

TENNESSEE WORKERS COMP LOSS COST UPDATE

NCCI FILING TN -2026-04 EXPLAINED



PROPOSED EFFECTIVE DATE
OCTOBER 1, 2026
For New and Renewal Policies



THE BOTTOM LINE

NCCI has filed a voluntary advisory loss cost and assigned risk rate law only filing with the Tennessee Commissioner of Commerce and Insurance. The filing reflects the impact of changes to the Tennessee medical fee schedule, effective April 1, 2026.

This is a proposed 4.8% increase for both the voluntary and assigned risk markets.



LAW ONLY FILING

Reflects regulatory change, not experience based rate making.

WHAT THE FILING PROPOSES



4.8%

PROPOSED INCREASE

Overall average loss cost level increase for the voluntary market



4.8%

PROPOSED INCREASE

Overall average rate level increase fro the assigned risk market



OCT 1, 2026

PROPOSED EFFECTIVE DATE

Applies to new and renewal policies



EXPENSE TREATMENT

Advisory loss cost exclude all expense provisions except loss adjustment expenses

WHAT THIS MEANS FOR AGENTS



START EARLY

Identify accounts renewing on or after October 1, 2026, and begin conversations now



EDUCATE CLEARLY

This is a law only filing tied to the medical fee schedule changes effective April 1, 2026



MONITOR APPROVAL

Values are proposed, not approved. Watch for the NCCI approval circular and final values on ncci.com



AUDIT READINESS

Encourage insureds to keep classification and payroll data clean and accurate



QUESTIONS?

Contact the NCCI Customer Service Center at 800-622-4123

