



Texas Department of Insurance

Filing & Operations Division – P&C Intake Unit, Mail Code 104-3B
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104
512-322-3575 telephone • 512-490-1016 fax • www.tdi.texas.gov

Property and Casualty Filing Transmittal Form

TDI Use Only
TDI Link Number: _____

1. List all companies. Additional sheet attached (if necessary)

Company Name(s)	NAIC No(s).	TDI USE ONLY	
		EID No(s).	TDI File No(s).
Texas Windstorm Insurance Association	30040		

2. Company Group Name Texas Windstorm Insurance Association Group NAIC No. _____
3. Company Filing Number 2015 TWIA PC Residential Renewal App
4. Type of Filing: New Filing Revision/Replacement: TDI File No. or Link No. P-1011-10
[If revision/replacement, provide TDI File No. or Link No. that is being revised/replaced. If reference filing, refer to Item 8.]
5. Proposed Effective Date: New 5/1/15 Renewal _____
6. Line of Insurance (Refer to Instructions, Item 6) Property
- 6.a. Dual Filing. The filing will also be used as part of a multi-peril policy.
 TDI File No(s). or Link No(s). of previously approved monoline and multi-peril policy: _____
- 6.b. Interline Filing. List applicable lines of insurance: _____
7. Contact Person Jennifer Armstrong
- Telephone No. (512) 637-4031 Fax No. (512) 505-2198
- Mailing Address P.O. Box 99090 E-Mail Address _____
- City Austin State Texas Zip 78709-9090

TDI may release my e-mail address in response to a public information request Agree Do not agree

8. Description of Filing
- Rate Filing (rates, rating manual, rating rule, supporting information, etc.)**
- Initial/No Prior Experience
- Rate Change
- Rates Associated With Forms/Endorsements (endorsement filing # if filed separately _____)
- Credit Scoring Model (filing cannot be combined with any other filing type)
- Underwriting Guidelines (filing cannot be combined with any other filing type)

Policy Form

Endorsement

Manual Rules (other than rating rules)

Reference Filing

Rates: Insurance Company/Advisory Organization Name: _____
TDI File Number or Link Number/Reference Number: _____
Prospective Loss Costs: _____

Policy Forms/Endorsements: Insurance Company/Advisory Organization Name: _____
TDI File Number or Link Number/Reference Number: _____

Manual Rules: Insurance Company/Advisory Organization Name: _____
TDI File Number or Link Number/Reference Number: _____

9. If a similar filing has been made with TDI in the past by your company/group provide company name and TDI File No.(s) or TDI Link No.: P-1011-10

10. If a deemer provision applies to the filing, do you waive the deemer application? Yes No



Texas Windstorm Insurance Association
Residential Renewal Application Filing



(Existing Version to Policy Center Version)



February 17, 2015

Ms. Marilyn Hamilton
Property and Casualty, Personal and Commercial Lines, Director
Texas Department of Insurance
P.O. Box 149104
MC 104-PC
Austin, TX 78714-9104

Reference: Revision to TWIA Residential Renewal Application

Dear Ms. Hamilton:

In accordance with Texas Administrative Code 5.4911, Texas Windstorm Insurance Association (TWIA or the Association) is submitting revisions to its Residential Renewal Application for Commissioner approval.

Changes to this Application are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system, Policy Center. 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) an Explanatory Memorandum; (3) a Comparison Legend which lists the data fields captured by the existing Renewal Application side-by-side with the information as it is captured by the revised Policy Center Renewal Application; (4) the existing Residential Renewal Application (numbered in accordance with the Legend); and (5) Policy Center Screen Captures, which conveys the revised Renewal Application (numbered in accordance with the Legend).

We are currently scheduled to implement the new policy administration system May 1, 2015. As TWIA would like the Application to coincide with the release of the new system, TWIA staff respectfully requests that the revised Policy Center Residential Renewal Application be approved effective May 1, 2015.

Texas Windstorm Insurance Association

5700 South MoPac Expressway, Building A, Austin, Texas 78749 • P.O. Box 99090, Austin, Texas 78709-9090
512-637-4031 / Fax 512-505-2198



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

Sincerely,

A handwritten signature in cursive script that reads "Jessica M. Crass".

Jessica M. Crass
Compliance Specialist



Texas Windstorm Insurance Association
Residential Renewal Application Filing



1. Property and Casualty Filing Transmittal Form



Texas Windstorm Insurance Association
Residential Renewal Application Filing



2. Explanatory Memorandum

Residential Renewal Application Filing

Introduction

In accordance with Texas Administrative Code 5.4911 and 5.9320, Texas Windstorm Insurance Association is submitting revisions to the Residential Renewal Application for Commissioner approval. This memorandum is submitted pursuant to Texas Administrative Code 5.9320(c)(1)(B)(iii).

If you have any additional questions or need more information, please feel free to contact me.

Reason for Changes

Changes to the Residential Renewal Application are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system, Policy Center. The new system offers a new online renewal application process whereby agents submit much the same information as is captured by the current renewal 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 forms and correspondence that will be communicated utilizing the system. TWIA's review and updates aim to ensure all forms and correspondences are clear, consistent, and customer-friendly.

For the above reasons, the Residential Renewal Application has been revised and reformatted and is hereby submitted for approval.

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, and this Explanatory Memorandum (numbered as indicated):

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



Texas Windstorm Insurance Association Residential Renewal Application Filing



4. Comparison Legend

Compares Data Fields of Existing Residential Renewal Application to Data Fields of Revised Policy Center Residential Renewal Application

Comparison Legend Notes

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

Fields

Column A: Item

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

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

1

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

35

Column B: Existing Category

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

Column C: Existing Text

The actual text present in the existing Renewal Application.

Column D: Policy Center Location

This column indicates where in the Policy Center Renewal Application the applicable text is located by referencing the screen or series of screens and tabs containing the text. If a location is underlined and contains asterisks (e.g. "Payment Coupon***") this indicates that the relevant text is contained in a supplemental Policy Center document not considered to be a part of the actual Renewal Application. These include the Payment Coupon, Transaction Summary, and Submission Certification.

Column E: Policy Center Text

The actual text present in the Policy Center Renewal 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.

New Item(s) and Item Screens

Certain screen captures may be titled "New Item(s)" or "Item" Screens; these titles are interchangeable depending on the applicants' step in the Renewal process.

