

Property/Casualty Insurers (Includes County Mutuals)

Domestic property/casualty companies and commercially domiciled companies must also refer to the [Holding Company Filings](#) link for additional filing instructions.

IMPORTANT: Refer also to the NAIC Filing Requirements checklist for [Property & Casualty Insurers](#).

Property/Casualty Insurers must file the following documents:

1. ANNUALLY ON OR BEFORE MARCH 1:

FINANCIAL ANALYSIS Domestic file electronically with TDI	NAIC Domestic/Foreign file electronically with NAIC
<ul style="list-style-type: none"> • Actuarial Opinion • All NAIC Annual Supplements due 3/1 • Annual Statement% • Supplemental Compensation Exhibit • Supplement for County Mutuals • Texas Overhead Assessment Exemption Form* • Texas Supplemental A for County Mutuals • Schedule SIS • Policy Count Exhibit (submit electronically) Form; Instructions 	<ul style="list-style-type: none"> • Actuarial Opinion • All NAIC Annual Supplements • Annual Statement%

% Foreign insurers only need to file signed Jurat with TDI.

* To be filed only by domestic companies that have qualified pension contracts under Texas Insurance Code (TIC) §401.151.

2. ANNUALLY ON OR BEFORE MARCH 15:

ACTUARIAL DIVISION Domestic only	Comments
<ul style="list-style-type: none"> • Actuarial Opinion Summary^ 	Email to: ActuarialDivision@tdi.texas.gov

^ This is a confidential filing. Please do not include with your Annual Statement.

3. ANNUALLY ON OR BEFORE APRIL 1:

FINANCIAL ANALYSIS Domestic file electronically with TDI	NAIC Domestic/Foreign file electronically with NAIC	DATA SERVICES	NCCI
<ul style="list-style-type: none"> • Management’s Discussion and Analysis • All NAIC Annual Supplements due 4/1 	<ul style="list-style-type: none"> • Management’s Discussion and Analysis 	<ul style="list-style-type: none"> • Disallowed Expense Call 	<ul style="list-style-type: none"> • Texas Workers’ Compensation Financial Call

4. ANNUALLY ON OR BEFORE MAY 1:

FINANCIAL ANALYSIS Domestic file electronically with TDI	NAIC Domestic/Foreign file electronically with NAIC	DATA SERVICES
<ul style="list-style-type: none"> • Combined Property/Casualty Annual Statement* 	<ul style="list-style-type: none"> • Combined Property/Casualty Annual Statement* 	<ul style="list-style-type: none"> • Annual Aggregate Closed Claim Report (formerly Annual (Summary) Closed Claim Report) • Closed Claim Reconciliation Report

* Required only for those affiliated insurers that wrote more than \$35 million in direct premiums as a group in the previous calendar year, as disclosed in Schedule T of the NAIC annual statement(s).

5. ANNUALLY ON OR BEFORE JUNE 1 (Texas multi-state)* or JUNE 30 (Texas only)**:

FINANCIAL ANALYSIS Domestic file electronically with TDI	NAIC Domestic/Foreign file electronically with NAIC
<ul style="list-style-type: none"> • CPA Audited Financial Report*** • Accountants Letter of Qualification*** 	<ul style="list-style-type: none"> • CPA Audited Financial Report***

* **June 1 filer (Texas multi-state)** – domesticated in Texas and one of the following applies:

- a) License status as Licensed, Registered, Eligible, Qualified, or Domestic Surplus Lines Insurer other than Texas.
- b) Reinsures business covering risks in at least one other state than Texas.
- c) Is a member of a group with affiliates doing business in another state.

** **June 30 filer (Texas only)** – Both the Company and its affiliates are licensed in and do business only in Texas.

*** **Exemption:** Companies are exempt from filing if they write **both** less than \$1 million in direct Texas premiums and assume less than \$1 million of reinsurance premiums (TIC § [401.006](#)). File the [Affidavit for Exemption form \(FIN 246\)](#) if requesting an exemption from filing audited financial reports.

6. QUARTERLY ON OR BEFORE MAY 15, AUGUST 15 AND NOVEMBER 15:

FINANCIAL ANALYSIS Domestic file electronically with TDI	NAIC Domestic/Foreign file electronically with NAIC
<ul style="list-style-type: none"> • All NAIC Quarterly Supplements • Quarterly Statement% 	<ul style="list-style-type: none"> • All NAIC Quarterly Supplements • Quarterly Statement%

% Foreign insurers file signed Jurat with TDI.

7. Corporate Governance Annual Disclosure is due annually on or before June 1*

*Refer to TIC § 831.0001 for applicability

8. Liquidity Stress Test is due annually on or before June 30*

*Refer to TIC § 823.0596 for applicability

9. MONTHLY OR AS NECESSARY:

NCCI
<ul style="list-style-type: none"> • Detailed Claim Information – 6 months after injury and annually thereafter until claim is closed or for 8 years, whichever is less. • Unit Stat Report – 18 months after effective date of policy, then annually for 5 years or until all claims paid, whichever is less.

10. TEXAS POLICYHOLDER DIVIDEND DISBURSEMENT NOTIFICATION/APPLICATION:

Licensed insurance carriers must notify TDI or apply for authority to pay dividends to their Texas policyholders under the provisions of the TIC Chapters 1806 and 2052 and other applicable statutes. An application must be submitted if payments are greater than 10% of PHS. If payments are not greater than 10% of PHS, page 1 of the Texas Policyholder Dividend Disbursement Notification/Application should be submitted as notification. Submit the Notification or Application to: FAfilings@tdi.texas.gov.

The Texas Policyholder Dividend Disbursement Notification/Application can be found on TDI’s website at <http://www.tdi.texas.gov/forms/form4disbursement.html>.

11. CONCENTRATION RISK NOTIFICATION:

A domestic ceding insurer is to notify the TDI not later than the 30th day after the conditions set forth in TIC §493.1039 come into existence and such notification must illustrate that the exposure is safely managed {i.e., (i) reinsurance recoverable from any single assuming insurer, or group of affiliated assuming insurers, exceeds or is likely to exceed 50% of the domestic ceding insurer’s last reported PHS and/or (ii) the ceding insurer cedes to any single assuming insurer, or group of affiliated assuming insurers, an amount that exceeds or is likely to exceed 20% of the ceding insurer’s gross written premium in the prior calendar year}. Submit the Notification to: FAfilings@tdi.texas.gov.