



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Texas Windstorm Insurance Association Manufactured Home Renewal Application





Texas Windstorm Insurance Association Manufactured Home Renewal Application



1. Cover Letter



November 3, 2017

Regulatory Policy Division
Property & Casualty Filings Intake
Texas Department of Insurance
Mail Code 104-3B
P.O. Box 149104
Austin, Texas 78714-9104
Via email: PCFilingsIntake@tdi.texas.gov

Re: Revised TWIA Manufactured Home Renewal Application

Dear Property & Casualty Filings Intake:

In accordance with Texas Administrative Code 5.4911(g), Texas Windstorm Insurance Association is submitting a revision to its Manufactured Home Renewal Application for Commissioner approval.

Changes to the application are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system for its commercial business, Policy Center Commercial. The new system offers a new online application process whereby agents submit much the same information as is captured by the current application, but in the new online format. The system walks the agent through several different pages or screens with data fields to enter the information and select from drop-down menus as appropriate. While the information captured by the existing and new systems is substantially similar, the slight differences and overall new format warrant TDI's review.
2. Additionally, as part of the transition to a new policy administration system, TWIA is reviewing and updating all applications, forms, and correspondence that will be communicated utilizing the system. TWIA's review and updates aim to ensure all applications, forms, and correspondence are clear, consistent, and customer-friendly.

Attached to this cover letter please find: (1) a Property and Casualty Filing Transmittal Form; (2) a Form Usage Table; (3) an Explanatory Memorandum; (4) a Comparison Legend which lists the data fields captured by the existing Application side-by-side with the information as it is captured by the revised TWIA Manufactured Home Renewal Application through Policy Center; (5) the existing Manufactured Home Renewal Application, numbered in accordance with the Legend; and (6) Policy Center Commercial Screen Captures showing the revised application and numbered in accordance with the Legend. Please note, TWIA does not have record of the filing and approval of the version of the Manufactured Home Renewal Application that is currently in use and have therefore left the TDI File Number or Link Number field blank on the Property and Casualty Filing Transmittal Form.

Should you have questions or require anything further, please feel free to contact me at 512-637-2944.



Sincerely,

A handwritten signature in blue ink that reads "Jessica M. Crass".

Jessica M. Crass
Legal & Compliance Manager

CC: Ms. Marianne Baker (via email: marianne.baker@tdi.texas.gov)
Property and Casualty, Personal and Commercial Lines
Texas Department of Insurance
P.O. Box 149104
MC 104-PC
Austin, TX 78714-9104



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Texas Windstorm Insurance Association
Manufactured Home Renewal Application



**2. Property and Casualty Filing Transmittal Form
and Form Usage Table**



TEXAS WINDSTORM
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Texas Windstorm Insurance Association
Manufactured Home Renewal Application



3. Explanatory Memorandum



MEMORANDUM

DATE: November 3, 2017
TO: Marianne Baker, Texas Department of Insurance, Property & Casualty Lines
FROM: Jessica Crass, Manager, Legal & Compliance
RE: Revised TWIA Manufactured Home Renewal Application

In accordance with Texas Administrative Code 5.4911 and 5.9320, TWIA is submitting revisions to the TWIA Manufactured Home Renewal Application (application) for approval. This memorandum is submitted pursuant to Texas Administrative Code 5.9320(c)(1)(B)(iii).

Reason for Changes

Changes to the application are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system for its commercial business, Policy Center Commercial. The new system offers a new online application process whereby agents submit much the same information as is captured by the current application, but in the new online format. The system walks the agent through several different pages or screens with data fields to enter the information and select from drop-down menus as appropriate. While the information captured by the existing and new systems is substantially similar, the slight differences and overall new format warrant TDI's review.
2. Additionally, as part of the transition to a new policy administration system, TWIA is reviewing and updating all applications, forms, and correspondence that will be communicated utilizing the system. TWIA's review and updates aim to ensure all applications, forms, and correspondence are clear, consistent, and customer-friendly.

Comparison of Existing and Revised Applications

Pursuant to 5.9320(c)(2)(B)(ii) please find attached, in addition to the preceding Cover Letter, Property and Casualty Filing Transmittal Form, Form Usage Table, and this Explanatory Memorandum (numbered as indicated):

1. A Comparison Legend which lists the data fields captured by the existing Application side-by-side with the information as it is captured by the revised TWIA Manufactured Home Renewal Application through Policy Center;
2. The existing Application (numbered in accordance with the Legend); and
3. Policy Center Commercial Screen Captures showing the revised application (also numbered in accordance with the Legend).



Texas Windstorm Insurance Association Manufactured Home Renewal Application



4. Comparison Legend

Compares Data Fields of Existing Manufactured Home Renewal Application to Data Fields of Revised Policy Center Commercial Manufactured Home Renewal Application

Comparison Legend Notes

The Comparison Legend lists the data fields present in the existing TWIA Manufactured Home Renewal Application and presents a side-by-side comparison of the data fields present in the new Policy Center Commercial Manufactured Home Renewal Application.

Fields

Column A: Item

The first column lists the data field items in sequential order. Item numbers with red borders are present in the existing Application (and potentially the Policy Center Application). Item numbers with green borders are present only in the Policy Center Application.

E.g. Items present in the existing Application (and potentially the Policy Center Application):

1

E.g. Items present only in the Policy Center Application:

49

Column B: Existing Category

The type of information captured in the data field in the existing Application.

Column C: Existing Text

The actual text present in the existing Application.

Column D: Policy Center Location

This column indicates where in the Policy Center Application the applicable text is located by referencing the screen or series of screens and tabs containing the text.