Sample Information

All information contained in the screen captures was generated for sample Renewal 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	<u>Residential Renewal Application</u>	Info Bar	Renewal
2	Heading	Texas Windstorm Insurance Association	Top Left Corner	Texas Windstorm Insurance Association
3	Heading	P.O. Box 99090 Austin, Texas 78709-9090	<u>Payment Coupon***</u>	P.O. Box 99090 Austin, Texas 78709-9090
4	Early cancellation	Early cancellation may result in approximately 25% of your premium being retained by Texas windstorm Insurance Association	Payment Screen	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.
5	Policy Number Label	Policy Number:	Info Bar	Policy #
5.A	Policy Number	##### [automatically generated by current system using existing eight-digit policy number and updating the last two-digit edition number in sequence]	Info Bar	TWIA-#####-##
6	Policy Period Label	Policy Period:	Policy Info Screen	Policy Details
6.A	Inception date	Month DD, YYYY to Month DD, YYYY [automatically generated by current system based on expiration date of current policy]	Policy Info Screen	Effective Date
6.B	Expiration date	Month DD, YYYY to Month DD, YYYY [automatically generated by current system based on expiration date of current policy]	Policy Info Screen	Expiration Date
7	12:01 A.M. Expiration	12:01 A.M. Standard Time at the property location	<u>Renewal Application Notice***</u>	12:01 AM Standard Time at the property location
8	Insured Mailing Label	Name and Mailing Address of Insured	Policy Info Screen: Primary Named Insured	Name; Mailing Address
8.A	Insured Mailing Information	[Insured Name]	Policy Info Screen: Primary Named Insured	[Populated from Primary Named Insured Screen]
8.B	Insured Mailing Information	[Primary Insured Mailing Address]	Policy Info Screen: Primary Named Insured	[Populated from Primary Named Insured Screen]
9	Agent Mailing Label	Name and Mailing Address of Agent	Policy Info Screen: Agency Details	Agency Name; Agency Location
9.A	Agent Mailing Information	[Agency Name]	Policy Info Screen: Agency Details	[Populated from information current with TDI License]
9.B	Agent Mailing Information	[Agency Mailing Address]	Policy Info Screen: Agency Details	[Populated from information current with TDI License]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
10	Mortgagee/ Loss Payee Label	Loss on building items shall be payable to:	Locations and Risk Items: Item Description(s) Screen: Additional Interests tab	Additional Interests
10.A	Mortgagee/ Loss Payee Information	[Mortgagee/Loss Payee Name]	Locations and Risk Items: Item Number Screen: Additional Interests tab	Mortgagee/Loss Payee/Contract of Sale
10.B	Mortgagee/ Loss Payee Information	[Mortgagee/Loss Payee Mailing Address]	Locations and Risk Items: Item Number Screen: Additional Interests tab	Address
10.C	Mortgagee/ Loss Payee Information	Loan # [Loan Number]	Locations and Risk Items: Item Number Screen: Additional Interests tab	Loan # [Loan Number]
11	Important Notices Label	Important Notices [highlighted and outlined box]	N/A	[No equivalent]
11.A	Important Notices Text	[Form 400 ACV Information appears if present on the policy]	N/A	[No equivalent]
12	Important Notices: Policy Forms Label	Policy Forms Attached:	Forms Screen	Forms [NOTE: Form number(s) appear upon submission of renewal]
12.A	Important Notices: Policy Forms Information	[Form Numbers for those forms applicable at the policy level. Forms applicable at the item level appear below.]	Forms Screen	Form # / Description [NOTE: Form number(s) appear upon submission of renewal]
13	Coverages	COVERAGES - Windstorm and Hail Only	Info Bar	Windstorm and Hail
14	Item Number Column Heading	Item No.	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen	(1) Item Number; (2) Item #
14.A	Item Number Text	[#]	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen	(1) [#]; (2) [#]
15	Type of Coverage Column Heading	Coverage A/B	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen: Item #	[Included as part of the Item Number, e.g. 1A]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
15.A	Type of Coverage Text	[A/B]	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen: Item #	[Included as part of the Item Number, e.g. 1A]
16	Property and Form Description Column Heading	Property and Form Description	(1) Locations and Risk Items Screen; (2) Summary Screen	Description
16.A	Property Description Label	<i>Property Description:</i>	Locations and Risk Items: Item Screen: Details tab	Description
16.B	Property Description Text	[Type of Property, e.g. Building, entered free-form by renewal applicant]	Locations and Risk Items Screen: Details tab	Risk Item Type
16.C	Address	[Property location address]	(1) Locations and Risk Items Screen; (2) Locations and Risk Items Screen: Item Number Screen: Details tab	Location
16.D	Underwriting Details Label	<i>Underwriting Details:</i>	Locations and Risk Items Screen: Item Number Screen: Details tab	Details
16.E	Stories Label	Stories:	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	Number of Stories
16.F	Stories Text	[Number of Stories],	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	[#]
16.G	Roof Type Label	Roof:	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	Roof Type

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
16.H	Roof Type Text	[Roof Type, filled from information pulled into existing system]	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	[Roof Type, filled from MSB information pulled into the system]
16.I	Construction Label	Construction:	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	Exterior Walls
16.J	Construction Type Text	[Construction Type, e.g. Frame],	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	[Exterior Wall type, filled from MSB information pulled into the system]
16.K	Occupancy Type Label	Occupancy:	Locations and Risk Items Screen: Item Number Screen: Details tab: General Information	Occupancy Type
16.L	Occupancy Type Text	[Occupancy Type, e.g. Primary Dwelling, chosen by renewal applicant from drop-down in existing system]	Locations and Risk Items Screen: Item Number Screen: Details tab: General Information	[Occupancy Type, e.g. Primary Dwelling, chosen by renewal applicant from drop-down in existing system]
16.M	ECV Amount Label	ECV:	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Actual Cash Value
16.N	ECV Amount	\$(Amount),	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	\$(Amount)
16.O	ERC Amount Label	ERC:	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Replacement Cost

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
16.P	ERC Amount	\$(Amount)	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	\$(Amount)
16.Q	Increased Cost in Construction Form Label	Increased Cost in Construction Form	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Increased Cost of Construction Coverage
16.R	Increased Cost in Construction Amount	((#)%)	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	(#)%
16.S	Building Code Credit	Building Code Credit	Locations and Risk Items Screen: Item Number Screen: Credits and Surcharges tab	Building Code Credit [category only appears if information provided on existing policy]
16.T	Personal Property Replacement Cost	Personal Property Replacement Cost	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Personal Property Coverage	Replacement Cost Coverage (Form 365)
16.U	Indirect Loss Edorsement	Indirect Loss Endorsement	Locations and Risk Items Screen: Item Number Screen: Details tab: General Information	Companion Policy Company; Desire Wind Driven Rain Coverage [NOTE: Form number(s) appear upon submission of renewal]
16.V	Form Numbers	Item # [#] Forms: [Applicable Form Numbers]	Locations and Risk Items Screen: Item Number Screen: Details tab: General Information	Companion Policy Company; Desire Wind Driven Rain Coverage [NOTE: Form number(s) appear upon submission of renewal]
17	Coinsurance Column Heading	Coins %	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Coinsurance

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
18	Deductible Column Heading	Per Item/Per Occ Deductible % Amt	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Deductible; Deductible Amount
19	Form Number Column Heading	Form Number	N/A	[NOTE: Form number(s) appear upon submission of renewal]
20	Limit of Liability Column Heading	Limit of Liability	(1) Locations and Risk Items: Item Number Screen: Coverages tab; (2) Location and Risk Items [summary]	(1) Insurance Amount; (2) Insurance Amount
21	Premium Column Heading	Premium	(1) Summary Screen; (2) Summary Screen: Premiums & Surcharges; (3) Payment Screen	(1) Actual Premium; (2) Premiums; (3) Actual Premium
22	End of Items Schedule	-----End of Items Schedule-----	N/A	[No equivalent]
23.A	Total Limit / Total Premium Label	Total Limit	(1) Locations and Risk Items Screen [summary]; (2) Summary Screen: Policy Premiums	(1) Insurance Amount (2) Coverage Detail
23.B	Total Limit / Total Premium Label	Total Premium:	(1) Summary Screen; (2) Summary Screen: Premiums & Surcharges	(1) Actual Premium; (2) Premiums
23.C	Total Limit Amount	\$(Amount)	(1) Locations and Risk Items Screen [summary]; (2) Summary Screen: Policy Premiums	(1) \$(Amount); (2) \$(Amount)
23.D	Total Premium Amount	\$(Amount)	(1) Summary Screen; (2) Summary Screen: Actual Premium & Surcharges; (3) Payment Screen	(1) \$(Amount); (2) \$(Amount); (3) \$(Amount)

