

# **No. 2025-9663**

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

**Date: 12/10/2025**

### **Subject Considered:**

Assessment of Rates for Maintenance Taxes and Fees

### **General Remarks and Official Action Taken:**

The subject of this order is the assessment of rates for maintenance taxes and fees to generate revenue for the operating account of the Texas Department of Insurance (TDI). The following Texas Insurance Code, Labor Code, and Administrative Code provisions provide for the adjustment of rates for maintenance taxes and fees each calendar year:

Texas Insurance Code §§ 201.001(a)(1), (b), and (c); 201.052(a), (d), and (e); 251.001; 252.001–252.003; 253.001–253.003; 254.001–254.003; 255.001–255.003; 257.001–257.003; 258.002–258.004; 259.002–259.004; 271.002–271.006; and 964.068.

Texas Labor Code §§ 403.002, 403.003, 403.005, 405.003(a)–(c), 407.103, 407.104(b), 407A.301, and 407A.302.

28 Texas Administrative Code (TAC) § 1.414.

TDI adopted amendments to 28 TAC § 1.414 on December 9, 2020, providing for the commissioner to set rates for maintenance taxes and fees by order annually. TDI held a stakeholder meeting to discuss this year's proposed rates on November 13, 2025.

### Methodology

TDI's maintenance tax revenue need is calculated as the amount of revenue needed to reach the targeted year-end fund balance, taking into account the beginning balance, expected non-maintenance tax revenues, and estimated expenditures. For each line of insurance, the rate is calculated by dividing the revenue need by the estimated premium volume or assessment base. If the calculated rate is above the statutory rate, the rate is set at the statutory maximum and any revenue shortfall is spread to the other maintenance tax lines, increasing the revenue need and tax rates for the remaining lines.

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The commissioner assesses the rates for maintenance taxes and fees on correctly reported gross premiums of insurers for calendar year 2025 for the following lines of insurance:

- (1) For motor vehicle insurance, under Texas Insurance Code § 254.002, the rate is 0.038 of 1%.
- (2) For casualty insurance and fidelity, guaranty, and surety bonds, under Texas Insurance Code § 253.002, the rate is 0.032 of 1%.
- (3) For fire insurance and allied lines, including inland marine, under Texas Insurance Code § 252.002, the rate is 0.136 of 1%.
- (4) For workers' compensation insurance, under Texas Insurance Code § 255.002, the rate is 0.074 of 1%.
- (5) For workers' compensation insurance, under Texas Labor Code § 403.003, the rate is 2.000%.
- (6) For workers' compensation insurance, under Texas Labor Code § 405.003, the rate is 0.062 of 1%.
- (7) For workers' compensation insurance, under Texas Labor Code § 407A.301, the rate is 2.000%.
- (8) For workers' compensation insurance, under Texas Labor Code § 407A.302, the rate is 0.074 of 1%.
- (9) For title insurance, under Texas Insurance Code § 271.005, the rate is 0.067 of 1%.

The commissioner assesses the rate for the maintenance tax on correctly reported gross premiums for calendar year 2025 for life, health, and accident insurance and the gross considerations for annuity and endowment contracts, under Texas Insurance Code § 257.002, at 0.035 of 1%.

The commissioner assesses the rates for maintenance taxes for calendar year 2025 for the following entities:

- (1) Under Texas Insurance Code § 258.003, the rate is \$0.31 per enrollee for single service health maintenance organizations, \$0.92 per enrollee for multiservice health maintenance organizations, and \$0.31 per enrollee for limited service health maintenance organizations.
- (2) Under Texas Insurance Code § 259.003, the rate is 0.014 of 1% of the reported gross amount of administrative or service fees for third-party administrators.

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The commissioner assesses the rate for the maintenance tax under Texas Labor Code § 405.003 for each certified self-insurer to fund the Workers' Compensation Research and Evaluation Group in calendar year 2026 at a rate of 0.062 of 1% of the tax base. The rate was calculated under Texas Labor Code § 407.103(b) and will be billed to the certified self-insurer.

The commissioner assesses the rate for the maintenance tax under Texas Labor Code §§ 405.003 and 407A.301 for each workers' compensation self-insurance group to fund the Workers' Compensation Research and Evaluation Group in calendar year 2026 at a rate of 0.062 of 1% of the tax base. The rate was calculated under Texas Labor Code § 407.103(b).

The commissioner assesses the rate for the self-insurer maintenance tax under Texas Labor Code §§ 407.103 and 407.104 for each certified self-insurer in calendar year 2026 at a rate of 2.000% of the tax base. The rate was calculated under Texas Labor Code § 407.103(b) and will be billed to the certified self-insurer.

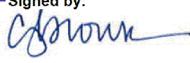
## Order

It is ordered that the rates for the maintenance taxes and fees assessed in this order are adopted.

It is further ordered that the maintenance taxes and fees assessed in this order for all entities, except workers' compensation certified self-insurers, are payable and due to the Texas Comptroller of Public Accounts by March 1, 2026.

It is further ordered that the maintenance taxes assessed under this order for workers' compensation certified self-insurers will be billed to the certified self-insurer.

It is further ordered that the assessments in this order are in addition to any other charges that may be made under the Texas Insurance Code and Labor Code.

Signed by:  
  
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Cassie Brown  
Commissioner of Insurance

Recommended and reviewed by:

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Melissa Burkhardt, Deputy Commissioner

Signed by:  
  
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Jessica Barta, General Counsel