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# Texas Administrative Code

<a href="#">TITLE 28</a>	INSURANCE
<a href="#">PART 1</a>	TEXAS DEPARTMENT OF INSURANCE
<a href="#">CHAPTER 5</a>	PROPERTY AND CASUALTY INSURANCE
<a href="#">SUBCHAPTER M</a>	FILING REQUIREMENTS
<a href="#">DIVISION 5</a>	FILINGS MADE EASY - REQUIREMENTS FOR PROPERTY AND CASUALTY POLICY FORM AND ENDORSEMENT FILINGS
RULE §5.9327	Additional Requirements for Personal Automobile and Residential Property Forms

(a) Personal automobile and residential property insurance forms are subject to this subsection.

(1) Filed forms must meet the plain-language requirements described in Insurance Code §2301.053, concerning Requirements for Forms; Plain-Language Requirement, and Commissioner's Order No. 92-0573. Filings must also include the Flesch Reading Ease Test readability score for the forms.

(2) When filing an endorsement form with provisions that do not apply to every policy to which the endorsement will be attached, the provisions must be enclosed with brackets to reflect that the provisions are variable text. The filing must also indicate that when the endorsement is attached to a policyholder's specific policy, the endorsement will not include any provisions that are inapplicable to that specific policy. For example, an insurer may file an endorsement with provisions that amend an HO-3 policy and an HO-5 policy. If certain provisions apply only to the HO-5, those must be bracketed in the filed form, and must not be visible to the policyholder when the form is used to endorse the HO-3. This paragraph applies to new or amended endorsements filed on or after January 1, 2025.

(b) Insurers must file residential property policy declarations page forms for approval.

(1) Declarations pages include renewal declarations pages, renewal certificates, amended declarations pages, and separate disclosure pages allowed under §5.9700 of this title (relating to Residential Property Declarations Pages and Deductible Disclosures).

(2) Filed declarations page forms must be completed with sample--not actual--policyholder information sufficient to demonstrate how the insurer will comply with this rule and Insurance Code §2301.056, concerning Requirement for Forms; Declarations Page Requirement.

(c) Insurers must file personal automobile insurance application forms as follows:

- (1) new or amended application forms that are part of the insurance policy must be filed for approval; and
- (2) application forms that are not part of the insurance policy must be filed for informational purposes when an insurer files a new personal automobile policy form.

**Source Note:** The provisions of this §5.9327 adopted to be effective July 28, 2019, 44 TexReg 3640; amended to be effective January 8, 2024, 49 TexReg 41

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