

# 14 Steps to TICO Reporting Readiness

Effective **April 1, 2026**, the revised Texas Statistical Plan for Residential Risks introduces new reporting requirements, updated forms, and additional data fields for residential property insurers. With the first reports due **June 15, 2026**, carriers must act quickly to update systems and processes to ensure compliance. Below are the steps carriers can take to ensure they are ready.

## Systems & Data

- Confirm your policy admin and underwriting systems capture the reason for every cancellation, nonrenewal, and declination at the time the action is taken – not retroactively.

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- Verify that reason data is stored at the policy/application level and includes the notification date, action effective date, action type, and ZIP code.

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- Map your internal cancellation / nonrenewal / declination reason codes to the TICO plan's reason codes (A through R and X). Document the mapping in writing.

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- Confirm your system can output Fixed ASCII / SDF format for the new Sections E and G record layouts.

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- Update the transmittal form template to include the four report categories and new Notified / Actualized Policy Count fields.

## Compliance & Legal

- Review notice language sent to policyholders under Insurance Code Chapter 551 to confirm that the stated reasons align with the reason codes you will report.
- Determine which actions taken before April 1, 2026, on policies nonrenewing on or after April 1, 2026, must be included in your first June 15 submission.
- Confirm your process for excluding rescissions and policies voided under Insurance Code Chapter 705 from cancellation counts.
- Confirm that intra-group policyholder transfers are excluded per Insurance Code §551.004.




## Actuarial / Finance

- Establish a reconciliation process between your TICO actual cancellation/nonrenewal counts and your NAIC MCAS submissions.
- Verify that the roof coverage type field (replacement cost vs. ACV) is captured for all residential policies – including cases where roof coverage matches the dwelling coverage type.

## IT / Vendor Coordination

- Contact TICO at 512-444-9611 to initiate electronic submission testing for the new Sections E and G record layouts before the June 15 deadline.
- If you use a policy administration vendor, confirm their timeline for delivering Section E and G extract capabilities and the roof coverage type data element.
- Update your regulatory calendar to add the new monthly reporting deadlines and the June 15 first-report milestone.

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