

Life, Accident and Health Insurers

Domestic life insurers and commercially domiciled insurers must also refer to the [Holding Company Filings](#) link for additional filing instructions. Stipulated Premium companies refer to this [link](#).

IMPORTANT: All annual and quarterly statements and NAIC supplements and forms that are filed with TDI must be bar coded in accordance with the instructions contained in the NAIC Annual Statement Instructions manual. Refer also to the NAIC filing requirements checklist for [Life, Accident and Health Insurers](#).

Life, Accident and Health Insurers and Group Hospital Service Corporations must file the following documents:

1. ANNUALLY ON OR BEFORE MARCH 1:

FINANCIAL ANALYSIS Domestic file paper copy with TDI	NAIC Domestic/Foreign file electronically with NAIC
<ul style="list-style-type: none"> • Actuarial Opinion • Annual Statement% • All NAIC Annual Supplements • Annual Statement of the Separate Accounts* • Supplemental Compensation Exhibit^ • Texas Overhead Assessment Exemptions Form# • Schedule SIS • Policy Count Exhibit (submit electronically) 	<ul style="list-style-type: none"> • Actuarial Opinion • Annual Statement% • All NAIC Annual Supplements • Annual Statement of the Separate Accounts*

% Foreign insurers file signed Jurat with the Department

* If Applicable

^ Required of Texas domestic companies only

To be filed only by domestic companies that have qualified pension contracts under TIC §401.151

2. ANNUALLY ON OR BEFORE MARCH 15:

ACTUARIAL DIVISION	Comments:
Regulatory Asset Adequacy Issues Summary ^	Submit electronically to: ActuarialDivision@tdi.texas.gov Or mail to: Actuarial Division MC 103-AC Texas Department of Insurance P O Box 149104 Austin, TX 78714-9104

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

3. ANNUALLY ON OR BEFORE APRIL 1:

FINANCIAL ANALYSIS Domestic file paper copy with TDI	NAIC Domestic/Foreign file electronically with NAIC
<ul style="list-style-type: none"> Management’s Discussion and Analysis 	<ul style="list-style-type: none"> Management’s Discussion and Analysis

4. ANNUALLY ON OR BEFORE JUNE 1:

FINANCIAL ANALYSIS <u>Multi-state</u> Domestic and Foreign file paper copy with TDI	NAIC <u>Multi-state</u> Domestic and Foreign file electronically with NAIC
<ul style="list-style-type: none"> CPA Audited Financial Report* 	<ul style="list-style-type: none"> CPA Audited Financial Report*

*Under TX Insurance Code Article [401.006](#), generally companies are exempt from filing CPA audited financial reports if they write **both** less than \$1 million in direct Texas premiums and less than \$1 million in nationwide assumed reinsurance premiums. The Texas Only rule for a 6/30 filing date applies only if a Texas insurer **and all of its affiliated insurers** (if any) do business **only** in Texas. **NOTE: If a Texas company does business only in Texas, but its affiliates sell insurance outside of Texas, then the 6/1 date applies.**

5. ANNUALLY ON OR BEFORE JUNE 30:

FINANCIAL ANALYSIS Texas Only Domestic file paper copy with TDI	NAIC Texas Only Domestic and Foreign file electronically with NAIC
<ul style="list-style-type: none"> CPA Audited Financial Report* 	<ul style="list-style-type: none"> CPA Audited Financial Report*

*Under TX Insurance Code Article [401.006](#), generally companies are exempt from filing CPA audited financial reports if they write **both** less than \$1 million in direct Texas premiums and less than \$1 million in nationwide assumed reinsurance premiums. The Texas Only rule for a 6/30 filing date applies only if a Texas insurer **and all of its affiliated insurers** (if any) do business **only** in Texas. **NOTE: If a Texas company does business only in Texas, but its affiliates sell insurance outside of Texas, then the 6/1 date applies.**

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

FINANCIAL ANALYSIS Domestic file paper copy with TDI only	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 the Department

7. Foreign and domestic life insurers subject to 28 TAC §3.1605(c) must file a letter of appointment of actuary upon appointment of said actuary or upon any subsequent change in status of actuarial appointment. Send a written statement to include the following:

- Commissioner of Insurance
- Texas company name
- Old actuary name
- New actuary name and date of service
- Reason for change in appointment
- Board approval and appointment
- Statement that Actuary meets all requirements as found in 28 TAC §3.1605(c)

Email to: ActuarialDivision@tdi.texas.gov. Electronic copy is preferred. You will receive an email acknowledgement of receipt.

Or mail directly to:

Actuarial Division MC 103-AC
Texas Department of Insurance
P O Box 149104
Austin, Texas 78714-9104

8. Life insurers subject to TIC, §425.067(c) must send a written request for prior approval of reserve de-strengthening to the TDI when or if reserve de-strengthening is desired.

See Actuarial Division Email or Mailing address above in item #7.

9. Domestic mutual life insurance companies operating under TIC, Chapter 822 may be required to apportion some of their divisible surplus as policyholder dividends. Any proposed distribution of divisible surplus, whether required or elective, must be submitted for approval. Such a submission should be in the form of a detailed report which includes the dividend formulas proposed.

See Actuarial Division Email or Mailing address above in item #7.