



MEMORANDUM

DATE: September 11, 2008

TO: All Agents

FROM: Randy Wipf  
Director, Underwriting/Pricing

**RE: Waiver surcharge Program for Residential Dwellings increased to 15% Effective November 1, 2008**

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Effective November 1, 2008, the surcharge for the waiver of WPI-8s (certificates of compliance) on residential policies will change from 10% to 15%. TWIA's web based E-Quote system will begin calculating the revised surcharge beginning September 15, 2008. In the meantime if agents quote policies effective on or after November 1, 2008, please be certain to include a 15% surcharge rather than 10%.

All policies issued under the 10% surcharge program will be changed to 15% at renewal beginning November 1, 2008, unless the policyholder has secured the needed missing certificate(s) of compliance.

Criteria for participation in the waiver program was outlined in an agent's bulletin dated June 5, 2006 (copy available at [www.twia.org](http://www.twia.org) under "NEWS")

If anyone has questions about this change, please call your TWIA underwriter.

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