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LEGAL UPDATES

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Texas Insurance Regulators Provide Guidance on New Reporting Mandates

The Texas Department of Insurance (TDI) issued Bulletin B-0008-25 in anticipation of changes to the Texas Insurance Code which are set to take effect in January 2026. House Bill 2067 mandates quarterly reporting by insurers summarizing the reasons for declination of insurance applications and cancellations and nonrenewals of existing policies provided to applicants or policyholders of property and casualty insurance. Reporting obligations under HB 2067 apply to applications made and insurance policies delivered, issued, or renewed on or after January 1, 2026. HB 2067 grants TDI the authority to define the form and manner of such reports. The Texas Insurance Code already mandates the reporting of statistical data for several lines of property and casualty insurance. To streamline the administrative burden of submitting the data required by HB 2067, TDI appears keen on leveraging existing reporting streams to collect the data from insurers which already file statistical reports with the Texas Insurance Checking Office (the statistical agent of the TDI).

The bulletin clarifies that TDI will conduct a phased implementation of the reporting requirements set forth in HB 2067. In Phase 1, TDI will propose revisions to the Texas Statistical Plan for Residential Risks and the Texas Private Passenger Auto Statistical Plan. The revisions will provide instructions on reporting data required under the new law to insurers offering residential property and private passenger automobile insurance. TDI also intends to provide instructions to insurers offering workers' compensation insurance as part of Phase 1.

Phase 2 addresses the commercial lines of insurance covered by the Texas Commercial Lines Statistical Plan (CLSP). TDI seeks to propose revisions to

the CLSP to provide reporting instructions for insurers already filing statistical reports under the CLSP. Finally, Phase 3 will cover lines of property and casualty insurance where TDI does not currently collect data but which fall under the reporting requirements of HB 2067. TDI will issue guidance to Phase 3 insurers once an approved reporting method is established.

Contact us

If you have questions regarding Bulletin B-0008-25, please contact Lauren Ybarra, Jared Bruttig, or your Husch Blackwell attorney.