



Texas Department of Insurance

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ACTUARIAL OPINIONS

Actuarial Opinions are required to be submitted for all life insurance companies, health maintenance organizations, title insurers and most property and casualty companies licensed in Texas, pursuant to TIC Section 802.002. Actuarial Opinions are submitted annually as a part of the Annual Statement on or before March 1. The content of the Actuarial Opinion is mainly governed by 28 TAC §§3.1601 - 3.1608 for life insurers and the NAIC Property & Casualty Annual Statement Instructions for property and casualty insurers. Actuarial Opinions for stipulated premium companies are submitted annually on or before April 1. Note special requirements for a life insurance company's Actuarial Opinion pursuant to TIC Sections 425.054-425.055, and special requirements for a health maintenance organization's Actuarial Opinion pursuant to adopted 28 TAC §7.65.