



Texas Windstorm Insurance Association  
Manufactured Home New Business Application





# Texas Windstorm Insurance Association

## Manufactured Home New Business 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](mailto:PCFilingsIntake@tdi.texas.gov)

Re: Revised TWIA Manufactured Home New Business 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 New Business 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 New Business Application through Policy Center; (5) the existing Manufactured Home New Business 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 New Business 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](mailto: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  
Manufactured Home New Business Application



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



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TEXAS WINDSTORM  
INSURANCE ASSOCIATION

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TEXAS WINDSTORM  
INSURANCE ASSOCIATION

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Texas Windstorm Insurance Association  
Manufactured Home New Business Application



**3. Explanatory Memorandum**





## MEMORANDUM

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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 New Business Application

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In accordance with Texas Administrative Code 5.4911 and 5.9320, TWIA is submitting revisions to the TWIA Manufactured Home New Business 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 New Business 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 New Business Application



## **4. Comparison Legend**

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

## Comparison Legend Notes

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The Comparison Legend lists the data fields present in the existing TWIA Manufactured Home New Business Application and presents a side-by-side comparison of the data fields present in the new Policy Center Commercial Manufactured Home New Business 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 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	Texas Windstorm Insurance Association	N/A	[No equivalent due to transition from paper to electronic format]
2	Heading	TWIA WEB APPLICATION FOR WINDSTORM & HAIL INSURANCE	N/A	[No equivalent due to transition from paper to electronic format]
3	TWIA Logo	[TWIA Logo]	N/A	[No equivalent due to transition from paper to electronic format]
4	Application Number	Application #	Side Bar	Submission T#####
5	Application Type	Manufactured Home Application	New Submission	Policy Type Selection: Available Options: [Drop down options: Residential, Commercial, Manufactured Home]
6	Voiding Application	Any handwritten premium bearing changes will VOID this application and cause it to be returned.	N/A	[No equivalent due to transition from paper to electronic format]
7	Early Cancellation	Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association	N/A	[No equivalent; included in Declarations]
8	Photo/Payment	ATTACH PHOTO OF MOBILE HOME. ATTACH CHECK OR MONEY ORDER FOR GROSS PREMIUM + SURCHARGES TO APPLICATION	Details	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.
9	Insured Name & Address	NAME OF INSURED AND MAILING ADDRESS	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	INSURED'S AGENT'S NAME AND MAILING ADDRESS	Policy Info: Agency Details	Agency Name/Agency Location
11	TDI License	TDI Lic	Policy Info: Agency Details	TDI License #
12	Policy Term	POLICY TERM REQUESTED	Policy Info	Policy Details
13	Inception date	[Inception Date]	(1) New Submission; (2) Policy Info	Effective Date [MM/DD/YYYY]
14	Expiration Date	[Expiration Date]	Policy Info	Expiration Date [MM/DD/YYYY]
15	12:01 am Expiration	At 12:01 A.M. Standard time At The Location of Property	N/A	[No equivalent; included in Declarations]
16	Agency Personnel Contact	Agency Personnel who may be contacted concerning this application	Policy Info: Agency Details	Contact Name/Contact Phone #
17	Agent's Name and Phone Number	Agent Name / (###) ###-####	Policy Info: Agency Details	Location Phone #

