

MEMORANDUM

DATE: July 29, 2011

TO: All Agents

RE: **Helpful reminders to assist agents in processing TWIA claims**

With the threat of Tropical Storm Don, TWIA would like to remind you of several things to help provide TWIA policyholders with the best customer service:

1. **The fastest way to get the insured's claim reported is through the Agent Portal/E-Quote.** Once the loss information has been entered you will be provided with the claim number for your file and to provide to the insured. From the Agent Portal/E-Quote, you can see all of the claim information that was submitted as well as the adjusting firm and adjuster information once they are assigned.
2. **Please remind the insured to make temporary repairs and protect the property as quickly as possible after a loss to prevent further damage.** Advise not to make permanent repairs, such as a roof replacement, until the adjuster has made an inspection of the property. The adjuster needs to be able to see the damage and determine if it is from windstorm or hail. Reasonable costs for temporary repairs from windstorm or hail are covered, so remind insureds to keep invoices and receipts.
3. **Please remind the insured about the Certificate of Compliance (WPI-8) program.** Certain types of damage will require an inspection by a Texas Department of Insurance (TDI) windstorm inspector or an engineer approved by TDI. The most common types of damages that will require an inspection include but are not limited to: roof, siding, doors, windows and framing.* (NOTE: The document entitled "TWIA Brochure – A Guide for Policyholders" is located on the TWIA web site under the "Agent" tab, then found under "Documents and Downloads". It gives a helpful overview of the TWIA Claims process).

* A complete list of TDI approved engineers can be found by following the "Coastal Texans and Disasters" link found on TDI's web site: www.tdi.state.tx.us.