

## How to Admit an Insurance Company in Texas

As a UCAA (Uniform Certificate of Authority Application) member state, we require the filing of a UCAA Expansion Application for entities wishing to be licensed as a Texas insurance company.

The UCAA Expansion Application is designed to provide a uniform process for the insurers to enter other states. Expansion Applications may be submitted anytime during the year.

### Filing Requirements

Submit a cover letter with the filing summarizing information about the proposed incorporation, what type of insurance it plans to offer in Texas.

We highly suggest you submit your [Name Application](#) and secure the company name prior to submitting the UCAA Primary Application.

#### [UCAA Expansion Application](#)

Additional information:

- There is no filing fee for an expansion application
- Minimum Capital and Surplus Requirements
  - Property & Casualty - \$2.5 million in paid-in surplus; \$2.5 million in capital stock
  - Life & Health - \$700,000 in paid-in surplus; \$700,000 in capital stock
  - Title - \$1 million in paid-in surplus; \$1 million in capital stock
- [Statutory Deposits](#)
- As a reminder, Biographical Affidavits (UCAA Form 11) and Independent Third-Party Verifications [Third Party Vendors - Industry UCAA | NAIC are required](#)
- [Fingerprints are required in Texas and are a primary reason for delays in application processing](#)
- [Fingerprint requirements and instructions](#)