

No. **2026-9956**

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

Date: 06/03/2026

Subject considered:

**National Council on Compensation Insurance Filing
*Item 01-TX-2025—Revisions to NCCI's Basic Manual for Texas for Classifications
and Table of Classifications by Hazard Group and Forms Manual***

The subject of this order is the adoption of amendments to the National Council on Compensation Insurance (NCCI) manuals, as proposed in *Item 01-TX-2025—Revisions to NCCI's Basic Manual for Texas for Classifications and Table of Classifications by Hazard Group and Forms Manual* (TDI ECase No. 38026; SERFF Tracking No. NCCI-134719093 (rate/rule) and NCCI-134719325 (policy form)).

Background

NCCI filed *Item 01-TX-2025* to amend the NCCI *Basic Manual for Workers Compensation and Employers Liability Insurance* (Basic Manual) and the *Forms Manual of Workers Compensation and Employers Liability Insurance* (Forms Manual). Under the workers' compensation classification system, employers with similar operations are grouped by classification so that loss costs and rates may be calculated to reflect overall employee exposure to injury.

The amendments replace some Texas classifications and phraseologies with multistate ones. It will also add new classifications to the hazard group table, revise rules related to dispute resolution, and replace the Alternate Employer Endorsement with a new version.

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

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Findings of Fact

1. NCCI filed *Item 01-TX-2025* with TDI on October 28, 2025, under the workers' compensation manual rule filing procedure adopted in Commissioner's Order No. 3142, dated March 21, 2014.
2. *Item 01-TX-2025* amends the Basic Manual and Forms Manual to do the following:
 - a. make changes to several Texas codes and phraseologies to implement multistate codes and phraseologies (*See Exhibit A for details*)
 - b. remove certain phraseologies and notes that do not have an associated code and that only provide reference information, with the goal of improving search functionality
 - c. eliminate certain duplicative phraseologies codes, including:
 - Code 8017 Store—Florist—Retail & Drivers
 - Code 8018 Store—Florist—Wholesale & Drivers
 - d. revise the phraseologies under 8835 to undo the changes to the phraseologies from *01-TX-2024*:
 - Eliminate code 8835 Home Public, and Traveling Healthcare-All Employees
 - Establish code 8835 Home Healthcare—All Other Employees and code 8835 Visiting Nurses Associations—All Other Employees
 - e. add new classifications to the hazard group table
 - f. revise rules to clarify NCCI authority limitations under the Dispute Resolution Process (Rule ID: BM-DISU-BDE9E)
 - g. clarify rules related to disputes involving interstate policies (Rule ID: BM-DISD-D32FD)
 - h. replace the Alternate Employer Endorsement (WC 00 03 01) with a new version (WC 00 03 01 A)
3. NCCI states that the code changes will help streamline the classification approach in Texas. This will make both the Texas and multistate classifications more uniform and will better align exposure to pricing within an individual class code.
4. NCCI states the premium impact cannot be calculated but is expected to be negligible statewide. Most phraseologies will be reassigned to a class code with the same loss cost as their existing class code. Certain phraseologies in two class codes (3113 and 3114) will be assigned to newly established class codes. The loss costs for those class codes will be a weighted average of the existing loss costs. Some policyholders with employees in class 3114 will see a premium increase as a result.

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Policyholders affected by changes to all other phraseologies are expected to either see a premium decrease or no change as a result of this filing.

5. NCCI proposed that the changes in *Item 01-TX-2025* apply to new and renewal policies that are effective on or after 12:01 a.m. on July 1, 2027.
6. *Item 01-TX-2025* has been available for public inspection in SERFF and at TDI since the filing date.
7. The filing, including exhibits, is incorporated by reference into this order.
8. On December 5, 2025, TDI published notice of the filing on the TDI website and distributed notice of the filing to electronic news subscribers.
9. TDI received no comments by the January 5, 2026, deadline.

Conclusions of Law

1. TDI has jurisdiction over this matter under Insurance Code §§ 2051.002, 2051.201, 2052.002, 2053.002, 2053.011, and 2053.051 and Article 5.96.
2. TDI gave notice in compliance with Commissioner's Order No. 3142.
3. The amendments to the Basic Manual and Forms Manual are consistent with Insurance Code Chapters 2051, 2052, and 2053 and Article 5.96.
4. Applying the changes in *Item 01-TX-2025* to new and renewal policies that are effective on or after 12:01 a.m. on July 1, 2027, is reasonable.