Column E: Policy Center Text

The actual text present in the Policy Center Application.



Notes

Bracketed Text

If text is contained in [brackets] this indicates either the information varies, or the text within the bracket is a note regarding the actual text in the Renewal Application.

Sample Information

All information contained in the screen captures was generated for sample Applications and does not relate to any actual policy or application information.

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
1	Heading	Manufactured Home Renewal Application	N/A	[No equivalent due to transition from paper to electronic format]
2	Heading	Texas Windstorm Insurance Association	N/A	[No equivalent due to transition from paper to electronic format]
3	Heading	P.O. Box 99090, Austin, Texas, 78709-9090	N/A	[No equivalent due to transition from paper to electronic format]
4	Policy Number	Policy Number:	Status Bar	Policy #
5	Policy Term	Policy Period:	Policy Info	Policy Details
6	Inception date	[Inception Date]	Policy Info: Policy Details	Effective Date [MM/DD/YYYY]
7	Expiration Date	[Expiration Date]	Policy Info: Policy Details	Expiration Date [MM/DD/YYYY]
8	12:01 am Expiration	At 12:01 A.M. Standard time at the property location	N/A	[No equivalent; included in Declarations]
9	Insured Name & Address	Name and Mailing Address of Insured:	Policy Info	[Primary Named Insured/Mailing Address/Additional Insured Fields include: Individual First Name Last Name Primary Phone [a phone number is required] Home Phone Work Phone Mobile Phone Fax Phone [optional] Primary Email [optional] Secondary Email [optional] Address Country APO/FPO/DPO Address Line 1 Address Line 2 City State Zip Code County]
10	Agent Name & Address	Name and Mailing Address of Agent:	Policy Info: Agency Details	Agency Name/Agency Location
11	Insured:	[Name of insureds only]	Policy Info	Primary Named Insured/Additional Insured
12	Perils	COVERAGES - Windstorm and Hail Only	N/A	[No equivalent; included in Declarations]
13	Item Number	Item No.	Locations and Risk Items	Item Number

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
14	Description	Property and Form Description	Details	Risk Item Type [Options: Manufactured Home, Manufactured Home Contents Only]
15	Property Description	Property Description	(1) Locations and Risk Items; (2) Details	Description
16	Property Address	[Insured location address entered]	Location Information	Location Address
17.A	Underwriting Details	Occupancy	N/A	[Data field not applicable to this coverage type]
17.B	Underwriting Details	Model Year: [YYYY]	Details: Construction Details	Model Year [YYYY]
17.C	Underwriting Details	Make/Model	Details: Construction Details	Model Name
17.D	Underwriting Details	ID Number: [Serial number is entered]	Details: Construction Details	Serial Number
17.E	Underwriting Details	Length	Details: Construction Details	Length
17.F	Underwriting Details	Width	Details: Construction Details	Width
17.G	Endorsement Form list	Item # [number] Forms: [###, ###]	Forms	Additional Forms # [shows which forms/endorsements are attached to each item]
18	Deductible	Deductible: [\$]	Coverages	Deductible [Pre-filled based on Coastal Zone with the following options: 1% \$250, 2% \$250]
19	Limit of Liability	Limit of Liability: [\$]	Coverages	Insurance Amount
20	Premium	Premium: [\$]	Payment: Amount Due and Payment Summary	Actual Premium
21	End of Items Schedule	End of Items Schedule	N/A	[No equivalent due to transition from paper to electronic format]
22	Additional Interests	Loss on building items shall be payable to following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.	N/A	[No equivalent; included in Declarations]
23	Additional Interests	Name and Address	Additional Interest	Name
24	Additional Interests	Interest Type	Additional Interest	Interest Type
25	Additional Interests	Instrument # [Loan Number]	Additional Interest	Loan # [Loan Number]
26	End of Additional Interests List	End of Additional Interests List	N/A	[No equivalent due to transition from paper to electronic format]
27	Totals	Total Limit/Total Premium:	Summary	Actual Premium
28	Totals	Total Surcharges:	N/A	[Data field not applicable to this coverage type]
29	Totals	Total Premium + Total Surcharges:	N/A	[Data field not applicable to this coverage type]
30	Footer	Renewal Application - Not a Binder or a Policy	N/A	[No equivalent due to transition from paper to electronic format]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
31	Page Number	Page 1 of 3	N/A	[No equivalent due to transition from paper to electronic format]
32	Reference number	Renewal Application Reference Number #####	Sidebar	Renewal T#####
33	Notice	In consideration of the issuance of this policy and as an inducement for its issuance it is hereby agreed, contracted and represented and made a condition of this policy that the insured property was constructed and will continue to be maintained in compliance with the Texas Mobile Home Standards Rules and Regulations of the Mobile Home Construction and Safety Standard established under the National Mobile Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221F. V. A. C. S., in effect at time of manufacture. In consideration of the issuance of this policy and as an inducement for its issuance it is thereby agreed, contracted and warranted and made a condition of this policy that the insured property has been, and will continue to be blocked, anchored, and secured and an appropriate support and anchoring system installed in compliance with current Texas Mobile Home Standards Rules and Regulations of the Mobile Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V. A. C. S. The Texas Windstorm Insurance Association shall not be liable for windstorm loss occurring during failure to comply with any of the conditions of the above representations or warranties.	Submission Acknowledgement: Warranty Certification	Yes, I certify that the applicant(s) hereby warrants that the subject property is in compliance with the standards for manufactured housing in the Texas Occupations Code, Chapter 1201, Subchapter F, or the standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S, and that the property has an appropriate Texas or HUD seal. Applicant further warrants that the subject property has been, and will continue to be blocked anchored and secured and an appropriate support and anchoring system installed in compliance with current Texas Manufactured Home Standards Rules and Regulations and/or standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S., and that the applicant is in possession of or can produce to Texas Windstorm on request a copy of the Notice of Installation for the subject property. The Texas Windstorm Insurance Association shall not be liable for any loss occurring during any time at which the subject property fails to comply with any of the foregoing conditions.
34	Attestation	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE.	Submission Acknowledgement: Submission Certification	Yes, I certify that the information provided is correct to the best of my knowledge. [Box is required to be checked before submitting application]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
35	Signature	Signature of Insured (s) [All insureds need to sign]	Submission Acknowledgement: Warranty Certification	Yes, I certify that the applicant(s) hereby warrants that the subject property is in compliance with the standards for manufactured housing in the Texas Occupations Code, Chapter 1201, Subchapter F, or the standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S, and that the property has an appropriate Texas or HUD seal. Applicant further warrants that the subject property has been, and will continue to be blocked anchored and secured and an appropriate support and anchoring system installed in compliance with current Texas Manufactured Home Standards Rules and Regulations and/or standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S., and that the applicant is in possession of or can produce to Texas Windstorm on request a copy of the Notice of Installation for the subject property. The Texas Windstorm Insurance Association shall not be liable for any loss occurring during any time at which the subject property fails to comply with any of the foregoing conditions.
36	RENEWAL INSTRUCTIONS	Check this box if any changes are made.	N/A	[No equivalent due to transition from paper to electronic format]
37	RENEWAL INSTRUCTIONS	Please complete the following questions and indicate any desired changes to the policy on this Renewal Application. Line through and clearly show new information. Obtain signature(s) as indicated. Additional renewal application will not be mailed. Return ALL pages of the signed renewal application with a check for \$[####] to T.W.I.A. prior to [expiration date]. Please note, continuous coverage will not be bound unless a copy of this renewal is received by T.W.I.A. with a check for the total amount due prior to the above date.	Qualification: Pre-Renewal Information	Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [Day Mon DD, YYYY] at [Time] CDT
38	Renewal question	1. Is the premium financed? If yes, attach a completed Form 151-A, Premium Assignment Clause. [Yes and No Options]	(1) Qualification: Pre-Renewal Information; (2) Policy Info	(1) Will the policy premium be financed? [Yes and No Options]; (2) Premium Financier