**Comparison Legend**

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text	
18	Previous or Reference Number	Previous or Reference #: ##### [category only appears if information provided in E-Quote]	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]	
19	Customer Tracking Number	Customer Tracking Number: [Tracking #] [category only appears if information provided in E-Quote]	(1) New Submission; (2) Status Bar	Account #	
20	Perils	WINDSTORM & HAIL ONLY	N/A	[No equivalent; included in Declarations]	
21	Premium financing	Is this policy premium financed? If yes, Attach Form 151A	Policy Info: Premium Financier	(Add) [Gives option to add premium financier]	
22	Total coverage	TOTAL INSURANCE	Locations and Risk Items (After)	Insurance Amount	
23	Premium due	TOTAL AMOUNT DUE	Payment: Amount Due and Payment Summary	Amount Due to TWIA	
24	Mortgagee/Loss Payee	MORTGAGEE / LOSS PAYEE [category only appears if information provided in E-Quote]	Additional Interest	Mortgagee/Loss Payee/Contract of Sale [Gives option to add additional interest]	
25	Item Number	Item No.	Locations and Risk Items (After)	Item Number [The item number appears after user adds an item]	
26	Coverage A or B	Coverage A/B	Locations and Risk Items (After)	[Part of the item number - e.g., 1A - which appears after adding an item]	
27	Description	Property and Form Description	Details	Risk Item Type [Drop down options: Manufactured Home, Manufactured Home Contents Only]	
27.A	Property Description	Property Description	(1) Locations and Risk Items (After); (2) Details	(1) Description [appears after adding an item] (2) Description	
27.B	Property Address	[Insured location address entered]	Location Information	Location Address	
27.D	Underwriting Details	Make or Model	Details: Construction Details	Model Name	
27.E	Underwriting Details	Model Year: [YYYY]	Details: Construction Details	Model Year [YYYY; Select from drop down menu]	
27.F	Underwriting Details	Length	Details: Construction Details	Length	
27.G	Underwriting Details	Width	Details: Construction Details	Width	
27.H	Underwriting Details	Identification Number: [Serial number is entered]	Details: Construction Details	Serial Number	
27.I	Underwriting Details	Tie Down Date: [MM/DD/YYYY]	Details: General Information	Most Recent Tie Down Date [MM/DD/YYYY]	
27.J	Underwriting Details	Inside City Limits at time of Construction	N/A	[Data field not applicable to this coverage type]	
27.K	Underwriting Details	Purchased from Dealer [Yes and No Options]	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]	
27.L	Underwriting Details	If Dealer, Name and Address: [dealers name and address entered]	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]	
27.M	Underwriting Details	Property is Located: [Inland or Seaward -automatic 1% or 2% deductible, \$250 minimum]	Location Information	Coastal Zone Manufactured Home Location [1% \$250 Inland, 2% \$250 Seaward]	
27.N	Underwriting Details	Dates of Construction	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]	
27.O	Underwriting Details	Companion Policy Type : [Defaults to none] Companion Policy Company	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]	

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text	
28	Coins %	[This area is blank as coins% does not apply to Manufactured Homes. This item was included in the application as the application format was generic and used for all policy types.]	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]	
29	Deductible	Deductible: [\$]	Coverages	Deductible [Pre-filled based on Coastal Zone with the following options: 1% \$250, 2% \$250]	
30	Limit of Liability	Limit of Liability: [\$]	Coverages	Insurance Amount	
31	Premium	Premium: [\$]	Payment: Amount Due and Payment Summary	Actual Premium	
32	Footer	5700 South MoPac Expressway, Building A, Austin, Texas 78749	N/A	[No equivalent due to transition from paper to electronic format]	
33	Footer	P.O. Box 99090, Austin, Texas, 78709-9090	N/A	[No equivalent due to transition from paper to electronic format]	
34	Footer	512-899-4900	N/A	[No equivalent due to transition from paper to electronic format]	
35	Footer	Fax 512-899-4950	N/A	[No equivalent due to transition from paper to electronic format]	
36	Page Number	Page 1 of 2	N/A	[No equivalent due to transition from paper to electronic format]	
37	End of Items Schedule	End of Items Schedule	N/A	[No equivalent due to transition from paper to electronic format]	
38	Totals	Total Premium:	Summary	Actual Premium	
39	Totals	Total Surcharges:	N/A	[Data field not applicable to this coverage type]	
40	Totals	Total Premium + Total Surcharges:	N/A	[Data field not applicable to this coverage type]	
41	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 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 time of manufacture. 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 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 the 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.	
42	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]	
43	Date	Date of Application	Submission Acknowledgement (After Submission)	Submission certification was completed on [Day Mon DD, YYYY] by [Submitter]	