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
24	Total ICC Premium Label	Total ICC Premium:	Summary Screen: Policy Premiums: Item Number	Increased Cost of Construction
24.A	Total ICC Premium Amount	\$(Amount)	Summary Screen: Policy Premiums: Cost Amount	\$(Amount)
25	Total Surcharges Label	Total Surcharges:	(1) Summary Screen; (2) Summary Screen: Additional Policy Surcharges; (3) Payment Screen	(1) Surcharges; (2) Description; (3) Surcharges
25.A	Total Surcharges Amount	\$(Amount)	(1) Summary Screen; (2) Summary Screen: Additional Policy Surcharges; (3) Payment Screen	(1) \$(Amount); (2) \$(Amount); (3) \$(Amount)
26	Total Premium + Total Surcharges Label	Total Premium + Total Surcharges:	(1) Summary Screen; (2) Payment Screen	(1) Actual Premium & Surcharges; (2) Amount Due to TWIA, Total Payment Amount
27	Total Premium and Surcharges Amount	\$(Amount)	(1) Summary Screen; (2) Payment Screen	(1) \$(Amount); (2) \$(Amount)
28	Footer	Renewal Application - Not a Binder or a Policy	Qualification Screen: Pre-Renewal Information	[NOTE: Since renewal application process is online, this type of disclaimer is unnecessary. However, the following text in Policy Center describes the status and nature of the application.] 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. Continues coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [expiration date of existing in-force policy at 12:01 AM].
29	Footer	Page [#] of [#]	N/A	[No page numbers referenced in online application as users switch back and forth between screens]
30	Header	<i>Renewal Application Reference Number [Policy Number]</i>	Side Bar	Renewal [T#####]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
31	Renewal Instructions Label	RENEWAL INSTRUCTIONS	Activity: Renewal Application Ready for Your Review	Renewal Application Ready for Your Review
31.A	Changes Check Box	[Check Box] Check this box if any changes are made.	Policy Review: Differences	Existing Policy; Renewal
31.B	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.	(1) Activity: Renewal Application Ready for Your Review: Description; (2) Policy Review: Differences	(1) Renewal Application has been generated and is ready for your review. Please review, make any changes needed, submit payment and renewal to TWIA.; (2) Existing Policy; Renewal
31.C	Renewal Instructions	Obtain signature(s) as indicated.	Required Documentation	If a signed copy of a TWIA form is required, you may download it from the Documents and Downloads section of our website.
31.D	Renewal Instructions	Additional renewal application will not be mailed.	N/A	[Application available online]
31.E	Renewal Instructions	Return ALL pages of the signed renewal application with a check for \${Amount} to T.W.I.A. prior to [expiration date of existing in-force policy].	Qualification Screen: Pre-Renewal Information	Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [policy expiration date of existin in-force policy at 12:01 AM].
31.F	Renewal Instructions	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.	Qualification Screen: Pre-Renewal Information	Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [policy expiration date of existing in-force policy at 12:01 AM].
31.G	Renewal Instructions	Note: Surcharges are not subject to commission and are non-refundable.	<u>Renewal Application Notice***</u>	Surcharges are not subject to commission and are non-refundable.
31.H	Renewal Instructions	1. Is the premium financed? If yes, attach a completed Form 151-A, Premium Assignment Clause. [Check Box] Yes [Check Box] No	Qualification Screen: Pre-Renewal Information	Will the policy premium be financed? [option button: Yes / No]
31.I	Renewal Instructions	2. Have there been any repairs, alterations or additions to the building structure in the past 12 months? [Check Box] Yes [Check Box] No	Qualification Screen: Pre-Renewal Information	Have there been any repairs, alterations or additions to the building in the past 12 months? [option button: Yes / No; if yes, #31.J appears]
31.J	Renewal Instructions	If yes, indicate item number(s) and description of repairs or alterations. If applicable, attach a WPI-8.	Qualification Screen: Pre-Renewal Information	Please select Edit Transaction button and make any necessary changes to the Locations & Risk Items screen
31.K	Renewal Instructions	Item # (s): [Blank field where renewal applicant may write item number(s)]	N/A	[Changes made on renewal transaction display on Policy Review: Differences]
31.L	Renewal Instructions	3. Companion Coverage Company: [Blank field where renewal applicant may write companion coverage company] [Check Box] No Companion Policy	N/A	[Changes made on renewal transaction display on Policy Review: Differences]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
31.M	Renewal Instructions	Renewal Applications are not binding or guaranteed by T.W.I.A.	Qualification Screen: Pre-Renewal Information	Renewal Applications are not guaranteed by TWIA.
31.N	Renewal Instructions	Premium or policy conditions are subject to change and may affect final policy issuance.	Qualification Screen: Pre-Renewal Information	Premium or policy conditions are subject to change and may affect poicy issuance.
31.O	Renewal Instructions	The renewal application is meant to be a preliminary indication of forms and rates.	Qualification Screen: Pre-Renewal Information	The renewal application is meant to be a preliminary indication of forms and rates.
31.P	Renewal Instructions	T.W.I.A. assumes no responsibility and has no liability for failure of the insured or their agent to effect uninterrupted coverage.	Qualification Screen: Pre-Renewal Information	TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage.
32	Important Legal Notices Label	IMPORTANT LEGAL NOTICES:	N/A	[Notices regarding separate legal issues are contained on the separate screens to which they relate.]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
32.A	Important Legal Notices: Evidence of Declination	<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 a prior declination must be made available to TWIA, if specifically requested.</p> <p>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)</p>	Qualification Screen: Evidence of Declination Requirements	<p>Evidence of Declination: An agent returning a Renewal Notice 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 Notice 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.</p> <p>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)</p>

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
32.B	Important Legal Notices: Flood Insurance Requirement	<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 Screen: Flood Insurance Requirement	<p>Flood Insurance Requirement: An agent returning a Renewal Notice 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 Notice 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>
32.C	Important Legal Notices: 90 Day Minimum Retained Premium	<p>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 fully earned on the effective date of the policy.</p>	Payment Screen	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.
33	Date Printed Label	Date Printed:	Submission Acknowledgement Screen: Submission Certification [appears only upon submission]	Submission certification was completed on [Day Date Time] by [Logged in Agent]
33.A	Date Printed Text	[MM/DD/YYYY]	Submission Acknowledgement Screen: Submission Certification [appears only upon submission]	Submission certification was completed on [Day Date Time] by [Logged in Agent]
34	Applicant's Signature	[Signature Line] Signature of Insured or Insured's Agent	Submission Acknowledgement Screen: Submission Certification [appears only upon submission]	Submission certification was completed on [Day Date Time] by [Logged in Agent]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
35	N/A	N/A	Qualification: Pre- Qualification Questions	Do all the risk items fall in the TWIA coverage area?
36	N/A	N/A	Qualification: Pre- Qualification Questions	Does the applicant meet the evidence of declination requirements?
37	N/A	N/A	Qualification: Pre- Qualification Questions	Does the applicant meet the flood insurance requirements?
38	N/A	N/A	Location and Risk Items: Location Information Screen	Do you want to make changes to your risk location?
39	N/A	N/A	Location and Risk Items: Location Information Screen	Please select the reason for changing your risk location [Choose from Drop down options: e.g. Entry Correction]
40	N/A	N/A	Location and Risk Items: Item Description(s) Screen: Coverages tab	You have indicated a change in the Insurance Amount. Has the replacement cost change? [If Yes, then #41 appears]
41	N/A	N/A	Location and Risk Items: Item Description(s) Screen: Coverages tab	Since the Replacement Cost has changed, please access the MSB via the Details tab to update the Replacement Cost. [Appears if 40 is Yes.]
42	N/A	N/A	Policy Review Screen	[This Screen is a new feature which summarizes all of the existing policy information and compares it side-by-side with any changes made in the renewal application.]



Texas Windstorm Insurance Association
Residential Renewal Application Filing



5. Existing Residential Renewal Application

1 RESIDENTIAL RENEWAL APPLICATION

2 Texas Windstorm Insurance Association

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

4 Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association

5 Policy Number: 5.A

6 Policy Period: 6.A to 6.B

7 12:01 A.M. Standard Time at the property location

8 Name and Mailing Address of Insured

[Insured Name] 8.A

[Primary Insured Mailing Address] 8.B

9 Name and Mailing Address of Agent

[Agent Name] 9.A

[Agency Mailing Address] 9.B

11

IMPORTANT NOTICES

11.A

12 Policy Forms Attached: 12.A

10 Loss on building items shall be payable to:

10.A [Mortgagee/Loss Payee Name]

10.B [Mortgagee/Loss Payee Mailing Address] Loan# [Loan Number] 10.C

13 COVERAGES - Windstorm and Hail Only

17

18

19

20

21

Item No.	Coverage A/B	Property and Form Description	Coins %	Per Item/Per Occ Deductible % Amt	Form Number	Limit of Liability	Premium
14	15	16.A	16				
14.A	1	15.A A 16.C [Location Address] 16.D 16.E 16.F 16.G Underwriting Details: 16.H 16.I 16.J 16.K 16.L Stories: , Roof: [Roof Type], Construction: [Construction Type], Occupancy: 16.L [Occupancy Type] 16.M ECV: \$ 16.N 16.O ERC: \$ 16.P 16.Q Increased Cost in Construction Form (%) 16.R 16.S Building Code Credit 16.T Personal Property Replacement Cost 16.U Indirect Loss Endorsement 16.V Item #1 Forms:	---	-\$---		\$---	\$---
14.A	2	15.A B Personal Property located in item 1 ----- ----- ----- -----	---	-\$---		\$---	\$---
		22 ----- End of Items Schedule -----					

23.A

23.B

23.C

23.D

Total Limit / Total Premium:

\$----- \$-----

24 Total ICC Premium:

24.A

25 Total Surcharges:

25.A

26 Total Premium + Total Surcharges:

\$-----

27

28 Renewal Application - Not a Binder or a Policy

31

RENEWAL INSTRUCTIONS

31.A Check this box if any changes are made.