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
39	Renewal question	2. Have there been any repairs, alterations or additions to the building structure in the past 12 months? [Yes and No Options] If Yes, indicate item number(s) and description of repairs or alterations. If applicable, attach a WPI-8.	Qualification: Pre-Renewal Information	Have there been any repairs, alterations or additions to the building in the past 12 months? [Yes and No Options]
40	Renewal question	3. Companion Coverage Company: _____ [Selection Box for if there's "No Companion Policy"]	N/A	[While this data field is present on the existing application, the information did not impact rating, and we determined it unnecessary for this coverage type]
41	Disclaimer	Renewal Applications are not binding or guaranteed by T.W.I.A. Premium or policy conditions are subject to change and may affect final policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. T.W.I.A. assumes no responsibility and has no liability for failure of the insured or their agent to effect uninterrupted coverage.	Qualification: Pre-Renewal Information	Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [Day Mon DD, YYYY] at [Time] CDT
42	Legal Notices	IMPORTANT LEGAL NOTICES	N/A	[The three important notices are still included in the application on two separate screens [see Items 43, 44, and 45; the "Important Legal Notices" heading was simply removed, not the actual notices]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
43	Legal Notices	<p>Evidence of Declination: An agent returning a Renewal Application as an offer for insurance with TWIA is responsible for obtaining evidence of a current declination for wind and hail property coverage from a standard market insurer, excluding surplus lines carriers, every three calendar years. With the act of submitting this Renewal Application for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required proof of prior declination for wind and hail property coverage, and it is my intent to keep record of that document. This evidence of prior declination must be made available to TWIA, if specifically requested.</p> <p>NOTE: The declination may either be:</p> <ul style="list-style-type: none"> · a refusal to offer new or renewal wind and hail coverage on the property, or · a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA. <p>For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. (See TWIA Declination Worksheet posted under Documents & Downloads on the TWIA website)</p>	Qualification: Pre-Qualification Questions	<p>Evidence of Declination Requirements [Links to https://www.twia.org/twia-declination-requirements/;</p> <p>Follows newly created Item 49 that asks "Does the applicant meet the evidence of declination requirements?"</p>
44	Legal Notices	<p>Flood Insurance Requirement: An agent returning a Renewal Application as an offer for insurance with TWIA is responsible for verifying that a current, in-force flood policy is in effect for the term of the TWIA policy, when required. With the act of submitting this Renewal for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required evidence of a companion flood insurance policy that provides coverage during the term of the TWIA policy, and it is my intent to keep record of that documentation. This evidence of an in-force flood policy must be made available to TWIA, if specifically requested. Flood coverage is required for structures constructed, altered, remodeled, or enlarged on or after September 1, 2009 that are located in flood zones V, VE, and V1-V30. The flood insurance requirement does not extend to structures being repaired.</p>	Qualification: Pre-Qualification Questions	<p>Flood Insurance Requirements [Links to https://www.twia.org/twia-flood-requirements/;</p> <p>Follows newly created Item 50 that asks "Does the applicant meet the flood insurance requirements?"</p>