Order

It is ordered that NCCI's filing, *Item 01-TX-2025—Revisions to NCCI's Basic Manual for Texas for Classifications and Table of Classifications by Hazard Group and Forms Manual*, is approved. The changes in *Item 01-TX-2025* apply to new and renewal policies that are effective on or after 12:01 a.m. on July 1, 2027.

Signed by:

Amanda Crawford

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Amanda Crawford

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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

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Exhibit A

NCCI's table displays the changes to the classification phraseologies. The left column shows Texas-specific phraseologies to be eliminated; risks will be reassigned to corresponding multistate codes.

Texas-specific codes and phraseologies to be eliminated and reassigned to the same or multiple multistate codes	Multistate or state exception classification treatment to be applicable in Texas
<p>Code 1803:</p> <p>Texas-specific Code 1803 phraseologies to be eliminated and reassigned to newly established multistate Code 1699 for use in Texas:</p> <ul style="list-style-type: none">• Fiberglass Insulation Mfg. & Drivers (Phrase ID: BM-1803-FAS40)• Fiberglass Mfg.—Mats & Drivers (Phrase ID: BM-1803-FAS26)• Fiberglass Wool Mfg. & Drivers (Phrase ID: BM-1803-FAS14) <p>Code 1803:</p> <p>Texas-specific Code 1803 phraseology to be eliminated and reassigned to newly established multistate Code 1699 for use in Texas:</p> <p>Rock Wool Mfg. & Drivers (Phrase ID: BM-1803-RIFA7)</p>	<p>Code 1699:</p> <p>Rock Wool Mfg. & Drivers (Phrase ID: BM-1699-RIFE2)</p> <p>Multistate Code 1699 is established with Texas-specific phraseology and note from Code 1803 Rock Wool Mfg.& Drivers (Phrase ID: BM-1803-RIFA7).</p>
<p>Code 1803:</p> <p>Texas-specific Code 1803 phraseologies to be eliminated and reassigned to newly established multistate Code 1452 for use in Texas:</p> <ul style="list-style-type: none">• Graphite Mfg.—Not Artificial & Drivers (Phrase ID: BM-1803-GLA29)• Ore Milling & Drivers (Phrase ID: BM-1803-OPT26)	<p>Code 1452:</p> <ul style="list-style-type: none">• Graphite Mfg.—Not Artificial & Drivers. (Phrase ID: BM-1452-GLAD3)• Ore Milling & Drivers (Phrase ID: BM-1452-OPT1D) <p>Multistate Code 1452 is established with Texas-specific phraseologies and notes from Code 1803:</p> <ul style="list-style-type: none">• Graphite Mfg.—Not Artificial & Drivers (Phrase ID: BM-1803-GLA29)

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Texas-specific codes and phraseologies to be eliminated and reassigned to the same or multiple multistate codes	Multistate or state exception classification treatment to be applicable in Texas
No changes are proposed to the remaining Texas-specific phraseologies in Code 1803.	<ul style="list-style-type: none"> Ore Milling & Drivers (Phrase ID: BM-1803-OPT26)
<p>Code 3082:</p> <p>Texas-specific Code 3082 phraseology to be eliminated and reassigned to multistate Code 3082:</p> <p>Wheel Mfg.—Railroad Car (Phrase ID: BM-3082-WEE1A)</p> <p>No changes are proposed to the remaining Texas-specific phraseologies in Code 3082.</p>	<p>Code 3082:</p> <p>Car Wheel Mfg.—Railroad (BM-3082-CARD0)</p>
<p>Code 3113:</p> <p>Texas-specific Code 3113 phraseologies to be eliminated and reassigned to newly established multistate Code 3118 for use in Texas:</p> <ul style="list-style-type: none"> File Mfg. (Phrase ID: BM-3113-FASF8) Saw Mfg. (Phrase ID: BM-3113-SAC06) 	<p>Code 3118:</p> <ul style="list-style-type: none"> File Mfg. (Phrase ID: BM-3118-FASFD) <p>Multistate Code 3118 is established and replaces the Texas-specific phraseology File Mfg. (Phrase ID: BM-3113-FASF8).</p> <ul style="list-style-type: none"> Saw Mfg. (Phrase ID: BM-3118-SAC16) <p>Multistate Code 3118 is established and replaces the Texas-specific phraseology Saw Mfg. (Phrase ID: BM-3113-SAC06).</p>
<p>Code 3113:</p> <p>Texas-specific Code 3113 phraseologies to be eliminated and reassigned to newly established multistate Code 3122 for use in Texas:</p> <ul style="list-style-type: none"> Cutlery Mfg. NOC (Phrase ID: BM-3113-COU4B) Knife Mfg. (Phrase ID: BM-3113-JAI14) 	<p>Code 3122:</p> <p>Cutlery Mfg. NOC (Phrase ID: BM-3122-COU86)</p> <p>Multistate Code 3122 is established and replaces the following Texas-specific phraseologies:</p> <ul style="list-style-type: none"> Cutlery Mfg. NOC (Phrase ID: BM-3113-COU4B) Knife Mfg. (Phrase ID: BM-3113-JAI14)
<p>Code 3113:</p> <p>Texas-specific Code 3113 phraseologies to be eliminated and reassigned to newly established multistate Code 3122 and Code 3270 for use in Texas:</p> <p>Razor Mfg. (Phrase ID: BM-3113-RAT2B)</p>	<p>Code 3122:</p> <p>Razor Mfg. NOC (Phrase ID: BM-3122-RATE5)</p> <p>Code 3270:</p> <p>Razor Mfg.—Safety (Phrase ID: BM-3270-RAT51)</p> <p>Multistate Code 3122 and Code 3270 are established and replace Texas-specific phraseology Razor Mfg.</p>

