



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 App
4. Type of Filing: New Filing Revision/Replacement: TDI File No. or Link No. P-0510
[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-0510

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



Texas Windstorm Insurance Association
Residential Application Filing



(Existing Version to Policy Center Version)



February 17, 2015

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

Reference: Revision to TWIA Residential Application

Dear Property & Casualty Intake Unit:

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

Changes to this form 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 Application side-by-side with the information as it is captured by the revised TWIA Residential Application through Policy Center; (4) the existing Residential Application (numbered in accordance with the Legend); and (5) Policy Center Screen Captures, which conveys the revised 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 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

CC: Ms. Marilyn Hamilton (via email: marilyn.hamilton@tdi.texas.gov)
Property and Casualty, Personal and Commercial Lines, Director
Texas Department of Insurance
P.O. Box 149104
MC 104-PC
Austin, TX 78714-9104

Texas Windstorm Insurance Association

5700 South MoPac Expressway, Building A, Austin, Texas 78749 • P.O. Box 99090, Austin, Texas 78709-9090
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Texas Windstorm Insurance Association
Residential Application Filing



1. Property and Casualty Filing Transmittal Form



Texas Windstorm Insurance Association
Residential Application Filing



2. Explanatory Memorandum

Residential Application Filing

Introduction

In accordance with Texas Administrative Code 5.4911 and 5.9320, Texas Windstorm Insurance Association is submitting revisions to the Residential 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 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 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 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):

3. 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 Residential Application through Policy Center;
4. The existing Residential Application (numbered in accordance with the Legend); and
5. Policy Center Screen Captures, which conveys the revised Application (numbered in accordance with the Legend).



Texas Windstorm Insurance Association

Residential Application Filing



3. Comparison Legend

Compares Data Fields of Existing Residential Application to Data Fields of revised Policy Center Residential Application

Comparison Legend Notes

The Comparison Legend lists the data fields present in the existing TWIA Residential (New Business) Application and presents a side-by-side comparison of the data fields present in the new online Policy Center Residential 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 **blue** 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 in the 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. 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 Application. These include the Payment Coupon, Transaction Summary, and Submission Certification.

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.

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 application process.

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	Top left corner	Texas Windstorm Insurance Association
2	Heading	TWIA WEB APPLICATION FOR WINDSTORM & HAIL INSURANCE	Info Bar	Residential/Full Application [before submission]; Windstorm and Hail [after submission]
3	TWIA Logo	[TWIA Logo]	Top left corner	[TWIA Logo]
4	Application Number	Application #	Sidebar	[Transaction number, e.g. T000000123]
5	Application Type	Residential Application	(1) Info Bar; (2) New Submission Screen	(1) Residential/Full Application; (2) Policy Type Selection: Available Options: Residential
6	Voiding Application	Any handwritten premium bearing changes will VOID this application and cause it to be returned	N/A	[No equivalent in PC application as all submissions are online, thereby eliminating the possibility of handwritten changes.]
7	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 for 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 applicable. The minimum retained premium is fully earned on the effective date of the policy.
8	Payment	ATTACH CHECK OR MONEY ORDER FOR NET PREMIUM + SURCHARGES TO APPLICATION	(1) <u>Payment Coupon***</u> , (2) Submission Acknowledgement	(1) & (2) Please print and detach the payment coupon below and mail to TWIA with a check for the full amount due. Once payment and payment coupon are received, your application will be processed according to TWIA underwriting guidelines.
9	Insured Name & Address	NAME OF INSURED AND MAILING ADDRESS	Policy Info Screen: Primary Named Insured [Enter via Primary Named Insured Screen]	Primary Named Insured: Name; Mailing Address
10	Agent Name & Address	INSURED'S AGENT'S NAME AND MAILING ADDRESS	Policy Info Screen: Agency Details	Agency Name; Agency Location
11	TDI License	TDI Lic	Policy Info Screen: Agency Details	TDI License #
12	Policy Term	POLICY TERM REQUESTED	(1) New Submission Screen; (2) Policy Info Screen	(1) Please choose the desired effective date; (2) Policy Details
13	Inception date	(Inception)	(1) New Submission Screen; (2) Policy Info Screen	(1) Effective Date; (2) Effective Date
14	Expiration Date	(Expiration)	Policy Info Screen: Policy Details	Expiration Date
15	12:01 am Expiration	At 12:01 A.M. Standard time At The Location of Property	<u>Transaction Summary***</u>	12:01 A.M. Standard Time at the property location
16	Agency Personnel Contact	Agency Personnel who may be contacted concerning this application	Policy Info Screen	Agency Details

