



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.

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

1. ANNUALLY ON OR BEFORE MARCH 1:

FINANCIAL ANALYSIS (Domestics file paper copy with TDI only)	NAIC (Domestics and Foreign file electronic with the NAIC only)	COMPANY LICENSING & REGISTRATION (paper copy filing or as instructed by filing)
<ul style="list-style-type: none"> •Actuarial Opinion •Advertising Certificate of Compliance •All NAIC Annual Filings •Analysis of Surplus[^] •Annual Statement[%] •Annual Statement of the Separate Accounts[*] •Supplemental Compensation Exhibit[^] •Texas Overhead Assessment Form[^] 	<ul style="list-style-type: none"> •Actuarial Opinion •Annual Statement[%] •All NAIC Annual Filings •Annual Statement of the Separate Accounts[*] 	<ul style="list-style-type: none"> •Company Details Sheet •Biographical Affidavits for each Officer and Director as listed on the Texas Officers and Directors Page <i>(if changes)</i>[^] Foreign companies need only file Biographical Affidavits if a change in President, Secretary or Treasurer •Texas Officers and Directors Page <i>(if changes)</i>[^]

* If Applicable

[^] Required of Texas domestic companies only

[%] Foreign insurers file signed Jurat with the Department

2. ANNUALLY ON OR BEFORE MARCH 15:

ACTUARIAL DIVISION	Comments:
Regulatory Asset Adequacy Issues Summary ^	Mail directly to: Actuarial Division MC 302-3A Texas Department of Insurance P O Box 149104 Austin TX 78714-9104 OR Email to: ActuarialDivision@tdi.state.tx.us You will receive an email acknowledgement of receipt.

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

3. ANNUALLY ON OR BEFORE APRIL 1:

FINANCIAL ANALYSIS (Domestics file paper copy with TDI only)	NAIC (Domestics and Foreign file electronic with the NAIC only)
•Management's Discussion and Analysis	•Management's Discussion and Analysis

4. ANNUALLY ON OR BEFORE JUNE 1:

FINANCIAL ANALYSIS (Multi-state Domestic and Foreign file paper copy with TDI only)	NAIC (Multi-state Domestic and Foreign file electronic with the NAIC only)
•CPA Audited Financial Report*	•CPA Audited Financial Report*

ANNUALLY ON OR BEFORE JUNE 30:

FINANCIAL ANALYSIS (Texas Only Domestic file paper copy with TDI only)	NAIC (Texas Only Domestic and Foreign file electronic with the NAIC only)
•CPA Audited Financial Report*	•CPA Audited Financial Report*

*Under TX Insurance Code Article 401.006, an insurer or HMO are generally exempt from filing CPA audited financial reports if they write less than \$1 million in direct Texas premiums. Also See **new 28 TAC §7.88**.

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

FINANCIAL ANALYSIS (Domestics file paper copy with TDI only)	NAIC (Domestics and Foreign file electronic with the NAIC only)
<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)*

Send your written statement to:

**Actuarial Division MC 302-3A
 Texas Department of Insurance
 P.O. Box 149104
 Austin, TX 78714-9104**

**Phone: (512) 322-5067
 FAX: (512) 322-5083**

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.

Send your written request to:

**Actuarial Division MC 302-3A
 Texas Department of Insurance
 P.O. Box 149104
 Austin, TX 78714-9104**

**Phone: (512) 322-5067
 FAX: (512) 322-5083**

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.

Send detailed report and request for approval to:

**Actuarial Division MC 302-3A
 Texas Department of Insurance
 P.O. Box 149104
 Austin, TX 78714-9104**

**Phone: (512) 322-5067
 FAX: (512) 322-5083**