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
44	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.
45	Legal Notices	Important Legal Notices	N/A	[The three important notices are still included in the application on two separate screens [see Items 46, 47, and 48]; the "Important Legal Notices" heading was simply removed, not the actual notices]
46	Legal Notices	<p><b>Evidence of Declination:</b>            With the act of submitting this application for property coverage with TWIA, I, the insured's agent, acting on behalf of the applicant, 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 documentation.            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 &amp; Downloads on the TWIA website)</p>	Qualification: Pre-Qualification Questions	<p>Evidence of Declination Requirements            [Links to <a href="https://www.twia.org/twia-declination-requirements/">https://www.twia.org/twia-declination-requirements/</a>;            Follows newly created Item 51 that asks "Does the applicant meet the evidence of declination requirements?"]</p>
47	Legal Notices	<p><b>Flood Insurance Requirement:</b>            With the act of submitting this application for property coverage with TWIA, I, the insured's agent, acting on behalf of the applicant, acknowledge I am in possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, and it is my intent to keep record of that documentation. 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. The evidence of a companion flood insurance policy must be made available to TWIA, if specifically requested.</p>	Qualification: Pre-Qualification Questions	<p>Flood Insurance Requirements            [Links to <a href="https://www.twia.org/twia-flood-requirements/">https://www.twia.org/twia-flood-requirements/</a>;            Follows newly created Item 52 that asks "Does the applicant meet the flood insurance requirements?"]</p>



Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
48	Legal Notices	<b>90 Day Minimum Retained Premium:</b> 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	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.]
49	N/A	N/A	Qualification: Pre-Qualification Questions	TWIA Coverage & Eligibility Guidelines [Links to <a href="https://www.twia.org/coverage-eligibility/">https://www.twia.org/coverage-eligibility/</a> ]
50	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).]
51	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 46]
52	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 47]
53	N/A	N/A	Qualification: Pre-Qualification Questions	Is the Manufactured Home occupied principally for dwelling purposes? [This question was added to determine coverage eligibility based on TWIA Underwriting Guidelines.]
54	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 eligibility based on TWIA Underwriting Guidelines.]
55	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 eligibility based on TWIA Underwriting Guidelines.]
57	N/A	N/A	Location Information	Is your risk location inside city limits and east of Highway 146? [Yes and No Options] [This question only shows for Harris County.]
58	N/A	N/A	Locations and Risk Items (Before and After)	Add Item
59	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.]
60	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.]
61	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.]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
62	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.]
63	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.]
68	N/A	N/A	Premium Financier - Input Page: Contact Detail	Business Business Name [required] Office Phone Fax Primary Email Secondary Email
69	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 [required] Zip Code [required] County
70	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.]
71	N/A	N/A	Summary	Commission Amount is 12% of Actual Premium of Issued Policy.
72	N/A	N/A	Additional Interest - Input Page: Contact Detail	Business Business Name [required] Office Phone Fax Primary Email Secondary Email
73	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
74	N/A	N/A	Additional Interest - Input Page	Type [Drop down options: Mortgagee, Contract of Sale, Loss Payee]
75	N/A	N/A	Additional Interest - Input Page	Loan Number
76	N/A	N/A	Locations and Risk Items (After)	Item Type [The item type populates after adding an item]
77	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
78	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.</p> <p>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>
79	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>
80	N/A	N/A	Submission Information	<p>Thank You! Your Submission [#####] 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 submission" link below, and then select Documents from the Tools menu.</p>
81	N/A	N/A	Forms	Additional Forms [Shows which forms/endorsements are attached to each item]
82	N/A	N/A	Details	<p>Additions</p> <p>[The following fields need to be completed:</p> <p>Date</p> <p>Addition Type</p> <p>Description</p> <p>Has a WPI-8 Certificate of Compliance been issued for this construction?]</p> <p>[This item was added to more accurately underwrite the risk.]</p>
83	N/A	N/A	Details	<p>Re-Roof Details</p> <p>[The following fields need to be completed:</p> <p>Date</p> <p>Was the re-roof made to a Living Area Site Built Addition?</p> <p>Type</p> <p>Has a WPI-8 Certificate of Compliance been issued for this construction?]</p> <p>[This item was added to more accurately underwrite the risk.]</p>

Comparison Legend

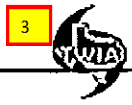
Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text	
84	N/A	N/A	Details	Subsequent Repairs [The following fields need to be completed: Date Was the repair made to a Living Area Site Built Addition? Description Has a WPI-8 Certificate of Compliance been issued for this construction? [This item was added to more accurately underwrite the risk.]	