31.B Please complete the following questions and indicate any desired changes to the policy on this Renewal Application. Line through and clearly show new information.

31.C Obtain signature(s) as indicated. Additional renewal application will not be mailed. 31.D

Return ALL pages of the signed renewal application with a check for \$[Amount] to T.W.I.A. prior to [Month_DD YYYY]. 31.E

31.F 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. 31.G

31.H

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

31.I 2. Have there been any repairs, alterations or additions to the building structure in the past 12 months? Yes No

31.J If yes, indicate item number(s) and description of repairs or alterations. If applicable, attach a WPI-8.

Item # (s): _____ 31.K

31.L 3. Companion Coverage Company: _____ No Companion Policy

31.M

31.N

31.O

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.

31.P

IMPORTANT LEGAL NOTICES:

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 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)

32

32.A

32.B

32.C

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 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 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.

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 fully earned on the effective date of the policy.

33

33.A

34

Date Printed: MM/DD/YYYY

Signature of Insured or Insured's Agent



Texas Windstorm Insurance Association
Residential Renewal Application Filing



5. Policy Center Screen Captures
(Revised Residential Renewal Application)

Policy Center Screen Captures

1. Activity
2. Tab Bar, Info Bar, and Sidebar
3. Qualification Screen
4. Qualification Screen (Coverage Area)
5. TWIA Coverage & Eligibility Guidelines
6. Qualification Screen (Declination)
7. Evidence of Declination Requirements Screen
8. Qualification Screen (Flood Insurance)
9. Flood Insurance Requirement Screen
10. Qualification Screen (Pre-Renewal Information expanded)
11. Qualification Screen (Pre-Renewal Validation)
12. Policy Info Screen
13. Primary Named Insured Screen
14. New Premium Financier Screen
15. Location Information Screen
16. Location Information Screen (Harris County)
17. Locations and Risk Items Screen
18. Item Description(s) Screen (Details tab)
19. Item Description(s) Screen (Details tab: Location & MSB information)
20. Item Description(s) Screen (Details tab: General Information, Additional Details, & Construction Details)
21. Item Description(s) Screen (Details tab: General Information expanded)
22. Item Description(s) Screen (Details tab: Additional Details expanded)
23. Variation 2
24. Item Description(s) Screen (Coverages tab)
25. Item Description(s) Screen (Credits and Surcharges tab)
26. Item Description(s) Screen (Credits and Surcharges tab: Expansion A)
27. Item Description(s) Screen (Credits and Surcharges tab: Expansion B)
28. Item Description(s) Screen (Additional Interests tab)
29. Item Description(s) Screen (Property Exclusions tab)
30. Locations and Risk Items (Scheduled)
31. Policy Review Screen
32. Summary Screen
33. Payment Screen
34. Required Documentation Screen
35. Submission Acknowledgement Screen



- 36. Submission Information (After Submission of Renewal)
- 37. Submission Certification (After Submission of Renewal)
- 38. Forms Screen (After Submission of Renewal)

Activity

Activity

Activity Detail

[Close Worksheet](#)

[View Notes](#)

Documents must be submitted via the "Documents" link in the Tools Menu. To provide a document, click on the "Upload Document" button.

Activity Info

Policy # TWIA-000000019-02

Transaction # T000000036

Subject Renewal Application Ready for Your Review

Description Renewal Application has been generated and is ready for your review. Please review, make any changes needed, submit payment and renewal to TWIA.

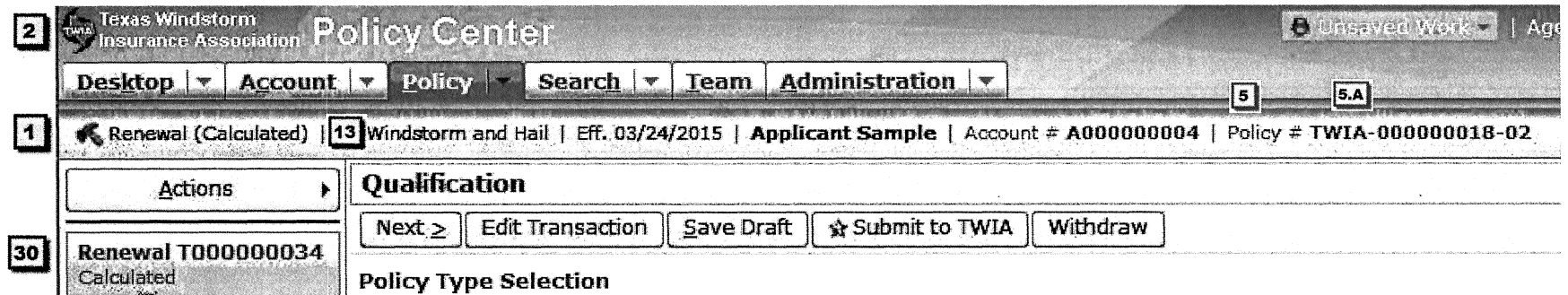
Status Open

Assigned to Andrea Alvarado

31

31.B

Tab Bar, Info Bar, and Sidebar



The screenshot displays the TWIA Policy Center interface. At the top left, the TWIA logo and "Texas Windstorm Insurance Association" are visible. The main header area contains the text "Policy Center" and a "Unsaved Work" indicator. Below this is a navigation bar with tabs for Desktop, Account, Policy, Search, Team, and Administration. A secondary bar shows the current page context: "Renewal (Calculated)", "Windstorm and Hail | Eff. 03/24/2015 | Applicant Sample | Account # A000000004 | Policy # TWIA-000000018-02". A sidebar on the left contains an "Actions" menu and a "Renewal T000000034 Calculated" entry. The main content area is titled "Qualification" and includes buttons for "Next >", "Edit Transaction", "Save Draft", "Submit to TWIA", and "Withdraw". Below the buttons is a "Policy Type Selection" section.

Qualification Screen

2

Texas Windstorm Insurance Association **Policy Center**

[Desktop](#) | [Account](#) | [Policy](#) | [Search](#) | [Administration](#)

Unsaved Work | [Agent Portal](#) | [Help](#) | [Information](#) | [Preferences](#) | [Log Out](#)

Go to (Alt+):

1

Renewal (Calculated) **13** Windstorm and Hail | Eff. 02/11/2015 | **Renewal Sample** | Account # A000000033 | Policy # TWIA-00000076-02 | Underwriter: Texas Windstorm Insurance Association

5

5.A

30 Renewal T000000170
Calculated

Qualification

- [Policy Contract](#)
- [Policy Info](#)
- [Locations and Risk Items](#)
- [Policy Review](#)
- Summary
- Payment

Tools

- [Internal Notes](#)
- [Documents](#)
- [Activities](#)
- [Transaction History](#)

Qualification

Next >

Policy Type Selection

Available Options: Residential

Pre-Qualification Questions

35 Do all the risk items fall in the TWIA coverage area? * Yes No [TWIA Coverage & Eligibility Guidelines](#)

36 Does the applicant meet the evidence of declination requirements? * Yes No [Evidence of Declination Requirements](#)

37 Does the applicant meet the flood insurance requirements? * Yes No [Flood Insurance Requirements](#)

Pre-Renewal Information **28** **31.M** **31.N** **31.O**

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 Thu Jan 01 00:01:00 CST 2015 **31.E** **31.F** **31.P**

31.I Have there been any repairs, alterations or additions to the building in the past 12 months? * Yes No

31.H Will the policy premium be financed? * Yes No

Resources

[View/Print the TWIA Declination Worksheet](#)

[View/Print the TWIA Flood Worksheet](#)

Next >

Qualification Screen (Coverage Area)

Qualification

- Only include those risk items that are located in the TWIA coverage area.

