FILED

NOV 16 2026

INSURANCE REGULATION
Docketed by: A.M.V.

OFFICE OF INSURANCE REGULATION

MICHAEL YAWORSKY
COMMISSIONER

Revised Workers' Compensation Rates and
Rating Values as Filed by the

NATIONAL COUNCIL ON
COMPENSATION INSURANCE, INC.
_____/

Index: OIR 2026-100
CASE NO.: 403412-26-FO

FINAL ORDER ON RATE FILING

On August 21, 2026, the NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC. ("NCCI"), filed, pursuant to section 627.091, Florida Statutes (2026), revised Workers' Compensation Rates and Rating Values ("Filing") for consideration and review by the Florida Office of Insurance Regulation ("OFFICE"). The Filing proposed an overall average decrease in rate levels of 7.4 percent for the voluntary market for all new and renewal workers' compensation insurance policies written in Florida, effective January 1, 2027.

Following a complete review of the entire record, and upon consideration of the Filing and additional information provided by NCCI, the supporting data, public comments received, and the analysis by the staff of the OFFICE, and being otherwise fully advised in the premises, the OFFICE finds as follows:

1. The OFFICE has jurisdiction over the parties and the subject matter of these proceedings.

2. NCCI is a licensed rating organization authorized to make rate filings on behalf of workers' compensation insurance companies in Florida pursuant to section 627.091(4), Florida

Statutes. Any insurer may make a filing to deviate from the NCCI rate level pursuant to section 627.211, Florida Statutes (2026), and Rule 69O-189.004, *Florida Administrative Code*.

3. The OFFICE held an online public hearing on October 27, 2026, and provided an opportunity for members of the public to comment on the Filing.

4. The data provided by NCCI in this filing supports its request for an overall average statewide decrease of 7.4 percent for the voluntary market for all new and renewal workers' compensation insurance policies written in Florida, effective January 1, 2027.

WHEREFORE, in consideration of the foregoing, and being otherwise duly advised in the premises, the OFFICE hereby ORDERS that the Filing, OFFICE file-log #26-038310 submitted by NCCI is APPROVED.

DONE and ORDERED this 16 day of November, 2026.

OFFICE OF INSURANCE REGULATION STATE OF FLORIDA

Michael Yaworsky, Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Any party adversely affected by this Final Order may seek judicial review as provided in section 120.68, Florida Statutes, and Florida Rule of Appellate Procedure 9.190. Judicial review is instituted by filing a notice of appeal with the Agency Clerk, and a copy of the notice of appeal, accompanied by the filing fee, with the appropriate District Court of Appeal. The notice of appeal must conform to the requirements of Florida Rule of Appellate Procedure 9.110(d) and must be filed (i.e., received by the Agency Clerk) within thirty days of rendition of this Final Order.

Filing with the Office's Agency Clerk may be accomplished by U.S. Mail, express overnight delivery, or hand delivery. Facsimile transmissions and electronic filings are not accepted. The address for delivery is General Counsel, Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, Florida 32399-4206.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Order on Rate Filing has been furnished by certified mail to: TRACY RYAN, PRESIDENT & CEO, National Council on Compensation Insurance, Inc., 901 Peninsula Corporate Circle, Boca Raton, FL 33487-1362, this 16 day of November, 2026.

William Oglo

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