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
17	Agent's Name and Phone Number	Agent Name / (###) ###-####	Policy Info Screen: Agency Details	Contact Name & Contact Phone #
18	Previous or Reference Number	Previous or Reference #: ##### [category only appears if information provided in E-Quote]	Locations and Risk Items: New Item(s) Screen: Details tab: General Information	Prior TWIA Policy #
19	Customer Tracking Number	Customer Tracking Number: [Tracking #]	N/A	[No equivalent]
20	Perils	WINDSTORM & HAIL ONLY	<u>Transaction Summary***</u>	COVERAGES - Windstorm and Hail Only
21	Premium financing	Is this policy premium financed? If yes, Attach Form 151A	Policy Info Screen: Premium Financier [Enter via New Premium Financier Screen]	Premium Financier [Dropdown for Premium Financier Agreement Type: (1) Premium Financier Agreement Incl Power of Attorney; or (2) TWIA-151-A]
22	Total coverage	Total insurance	Locations and Risk Items Screen (Scheduled)	Insurance Amount
23	Premium due	TOTAL AMOUNT DUE	Summary Screen	Actual Premium & Surcharges
24	Mortgagee/Loss Payee	MORTGAGEE / LOSS PAYEE [category only appears if information provided in E-Quote]	Locations and Risk Items: New Item(s) Screen: Additional Interests tab	Mortgagee/Loss Payee/Contract of Sale
25	Item Number	Item No	(1) Locations and Risk Items Screen; (2) Summary Screen	(1) Item Number; (2) Item #
26	Coverage A or B	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]
27	Description	Property and Form Description	(1) Locations and Risk Items Screen; (2) Summary Screen	Description
27.A	Property Description	Property Description	Locations and Risk Items: New Item(s) Screen: Details tab	Description
27.B	Property Address	[Insured location address entered]	(1) Location Information Screen: Location Address; (2) Location and Risk Items: New Item(s) Screen: Details tab	(1) Location Address: [Insured location address entered]; (2) Location: [Insured location address entered]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
27.C	Underwriting Details	Stories	Locations and Risk Items: New Item(s) Screen: Details tab: Construction Details	Number of Stories
27.D	Underwriting Details	Roof	Locations and Risk Items: New Item(s) Screen: Details tab: Construction Details	Roof Type
27.E	Underwriting Details	Construction	Locations and Risk Items: New Item(s) Screen: Details tab: Construction Details	Exterior Walls
27.F	Underwriting Details	Occupancy	Locations and Risk Items: New Item(s) Screen: Details tab: General Information	Occupancy Type
27.G	Underwriting Details	ECV	Locations and Risk Items: New Item(s) Screen: Coverages tab	Actual Cash Value
27.H	Underwriting Details	ERC	Locations and Risk Items: New Item(s) Screen: Coverages tab	Replacement Cost
27.I	Underwriting Details	MSB Tracking #	Locations and Risk Items: New Item(s) Screen: Details tab	MSB Policy # / Confirm MSB #
27.J	Underwriting Details	Area	Locations and Risk Items: New Item(s) Screen: Details tab: Construction Details	Total Area
27.K	Underwriting Details	Inside City Limits at time of Construction	N/A	[Removed; information no longer needed.]
27.L	Underwriting Details	RCC	N/A	[Removed; information no longer needed.]
27.M	Underwriting Details	Dates of Construction	Locations and Risk Items: New Item(s) Screen: Details tab	Construction Date
27.N	Underwriting Details	Structure: MM/DD/YYYY	Locations and Risk Items: New Item(s) Screen: Details tab: Additional Details	MM/DD/YYYY

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
27.O	Underwriting Details	Additions: MM/DD/YYYY	Locations and Risk Items: New Item(s) Screen: Details tab: Additional Details	Additions: MM/DD/YYYY
27.P	Underwriting Details	Repairs: [Reroof Date pulled from E-Quote] [Reroof Type pulled from E-Quote, e.g. "complete"]	Locations and Risk Items: New Item(s) Screen: Details tab: Additional Details	Re-Roof Details: MM/DD/YYYY
27.Q	Underwriting Details	[Subsequent Repair Date pulled from E-Quote] [Subsequent Repair Reason pulled from E-Quote]	Locations and Risk Items: New Item(s) Screen: Details tab: Additional Details	Subsequent Repairs
27.R	Underwriting Details	Companion Policy Type	Locations and Risk Items: New Item(s) Screen: Details tab: General Information	Companion Policy Type
27.S	Underwriting Details	Companion Policy Company	Locations and Risk Items: New Item(s) Screen: Details tab: General Information	Companion Policy Company
27.T	Underwriting Details	Contract Buyer [category only appears if information provided in E-Quote]	Locations and Risk Items: New Item(s) Screen: Additional Interests tab	Contract Buyer
27.U	Optional Premium Adjustments	Optional Premium Adjustments	N/A	Premium adjustment options selected for individual items under personal property coverage
27.V	Optional Premium Adjustments	Increased Cost in Construction	Locations and Risk Items Screen: Item Screen: Coverages tab	Increased Cost of Construction Coverage
27.W	Optional Premium Adjustments	Personal Property in Replacement Cost	Locations and Risk Items: New Item(s) Screen: Coverages tab	Replacement Cost Coverage (form 365)
27.X	Credits and Surcharges	Hail Resistant Roof Credit [category only appears if information provided in E-Quote]	Locations and Risk Items: New Item(s) Screen: Credits and Surcharges tab	Cosmetic Damage Exclusion for Hail Resistant Roof Credit (Form 420)
27.Y	Credits and Surcharges	Actual Cash Value 15% Roof Credit [category only appears if information provided in E-Quote]	Locations and Risk Items: New Item(s) Screen: Credits and Surcharges tab	Actual Cash Value Roof (Form 400)
27.Z	Credits and Surcharges	Surcharges	Locations and Risk Items Screen	Credits and Surcharges [tab]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
27.AA	Credits and Surcharges	WPI-8 Waiver [category only appears if information provided in E-Quote]	Locations and Risk Items: New Item(s) Screen: Credits and Surcharges tab	WPI-8 Waiver
27.AB	Credits and Surcharges	Building Code Credit [category only appears if information provided in E-Quote]	Locations and Risk Items: New Item(s) Screen: Credits and Surcharges tab	Building Code Credit
28	Coins%	[80% or Waived]	Locations and Risk Items: New Item(s) Screen: Coverages tab	Coinurance: [Select from drop-down: 80% or Waived]
29	Deductible	Deductible: \$	Locations and Risk Items: New Item(s) Screen: Coverages tab	Deductible [select amount or percentage from drop-down]; Deductible Amount: \$
30	Limit of Liability	Limit of Liability: \$	(1) Locations and Risk Items: New Item(s) Screen: Coverages tab; (2) Location and Risk Items [summary]	(1) Insurance Amount; (2) Insurance Amount
31	Premium	Premium: \$	(1) Summary Screen; (2) Summary Screen: Premiums & Surcharges	(1) Actual Premium; (2) Premiums
32	Footer	5700 South MoPac Expressway, Building A, Austin, Texas 78749	N/A	[No equivalent]
33	Footer	P.O. Box 99090, Austin, Texas, 78709-9090	Payment Coupon***	P.O. Box 99090, Austin, Texas 78709-9090
34	Footer	512-899-4900	N/A	[No equivalent]
35	Footer	Fax 512-899-4950	N/A	[No equivalent]
36	Page Number	Page 1 of 2	N/A	[No page numbers referenced in online application as users switch back and forth between screens]
37	End of Items Schedule	End of Items Schedule	Transaction Summary***	----End of Items Schedule----
38	Totals	Total Premium:	Summary Screen	Actual Premium
39	Totals	Total Surcharges:	Summary Screen	Surcharges
40	Totals	Total Premium + Surcharges:	Summary Screen	Actual Premium & Surcharges
41.A	Notice	This application is rated based on information reflected in this document.	(1) Summary Screen; (2) Transaction Summary***	(1) 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.; (2) TWIA received your request and your transaction will be processed according to our Underwriting guidelines. The premium shown is based on information reflected in this document.
41.B	Notice	TWIA assumes no responsibility for errors or omissions by applicant.	Transaction Summary***	TWIA assumes no responsibility for errors or omissions by applicant or agent.