[Next >](#) [Calculate Premium](#) [Save Draft](#) [Withdraw](#)

Pre-Qualification Questions

35 Do all the risk items fall in the TWIA coverage area? * Yes No [TWIA Coverage & Eligibility Guidelines](#)

Resources

[View/Print the TWIA Declination Worksheet](#)

[View/Print the TWIA Flood Worksheet](#)

[Next >](#) [Calculate Premium](#) [Save Draft](#) [Withdraw](#)



TWIA Coverage & Eligibility Guidelines



Home	Policyholders	Adjusters	Agents	House Bill 3	Employment	News	Contact Us
----------------------	-------------------------------	---------------------------	------------------------	------------------------------	----------------------------	----------------------	----------------------------

Agents

<ul style="list-style-type: none">Agent AlertsAgent BulletinsAgent Events & WorkshopsBilling & Commission FAQ'sCoverage & EligibilityDocuments & DownloadsE-Quote - FAQs & Manuals<ul style="list-style-type: none">- E-Quote Registration- Processing Quotes & Apps- Online Policy Change- PDF File FormatEFT Resource PageFile A ClaimGeneral FAQsPremium Finance CancellationsNew Agent Guide	<h3>Coverage & Eligibility</h3> <p>TWIA continues to operate under its present charter, providing wind and hail coverage to the catastrophe-designated areas of Texas.</p> <p>For information about writing homeowners coverage through the Texas FAIR Plan Association (TFPA), visit the TFPA website.</p> <p>TWIA policies do not cover damage from flood / storm surge (see TWIA's policy exclusions for a full definition). For information about flood coverage, visit the National Flood Insurance Program (NFIP) Website.</p> <p>Agents submitting applications on insurable property must comply with declination of coverage requirements. In addition, the property may require flood insurance. View these requirements in the Texas Administrative Code.</p> <h3>Territory ▶</h3> <p>TWIA's territory includes the following 14 counties along the Texas Gulf Coast and part of Harris County:</p>
--	--

Qualification Screen (Declination)

5 5.A

1 Renewal (Calculated) | 13 Windstorm and Hail | Eff. 03/25/2015 | **Test Example** | Account # A000000004 | Policy # TWIA-00000019-02

Actions

30 Renewal T000000036
Calculated

- Qualification**
- [Policy Contract](#)
- [Policy Info](#)
- [Locations and Risk Items](#)
- [Policy Review](#)
- [Summary](#)
- [Payment](#)

Tools

- Internal Notes
- Documents
- Participants
- Activities
- Transaction History

Qualification

Next > Edit Transaction Save Draft ☆ Submit to TWIA Withdraw

Policy Type Selection

Available Options Residential

Pre-Qualification Questions

35 Do all the risk items fall in the TWIA coverage area? * Yes No [TWIA Coverage & Eligibility Guidelines](#)

36 Does the applicant meet the evidence of declination requirements? * Yes No [Evidence of Declination Requirements](#)

37 Does the applicant meet the flood insurance requirements? * Yes No [Flood Insurance Requirements](#)

Pre-Renewal Information 31.M 31.N 31.O

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 31.P the total amount due prior to Wed Mar 25 00:01:00 CDT 2015 31.E 31.F

31.I Have there been any repairs, alterations or additions to the building in the past 12 months? * Yes No

31.H Will the policy premium be financed? * Yes No

Resources

[View/Print the TWIA Declination Worksheet](#)

[View/Print the TWIA Flood Worksheet](#)

Next > Edit Transaction Save Draft ☆ Submit to TWIA Withdraw



Evidence of Declination Requirements Screen

32.A Evidence of Declination ([Return to Qualification](#))

An agent returning a Renewal Notice 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 Notice 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)

[TWIA Declination Worksheet \(PDF Document\)](#)

Qualification Screen (Flood Insurance)

1
Renewal (Calculated) 13 Windstorm and Hail | Eff. 03/25/2015 | Test Example | Account # A000000004 | Policy # TWIA-000000019-02
5
5.A

Actions

Renewal T000000036
Calculated

- **Qualification**
- Policy Contract
- Policy Info
- Locations and Risk Items
- Policy Review
- Summary
- Payment

Tools

- Internal Notes
- Documents
- Participants
- Activities
- Transaction History

Qualification

Next >
Edit Transaction
Save Draft
☆ Submit to TWIA
Withdraw

Policy Type Selection

Available Options
Residential

Pre-Qualification Questions

35	Do all the risk items fall in the TWIA coverage area?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
36	Does the applicant meet the evidence of declination requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements
37	Does the applicant meet the flood insurance requirements?	* <input type="radio"/> Yes <input checked="" type="radio"/> No	Flood Insurance Requirements

Pre-Renewal Information 31.M 31.N 31.O

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 Wed Mar 25 00:01:00 CDT 2015 31.E 31.F 31.P

31.I	Have there been any repairs, alterations or additions to the building in the past 12 months?	* <input type="radio"/> Yes <input checked="" type="radio"/> No
31.H	Will the policy premium be financed?	* <input type="radio"/> Yes <input checked="" type="radio"/> No

Resources

[View/Print the TWIA Declination Worksheet](#)

[View/Print the TWIA Flood Worksheet](#)

Next >
Edit Transaction
Save Draft
☆ Submit to TWIA
Withdraw



Flood Insurance Requirement Screen

32.B Flood Insurance Requirement ([Return to Qualification](#))

An agent returning a Renewal Notice 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 Notice 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.

[TWIA Flood Worksheet \(PDF Document\)](#)

Qualification Screen (Pre-Renewal Information expanded)

Desktop Account Policy Search Administration
Go to (Alt+) Go

1 Renewal (Calculated) 13 Windstorm and Hail | Eff. 02/11/2015 | Renewal Sample | Account # A000000033 | Policy # TWIA-00000076-02 | Underwriter: Texas Windstorm Insurance Association
5 5.A

Actions

Renewal T000000170
Calculated

Qualification

Policy Contract

Policy Info

Locations and Risk Items

Policy Review

Summary

Payment

28

Tools

Internal Notes

Documents

Activities

Transaction History

Qualification

Next > Save Draft Submit to TWIA Withdraw

Policy Type Selection
Available Options Residential

Pre-Qualification Questions

35 Do all the risk items fall in the TWIA coverage area? * Yes No [TWIA Coverage & Eligibility Guidelines](#)

36 Does the applicant meet the evidence of declination requirements? * Yes No [Evidence of Declination Requirements](#)

37 Does the applicant meet the flood insurance requirements? * Yes No [Flood Insurance Requirements](#)

Pre-Renewal Information 31.M 31.N 31.O

28 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 31.P due prior to Thu Jan 01 00:01:00 CST 2015 31.E 31.F

31.I Have there been any repairs, alterations or additions to the building in the past 12 months? * Yes No

31.J Please select Edit Transaction button and make any necessary changes to the Locations & Risk Items screen

31.H Will the policy premium be financed? * Yes No

Before submitting the application to TWIA, please select Edit Transaction button and add a premium financier on the Policy Info screen

Resources

[View/Print the TWIA Declination Worksheet](#)

[View/Print the TWIA Flood Worksheet](#)

Next > Save Draft Submit to TWIA Withdraw

Qualification Screen (Pre-Renewal Validation)

1 Renewal (Draft) 13 Windstorm and Hail | Eff. 02/16/2015 | **Renewal Sample** | Account # A000000033 | Policy # TWIA-000000076-02 | Underwriter: Texas Windstorm Insurance Association

Actions

Renewal T000000170
Draft

Qualification

[Policy Contract](#)

[Policy Info](#)

[Locations and Risk Items](#)

[Policy Review](#)

[Summary](#)

[Payment](#)

Tools

[Internal Notes](#) 28

[Documents](#)

[Activities](#)

[Transaction History](#)

Qualification

◆ *You indicated on the Qualification screen that the policy premium is financed, however, you did not add a Premium Financier on the Policy Info Screen - Either update question answer to No or add a Premium Financier.*

Next > Calculate Premium Save Draft Withdraw

Policy Type Selection
 Available Options Residential

Pre-Qualification Questions

35	Do all the risk items fall in the TWIA coverage area?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
36	Does the applicant meet the evidence of declination requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements
37	Does the applicant meet the flood insurance requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements

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 Thu Jan 01 00:01:00 CST 2015 31.E 31.F 31.M 31.N 31.O 31.P

