

Texas Department of Insurance
Notice of Rate Filing
Texas Automobile Insurance Plan Association

Description:

On April 21, 2025, the Texas Automobile Insurance Plan Association (TAIPA) filed a request to charge new insurance rates for private passenger auto and commercial auto coverage. The filed rates represent a 4.1% increase in private passenger automobile rates and a 1.7% increase in commercial automobile rates. TAIPA proposed an effective date of October 1, 2025, for new and renewal business.

The commissioner of insurance will review the filing to determine whether TAIPA's proposed rates are just, reasonable, adequate, not excessive, not confiscatory, and not unfairly discriminatory for the risks covered, as required by Insurance Code §2151.201. TAIPA's proposed rates must also be sufficient to carry all claims to maturity and meet the expenses incurred in writing and servicing the business.

TAIPA's average proposed rate changes by coverage do not exceed 5%, so a hearing is not required by Insurance Code §2151.2041.

In accordance with Insurance Code §2151.2022(c), the commissioner has extended the period by which the filing must be approved or disapproved by 30 days. The filing must be approved or disapproved no later than June 20, 2025.

To Review, Request Copies, and Comment:

- To review or get copies of TAIPA's rate filing:
 - **Online:** Go to www.tdi.texas.gov/rules/2025/exrules.html.
 - **In person:** You can review the filing at the Texas Department of Insurance, Office of the Chief Clerk, 1601 Congress Ave, Austin, Texas 78701. To schedule a time to review the materials in person, please email ChiefClerk@tdi.texas.gov.
 - **By mail:** Write to the Texas Department of Insurance, Office of the Chief Clerk, MC: GC-CCO, P.O. Box 12030, Austin, Texas 78711-2030.
- To comment on the rate filing, send written comments by email to ChiefClerk@tdi.texas.gov or by mail to the Texas Department of Insurance, Office of the Chief Clerk, MC: GC-CCO, P.O. Box 12030, Austin, Texas 78711-2030. Hand-delivered comments must be directed to the Texas Department of Insurance, Office of the Chief Clerk, 1601 Congress Ave., Austin, Texas 78701, and can be delivered during regular business hours. Your comments must be received by 5:00 p.m., central time, on May 21, 2025.