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No changes are proposed to the remaining Texas-specific phraseologies in Code 3113.	(Phrase ID: BM-3113-RAT2B).
<p>Code 3114:</p> <p>Texas-specific Code 3114 phraseologies to be eliminated and reassigned to newly established multistate Code 3145 for use in Texas:</p> <ul style="list-style-type: none"> • Automatic Screw Machine Products Mfg. (Phrase ID: BM-3114-AUT4A) • Screw Mfg. (Phrase ID: BM-3114-SCAC7) 	<p>Code 3145:</p> <ul style="list-style-type: none"> • Automatic Screw Machine Products Mfg. (Phrase ID: BM-3145-AUT37) <p>Multistate Code 3145 is established and replaces the Texas-specific phraseology Automatic Screw Machine Products Mfg. (Phrase ID: BM-3114-AUT4A).</p> <ul style="list-style-type: none"> • Screw Mfg. (Phrase ID: BM-3145-SCA90) <p>Multistate Code 3145 is established and replaces the Texas-specific phraseology Screw Mfg. (Phrase ID: BM-3114-SCAC7).</p>
<p>Code 3114:</p> <p>Texas-specific Code 3114 phraseology to be eliminated and reassigned to newly established multistate Code 3118 for use in Texas:</p> <p>File Sharpening (Phrase ID: BM-3114-FAS14)</p>	<p>Code 3118:</p> <p>File Sharpening (Phrase ID: BM-3118-FQOX3)</p> <p>Multistate Code 3118 is established with a Texas-specific phraseology and replaces File Sharpening (Phrase ID: BM-3114-FAS14).</p>
<p>Code 3114:</p> <p>Texas-specific Code 3114 phraseology to be eliminated and reassigned to newly established multistate Code 3118 for use in Texas:</p> <p>Saw Sharpening—All Kinds (Phrase ID: BM-3114-SACF5)</p>	<p>Code 3118:</p> <p>Saw—Sharpening (Phrase ID: BM-3118-SAC3B)</p> <p>Multistate Code 3118 is established and replaces the Texas-specific phraseology Saw Sharpening—All Kinds (Phrase ID: BM-3114-SACF5).</p>
<p>Code 3114:</p> <p>Texas-specific Code 3114 phraseology to be eliminated and reassigned to newly established multistate Code 3270 for use in Texas:</p> <p>Nail Mfg. (Phrase ID: BM-3114-NAIF0)</p> <p>No changes are proposed to the remaining Texas-specific phraseologies in Code 3114.</p>	<p>Code 3270:</p> <p>Nail Mfg. (Phrase ID: BM-3270-NAI00)</p> <p>Multistate Code 3270 is established and replaces the Texas-specific phraseology Saw Sharpening—All Kinds (Phrase ID: BM-3114-SACF5).</p> <p>NCCI also proposes that Texas adopt the following</p>

