



MEMORANDUM

DATE: January 7, 2022
TO: Property & Casualty Filings Intake, Texas Department of Insurance
FROM: Cindy Watkins, Manager, Legal & Compliance
RE: Revised TWIA Commercial Applications

In accordance with Title 28 Texas Administrative Code 5.4911, TWIA is submitting revisions to the TWIA Commercial Applications (applications) for each commercial policy type [Building and Business Personal Property, Condo Building Master, Habitational (Not Condo), Business Property Only, and Builder's Risk] for Commissioner approval.

Reason for Changes

TWIA is in the process of implementing an upgraded policy administration system and intends to implement these applications as a part of the release of the upgraded system. As a part of this process, TWIA is transitioning from an electronic application to a printable application. The application process itself will still take place electronically, however, the final product will be a printable application created using the information electronically input behind the scenes into TWIA's systems. Having an application that is printable will enable agents and policyholders to more easily review the application and the data contained within. While the information captured by the existing and new applications is substantially similar, the slight differences and overall new format warrant TDI's review.

Comparison of Existing and Revised Applications

Pursuant to Title 28 Texas Administrative Code 5.9321(c)(7) please find attached, in addition to the preceding Cover Letter, Form Usage Table, and this Explanatory Memorandum:

- A Comparison Legend Notes page which explains how to use the Comparison Legend.
- The Comparison Legend (Legend) which lists the data fields captured by each existing application side-by-side with the information as it is captured by the revised TWIA Commercial Applications. These documents are designated 4.a-e. of the filing attachments.
- Screen captures of the existing TWIA Commercial Applications (numbered in accordance with the Legend.) These documents are designated 5.a-e. of the filing attachments.



- Two versions of the revised TWIA Commercial Applications. One clean version of the application and an annotated version numbered in accordance with the Legend. These documents are designated 6.a-e. of the filing attachments.

Within each section described above:

- Subsection a. pertains to the Building and Business Personal Property application (TWCB),
- Subsection b. pertains to the Condo Building Master application (TWCC),
- Subsection c. pertains to the Habitational (Not Condo) application (TWCH),
- Subsection d. pertains to the Business Property Only application (TWCP), and
- Subsection e. pertains to the Builder's Risk application(TWCR).