Texas Windstorm Insurance Association  
Manufactured Home New Business Application



**5. Existing Application**



4 Application

5 Manufactured Home Application

6 Any handwritten premium bearing changes will VOID this application and cause it to be returned.

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

8 ATTACH PHOTO OF MOBILE HOME. ATTACH CHECK OR MONEY ORDER FOR GROSS PREMIUM + SURCHARGES TO APPLICATION

9 NAME OF INSURED AND MAILING ADDRESS

10 INSURED'S AGENT'S NAME AND MAILING ADDRESS

11 TDI Lic

12 POLICY TERM REQUESTED 13 \_\_\_\_\_ TO 14 \_\_\_\_\_ 15 AT 12:01 A.M. Standard Time At The Location Of Property  
 Inception Expiration

16 Agency Personnel who may be contacted concerning this application

20 PERILS	Is this policy premium financed? If yes, Attach Form 151A	TOTAL INSURANCE	TOTAL AMOUNT DUE
WINDSTORM & HAIL ONLY	21	22	23

Item No.	Coverage A/B	27 Property and Form Description	28 Coins %	29 Deductible	30 Limit Of Liability	31 Premium
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1 26 A Property Description: 27.A Lot: ,  
 27.B Block:  
 27.D Underwriting Details:  
 27.E Make or Model: Model Year: 27.E  
 27.F Length , Width 27.G  
 27.H Identification Number: Tie Down Date: 27.I , Inside City  
 27.J Limits at time of Construction: 27.J  
 27.K Purchased From:  
 27.L If Dealer, Name and Address : 27.L  
 27.M Property is located:  
 27.N Companion Policy Company: 27.N  
 27.O Companion Policy Type:

2 B Property Description:  
 Located in Item

37 End of Items Schedule

38 Total Premium:

39 Total Surcharges:

40 Total Premium + Total Surcharges:

32 3700 South MoPac Expressway, Building A, Austin, Texas 78749

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

34 512-899-4900 / Fax 512-899-4950 35

4 Application #



41 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 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 time of manufacture. 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 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 the failure to comply with any of the conditions of the above representations or warranties.

42 The above statements are correct to the best of my knowledge.

43 \_\_\_\_\_  
Date of Application

44 \_\_\_\_\_  
Signature of Insured(s)

45 **IMPORTANT LEGAL NOTICES:**

46 **Evidence of Declination:**  
With the act of submitting this application for property coverage with TWIA, I, the insured's agent, acting on behalf of the applicant, 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 documentation.

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)

47 **Flood Insurance Requirement:**  
With the act of submitting this application for property coverage with TWIA, I, the insured's agent, acting on behalf of the applicant, acknowledge I am in possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, and it is my intent to keep record of that documentation. 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 VI-V30. The flood insurance requirement does not extend to structures being repaired. The evidence of a companion flood insurance policy must be made available to TWIA, if specifically requested.

48 **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.

32 5700 South MoPac Expressway, Building A, Austin, Texas 78749  
 33 P.O. Box 99090, Austin, Texas 78709-9090  
 34 512-899-4900 / Fax 512-899-4950

4 Application #

35



Texas Windstorm Insurance Association  
Manufactured Home New Business Application



**6. New Policy Center Application**





## Policy Center Screen Captures

---

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



## New Submission

### New Submission

Create new submission for Test example (Account #: A000494175) 19

Please choose the desired effective date:

Effective Date 13 \* 09/05/2017 


Please choose the desired submission type and press 'Continue':

Submission Type \*  Quick Quote  Full Application

Policy Type Selection

5 Available Options \* Manufactured Home 

Select the desired agency location.

Agency Location \* Web Testing Agency, PO Box 99090, Austin - Eligible 

Continue



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

## Sidebar

**Submission** 4  
**T001076657**  
Submitted

[Qualification](#)

[Policy Contract](#)

[Policy Info](#)

[Locations and Risk  
Items](#)

[Summary](#)

[Forms](#)

[Payment](#)

[Required  
Documentation](#)

**Submission  
Acknowledgement**



## Status Bar

★ Submission (Submitted) | 🏠 Manufactured Home/Full Application | Eff. 09/05/2017 | **Test example** | Account # **A000494175** 19