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
42	Attestation	This application is correct to the best of my knowledge	Submission Acknowledgement Screen: Submission Certification [appears only upon submission]	Yes, I certify that the information provided is correct to the best of my knowledge.
43	Date	Date of Application	(1) Submission Acknowledgement Screen: <u>Submission Certification***</u> [appears only upon submission]; (2) <u>Transaction Summary***</u>	(1) Submission certification was completed on [Day Date Time] by [Logged In Agent]; (2) Date
44	Signature	Signature of Insured or Insured's Agent	(1) Submission Acknowledgement Screen: <u>Submission Certification***</u> [appears only upon submission]; (2) <u>Transaction Summary***</u>	(1) Submission certification was completed on [Day Date Time] by [Logged In Agent]; (2) Applicant's Signature
45	Legal Notices	Important Legal Notices	N/A	[Notices regarding separate legal issues are contained on the separate screens to which they relate.]
46	Legal Notices	<p>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.</p> <p>NOTE: The declination may either be:</p> <ul style="list-style-type: none"> · a refusal to offer new or renewal wind and hail coverage on the property, or · a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA. <p>For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. (See TWIA Declination Worksheet posted under Documents & Downloads on the TWIA website)</p>	Qualification Screen: Evidence of Declination Requirements	<p>Agents are required to obtain proof of a declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to write wind and hail coverage in the first tier coastal counties.</p> <p>By the act of submitting an application for property coverage to TWIA, an agent, acting on behalf of the applicant, is acknowledging possession of the required declination, and intent of maintaining that record. This evidence of a prior declination must be made available to TWIA if specifically requested.</p> <p>NOTE: The declination may be either:</p> <ul style="list-style-type: none"> * a refusal to offer new or renewal wind and hail coverage on the structure, or * a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA. <p>For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. See TWIA Declination Worksheet for criteria.</p>

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
47	Legal Notices	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 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.	Qualification Screen: Flood Insurance Requirements	By the act of submitting an application for property coverage with TWIA, the insured's agent, acting on behalf of the applicant, acknowledges possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, and the intent to maintain that record. 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. This requirement applies only if insurance is available from the NFIP for the property location to be insured by TWIA. The flood insurance requirement does not extend to structures being repaired. The flood insurance policy must remain in effect for the duration of the TWIA policy term. The evidence of a companion flood insurance policy must be made available to TWIA, if specifically requested. NOTE: TWIA STRONGLY RECOMMENDS THAT AGENTS SOLICIT FLOOD COVERAGE IN ALL FLOOD ZONES.
48	Legal Notices	90 Day Minimum Retained Premium: If you cancel your policy, the refund will be pro-rata, subject to a minimum retained premium in an amount equal to 90 days or \$100, whichever is applicable. The minimum retained premium is fully earned on the effective date of the policy.	Payment 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.
49	N/A	N/A	Qualification Screen: Pre-Qualification Questions	Do all the risk items fall in the TWIA coverage area?
50	N/A	N/A	Qualification Screen: Pre-Qualification Questions	Does the applicant meet the evidence of declination requirements?
51	N/A	N/A	Qualification Screen: Pre-Qualification Questions	Does the applicant meet the flood insurance requirements?
52	N/A	N/A	Policy Info Screen: Primary Named Insured Screen: Individual	Primary Phone
53	N/A	N/A	Policy Info Screen: Primary Named Insured Screen: Individual	Home / Work / Mobile Phone [Drop-down]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
54	N/A	N/A	Policy Info Screen: Primary Named Insured Screen: Individual	Does the primary insured have an email address? [If no, can opt out]
55	N/A	N/A	Policy Info Screen: Primary Named Insured Screen: Individual	Primary Email [Not required if #54 is marked as "No."]
56	N/A	N/A	Policy Info Screen: Primary Named Insured Screen: Official IDs	SSN [Encrypted]
57	N/A	N/A	Policy Info Screen: Premium Financier	Upload Premium Financier Agreement [User must upload agreement]
58	N/A	N/A	Locations and Risk Items: Location Information Screen	Is your risk location inside city limits and east of Hwy 146? [Only appears when Harris county selected]
59	N/A	N/A	Locations and Risk Items: Location Information Screen	Will you be requesting coverage for a dwelling at this risk location? [If yes, #60 appears]
60	N/A	N/A	Locations and Risk Items: Location Information Screen	Are there any unscheduled detached structures on premises? [If yes, #61 appears]
61	N/A	N/A	Locations and Risk Items: Location Information Screen	Total value of unscheduled detached structures:
62	N/A	N/A	Locations and Risk Items: Item Screen: Details tab: General Information	Amount of Insurance for this item provided by Companion Policy [Appears when Companion Policy Type selected is not "No Companion Policy."]
63	N/A	N/A	Locations and Risk Items: Item Screen: Details tab: General Information	Flood Insurance Company
64	N/A	N/A	Locations and Risk Items: Item Screen: Details tab: General Information	Amount of Insurance for this item provided by Flood Policy [Appears when Flood Insurance Company selected is not "None."]
65	N/A	N/A	Locations and Risk Items: Item Screen: Details tab: Additional Details: Construction Date	Has a WPI-8 been issued for this construction? [Only appears for dates entered into application on or after 1/1/1988]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
66	N/A	N/A	Locations and Risk Items: Item Screen: Details tab: Additional Details: Construction Date	Has a Building Official's Statement been issued for this construction? [Only appears for dates entered into application that fall within the timeframe between 1/1/1988 and when the city adopted the wind codes.]
67	N/A	N/A	Locations and Risk Items: Construction Details	Structure Certified as superior construction? [If checkbox marked, user must upload the Superior Construction certification as issued by the Texas Department of Insurance Residential Department.]
68	N/A	N/A	Locations and Risk Items: Item Screen: Credits and Surcharges Tab: Actual Cash Value Roof (Form 400)	Is the roof covering curling, cracking or missing shingles?
69	N/A	N/A	Locations and Risk Items: Item Screen: Credits and Surcharges Tab: Actual Cash Value Roof (Form 400)	Is the roof covering showing signs of significant deterioration?
70	N/A	N/A	Locations and Risk Items: Item Screen: Property Exclusions tab	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.
71	N/A	N/A	Submission Acknowledgement Screen (Check/Money Order)	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.
72	N/A	N/A	Required Documentation	Before pressing 'Continue', please ensure that you have provided the documents highlighted below to TWIA by uploading them to this transaction.