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
45	Legal Notices	90 Day Minimum Retained Premium: If you cancel your policy, the refund will be pro-rata, subject to a minimum retained premium in an amount equal to 90 days or \$100, whichever is applicable. The minimum retained premium is fully earned on the effective date of the policy.	Payment: Amount Due and Payment Summary	Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy. [The word "applicable" was changed to "greater" was changed to more accurately reflect current business processes; TWIA has always kept the greater amount.]
46	Print Date	Date Printed: [MM/DD/YYYY]	Submission Acknowledgement (After Submission)	Submission certification was completed on [Day Mon DD, YYYY] by [Submitter]
47	N/A	N/A	Qualification: Pre-Qualification Questions	TWIA Coverage & Eligibility Guideleins [Links to https://www.twia.org/coverage-eligibility/]
48	N/A	N/A	Qualification: Pre-Qualification Questions	Do all the risk items fall in the TWIA coverage area? [Added to help confirm eligibility. We were receiving applications for outside our coverage area (specifically in Harris county)]
49	N/A	N/A	Qualification: Pre-Qualification Questions	Does the applicant meet the evidence of declination requirements? [Precedes the link to the Evidence of Declination Requirements in Item 43]
50	N/A	N/A	Qualification: Pre-Qualification Questions	Does the applicant meet the flood insurance requirements? [Precedes the link to the Flood Insurance Requirements in Item 44]
51	N/A	N/A	Qualification: Pre-Qualification Questions	Is the Manufactured Home occupied principally for dwelling purposes? [This question was added to determine coverage eligiblity based on TWIA Underwriting Guidelines]
52	N/A	N/A	Qualification: Pre-Qualification Questions	Is the Manufactured Home properly blocked and tied in accordance with TDHCA guidelines? [This question was added to determine coverage eligiblity based on TWIA Underwriting Guidelines]
53	N/A	N/A	Qualification: Pre-Qualification Questions	Is the Manufactured Home 8 body feet or more in width and 32 body feet or more in length, excluding tongue? [This question was added to determine coverage eligiblity based on TWIA Underwriting Guidelines]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
55	N/A	N/A	Location Information	Is your risk location inside city limits and east of Highway 146? [only shows for Harris County]
56	N/A	N/A	Locations and Risk Items	Add Item
57	N/A	N/A	Details	Please upload a copy of the Tie Down Report in order to submit this request. [This information has always been required; this item was added to the online application to make it easier for agents to submit this information.]
58	N/A	N/A	Details: Construction Details	Wind Zone [Drop down options: 1,2,3] [Added to determine the wind zone criteria per the TWIA Underwriting Guidelines.]
59	N/A	N/A	Details: Construction Details	Condition [Drop down options: Excellent, Good, Average, Fair, Poor] [This item was added to help determine the value and eligibility of the insured property.]
60	N/A	N/A	Details	A WPI-8 Certificate of Compliance is not required on Manufactured Homes. A certificate is only required for Living Area Site Built Additions. [This item was added to help avoid confusion about what types of structures WPI-8s are required for.]
61	N/A	N/A	Premium Financier - Input Page	Premium Financier Agreement Type [Options to be selected from drop down menu: Premium Finance Agreement Incl Power of Attorney, TWIA-151-A, Wellington Premium Finance, Inc.]
66	N/A	N/A	Premium Financier - Input Page: Contact Detail	Business Business Name [required] Office Phone Fax Primary Email Secondary Email
67	N/A	N/A	Premium Financier - Input Page: Contact Detail	Address Country [required] APO/FPO/DPO Address Line 1 [required] Address Line 2 City [required] State Zip Code County

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
68	N/A	N/A	Summary	Commission [The original process was for agent to send the net premium and keep their commission - we've since started collecting entire premium and dispersing the commission. Added field for agent to be able to easily know the split of how much commission was earned for the transaction.]
69	N/A	N/A	Summary	Commission Amount is 12% of Actual Premium of Issued Policy.
70	N/A	N/A	Additional Interest - Input Page: Contact Detail	Business Business Name [required] Office Phone Fax Primary Email Secondary Email
71	N/A	N/A	Additional Interest - Input Page: Contact Detail	Address Country [required] APO/FPO/DPO Address Line 1 [required] Address Line 2 City [required] State [required] Zip Code [required] County
72	N/A	N/A	Additional Interest - Input Page	Type [Drop down options: Mortgagee, Contract of Sale, Loss Payee]
73	N/A	N/A	Additional Interest - Input Page	Loan Number
74	N/A	N/A	Locations and Risk Items	Item Type
75	N/A	N/A	Payment	Payment Method [Added due to transition from paper to electronic format]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
76	N/A	N/A	Documents	<p>If a signed copy of a TWIA form is required, please download it from the following link:</p> <p>Documents and Downloads [Links to the document]</p> <p>If the documentation has not yet been uploaded or if you are unsure as to which documentation you have included, please press 'Cancel/Return' and click on the 'Documents' link in the Tools menu. From there you can view all documentation that is associated with the transaction and make any necessary additions/corrections.</p> <p>Once you confirm the document(s) upload(s), please re-initiate the submission process via the 'Payment' screen. You may be contacted by a TWIA underwriter prior to issuance to provide further documentation.</p> <p>No Required Documentation [Appears if no documentation is required]</p> <p>[Added due to transition from paper to electronic format]</p>
77	N/A	N/A	Submission Acknowledgement	<p>After clicking the "Continue" button, a PDF version of the transaction summary will be available for printing.</p> <p>Depending on your method of payment, you may be required to complete the associated payment entry screens before your submission is sent to underwriting. Your application will be processed according to TWIA underwriting guidelines.</p>
78	N/A	N/A	Submission Information	<p>Thank You! Your Renewal [#####] and Electronic Funds Transfer Transaction have been received by TWIA. We will process the Submission according to TWIA Underwriting Guidelines.</p> <p>To retrieve a PDF copy of the transaction summary, click the "View your renewal" link below, and then select Documents from the Tools menu.</p>
79	N/A	N/A	Policy Review	[Displays differences from prior policy edition]
80	N/A	N/A	My Renewals	[Queue that displays upcoming renewals]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
82	N/A	N/A	Location Information: Coastal Zone	Coastal Zone Manufactured Home Location [1% \$250 Inland, 2% \$250 Seaward] [This item was added to help determine the appropriate deductibel amount.]
83	N/A	N/A	Details	Additions [The following fields need to be completed: Date Addition Type Description Has a WPI-8 Certificate of Compliance been issued for this construction?] [This item was added to more accurately underwrite the risk.]
84	N/A	N/A	Details	Re-Roof Details [The following fields need to be completed: Date Was the re-roof made to a Living Area Site Built Addition? Type Has a WPI-8 Certificate of Compliance been issued for this construction?] [This item was added to more accurately underwrite the risk.]
85	N/A	N/A	Details	Subsequent Repairs [The following fields need to be completed: Date Was the repair made to a Living Area Site Built Addition? Description Has a WPI-8 Certificate of Compliance been issued for this construction?] [This item was added to more accurately underwrite the risk.]
86	N/A	N/A	Payment: Amount Due and Payment Summary	Amount Due to TWIA