31.I	Have there been any repairs, alterations or additions to the building in the past 12 months?	* <input type="radio"/> Yes <input checked="" type="radio"/> No
31.J	Will the policy premium be financed?	* <input checked="" type="radio"/> Yes <input type="radio"/> No

Before submitting the application to TWIA, please select Edit Transaction button and add a premium financier on the Policy Info screen

Resources
[View/Print the TWIA Declination Worksheet](#)
[View/Print the TWIA Flood Worksheet](#)

Next > Calculate Premium Save Draft Withdraw

TDI Filing: Policy Center Residential Renewal Application
Submitted February 17, 2015

Policy Info Screen

2 Texas Windstorm Insurance Association **Policy Center**

Unsaved Work | [Agent Portal](#) | [Help](#) | [Information](#) | [Preferences](#) | [Log Out](#)

Desktop | Account | Policy | Search | Administration

5 5.A

1 13 Renewal (Draft) | Windstorm and Hail | Eff. 02/11/2015 | **Renewal Sample** | Account # A000000033 | Policy # TWIA-000000076-02 | Underwriter: Texas Windstorm Insurance Association

Actions

Renewal T000000170
Draft

Qualification

Policy Contract 8

Policy Info

Locations and Risk Items

Policy Review

Summary

Payment

Tools

Internal Notes

Documents

Activities

Transaction History

Policy Info

< Back
Next >
Calculate Premium
Save Draft
Withdraw

Please review the expiring policy for any open activities, as this could have an effect on continuing coverage.

Primary Named Insured 8

Name 8.A Renewal Sample

Mailing Address

Change To: 8.B

PO Box 1
Austin, TX 78701

Official IDs

SSN 9.A

* ****-**-3333 9.B

Policy Details 6

Effective Date * 02/11/2015 8.A

Expiration Date 02/11/2016 6.B

Agency Details 9

Agency Name 9.A WEB TESTING AGENCY

TDI License # 1111 WEB TESTING AGENCY

Agency Location * 9.B 16823 - Web Testing Agency, PO Box 99090, Austin - Eligible

Location Phone # 000-000-0000

Contact Name Andrea Alvarado

Contact Phone #

Additional Named Insureds

Add
Remove

TDI Filing: Policy Center Residential Renewal Application
Submitted February 17, 2015

Primary Named Insured Screen

8 **Primary Named Insured Test Example** ([Return to Policy Info](#))

OK

Cancel

Contact Detail

Individual

First Name **8.A** *

Last Name *

Primary Phone *

Home Phone

Work Phone

Mobile Phone

Fax Phone

Does the primary insured have an email address? Yes No

Primary Email *

Secondary Email

Address

Country **8.B** *

APO/FPO/DPO

Address Line 1 *

Address Line 2

City *

State *

ZIP Code *

County

Official IDs

SSN *

New Premium Financier Screen

New Premium Financier (Return to Policy Info)

OK Cancel

Premium Financier Agreement Type * <none selected>

Contact Detail

Business

Business Name *

Office Phone

Fax

Primary Email

Secondary Email

Address

Country * United States of America

APO/FPO/DPO

Address Line 1 *

Address Line 2

City *

State * <none selected>

ZIP Code *

County

Official IDs

FEIN

New Premium Financier (Return to Policy Info)

OK Cancel

Premium Financier Agreement Type * Premium Finance Agreement Incl Power of Attorney

Upload Premium Financier Agreement

Location Information Screen

Location Information (Return to Locations and Risk Items)

OK Cancel

38 Do you want to make changes to your risk location? Yes No

39 Please select the reason for changing your risk location *

- <none selected>
- Entry Correction
- 911 Related Address Change
- Structure was Relocated
- Personal Property Moved to a New Location
- Other

Street Address * Yes

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

16.C Location Address

County *	<input type="text" value="Galveston"/>	Name of Complex	<input type="text"/>
Street Number *	<input type="text" value="123"/>	Legal Description	
Direction	<input type="text" value="<none selected>"/>	Lot	<input type="text"/>
Street Name *	<input type="text" value="Street Name"/>	Block	<input type="text"/>
Type	<input type="text" value="<none selected>"/>	Section	<input type="text"/>
City *	<input type="text" value="Galveston"/>		
State	<input type="text" value="Texas"/>		
Zip Code *	<input type="text" value="77550"/>		

Will you be requesting coverage for a dwelling at this risk location? * Yes No

Refer to the most recent [Dwelling Windstorm Policy](#) for a complete description.

Are there any unsheduled detached structures on premises? * Yes No

Total value of unsheduled detached structures * \$

Location Information Screen (Harris County)

Location Information (Return to Locations and Risk Items)

OK Cancel

38 Do you want to make changes to your risk location? Yes No

39 Please select the reason for changing your risk location * <none selected> ▼

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

16.C **Location Address**

County * Harris ▼	Name of Complex <input type="text"/>
Street Number * <input style="width: 100%;" type="text" value="123"/>	Legal Description
Direction <none selected> ▼	Lot <input type="text"/>
Street Name * <input style="width: 100%;" type="text" value="Street Name"/>	Block <input type="text"/>
Type <none selected> ▼	Section <input type="text"/>
City * La Porte ▼	
State <input type="text" value="Texas"/>	
Zip Code * 77571 ▼	

Is your risk location inside city limits and east of Highway 146? * Yes No

Will you be requesting coverage for a dwelling at this risk location? * Yes No

Refer to the most recent [Dwelling Windstorm Policy](#) for a complete description.

Are there any unscheduled detached structures on premises? * Yes No

Total value of unscheduled detached structures * \$



Locations and Risk Items Screen

Locations and Risk Items				
<input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Edit Transaction"/> <input type="button" value="☆ Submit to TWIA"/> <input type="button" value="Withdraw"/>				
	<input type="button" value="14"/>	<input type="button" value="15"/>	<input type="button" value="16"/>	
Actions	Item Number	Description	Item Type	Insurance Amount
Add Item		Galveston: 123 Street Name, Galveston, TX, 77550 (Primary)		
	<input type="button" value="14.A"/>	<input type="button" value="1A"/> <input type="button" value="15.A"/> Item Description <input type="button" value="16.A"/>	Structure	\$113,000.00
	<input type="button" value="1B"/>	Personal Property of Item Description	Personal Property	\$60,000.00
				\$173,000.00
<input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Edit Transaction"/> <input type="button" value="☆ Submit to TWIA"/> <input type="button" value="Withdraw"/>				



Item Description(s) Screen (Details tab)

1A: Item Description (Return to Locations and Risk Items)

OK Cancel

16.D Details Coverages Credits and Surcharges Additional Interests Property Exclusions

Location Galveston: 123 Sample, Galveston, TX, 77550 **16.C**
MSB Zip Code **77550**
Building #
Unit #

16 Description * Item Description **16.A**

Note: Description appears on both the application summary and the printed declarations page

Risk Category Residential Structures with the Option to add Personal Property

16.B Risk Item Type Single Family Dwelling

Item Description(s) Screen (Details tab: Location & MSB information)

1A: Item Description (Return to Locations and Risk Items)

OK Cancel

16.D Details Coverages Credits and Surcharges Additional Interests Property Exclusions

Location Galveston: 123 Sample, Galveston, TX, 77550 **16.C**

MSB Zip Code **77550**

Building #

Unit #

16 Description * Item Description **16.A**

Note: Description appears on both the application summary and the printed declarations page

Risk Category Residential Structures with the Option to add Personal Property

16.B Risk Item Type Single Family Dwelling

MSB Policy # *

Confirm MSB # *

Last Imported: 02/16/2015

Last Calculated: 02/16/2015

Please confirm that the MSB information (identified in bold) is correct. If needed, confirm the MSB number and/or make modifications. To modify the information, please update the appropriate fields via the MSB Website and re-import.