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
73	N/A	N/A	Required Documentation	<p>If a signed copy of a TWIA form is required, you may download it from the Documents and Downloads section of our website.</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. Credits will be removed from an item if the appropriate documentation is not uploaded.</p> <p>Once you have confirmed that all required documentation has been uploaded, 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. Failure to provide all required documentation could result in rejection of the application.</p> <p>No additional documentation is required to be uploaded before pressing 'Submit to TWIA'. For next steps, please refer to 'Part 2 - After Submitting Transaction to TWIA'.</p>



Texas Windstorm Insurance Association
Residential Application Filing



4. Existing Residential Application

1 Texas Windstorm Insurance Association

2 TWIA WEB APPLICATION FOR WINDSTORM & HAIL INSURANCE



4 Application #

5 Residential 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 CHECK OR MONEY ORDER FOR GROSS PREMIUM + SURCHARGES TO APPLICATION

9 NAME OF INSURED AND MAILING ADDRESS

First Name Last Name
PO Box 1
Address 2
City, TX 78701

10 INSURED'S AGENT'S NAME AND MAILING ADDRESS

Web Testing Agency
PO Box
Austin, TX Zip Code

11 TDI Lic

12 POLICY TERM REQUESTED MM/DD/YYYY **13** Inception TO MM/DD/YYYY **14** Expiration **15** AT 12:01 A.M. Standard Time At The Location Of Property

16 Agency Personnel who may be contacted concerning this application

18 Previous or Reference # :

17 Agent Name / (###)###-####

19 Customer Tracking Number :

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

24 MORTGAGEE / LOSS PAYEE

Loss Payee Mortgagee PO Box 2, Line 2, Austin, TX 78701 Loan #:
Loss Payee Loss Payee PO Box 2, Line 2, Austin, TX 78701 Loan #:

Item No.	Coverage A/B	Property and Form Description	Coins %	Deductible	Limit Of Liability	Premium
----------	--------------	-------------------------------	---------	------------	--------------------	---------

1	A	27.A Property Description: Dwelling - Waiver 27.B 123 Any Street, City, County, TX Zip Code, Complex: Addition: , Lot: , Block: , Section: Underwriting Details: 27.C Stories: , Roof: 27.D , Construction: 27.E , Occupancy: 27.F , 27.G ECV: \$ 27.H ERC: \$ 27.I MSB Tracking# 27.J Area: sq. ft., Inside City Limits at time of Construction: 27.K 27.L RCC: 27.M Dates of Construction: 27.N Structure:MM/DD/YYYY 27.O Additions:MM/DD/YYYY Repairs: MM/DD/YYYY complete 27.P MM/DD/YYYY Foundation 27.Q 27.R Companion Policy Type: HO/FRO/TDP-3/TFR-3 with Wind Driven Rain coverage from TWIA 27.S Companion Policy Company: 27.T Contract Buyer: [Sample] 27.U Optional Premium Adjustments 27.V Increased Cost in Construction(5%) \$ 27.W Personal Property Replacement Cost \$	80%	\$	\$	\$
---	---	---	-----	----	----	----

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 **35**

4 Application #



Item No.	Coverage A/B	Property and Form Description	Coins %	Deductible	Limit Of Liability	Premium 31
		27.Z Surcharges 27.AA WPI-8 Waiver				\$
2	B	Property Description: 27.A Located in Item 1 27.T Contract Buyer: [Sample] 27.U Optional Premium Adjustments 27.W Personal Property Replacement Cost 27.X Surcharges 27.AA WPI-8 Waiver			\$	\$
3	A	Property Description: Dwelling - Non-Waiver 27.A 27.B 123 Any Street, City, County, TX Zip Code, Complex: Addition: , Lot: , Block: , Section: Underwriting Details: 27.C Stories: , Roof: 27.D , Construction: 27.E Occupancy: 27.F 27.G ECV: \$ 27.H ERC: \$ 27.I MSB Tracking# 27.J Area: sq. ft., Inside City Limits at time of Construction: 27.K 27.L RCC: 27.M Dates of Construction: 27.N Structure : MM/DD/YYYY 27.O Additions: 27.P Repairs: 27.R Companion Policy Type: HO/FRO/TDP-3/TFR-3 with Wind Driven Rain coverage from TWIA 27.S Companion Policy Company: 27.U Optional Premium Adjustments 27.V Increased Cost in Construction(5%) 27.X Hail Resistant Roof Credit 27.Y Actual Cash Value 15% Roof Credit 27.AB Building Code Credit	80%	\$	\$	\$
37 End of Items Schedule						
						38 Total Premium: \$
						39 Total Surcharges: \$
41.A		41.B	40	Total Premium + Total Surcharges:		\$

This application is rated based on information reflected in this document. TWIA assumes no responsibility for errors or omissions by applicant.