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Texas-specific codes and phraseologies to be eliminated and reassigned to the same or multiple multistate codes	Multistate or state exception classification treatment to be applicable in Texas
	multistate Code 3270 phraseologies: <ul style="list-style-type: none"> • Eyelet Mfg. (BM-3270-ESSDF) • Pin Mfg. (BM-3270-PHODE) • Tack Mfg. (BM-3270-TAC2F)
Code 4112: Texas-specific Code 4112 phraseologies to be eliminated and reassigned to multistate Code 4109: <ul style="list-style-type: none"> • Semiconductor Mfg. (Phrase ID: BM-4112-SCADD) • Silicon Crystal Growing and Slicing—Semiconductors (Phrase ID: BM-4112-SIG28) 	Code 4109: Integrated Circuit Mfg. (Phrase ID: BM-4109-INSEC) Multistate Code 4109 is established and replaces the following Texas-specific phraseologies: <ul style="list-style-type: none"> • Semiconductor Mfg. (Phrase ID: BM-4112-SCADD) • Silicon Crystal Growing and Slicing—Semiconductors (BM-4112-SIG28)
Code 4112: Texas-specific Code 4112 phraseology to be eliminated and reassigned to multistate Code 4109: Quartz Wafer Mfg. (Phrase ID: BM-4112-PRI8A)	Code 4109: Quartz Wafer Mfg. (Phrase ID: BM-4109-QCPUZ) Multistate Code 4109 is established with new Texas-specific phraseology using the same phraseology from Quartz Wafer Mfg. (Phrase ID: BM-4112-PRI8A).
Code 4112: Texas-specific Code 4112 phraseologies to be eliminated and reassigned to multistate Code 4110: <ul style="list-style-type: none"> • Fluorescent Light Mfg. (Phrase ID: BM-4112-FLO74) • Incandescent Lamp Mfg. (Phrase ID: BM-4112-ICE29) • Radio Tube Mfg. (Phrase ID: BM-4112-RAC3C) 	Code 4110: Electric Bulb Mfg. (Phrase ID: BM-4110-EAR2B) Multistate Code 4110 is established and replaces the following TX-specific phraseologies: <ul style="list-style-type: none"> • Fluorescent Light Mfg. (Phrase ID: BM-4112-FLO74) • Incandescent Lamp Mfg. (Phrase ID: BM-4112-ICE29), and • Radio Tube Mfg. (Phrase ID: BM-4112-RAC3C)
Code 4112: Texas-specific Code 4112 phraseology to be eliminated and reassigned to multistate Code 4110: Fuse Mfg. (Phrase ID: BM-4112-FRUDE) No changes are proposed to the remaining Texas-specific phraseology in Code 4112.	Code 4110: Fuse Mfg. (Phrase ID: BM-4110-F97Z9) Multistate Code 4110 is established with Texas-specific phraseology from Fuse Mfg. (Phrase ID: BM-4112-FRUDE).

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Texas-specific codes and phraseologies to be eliminated and reassigned to the same or multiple multistate codes	Multistate or state exception classification treatment to be applicable in Texas
<p>Code 7590:</p> <p>Texas-specific Code 7590 phraseology to be eliminated:</p> <p>Incinerator—Permanent Facility (Phrase ID: BM-7590-ICECA)</p> <p>Incinerator—Permanent Facility is already included in Code 7590—Garbage Works (Phrase ID: BM-7590-GALEA) phraseology note.</p>	<p>Texas-specific phraseology for Code 7590—Incinerator—Permanent Facility (Phrase ID: BM-7590-ICECA) is eliminated. Incinerator exposure included in the filed note of Code 7590—Garbage Works (Phrase ID: BM-7590-GALEA).</p> <p>Change the reference from Code 9402 to Code 9403 in the filed note.</p>
<p>Code 8215:</p> <p>Texas-specific Code 8215 phraseologies to be eliminated and reassigned to multistate Code 8215:</p> <ul style="list-style-type: none"> • Feed, Hay, or Grain Dealer and Local Managers, Drivers (Phrase ID: BM-8215-FAS67) • Fertilizer Dealer—Includes Application With Truck Equipment & Drivers (Phrase ID: BM-8215-FASBA) • Grain, Feed, or Hay Dealer and Local Managers, Drivers (Phrase ID: BM-8215-GLA4F) • Hay, Grain, or Feed Dealer and Local Managers, Drivers (Phrase ID: BM-8215-HAI10) 	<p>Code 8215:</p> <ul style="list-style-type: none"> • Feed, Fertilizer, Hay, or Grain Dealer & Local Managers, Drivers—No Mfg. (Phrase ID: BM-8215-FASBB) <p>Multistate Code 8215 phraseology replaces the Texas-specific phraseology Feed, Hay, or Grain Dealer and Local Managers, Drivers (Phrase ID: BM-8215-FAS67).</p> <ul style="list-style-type: none"> • Fertilizer Dealer & Local Manager, Drivers—No Mfg. (Phrase ID: BM-8215-FAS39) <p>Multistate Code 8215 phraseology replaces the Texas-specific phraseology Fertilizer Dealer—Includes Application With Truck Equipment & Drivers (Phrase ID: BM-8215-FASBA).</p> <ul style="list-style-type: none"> • Grain, Feed, Fertilizer or Hay Dealer & Local Managers, Drivers—No Mfg (Phrase ID: BM-8215-GLA6B) <p>Multistate Code 8215 phraseology replaces the Texas-specific phraseology Grain, Feed, or Hay Dealer and Local Managers, Drivers (Phrase ID: BM-8215-GLA4F).</p> <ul style="list-style-type: none"> • Hay, Grain, Feed, or Fertilizer Dealer & Local Managers, Drivers—No Mfg. (Phrase ID: BM-8215-HAI18) <p>Multistate Code 8215 phraseology replaces the Texas-specific phraseology Hay, Grain, or Feed Dealer and Local Managers, Drivers (Phrase ID: BM-8215-HAI10).</p>
<p>Code 8215:</p>	<p>Code 8103:</p>