Item Description(s) Screen (Details tab: General Information, Additional Details, & Construction Details)

General Information	
16.K Occupancy Type	* Primary Dwelling <input type="button" value="v"/> 16.L
Structure Condition	* Excellent <input type="button" value="v"/>
Companion Policy Type	* HO/Condo Unit Owner/FRO/TDP-3/TFR-3 <input type="button" value="v"/>
Desire Wind Driven Rain Coverage?	* <input checked="" type="radio"/> Yes <input type="radio"/> No
Companion Policy Company	* Affiliated Fm Insurance Company <input type="button" value="v"/>
Amount of Insurance for this item provided by Companion Policy *	\$ 160,000
Flood Insurance Company	* Affiliated Fm Insurance Company <input type="button" value="v"/>
Amount of Insurance for this item provided by Flood Policy *	\$ 160,000
Prior TWIA Policy #	99999900
Additional Details	
Construction Date	* Month <input type="button" value="v"/> * Day <input type="button" value="v"/> Year 2005 Has a WPI-8 Certificate of Compliance been issued for this construction? * <input checked="" type="radio"/> Yes <input type="radio"/> No
Re-Roof Details	<input type="button" value="Add"/> <input type="button" value="Remove"/>
Subsequent Repairs	<input type="button" value="Add"/> <input type="button" value="Remove"/>
Additions	<input type="button" value="Add"/> <input type="button" value="Remove"/>
Construction Details	
16.E Number of Stories	16.F 1
16.G Roof Type	16.H Shingles, Asphalt/Fiberglass
16.I Exterior Walls	16.J Siding, Wood
Structure is certified as superior construction?	<input type="checkbox"/>
Total Area 1200	



Item Description(s) Screen (Details tab: General Information expanded)

General Information

16.K Occupancy Type	16.L Primary Dwelling
Structure Condition	Excellent
Companion Policy Type	HO/Condo Unit Owner/FRO/TDP-3/TFR-3
16.U Desire Wind Driven Rain Coverage?	Yes
16.U Companion Policy Company	Affiliated Fm Insurance Company
Amount of Insurance for this item provided by Companion Policy	\$160,000.00
Flood Insurance Company	Affiliated Fm Insurance Company
Amount of Insurance for this item provided by Flood Policy	\$160,000.00
Prior TWIA Policy #	99999900

Item Description(s) Screen (Details tab: Additional Details expanded)

Variation 1

Additional Details			
Construction Date	* Month * Day Year	Has a WPI-8 Certificate of Compliance been issued for this construction?	
	1 1 2005	* <input checked="" type="radio"/> Yes <input type="radio"/> No	
Re-Roof Details	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
	<input type="checkbox"/> * Date	* Type	Has a WPI-8 Certificate of Compliance been issued for this construction?
	<input type="checkbox"/>/..../....	<none selected>	WPI-8 Certificate of Compliance issued? <input checked="" type="radio"/> Yes <input type="radio"/> No
Subsequent Repairs	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
	<input type="checkbox"/> * Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?
	<input type="checkbox"/>/..../....		WPI-8 Certificate of Compliance issued? <input checked="" type="radio"/> Yes <input type="radio"/> No
Additions	<input type="button" value="Add"/> <input type="button" value="Remove"/>		
	<input type="checkbox"/> * Date	* Description	Has a WPI-8 Certificate of Compliance been issued for this construction?
	<input type="checkbox"/>/..../....		WPI-8 Certificate of Compliance issued? <input checked="" type="radio"/> Yes <input type="radio"/> No



Variation 2

Additional Details

A statement signed by the city building official will be required. In this statement the city building official shall affirm that, to his/her best belief and knowledge:

1. Construction was completed in accordance with building specifications and standards which comply with the Standard Building Code (1973 Edition) or an equivalent recognized code, and
2. The city has inspected the structure and enforced compliance to said code.

Construction Date

* Month	* Day	Year	Has a Building Official's Statement been issued for this construction?
1	1	1995	* <input type="radio"/> Yes <input type="radio"/> No

Re-Roof Details

Add Remove

Subsequent Repairs

Add Remove

Additions

Add Remove

Item Description(s) Screen (Coverages tab)

1A: Item Description (Return to Locations and Risk Items)

OK Cancel

Details Coverages Credits and Surcharges Additional Interests Property Exclusions

Structure Coverage

20 Insurance Amount * \$ 115,000

40 You have indicated a change in the Insurance Amount. Has the replacement cost changed? * Yes No

41 Since the Replacement Cost has changed, please access the MSB via the Details tab to update the Replacement Cost.

TWIA recommends insuring for 100% of Replacement Cost.

Structure Valuation

16.O Replacement Cost **16.P** \$110,352.00

16.M Actual Cash Value **16.N** \$104,834.00

Deductible * 1% (\$100 min.) v

Deductible Amount \$1,150.00

Coinsurance * 80% v

16.Q Increased Cost of Construction Coverage **16.R** * 5% v

Attached Structures

Personal Property Coverage

20 Insurance Amount * \$ 25,000

16.T Replacement Cost Coverage (form 365) * Yes No

Deductible * 1% (\$100 min.) v

Deductible Amount \$250.00

Item Description(s) Screen (Credits and Surcharges tab)

1A: Item Description ([Return to Locations and Risk Items](#))

OK

Cancel

Details

Coverages

Credits and Surcharges

Additional Interests

Property Exclusions

16.S

- Building Code Credit
- Actual Cash Value Roof (Form 400)
- Cosmetic Damage Exclusion for Hail Resistant Roof Credit (Form 420)
- WPI-8 Waiver (Surcharge Will Be Applied)
- Exception Under Chapter 2210.259 of the Texas Insurance Code

Item Description(s) Screen (Credits and Surcharges tab: Expansion A)

1A: Item Description (Return to Locations and Risk Items)

OK Cancel

Building Code Credit
 Risk Location / Building Code Class * <none selected> v

If a structure qualifies for the ASCE building code credit, please select the WRC option.

Actual Cash Value Roof (Form 400)
 Is the roof covering curling, cracking or missing shingles? * Yes No
 Is the roof covering showing signs of significant deterioration? * Yes No

Cosmetic Damage Exclusion for Hail Resistant Roof Credit (Form 420)
 Do you have a roofing installation form completed by an authorized roofing company representative? * Yes No
 Do you have a Form 420 that has been signed by the insured? * Yes No
 Do you have a WPI8 certificate for the roof or was the roof installed prior to 01/01/1988? * Yes No
 Hail Resistant Roof Class * <none selected> v
 Installation Year * <none selected> v

WPI-8 Waiver (Surcharge Will Be Applied)
 You are requesting to waive the WPI-8 requirement for this item. Please confirm that a WPI-8 Certificate of Compliance has not been issued and eligibility requirements are met. For an item to be eligible for the waiver, at least one instance of original construction, repairs, additions or structural alterations must have commenced on or after 01/01/1988 but before 06/19/2009. Any construction instance that commenced on 06/19/2009 or later will require a WPI-8.
 Please note that a surcharge will be applied, and eligibility will be reviewed by TWIA.

Exception Under Chapter 2210.259 of the Texas Insurance Code

Item Description(s) Screen (Credits and Surcharges tab: Expansion B)

1A: Item Description ([Return to Locations and Risk Items](#))

OK Cancel

Building Code Credit

Risk Location / Building Code Class

* <none selected> ▼

If a structure qualifies for the ASCE building code credit, please select the WRC option.

Actual Cash Value Roof (Form 400)

Is the roof covering curling, cracking or missing shingles?

* Yes No

Is the roof covering showing signs of significant deterioration?

* Yes No

Cosmetic Damage Exclusion for Hail Resistant Roof Credit (Form 420)

Do you have a roofing installation form completed by an authorized roofing company representative?

* Yes No

Do you have a Form 420 that has been signed by the insured?

* Yes No

Do you have a WPI8 certificate for the roof or was the roof installed prior to 01/01/1988?

* Yes No

Hail Resistant Roof Class

* <none selected> ▼

Installation Year

* <none selected> ▼

WPI-8 Waiver (Surcharge Will Be Applied)

Exception Under Chapter 2210.259 of the Texas Insurance Code

You indicated this property meets the exception for applicants non-renewed or cancelled by their private market insurer on or after June 19, 2009, through December 31, 2015 that are also missing one or more WPI-8s from that time period. By submitting this application under the criteria set by Statute 2210.259 (i.e. Senate Bill 1702), we will accept the application at the regular TWIA rate; however, upon underwriter review, we will adjust the premium accordingly.

