

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

**Description**

On April 22, 2026, 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 2.8% increase in private passenger automobile rates and a 4.9% increase in commercial automobile rates. TAIPA proposed an effective date of November 1, 2026, 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 21, 2026.

**To Review or Request Copies**

*Online:* Go to [www.tdi.texas.gov/rules/2026/exrules.html](http://www.tdi.texas.gov/rules/2026/exrules.html)

*In person:* To schedule a time to review the materials in person, please email [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov). The Texas Department of Insurance is located in the Barbara Jordan State Office Building, 1601 Congress Ave., Austin, Texas 78701.

*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**

Send written comments by email to [ChiefClerk@tdi.texas.gov](mailto: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 p.m. Central time, on **June 8, 2026**.