Texas Windstorm Insurance Association
Manufactured Home Renewal Application



5. Existing Application

1 MANUFACTURED HOME RENEWAL APPLICATION

2 Texas Windstorm Insurance Association

3 P.O. Box 99090 Austin, Texas 78709-9090

4 Policy Number:

5 Policy Period:

6

7

8 12:01 A.M. Standard Time at the property location

10 Name and Mailing Address of Agent:

9 Name and Mailing Address of Insured:

11 Insured:

12 COVERAGES - Windstorm and Hail Only

13 Item No.	14 Property and Form Description	Deductible	Limit of Liability	Premium
1	15 <i>Property Description:</i> Mobile Home 16 <i>Underwriting Details:</i> 17.A <i>Occupancy:</i> 17.B 17.C ID Number: 17.D , Length: 17.E Width: 17.F 17.G <i>Item #1 Forms:</i>	18	19	20
2	<i>Household Goods located in item 1</i> Item #2 Forms: ----- 21 End of Items Schedule -----			

Additional Interests

22 Loss on building items shall be payable to the following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.

23 Name and Address

24 Interest Type

25 Instrument #

----- **26** End of Additional Interests List -----

27 Total Limit / Total Premium:

28 Total Surcharges:

29 Total Premium + Total Surcharges:

30 Renewal Application - Not a Binder or a Policy

33 In consideration of the issuance of this policy and as an inducement for its issuance it is hereby agreed, contracted and represented and made a condition of this policy that the insured property was constructed and will continue to be maintained in compliance with the Texas Mobile Home Standards Rules and Regulations or the Mobile Home Construction and Safety Standards established under the National Mobile Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f, V.A.C.S., in effect at the time of manufacture. In consideration of the issuance of this policy and as an inducement for its issuance it is hereby agreed, contracted and warranted and made a condition of this policy that the insured property has been, and will continue to be blocked anchored and secured and an appropriate support and anchoring system installed in compliance with current Texas Mobile Home Standards Rules and Regulations and the Mobile Construction and Safety Standards Act established under the National Mobile Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f, V.A.C.S. The Texas Windstorm Insurance Association shall not be liable for windstorm loss occurring during failure to comply with any of the conditions of the above representations or warranties.

34 THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE.

35 _____
Signature(s) of Insured(s)

RENEWAL INSTRUCTIONS

36 Check this box if any changes are made.

37 Please complete the following questions and indicate any desired changes to the policy on this Renewal Application. Line through and clearly show new information. Obtain signature(s) as indicated. Additional renewal application will not be mailed.

Return ALL pages of the signed renewal application with a check for \$ _____ to T.W.I.A. prior to _____.

Please note, continuous coverage will not be bound unless a copy of this renewal application is received by T.W.I.A. with a check for the total amount due prior to the above date. Note: Surcharges are not subject to commission and are non-refundable.

38 1. Is the premium financed? If yes, attach a completed Form 151-A, Premium Assignment Clause. Yes No

39 2. Have there been any repairs, alterations or additions to the building structure in the past 12 months? Yes No
If yes, indicate item number(s) and description of repairs or alterations. If applicable, attach a WPI-8.

Item # (s): _____

40 3. Companion Coverage Company: _____ No Companion Policy

41 Renewal Applications are not binding or guaranteed by T.W.I.A. Premium or policy conditions are subject to change and may affect final policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. T.W.I.A. assumes no responsibility and has no liability for failure of the insured or their agent to effect uninterrupted coverage.

42 **IMPORTANT LEGAL NOTICES:**

Evidence of Declination:

43 An agent returning a Renewal Application as an offer for insurance with TWIA is responsible for obtaining evidence of a current declination for wind and hail property coverage from a standard market insurer, excluding surplus lines carriers, every three calendar years. With the act of submitting this Renewal Application for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required proof of prior declination for wind and hail property coverage, and it is my intent to keep record of that document. This evidence of a prior declination must be made available to TWIA, if specifically requested.