## Qualification

### Qualification

Next > Calculate Premium Save Draft Withdraw

#### Pre-Qualification Questions

50	Do all the risk items fall in the TWIA coverage area?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	<a href="#">TWIA Coverage &amp; Eligibility Guidelines</a>	49
51	Does the applicant meet the evidence of declination requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	<a href="#">Evidence of Declination Requirements</a>	46
52	Does the applicant meet the flood insurance requirements?	* <input checked="" type="radio"/> Yes <input type="radio"/> No	<a href="#">Flood Insurance Requirements</a>	47
53	Is the Manufactured Home occupied principally for dwelling purposes?	* <input checked="" type="radio"/> Yes <input type="radio"/> No		
54	Is the Manufactured Home properly blocked and tied in accordance with TDHCA guidelines?	* <input checked="" type="radio"/> Yes <input type="radio"/> No		
55	Is the Manufactured Home 8 body feet or more in width and 32 body feet or more in length, excluding tongue?	* <input checked="" type="radio"/> Yes <input type="radio"/> No		

Next > Calculate Premium Save Draft Withdraw



## Policy Info

### Policy Info

**Primary Named Insured**

Name  [Test example](#)

**Mailing Address**

123 fake st  
Galveston, TX 78681

**Policy Details**

Effective Date \*

Expiration Date 09/05/2018

**Agency Details**

Agency Name WEB TESTING AGENCY

TDI License # 1111 WEB TESTING AGENCY

Agency Location \*

Location Phone # 000-000-0000

Contact Name Matthew Nothing

Contact Phone # 512-444-4444

**Additional Named Insureds**

Name	Relationship to Primary Named Insured
------	---------------------------------------

**Premium Financier**

Name	Type
------	------



## Primary Insured – Input Page

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


OK Cancel

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?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Primary Email	
Secondary Email	

#### Address **9**

Country	*  United States of America ▼
APO/FPO/DPO	<input type="checkbox"/>
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	*	<input type="text"/>
Last Name	*	<input type="text"/>
Primary Phone		<none selected> ▼
Home Phone		<input type="text"/>
Work Phone		<input type="text"/>
Mobile Phone		<input type="text"/>
Fax Phone		<input type="text"/>
Primary Email		<input type="text"/>
Secondary Email		<input type="text"/>

### Address **9**

Country		United States of America ▼
APO/FPO/DPO		<input type="checkbox"/>
Address Line 1		<input type="text"/>
Address Line 2		<input type="text"/>
City		<input type="text"/>
State		<none selected> ▼
ZIP Code		.....-.....
County		<input type="text"/>
		<input type="button" value="Validate Address"/>

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> 63

**Contact Detail** 68

**Business**

Business Name \*


Office Phone

Fax

Primary Email

Secondary Email

**Address** 69

Country \*  

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**



## Location Information

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

OK Cancel

The Hurricane Binding Exception is currently in effect and may cause the proposed effective date to be changed

Street Address  Yes  No

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

Location Address 27.B 

County \* Harris

Address Line 1 \* 123 fake

Space #

City \* Seabrook  

State Texas

ZIP Code \* 77586  

#### Legal Description

Lot

Block

Section

Is your risk location inside city limits and east of Highway 146? \*  Yes  No 57

Coastal Zone 27.M

Manufactured Home Location Inland of the Intracoastal Canal

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

Locations and Risk Items (Before)

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="button" value="Add Item"/>	58	<u>Harris: 123 Fake Street, Seabrook, TX, 77586 (Primary)</u>		
<input type="button" value="≤ Back"/> <input type="button" value="Calculate Premium"/> <input type="button" value="Save Draft"/> <input type="button" value="Withdraw"/>				



## Locations and Risk Items (After)

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)"/>			
<input type="checkbox"/>	Actions	Item Number	Description	Item Type	Insurance Amount
<input type="checkbox"/>	58	25	27.A	76	22
<b>Add Item</b> <a href="#">Harris: 123 Fake Street, Seabrook, TX, 77586 (Primary)</a>					
<input type="checkbox"/>		1A	TDI Filing	Structure	\$50,000.00
<input type="checkbox"/>		1B	Personal Property of TDI Filing	Personal Property	\$20,000.00
					<b>\$70,000.00</b>
<input type="button" value="≤ Back"/> <input type="button" value="Calculate Premium"/> <input type="button" value="Save Draft"/> <input type="button" value="Withdraw"/>					



