of 3

4. Applying the changes in *Item P-1420* to new and renewal workers' compensation policies issued on or after 12:01 a.m. on January 1, 2027, and any in-force policies as of December 31, 2026, is reasonable.

Order

It is ordered that NCCI's filing, *Item P-1420—Establishment of Notification Endorsement of Pending Law Change to Terrorism Risk Insurance Program Reauthorization Act of 2019*, is approved. The changes in *Item P-1420* apply to new and renewal workers' compensation policies issued on or after 12:01 a.m. on January 1, 2027, and any in-force policies as of December 31, 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
Property and Casualty Division

Signed by:

Jessica Barta

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Jessica Barta, General Counsel
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