NOTE: The declination may either be:

- a refusal to offer new or renewal wind and hail coverage on the property, or
 - a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA.
- For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. (See TWIA Declination Worksheet posted under Documents & Downloads on the TWIA website)

44 **Flood Insurance Requirement:**

An agent returning a Renewal Application as an offer for insurance with TWIA is responsible for verifying that a current, in-force flood policy is in effect for the term of the TWIA policy, when required. With the act of submitting this Renewal for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required evidence of a companion flood insurance policy that provides coverage during the term of the TWIA policy, and it is my intent to keep record of that documentation. This evidence of an in-force flood policy must be made available to TWIA, if specifically requested. Flood coverage is required for structures constructed, altered, remodeled, or enlarged on or after September 1, 2009, that are located in flood zones V, VE, and V1-V30. The flood insurance requirement does not extend to structures being repaired.

45 **90 Day Minimum Retained Premium:**

if you cancel your policy, the refund will be pro-rata, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is applicable. The minimum retained premium is full earned on the effective date of the policy.

46 Date Printed:



Texas Windstorm Insurance Association
Manufactured Home Renewal Application



6. New Policy Center Application



Policy Center Screen Captures

1. My Renewals
2. Sidebar
3. Status Bar
4. Qualification
5. Policy Info
6. Primary Insured – Input Page
7. Additional Insured – Input Page
8. Premium Financier – Input Page
9. Locations and Risk Items
10. Location Information
11. Details
12. Coverages
13. Additional Interest
14. Additional Interest – Input Page
15. Summary
16. Payment
17. Documents
18. Submission Acknowledgement
19. Submission Acknowledgement (After)
20. Submission Information
21. Policy Review
22. Forms



TEXAS WINDSTORM
INSURANCE ASSOCIATION

My Renewals

My Renewals 80								
All open <input type="button" value="v"/>								
My Renewals (1 - 1 of 1)								
Transaction Type	Primary Insured	Transaction #	Policy #	Status	Submit Date <input type="button" value="v"/>	Proposed Policy Period <input type="button" value="aa"/>	Policy Type	Agency Location ID
Renewal	example, Test	T001076655	TWIA-000769747-02	Draft		09/01/2017 - 09/01/2018	Manufactured Home	16823



Sidebar

Renewal T000 508879
Expired

32

[Qualification](#)

Policy Contract

[Policy Info](#)

[Locations and Risk Items](#)

[Risk Analysis](#)

[Policy Review](#)

[Summary](#)

[Forms](#)

[Payment](#)

[Required Documentation](#)

[Submission Acknowledgement](#)



Status Bar

★ Renewal (Submitted) | 🏠 Manufactured Home/Full Application | Eff. 9/5/2017 | **Test Example** | Account # A000502603 | Policy # TWIA-000114961-02

4

Qualification

Qualification

Next ≥ Save Draft Withdraw

Policy Type Selection

Available Options Manufactured Home

Pre-Qualification Questions

48	Do all the risk items fall in the TWIA coverage area?	* <input type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines	47
49	Does the applicant meet the evidence of declination requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements	43
50	Does the applicant meet the flood insurance requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements	44
51	Is the Manufactured Home occupied principally for dwelling purposes?	* <input type="radio"/> Yes <input type="radio"/> No		
52	Is the Manufactured Home properly blocked and tied in accordance with TDHCA guidelines?	* <input type="radio"/> Yes <input type="radio"/> No		
53	Is the Manufactured Home 8 body feet or more in width and 32 body feet or more in length, excluding tongue?	* <input type="radio"/> Yes <input type="radio"/> No		

Pre-Renewal Information

Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to Fri Sep 01, 2017 at 00:01:00 CDT

Have there been any repairs, alterations or additions to the building in the past 12 months? 39 37 41 * Yes No

Will the policy premium be financed? 38 * Yes No

Next ≥ Save Draft Withdraw



Policy Info

Policy Info			
<p>< Back Next > Withdraw</p>			
Primary Named Insured 11	Policy Details 5		
Name 9 Test example	Effective Date 09/05/2017 6		
Mailing Address 123 fake st	Expiration Date 09/05/2018 7		
Galveston, TX 78681			
	Agency Details 10		
	Agency Name WEB TESTING AGENCY		
	TDI License # 1111 WEB TESTING AGENCY		
	Agency Location 16823 - Web Testing Agency, PO Box 99090, Austin - Eligible		
	Location Phone # 000-000-0000		
	Contact Name Matthew Nothing		
	Contact Phone # 512-444-4444		
Additional Named Insureds 11			
<table border="1"><thead><tr><th>Name</th><th>Relationship to Primary Named Insured</th></tr></thead><tbody></tbody></table>		Name	Relationship to Primary Named Insured
Name	Relationship to Primary Named Insured		
Premium Financier 38			
<table border="1"><thead><tr><th>Name</th><th>Type</th></tr></thead><tbody></tbody></table>		Name	Type
Name	Type		
<p>< Back Next > Withdraw</p>			



Primary Insured – Input Page

Primary Named Insured Test example ([Return to Policy Info](#))

Contact Detail


9

Individual

First Name	Test
Last Name	example
Primary Phone	Work
Home Phone	
Work Phone	123-123- 1234
Mobile Phone	
Fax Phone	
Does the primary insured have an email address?	No
Primary Email	
Secondary Email	

Address

9

Country	 United States of America
APO/FPO/DPO	
Address Line 1	123 fake st
Address Line 2	
City	Galveston
State	Texas
ZIP Code	78681
County	



Additional Insured – Input Page

New Additional Named Insured ([Return to Policy Info](#))

OK Cancel

Any address entered on this screen will not be used by TWIA for mailing purposes to the named insured. It should be used strictly for your own records.