Item Description(s) Screen (Additional Interests tab)

1A: Item Description (Return to Locations and Risk Items)

OK Cancel

10

Mortgagee/Loss Payee/Contract of Sale

<input type="checkbox"/>	Name	* Interest Type	Loan #
10.A <input type="checkbox"/>	Sample Mortgagee	Mortgagee <input type="button" value="v"/>	12345 10.C



Item Description(s) Screen (Property Exclusions tab)

1A: Item Description (Return to Locations and Risk Items)

OK

Cancel

Details

Coverages

Credits and Surcharges

Additional Interests

Property Exclusions

Property Exclusions List

* Description

Sample Information: Demonstrating an exclusion from 10% extension

This tab is only to view property items that have been specifically excluded by TWIA Underwriting. Additional coverage exclusions are listed in the Policy Jacket (contract) and/or may exist in any attached policy forms. Please consult the Policy Jacket (contract) and any applicable forms for additional information on exclusions.

Locations and Risk Items (Scheduled)

Locations and Risk Items					
<input type="button" value="≤ Back"/> <input type="button" value="Calculate Premium"/> <input type="button" value="Save Draft"/> <input type="button" value="Withdraw"/>					
<input type="button" value="Add Location"/>		<input type="button" value="Remove Item(s)"/>			
Actions	Item Number	Description	Item Type	Insurance Amount	
<input type="checkbox"/>		Add Item <input checked="" type="checkbox"/> Harris: 1234 Sample, La Porte, TX, 77571 (Primary)			
<input type="checkbox"/>	1A	Dwelling 1	Structure		\$159,837.00
<input type="checkbox"/>	1B	Personal Property of Dwelling 1	Personal Property		\$8,000.00
				23.C	\$167,837.00
<input type="button" value="≤ Back"/> <input type="button" value="Calculate Premium"/> <input type="button" value="Save Draft"/> <input type="button" value="Withdraw"/>					

Policy Review Screen

42

Policy Review

Differences

31.A **31.B**

Description	Existing Policy	Renewal
<input type="checkbox"/> Policy Info		
Period End	03/25/2015	03/25/2016
Period Start	03/25/2014	03/25/2015
<input type="checkbox"/> Locations and Risk Items		
<input type="checkbox"/> Galveston: 123 Street Name, Galveston, TX, 77550		
<input type="checkbox"/> 1A Item Description		
Deductible Amount	1100.00	1130.00
<input type="checkbox"/> Coverages		
<input type="checkbox"/> Structure Coverage		
Insurance Amount	110,000	113,000

Summary Screen

Summary

Policy #	000000020-02	Transaction Effective Date	03/25/2015
Renewal #	000000039	21 Actual Premium	\$1,529.00 23.D
Policy Period	03/25/2015 - 03/25/2016	Surcharges 25	\$229.00 25.A
Primary Named Insured	Test Example	26 Actual Premium & Surcharges	\$1,758.00 27
Mailing Address	PO Box 1 Austin, TX 78701	Commission	\$244.64

Commission Amount is 16% of Actual Premium of Issued Policy.

Policy Premium

Policy Premiums

Item #	Description	Coverage Detail	Cost Amount	Premiums	
Galveston: 123 Street Name, Galveston, TX, 77550					
14	1A	Item Description	\$113,000.00	\$1,063.00	\$1,301.00 View Rate Sheet
15	24	Increased Cost of Construction	-	24.A \$85.00	-
		Personal Property Replacement Cost	-	\$58.00	-
		Indirect Loss	-	\$95.00	-
	1B	Personal Property	\$60,000.00	\$199.00	\$228.00 View Rate Sheet
		Personal Property Replacement Cost	-	\$11.00	-
		Indirect Loss	-	\$18.00	-

Additional Policy Surcharges

Item #	Description	State	Amount
14.A	1A	WP18 Waiver Surcharge Texas	\$195.00
15.A	1B	WP18 Waiver Surcharge Texas	\$34.00
			\$229.00

Payment Screen

Payment

[← Back](#) [Edit Transaction](#) [Save Draft](#) [★ Submit to TWIA](#) [Versions ▾](#) [Withdraw](#)

Amount Due and Payment Summary

21	Actual Premium	\$518.00	23.D
25	Surcharges	-	25.A
26	Amount Due to TWIA	\$518.00	27

Payments

26	Total Payment Amount	\$518.00	27
	Payment Method	* <none selected> ▾	

4 32.C 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.

[← Back](#) [Edit Transaction](#) [Save Draft](#) [★ Submit to TWIA](#) [Versions ▾](#) [Withdraw](#)



Required Documentation Screen

Required Documentation

Part 1 - Before Submitting Transaction To TWIA

Before pressing 'Continue', please ensure that you have provided the documents highlighted below to TWIA by uploading them to this transaction.

31.C If a signed copy of a TWIA form is required, you may download it from the [Documents and Downloads](#) section of our website.

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. Credits will be removed from an item if the appropriate documentation is not uploaded.

Once you have confirmed that all required documentation has been uploaded, 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. Failure to provide all required documentation could result in rejection of the application.

Risk Item Documents

Item #	Description	Documentation required includes, but is not limited to:
Harris: 1234 Sample, La Porte, TX, 77571		
1	Dwelling 1	WPI-8 Certificate
1	Dwelling 1	Signed TWIA-400
1	Dwelling 1	Roofing Installation Form
1	Dwelling 1	Signed TWIA-420
1	Dwelling 1	WPI-8 Roof Certificate

Part 2 - After Submitting Transaction to TWIA

Documents To Mail

Check/Money Order for \$518

Payment Coupon



Submission Acknowledgement Screen

Submission Acknowledgement

Please print the payment coupon and mail to TWIA with a check for the full amount due. Once payment is received, your application will be processed according to TWIA underwriting guidelines. For additional information, please [click here](#) to access the TWIA Instructions and Guidelines manual.

This submission will not be processed until the payment and payment coupon are received. Payment received without an accompanying coupon will be returned. Coverage will be effective for eligible applications on the date payment is received by TWIA, the date mailed if sent by one of the four approved methods, or a later date if requested. If payment and coupon are not received within 14 days, your submission will be voided and the coverage requested in your application will not be issued. It will be necessary for you to resubmit your application if coverage is still desired.

After pressing the 'Continue' button, a PDF of the transaction summary and the payment coupon will be available for printing.

Coverage requests will not be reviewed by TWIA before payment is received.

Submission Certification

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

Continue

Cancel/Return



Submission Information (After Submission of Renewal)

Submission Information

Thank you! Your Renewal (#T000000034) has been received by TWIA. You have indicated that your payment will be mailed. Your Renewal will be processed according to TWIA Underwriting guidelines. Coverage will not be in effect before payment is received and the effective date of coverage is verified. No claims for loss will be reviewed prior to receipt of payment.

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

- [View your renewal \(#T000000034\)](#)
- [View your policy \(#TWIA-000000018-02\)](#)
- [Go to your desktop](#)



Submission Certification (After Submission of Renewal)

Submission Acknowledgement

Please print the payment coupon and mail to TWIA with a check for the full amount due. Once payment is received, your application will be processed according to TWIA underwriting guidelines. For additional information, please [click here](#) to access the TWIA Instructions and Guidelines manual.

This submission will not be processed until the payment and payment coupon are received. Payment received without an accompanying coupon will be returned. Coverage will be effective for eligible applications on the date payment is received by TWIA, the date mailed if sent by one of the four approved methods, or a later date if requested. If payment and coupon are not received within 14 days, your submission will be voided and the coverage requested in your application will not be issued. It will be necessary for you to resubmit your application if coverage is still desired.

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

Coverage requests will not be reviewed by TWIA before payment is received.

Submission Certification

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

Submission certification was completed on Tue Feb 17 2015 00:34:52 CST by Andrea Alvarado

33 33.A 34

Forms Screen (After Submission of Renewal)

12 Forms

Additional Forms

19	16.V	12.A	Form # ▲	Description	Items#
			TWIA-220	Automatic Adjusted Building Cost	1A
		16.U	TWIA-320	Extensions of Coverage	1A,1B
			TWIA-365	Replacement Cost Personal Property	1B
			TWIA-400	Actual Cash Value - Roofs	1A
			TWIA-431	Extension of Coverage - Increased Cost of Construction	1A