42 This application is correct to the best of my knowledge.

43

Date of Application

44

Signature of Insured or Insured's Agent

4 Application #

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 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.

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.

4

Application #

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 35



Texas Windstorm Insurance Association
Residential Application Filing



5. Policy Center Screen Captures
(Revised Residential Application)

Policy Center Screen Captures

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

Tab Bar, Info Bar, and Sidebar

Before Submission



1

3 Texas Windstorm Insurance Association Policy Center Unsaved Work

2 Desktop Account Policy Search Administration

5 Submission (Calculated) Residential/Full Application | Eff. 02/11/2015 | Test Example | Account # A000000028

4 Submission T000000154 Calculated

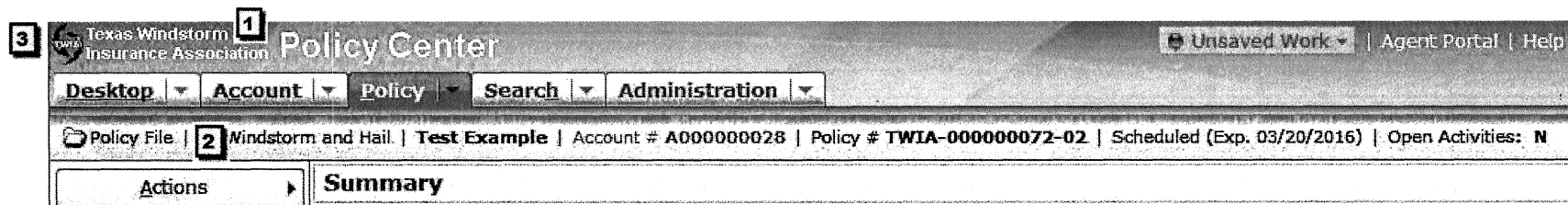
Policy Info

≤ Back Next ≥ Edit Transaction Submit to TWIA Versions Withdraw

Primary Named Insured

Policy Details

After Submission



3 Texas Windstorm Insurance Association Policy Center Unsaved Work | Agent Portal | Help

1 Desktop Account Policy Search Administration

2 Policy File Windstorm and Hail | Test Example | Account # A000000028 | Policy # TWIA-000000072-02 | Scheduled (Exp. 03/20/2016) | Open Activities: N

Summary

Account File Summary Screen


Account File Summary																									
<input type="button" value="Refresh"/>	<input type="button" value="Edit Account"/> <input style="border-bottom: 1px solid black;" type="button" value="Change Account Holder To"/>																								
Account #	A000000028																								
Account Name	Test Example																								
Status	Active																								
Phone Number																									
Email																									
Mailing Address	(None Entered)																								
County																									
Country	United States of America																								
Official IDs	SSN																								
	<table border="1"> <tr> <th>TWIA #</th> <th>Agency Location Name</th> </tr> <tr> <td>16823</td> <td>Web Testing Agency</td> </tr> </table>	TWIA #	Agency Location Name	16823	Web Testing Agency																				
TWIA #	Agency Location Name																								
16823	Web Testing Agency																								
<p>The information above does not necessarily reflect that of the policies associated with this account. To view information related to a specific policy or transaction, please use the links below.</p>																									
Activities (empty)																									
<input style="border-bottom: 1px solid black;" type="button" value="Open"/>																									
<table border="1"> <thead> <tr> <th>Transact Date</th> <th>Act Desc</th> <th>Entered By</th> <th>Amount</th> <th>Transaction #</th> <th>Transaction Type</th> <th>Initial</th> <th>Initial</th> <th>Initial</th> <th>Initial</th> <th>Initial</th> <th>Assigned To</th> </tr> </thead> <tbody> <tr> <td colspan="12"> </td> </tr> </tbody> </table>		Transact Date	Act Desc	Entered By	Amount	Transaction #	Transaction Type	Initial	Initial	Initial	Initial	Initial	Assigned To												
Transact Date	Act Desc	Entered By	Amount	Transaction #	Transaction Type	Initial	Initial	Initial	Initial	Initial	Assigned To														
Policy Terms (empty)																									
<table border="1"> <thead> <tr> <th>Policy #</th> <th>Subscrib. Entered by user</th> <th>Policy Type</th> <th>Status</th> <th>Effective Date</th> <th>Expiration Date</th> <th>Current Term</th> <th>Current Term - Days</th> </tr> </thead> <tbody> <tr> <td colspan="8"> </td> </tr> </tbody> </table>		Policy #	Subscrib. Entered by user	Policy Type	Status	Effective Date	Expiration Date	Current Term	Current Term - Days																
Policy #	Subscrib. Entered by user	Policy Type	Status	Effective Date	Expiration Date	Current Term	Current Term - Days																		
Transactions (1 - 1 of 1)																									
<input style="border-bottom: 1px solid black;" type="button" value="Open"/>																									

New Submission Screen

New Submission

Create new submission for Test Example (Account #: A000000028)


12 Please choose the desired effective date:

13 Effective Date * 02/11/2015 


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

Submission Type * Quick Quote Full Application

5 Policy Type Selection

Available Options * Residential 

Select the desired agency location.