Contact Detail

9

Individual

First Name *

Last Name *

Primary Phone

Home Phone

Work Phone

Mobile Phone

Fax Phone

Primary Email

Secondary Email

Address

9

 Country

APO/FPO/DPO

Address Line 1

Address Line 2

City

State

ZIP Code

County

To validate this address, Address Line 1 and either City and State, or ZIP Code are required



Premium Financier – Input Page

New Premium Financier ([Return to Policy Info](#))

OK Cancel

Premium Financier Agreement Type * <none selected> 61

Contact Detail 66

Business

Business Name *


Office Phone

Fax

Primary Email

Secondary Email

Address 67

Country *  United States of America

APO/FPO/DPO

Address Line 1 *

Address Line 2

City *

State * <none selected>

ZIP Code *-.....

County

Validate Address

To validate this address, Address Line 1 and either City and State, or ZIP Code are required



Locations and Risk Items

Locations and Risk Items				
<input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Withdraw"/>				
Actions	Item Number	Description	Item Type	Insurance Amount
56		15	74	
Add Item	Harris: 123 fake, Seabrook, TX, 77586 (Primary)			
	1A	TDI Filing	Structure	\$50,000.00
	1B	Personal Property of TDI Filing	Personal Property	\$20,000.00
				\$70,000.00
<input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Withdraw"/>				

Location Information

Location Information ([Return to Locations and Risk Items](#))

Street Address

Yes

If you do not have a street address, click 'No' and enter a valid legal description.

Location Address



16

County Harris

Address Line 1 123 fake

Space #

City Seabrook

State Texas

ZIP Code 77586

Is your risk location inside city limits and east of Highway 146? Yes

55

Coastal Zone 82

Manufactured Home Location Inland of the Intracoastal Canal

[Click here](#) to determine if your location is Inland or Seaward.



Details

1A: TDI Filing [\(Return to Locations and Risk Items\)](#)

[Details](#)
[Coverages](#)
[Additional Interests](#)

Location Harris: 123 fake, Seabrook, TX, 77586
 Description 15 TDI Filing
Note: Description appears on both the application summary and the printed declarations page
 Risk Item Type 14 Manufactured Home

General Information

Most Recent Tie Down Date 09/03/2015

Please upload a copy of the Tie Down Report in order to submit this request. 57

A recent photograph of the manufactured home must be provided to TWIA. Please upload a copy of the photograph in order to submit this request.

Name	Type	Date
Photograph	Photograph	09/05/2017
Certificate	Certificate	09/05/2017

Construction Details

Model Name 1 17.C
 Serial Number 1 17.D
 Length 32 17.E
 Width 17.F 8
 Model Year 2003 17.B
 Wind Zone 58 3
 Condition Excellent 59

Re-Roof Details

84

Date	Was the re-roof made to a Living Area Site Built addition?	Type	Has a WPI-8 Certificate of Compliance been issued for this construction?

Subsequent Repairs

85

Date	Was the repair made to a Living Area Site Built Addition?	Description	Has a WPI-8 Certificate of Compliance been issued for this construction?

Additions

83

Date	Addition Type	Description	Has a WPI-8 Certificate of Compliance been issued for this construction?

A WPI-8 Certificate of Compliance is not required on Manufactured Homes. A certificate is only required for Living Area Site Built Additions. 60

Coverages

1A: TDI Filing (Return to Locations and Risk Items)

[Details](#)

Coverages

[Additional Interests](#)

Structure Coverage

Insurance Amount	\$50,000.00	19
Deductible	1% (\$250 min)	18

Personal Property Coverage

Insurance Amount	\$20,000.00	19
Deductible	1% (\$250 min)	18

Additional Interest

1A: TDI Filing ([Return to Locations and Risk Items](#))

[Details](#)

[Coverages](#)

Additional Interests

Mortgagee/Loss Payee/Contract of Sale

<u>Name</u>	<u>Interest Type</u>	<u>Loan #</u>
23	24	25



Additional Interest – Input Page

New Additional Interest - TDI Filing (Harris: 123 Fake st, Seabrook, TX, 77586) ([Return to 1A: TDI Filing](#))

OK Cancel

Type * <none selected> 72

Loan Number 73

Contact Detail 70

Business

Business Name *
Office Phone
Fax
Primary Email
Secondary Email

Address 71

Country * United States of America
APO/FPO/DPO
Address Line 1 *
Address Line 2
City *
State * <none selected>
ZIP Code *-.....
County

To validate this address, Address Line 1 and either City and State, or ZIP Code are required



Summary

Summary	
≤ Back Next ≥ Edit Transaction Invoice ★ Submit to TWIA Withdraw Print	
Policy #	000769747-02
Renewal #	001076655
Policy Period	09/05/2017 - 09/05/2018
Primary Named Insured	Test example
Mailing Address	123 fake st Galveston, TX 78681
Transaction Effective Date	09/05/2017
Actual Premium	27 \$1,750.00
Commission	68 \$210.00
Commission Amount is 12% of Actual Premium of Issued Policy. 69	

Policy Premium

Policy Premiums				
Item #	Description	Coverage Detail	Cost Amount	Premiums
Harris: 123 fake, Seabrook, TX, 77586				
1A	TDI Filing	\$50,000.00	\$1,250.00	\$1,250.00
1B	Personal Property	\$20,000.00	\$500.00	\$500.00