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<p>Texas-specific Code 8215 phraseology to be eliminated and reassigned to multistate Code 8103:</p> <p>Wool Merchants—Including Warehouse Operations & Drivers (Phrase ID: BM-8215-WOOBE)</p>	<p>Wool Merchant (Phrase ID: BM-8103-WOO17)</p> <p>Multistate Code 8103 phraseology replaces the Texas-specific phraseology Wool Merchants—Including Warehouse Operations & Drivers (Phrase ID: BM-8215-WOOBE).</p>
<p>No changes are proposed to the remaining Texas-specific phraseologies in Code 8215.</p>	
<p>Code 9402:</p> <p>Texas-specific Code 9402 phraseologies to be eliminated and reassigned to newly established multistate Code 9403 for use in Texas:</p> <ul style="list-style-type: none">• Ashes, Garbage, or Refuse Collection & Drivers (Phrase ID: BM-9402-APP24)• Garbage, Ashes, or Refuse Collection & Drivers (Phrase ID: BM-9402-GALC2)• Refuse, Ashes, or Garbage Collection & Drivers (Phrase ID: BM-9402-RAT3B)	<p>Code 9403:</p> <p>Multistate Code 9403 is established as below</p> <ul style="list-style-type: none">• Ashes, Garbage, or Refuse Collection & Drivers. (Phrase ID: BM-9403-APP70)• Garbage, Ashes or Refuse Collection & Drivers (Phrase ID: BM-9403-GALD5)• Refuse, Ashes, or Garbage Collection & Drivers. (Phrase ID: BM-9403-RAT87) <p>The phraseologies above replace the following</p> <ul style="list-style-type: none">• Ashes, Garbage, or Refuse Collection & Drivers (Phrase ID: BM-9402-APP24)• Garbage, Ashes, or Refuse Collection & Drivers (Phrase ID: BM-9402-GALC2)• Refuse, Ashes, or Garbage Collection & Drivers (Phrase ID: BM-9402-RAT3B)

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Texas-specific codes and phraseologies to be eliminated and reassigned to the same or multiple multistate codes	Multistate or state exception classification treatment to be applicable in Texas
<p>Code 9402</p> <p>Texas-specific Code 9402 phraseologies to be eliminated and reassigned to already existing phraseologies in Code 9402.</p> <ul style="list-style-type: none">• Grease Trap Cleaning—For Restaurants—No Processing of Waste & Drivers (Phrase ID: BM-9402-GRE58)• Septic Tank Cleaning & Drivers (Phrase ID: BM-9402-SCA8A)• Toilets—Portable—Rental and Service & Drivers (Phrase ID: BM-9402-TIM1D)• Trash Pickup on Highways & Drivers (Phrase ID: BM-9402-TIMB0)• Waste Processing at Job Site—Removal by Suction & Drivers (Phrase ID: BM-9402-WAL21) <p>Texas-specific Code 9402 phraseology to be eliminated and reassigned to newly established multistate Code 9403 for use in Texas:</p> <p>Waste Separation at Job Site—No Excavation & Drivers (Phrase ID: BM-9402-WAL72)</p> <p>No changes are proposed to the remaining Texas-specific phraseologies in Code 9402.</p>	<p>Code 9402:</p> <ul style="list-style-type: none">• Sewer Cleaning & Drivers (Phrase ID: BM-9402-SEREE)• Street Cleaning & Drivers (Phrase ID: BM-9402-STR4E) <p>These phraseologies are already in use in Texas; no further changes are necessary.</p> <p>Code 9403:</p> <p>Waste Separation at Job Site—No Excavation & Drivers (Phrase ID: BM-9403-WT4Z8)</p> <p>Multistate Code 9403 is established with Texas-specific phraseology.</p>