Agency Location * <none selected> 

Continue

Qualification Screen

Qualification

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

Pre-Qualification Questions

- | | | | |
|-----------|---|--|--|
| 49 | Do all the risk items fall in the TWIA coverage area? | * <input type="radio"/> Yes <input type="radio"/> No | TWIA Coverage & Eligibility Guidelines |
| 50 | Does the applicant meet the evidence of declination requirements? | * <input type="radio"/> Yes <input type="radio"/> No | Evidence of Declination Requirements 46 |
| 51 | Does the applicant meet the flood insurance requirements? | * <input type="radio"/> Yes <input type="radio"/> No | Flood Insurance Requirements 47 |

Resources

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

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

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

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

49 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](#)

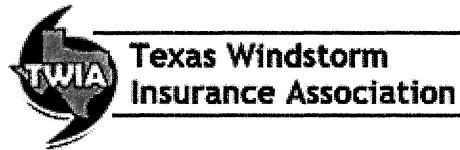
Next >

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 Alerts Agent Bulletins Agent Events & Workshops Billing & Commission FAQs Coverage & Eligibility Documents & Downloads E-Quote - FAQs & Manuals <ul style="list-style-type: none"> - E-Quote Registration - Processing Quotes & Apps - Online Policy Change - PDF File Format EFT Resource Page File A Claim General FAQs Premium Finance Cancellations New Agent Guide 		<p>Coverage & Eligibility</p> <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> <p>Territory ▶</p> <p>TWIA's territory includes the following 14 counties along the Texas Gulf Coast and part of Harris County:</p>					

Qualification Screen (Declination)

Qualification

 You will not be able to submit the application for UW Approval until evidence of declination requirements are met.

Pre-Qualification Questions

- | | | | | |
|-----------|---|---|--|-----------|
| 49 | Do all the risk items fall in the TWIA coverage area? | * <input checked="" type="radio"/> Yes <input type="radio"/> No | TWIA Coverage & Eligibility Guidelines | |
| 50 | Does the applicant meet the evidence of declination requirements? | * <input type="radio"/> Yes <input checked="" type="radio"/> No | Evidence of Declination Requirements | 46 |
| 51 | Does the applicant meet the flood insurance requirements? | * <input checked="" type="radio"/> Yes <input type="radio"/> No | Flood Insurance Requirements | 47 |

Resources

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

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

Evidence of Declination Requirements Screen

48 Evidence of Declination (Return to Qualification)

Agents are required to obtain proof of a declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to write wind and hail coverage in the first tier coastal counties.

By the act of submitting an application for property coverage to TWIA, an agent, acting on behalf of the applicant, is acknowledging possession of the required declination, and intent of maintaining that record. This evidence of a prior declination must be made available to TWIA if specifically requested.

NOTE: The declination may be either:

- * a refusal to offer new or renewal wind and hail coverage on the structure, 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 for criteria.

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

Qualification Screen (Flood Insurance)

Qualification

⚠ You will not be able to submit the application for UW Approval until flood insurance requirements are met.

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

Pre-Qualification Questions

- | | | | |
|-----------|---|---|--|
| 49 | Do all the risk items fall in the TWIA coverage area? | * <input checked="" type="radio"/> Yes <input type="radio"/> No | TWIA Coverage & Eligibility Guidelines |
| 50 | Does the applicant meet the evidence of declination requirements? | * <input checked="" type="radio"/> Yes <input type="radio"/> No | Evidence of Declination Requirements 46 |
| 51 | Does the applicant meet the flood insurance requirements? | * <input type="radio"/> Yes <input checked="" type="radio"/> No | Flood Insurance Requirements 47 |

Resources

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

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

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

Flood Insurance Requirement Screen

47 **Flood Insurance Requirement** (Return to Qualification)

By the act of submitting an application for property coverage with TWIA, the insured's agent, acting on behalf of the applicant, acknowledges possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, and the intent to maintain that record. 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.

This requirement applies only if insurance is available from the NFIP for the property location to be insured by TWIA. The flood insurance requirement does not extend to structures being repaired. The flood insurance policy must remain in effect for the duration of the TWIA policy term.

The evidence of a companion flood insurance policy must be made available to TWIA, if specifically requested.

NOTE: TWIA STRONGLY RECOMMENDS THAT AGENTS SOLICIT FLOOD COVERAGE IN ALL FLOOD ZONES.

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

Policy Info Screen

Policy Info

9 Primary Named Insured Change To:

Name Test Example

Mailing Address Enter Address

Official IDs

SSN *

12 Policy Details

Effective Date * **13**

Expiration Date **14**

10 Agency Details **16**

Agency Name WEB TESTING AGENCY2

TDI License # 1111 WEB TESTING AGENCY2

Agency Location *

Location Phone # 000-000-0000

17 Contact Name Andrea Alvarado

Contact Phone #

Additional Named Insureds

[Home](#) [Application](#) [Policy](#) [Claims](#) [Insurance](#)

21 Premium Financier

[Home](#) [Application](#) [Policy](#) [Claims](#) [Insurance](#)

Primary Named Insured Screen

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

OK Cancel

Contact Detail

9 Individual

First Name * Test

Last Name * Example

52 Primary Phone **53** * <none selected> ▼

Home Phone

Work Phone

Mobile Phone

Fax Phone

54 Does the primary insured have an email address? Yes No

55 Primary Email *

Secondary Email

9 Address

Country * United States of America ▼

APO/FPO/DPO

Address Line 1 *

Address Line 2 *

City *

State * <none selected> ▼

ZIP Code * ..-...-....

County

Official IDs

56 SSN * ..-...-....

New Premium Financier Screen

21 **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

57 Upload Premium Financier Agreement

Location Information Screen

Location Information (Return to Locations and Risk Items)

OK Cancel

Street Address * Yes No

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

27.B Location Address

County *	<input type="text" value=""/>	Name of Complex	<input type="text" value=""/>
Street Number *	<input type="text" value="1234"/>	Legal Description	<input type="text" value=""/>
Direction	<input type="text" value="<none selected>"/>	Lot	<input type="text" value=""/>
Street Name *	<input type="text" value="Sample"/>	Block	<input type="text" value=""/>
Type	<input type="text" value="<none selected>"/>	Section	<input type="text" value=""/>
City *	<input type="text" value="Aransas Pass"/>		
State	<input type="text" value="Texas"/>		
Zip Code *	<input type="text" value="78336"/>		

59 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.