≤ Back Next ≥ Edit Transaction Invoice ★ Submit to TWIA Withdraw Print				
--	--	--	--	--



Payment

Payment

[≤ Back](#) [Edit Transaction](#) [Save Draft](#) [Invoice](#) [★ Submit to TWIA](#) [Withdraw](#) [Print](#)

Amount Due and Payment Summary

Actual Premium	\$1,750.00	<input type="text" value="20"/>
Amount Due to TWIA	\$1,750.00	<input type="text" value="86"/>

Payments

Total Payment Amount	\$1,750.00
Payment Method	<input type="text" value="75"/> * <input type="text" value="<none selected>"/>

Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

DO NOT press 'Submit to TWIA' more than once. Please contact Agent Services at 800-788-8247, option 7, Monday through Friday between 8 AM and 5 PM if you need assistance completing this transaction.

[≤ Back](#) [Edit Transaction](#) [Save Draft](#) [Invoice](#) [★ Submit to TWIA](#) [Withdraw](#) [Print](#)



Documents

Documents 76

If a signed copy of a TWIA form is required, please download it from the following link:

[Documents and Downloads](#)

If the documentation has not yet been uploaded or if you are unsure as to which documentation you have included, please press 'Cancel/Return' and click on the 'Documents' link in the Tools menu. From there you can view all documentation that is associated with the transaction and make any necessary additions/corrections.

Once you confirm the document(s) upload(s), please re-initiate the submission process via the 'Payment' screen.

You may be contacted by a TWIA underwriter prior to issuance to provide further documentation.

Risk Item Documents

Item # Description Documentation required includes, but is not limited to:

Harris: 123 fake, Seabrook, TX, 77586

1 TDI Filing Photograph

Continue

Cancel/Return



Submission Acknowledgement

Submission Acknowledgement 77

After clicking the "Continue" button, a PDF version of the transaction summary will be available for printing.

Depending on your method of payment, you may be required to complete the associated payment entry screens before your submission is sent to underwriting. Your application will be processed according to TWIA underwriting guidelines.

Submission Certification 34

Yes, I certify that the information provided is correct to the best of my knowledge.

Warranty Certification 35 33

Yes, I certify that the applicant(s) hereby warrants that the subject property is in compliance with the standards for manufactured housing in the Texas Occupations Code, Chapter 1201, Subchapter F, or the standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S., and that the property has an appropriate Texas or HUD seal. Applicant further warrants that the subject property has been, and will continue to be blocked anchored and secured and an appropriate support and anchoring system installed in compliance with current Texas Manufactured Home Standards Rules and Regulations and/or standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S., and that the applicant is in possession of or can produce to Texas Windstorm on request a copy of the Notice of Installation for the subject property. The Texas Windstorm Insurance Association shall not be liable for any loss occurring during any time at which the subject property fails to comply with any of the foregoing conditions.

Continue

Cancel/Return



Submission Acknowledgement (After)

Submission Acknowledgement

A PDF of the transaction summary is available via the Documents link in the Tools menu.

Submission Certification

Yes, I certify that the information provided is correct to the best of my knowledge.

Submission certification was completed on Wed Sep 06, 2017 by Matthew Nothing (sample.aor@twia.org)

46

Warranty Certification

Yes, I certify that the applicant(s) hereby warrants that the subject property is in compliance with the standards for manufactured housing in the Texas Occupations Code, Chapter 1201, Subchapter F, or the standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S, and that the property has an appropriate Texas or HUD seal. Applicant further warrants that the subject property has been, and will continue to be blocked anchored and secured and an appropriate support and anchoring system installed in compliance with current Texas Manufactured Home Standards Rules and Regulations and/or standards established under the National Manufactured Home Construction and Safety Standards Act of 1974 as may be appropriate under Article 5221f. V.A.C.S., and that the applicant is in possession of or can produce to Texas Windstorm on request a copy of the Notice of Installation for the subject property. The Texas Windstorm Insurance Association shall not be liable for any loss occurring during any time at which the subject property fails to comply with any of the foregoing conditions.

Warranty acknowledgement was completed on Wed Sep 06, 2017 at 09:02:31 CDT by Matthew Nothing (sample.aor@twia.org)



Submission Information

Submission Information

78

Thank you! Your Renewal (#T001076655) and Electronic Funds Transfer transaction have been received by TWIA. We will process the Renewal according to TWIA Underwriting guidelines.

To retrieve a PDF copy of the transaction summary, click the "View your renewal" link below, and then select Documents from the Tools menu.

Name of Insured	Test example
Payment Amount	\$1,750.00
Payment Confirmation #	FAKE170905104922963
Date Payment Initiated	09/05/2017

- [View your renewal \(#T001076655\)](#)
- [Go to your desktop](#)



Policy Review

Policy Review

[≤ Back](#) [Withdraw](#)

Differences

Description	Existing Policy	Renewal
<input type="checkbox"/> Policy Info 79		
Period End	09/01/2017	09/05/2018
Period Start	09/01/2016	09/05/2017

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Forms

Forms

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Next ≥

Invoice

Additional Forms 17.G

<u>Form #</u> ▲	<u>Description</u>	<u>Items#</u>
TWIA-411	CONVERSION TO TWIA MANUFACTURED HOME POLICY	1A, 1B
TWIA-570	MANUFACTURED HOME PERCENTAGE DEDUCTIBLE CLAUSE (Inland of the Intra-Coastal Canal)	1A, 1B

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Next ≥

Invoice