## Details

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

Location Harris: 123 Fake Street, Seabrook, TX, 77586

Description **27.A** \* TDI Filing

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

Risk Item Type **27** \* Manufactured Home

---

**General Information**

Most Recent Tie Down Date \* 09/05/2017 **27.I**

**Please upload a copy of the Tie Down Report in order to submit this request.** **59**

Most Recent Tie Down Report

**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.** **8**

Photograph

---

**Construction Details**

Model Name \* Example **27.D**

Serial Number \* 123456 **27.H**

Length \* 32 **27.F**

Width \* 8 **27.G**

Model Year \* 2017 **27.E**

Wind Zone \* 3 **60**

Condition \* Good **61**

---

**Re-Roof Details** **83**

* 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** **84**

* 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** **82**

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

**62**

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

## Coverages

[Details](#)

**Coverages**

[Additional Interests](#)

**Structure Coverage**

Insurance Amount \* \$ 50,000 30

Deductible \* 1% (\$250 min) v 29

**Personal Property Coverage**

Insurance Amount \* \$ 20,000 30

Deductible \* 1% (\$250 min) v 29



## Additional Interest

[Details](#)

[Coverages](#)

**Additional Interests**

### Mortgagee/Loss Payee/Contract of Sale

Add ▼

Remove

24

Name

\* Interest Type

Loan #



## 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>

Loan Number

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

Validate Address

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



## Summary

**Summary**

≤ Back
Next ≥
Edit Transaction
Save Draft
Invoice
★ Submit to TWIA
Versions ▾
Withdraw
Print

**The premium calculated is only good until the end of today. Any changes desired or submissions after today must be re-calculated prior to submitting to TWIA.**

Submission #	001076657	Actual Premium	38	\$1,750.00
Policy Period	09/05/2017 - 09/05/2018	Commission	70	\$210.00
Primary Named Insured	Test example	<b>Commission Amount is 12% of Actual Premium of Issued Policy.</b>		
Mailing Address	123 fake st Galveston, TX 78681		71	

**Premiums**

**Policy Premiums**

Item #	Description	Coverage Detail	Cost Amount	Premiums
<b>Harris: 123 Fake st, Seabrook, TX, 77586</b>				
<a href="#">1A</a>	TDI Filing	<b>\$50,000.00</b>	\$1,250.00	<b>\$1,250.00</b>
<a href="#">1B</a>	Personal Property	<b>\$20,000.00</b>	\$500.00	<b>\$500.00</b>

≤ Back
Next ≥
Edit Transaction
Save Draft
Invoice
★ Submit to TWIA
Versions ▾
Withdraw
Print



## Payment

### Payment

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

#### Amount Due and Payment Summary

Actual Premium **31** \$1,750.00

Amount Due to TWIA **23** \$1,750.00

#### Payments

Total Payment Amount \$1,750.00

Payment Method **77** \* EFT [?](#)

You will be required to complete the associated payment entry screens before your submission is sent to underwriting. Please click 'Submit to TWIA' button to continue the payment process.

**48**

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](#) [Versions](#) [Withdraw](#) [Print](#)



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

## Documents

Documents 78

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.

### No Required Documentation



## Submission Acknowledgement

### Submission Acknowledgement 79

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 42

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

### Warranty Certification 44 41

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)

### 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)

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### 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

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**Thank you! Your Submission (#T001076657) and Electronic Funds Transfer transaction have been received by TWIA. We will process the Submission according to TWIA Underwriting guidelines.**

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

---

Name of Insured	Test example
Payment Amount	\$1,750.00
Payment Confirmation #	FAKE170905142938409
Date Payment Initiated	09/05/2017

---

- [View your submission \(#T001076657\)](#)
- [Go to the submission manager for this account](#)
- [Go to your desktop](#)



## Forms

### Forms

[≤ Back](#) [Next ≥](#) [Invoice](#)

### Additional Forms

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<a href="#">Form #</a> ▲	<a href="#">Description</a>	<a href="#">Items#</a>
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

[≤ Back](#) [Next ≥](#) [Invoice](#)