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

61 Total value of unscheduled detached structures * \$

Location Information Screen (Harris County)

Location Information (Return to Locations and Risk Items)

OK Cancel

Street Address * Yes No

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

27.B Location Address

County *	Harris	Name of Complex	
Street Number *	123	Legal Description	
Direction	<none selected>	Lot	
Street Name *	Sample	Block	
Type	<none selected>	Section	
City *	La Porte		
State	Texas		
Zip Code *	<none selected>		

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

59 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.

Locations and Risk Items Screen

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"/> ▾		27		
Aransas: 1234 Sample, Aransas Pass, TX, 78336 (Primary)				
<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 Screen (Add Item)

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
25 <input type="button" value="Add Item ▼"/>		27		
Aransas: 1234 Sample. Aransas Pass, TX, 78336 (Primary)				
<input type="button" value="≤ Back"/> <input type="button" value="Calculate Premium"/> <input type="button" value="Save Draft"/> <input type="button" value="Withdraw"/>				

New Item(s) Screen (Details tab)

New Item(s) (Return to Locations and Risk Items)

OK Cancel

Details Coverages Additional Interests Property Exclusions

27.B Location Aransas: 1234 Sample, Aransas Pass, TX, 78336

Building #

Unit #

Description *

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

Risk Category * <none selected>

Risk Item Type * <none selected>

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

New Item(s) ([Return to Locations and Risk Items](#))

Details | **Coverages** | **Credits and Surcharges** | **Additional Interests** | **Property Exclusions**

27.B Location Aransas: 1234 Sample, Aransas Pass, TX, 78336

Building #

Unit #

Description * Dwelling 1

27.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

Risk Item Type * Single Family Dwelling

Click the 'MSB Website' button to create or update a Marshall & Swift/Boeckh (MSB) valuation. In order to perform an import, you will need to click on 'Assign Policy Number' on the MSB's 'General Information' page (do not include the word "Estimate"), and then mark the valuation complete. To mark the valuation complete, press the 'Finish / Close' button and ensure the 'Complete' radio button is selected.

Please return to this screen when finished, enter the MSB "Policy Number" in the fields below, and press 'Import MSB Info'.

27.I MSB Policy # *

Confirm MSB #

Last Imported: (None)

Last Calculated: (None)

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

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.

General Information	
27.F	Occupancy Type * <none selected>
	Structure Condition * <none selected>
27.R	Companion Policy Type * <none selected>
27.S	Companion Policy Company * <none selected>
	Flood Insurance Company * <none selected>
18	Prior TWIA Policy #
Additional Details	
27.M	Construction Date
	* Month * Day Year Has a Building Official's Statement been issued for this construction?
27.N	<none selected> <none selected> 2005 <input checked="" type="radio"/> Yes <input type="radio"/> No
27.P	Re-Roof Details
	Add Remove
27.Q	Subsequent Repairs
	Add Remove
27.O	Additions
	Add Remove
Construction Details	
27.C	Number of Stories 1
27.D	Roof Type Shingles, Asphalt/Fiberglass
27.E	Exterior Walls Brick on Frame
67	Structure is certified as superior construction? <input type="checkbox"/>
27.J	Total Area 1800

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

General Information	
27.F Occupancy Type	Primary Dwelling
Structure Condition	Excellent
27.R Companion Policy Type	HO/Condo Unit Owner/FRO/TDP-3/TFR-3
Desire Wind Driven Rain Coverage?	Yes
27.S Companion Policy Company	Affiliated Fm Insurance Company
62 Amount of Insurance for this item provided by Companion Policy	\$160,000.00
63 Flood Insurance Company	Affiliated Fm Insurance Company
64 Amount of Insurance for this item provided by Flood Policy	\$160,000.00
18 Prior TWIA Policy #	99999900

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

Variation 1

27.M	Additional Details Construction Date	* Month * Day Year Has a WPI-8 Certificate of Compliance been issued for this construction? 65
		27.N 1 1 2005 * <input checked="" type="radio"/> Yes <input type="radio"/> No
27.P	Re-Roof Details	Add 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	
	Add Remove	
27.Q	Subsequent Repairs	
	27.N	
	<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	
	Add Remove	
27.O	Additions	
	<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.
27.M	Construction Date
	* Month * Day Year Has a Building Official's Statement been issued for this construction? 66
27.N	1 1 1995 * <input type="radio"/> Yes <input type="radio"/> No
27.P	Re-Roof Details
	Add Remove
27.Q	Subsequent Repairs
	Add Remove
27.O	Additions
	Add Remove

New Item(s) Screen (Coverages tab)

New Item(s) (Return to Locations and Risk Items)

OK Cancel

Details Coverages Credits and Surcharges Additional Interests Property Exclusions

Structure Coverage

30 Insurance Amount * \$159,837

TWIA recommends insuring for 100% of Replacement Cost.

Structure Valuation

27.H Replacement Cost \$159,837.00

27.G Actual Cash Value \$151,845.00

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

Deductible Amount \$1,598.00

28 Coinsurance * 80%

27.V Increased Cost of Construction Coverage * None

Attached Structures

Personal Property Coverage

Insurance Amount * \$8,000

27.W Replacement Cost Coverage (form 365) * Yes No

Deductible * 1% (\$100 min.)

Deductible Amount \$100.00

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

New Item(s) (Return to Locations and Risk Items)

OK Cancel

27.Z

Details Coverages Credits and Surcharges Additional Interests Property Exclusions

27.AB Building Code Credit

27.Y Actual Cash Value Roof (Form 400)

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

27.AA WPI-8 Waiver (Surcharge Will Be Applied)

Exception Under Chapter 2210.259 of the Texas Insurance Code

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

New Item(s) (Return to Locations and Risk Items)

OK Cancel

27.Z

Details Coverages Credits and Surcharges Additional Interests Property Exclusions

27.AB **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.

27.Y **Actual Cash Value Roof (Form 400)**
 Is the roof covering curling, cracking or missing shingles? **68** * Yes No
 Is the roof covering showing signs of significant deterioration? **69** * Yes No

27.X **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> ▼

27.AA **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

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

New Item(s) (Return to Locations and Risk Items)

OK Cancel

27.Z

27.AB **Building Code Credit**
 Risk Location / Building Code Class *
 If a structure qualifies for the ASCE building code credit, please select the WRC option.

27.Y **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

27.X **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 *
 Installation Year *

27.AA **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.

New Item(s) Screen (Additional Interests tab)

1A: Dwelling 1 (Return to Locations and Risk Items)

25 26 OK Cancel

Details Coverages Credits and Surcharges **Additional Interests** Property Exclusions

24 Mortgagee/Loss Payee/Contract of Sale

Add Remove

27.T New Business Loan #
 New Individual
 From Additional Interest Contacts ▸ 12345

New Additional Interest Screen

New Additional Interest - Dwelling 1 (Harris: 1234 Sample, La Porte, TX, 77571) (Return to New Item(s))

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
 Official IDs
 FEIN

New Item(s) Screen (Additional Interests tab continued)


New Item(s) (Return to Locations and Risk Items)

OK Cancel

Details Coverages Credits and Surcharges **Additional Interests** Property Exclusions

24 Mortgagee/Loss Payee/Contract of Sale **27.T**

Add Remove

<input type="checkbox"/>	Name	* Interest Type	Loan #
<input type="checkbox"/>	Mortgagee Sample Co.	Mortgagee 	12345

New Item(s) Screen (Property Exclusions tab)

New Item(s) (Return to Locations and Risk Items)

OK Cancel

70

Details Coverages Credits and Surcharges Additional Interests **Property Exclusions**

Property Exclusions List

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"/>	25				22 30
<input type="checkbox"/>	26	Harris: 1234 Sample, La Porte, TX, 77571 (Primary)			27.B
<input type="checkbox"/>	1A	Dwelling 1	Structure	\$159,837.00	
<input type="checkbox"/>	1B	Personal Property of Dwelling 1	Personal Property	\$8,000.00	
				\$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"/>					

Summary Screen

Variation 1

Summary

41.A 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 #	000000154	31 Actual Premium	\$518.00	38
Policy Period	02/11/2015 - 02/11/2016	Surcharges	39	-
Primary Named Insured	Test Example	23 Actual Premium & Surcharges	\$518.00	40
Mailing Address	123 Sample Street Austin, TX 78749	Commission	\$82.88	

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

Premiums & Surcharges

Policy Premiums

25 Item #	27 Description	Coverage Detail	Cost Amount	Premiums	31
26	Harris: 1234 Sample, La Porte, TX, 77571	27.B			
1A	Dwelling 1		\$159,837.00	\$815.00	\$504.00 View Rate Sheet
	Actual Cash Value Roof (Form #400)		-	(\$136.00)	-
	Building Code Credit		-	(\$235.00)	-
	Cosmetic Damage Exclusion for Hail Resistant Roof Credit		-	(\$36.00)	-
	Personal Property Replacement Cost		-	\$24.00	-
	Indirect Loss		-	\$72.00	-
1B	Personal Property		\$8,000.00	\$15.00	\$14.00 View Rate Sheet
	Building Code Credit		-	(\$3.00)	-
	Personal Property Replacement Cost		-	\$1.00	-
	Indirect Loss		-	\$1.00	-

Variation 2

Summary

41.A 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 #	000000035	31 Actual Premium	\$1,359.00
Policy Period	02/16/2015 - 02/16/2016	Surcharges 39	\$204.00
Primary Named Insured	Test Example	23 Actual Premium & Surcharges	\$1,563.00
Mailing Address	PO Box 1 Austin, TX 78701	Commission	\$217.44

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

Premiums & Surcharges

Policy Premiums

25	Item #	Description	Coverage Detail	Cost Amount	Premiums	
	Galveston: 123 Sample, Galveston, TX, 77550					
26	<u>1A</u>	Item Description		\$110,000.00	\$1,035.00	\$1,266.00 View Rate Sheet
		Increased Cost of Construction		-	\$83.00	-
		Personal Property Replacement Cost		-	\$56.00	-
		Indirect Loss		-	\$92.00	-
	<u>1B</u>	Personal Property		\$25,000.00	\$82.00	\$93.00 View Rate Sheet
		Personal Property Replacement Cost		-	\$4.00	-
		Indirect Loss		-	\$7.00	-

Additional Policy Surcharges

25	Item #	Description	State	Amount
	<u>1A</u>	WP18 Waiver Surcharge Texas		\$190.00
26	<u>1B</u>	WP18 Waiver Surcharge Texas		\$14.00
				\$204.00

Payment Screen

Payment

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

Amount Due and Payment Summary

Actual Premium	\$518.00
Surcharges	-
Amount Due to TWIA	\$518.00

Payments

Total Payment Amount \$518.00

Payment Method ▾

- 7** 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

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

73 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
<input type="button" value="Continue"/> <input type="button" value="Cancel/Return"/>

Submission Acknowledgement Screen

Submission Acknowledgement

- 8** 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.
- 71** *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

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

Submission Information

Submission Information

Thank you! Your Submission (#T000000154) has been received by TWIA. You have indicated that your payment will be mailed. Your Submission 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 submission" link below, and then select Documents from the Tools menu.

- [View your submission \(#T000000154\)](#)
- [Go to the submission manager for this account](#)
- [Go to your desktop](#)