

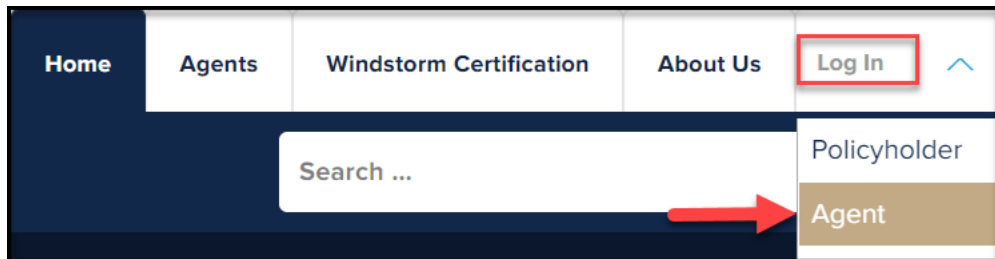
TWIA Builder's Risk Submission in the New Agent Portal

This job aid demonstrates the general process to submit new commercial business to TWIA. Please note: This job aid is intended as a guide. The actual content of the New Agent Portal and available options may change over time. *****Only one building may be insured on a single Builder's Risk policy. If there are multiple buildings to insure, each one will need its own TWIA policy.**

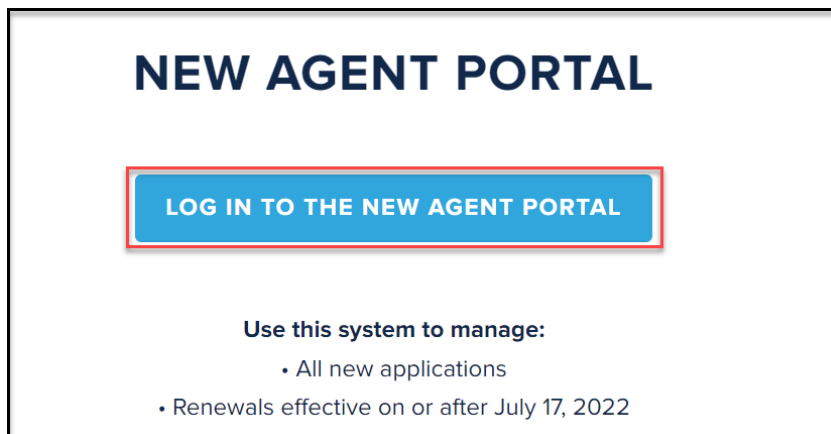
Before you start quoting in the New Agent Portal:

- Check TWIA's Eligibility Guidelines: [Minimum TWIA Policy Eligibility Guidelines](#), [TWIA Flood Insurance Requirements](#) and [TWIA Declination Requirements](#). The risk you are writing must meet all requirements to be eligible for coverage with TWIA.
- Locate and download all Certificates of Compliance (WPI-8s, WPI-8Es, or WPI-8-Cs) for the property. Use [TDI Certificate Search](#) to search for WPI-8s and WPI-8Es. Email AgentServices@twia.org for WPI-8-C lookup assistance.

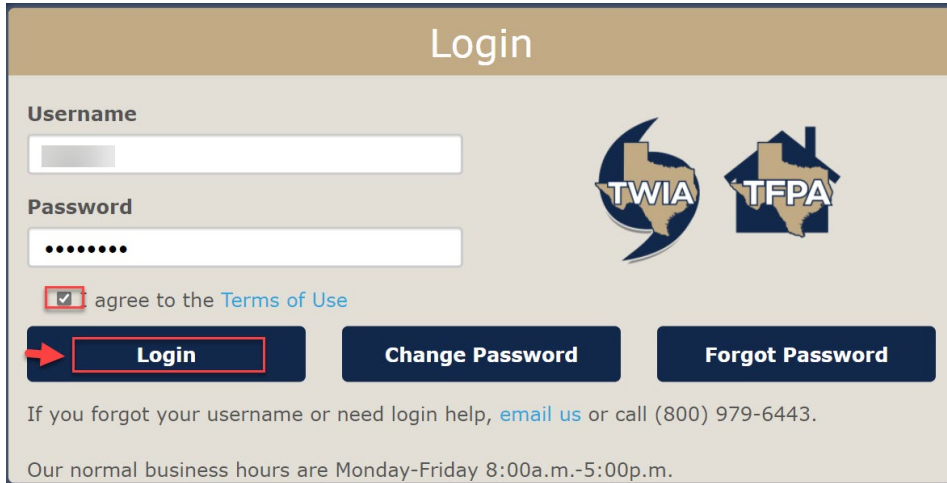
1. From the TWIA Home Page www.twia.org select "Login" and then "Agent."



2. Under New Agent Portal, select "Log In to the New Agent Portal."



3. Enter your Username and Password where indicated, agree to the terms and conditions (if you agree) and then select "Login."



Username

Password

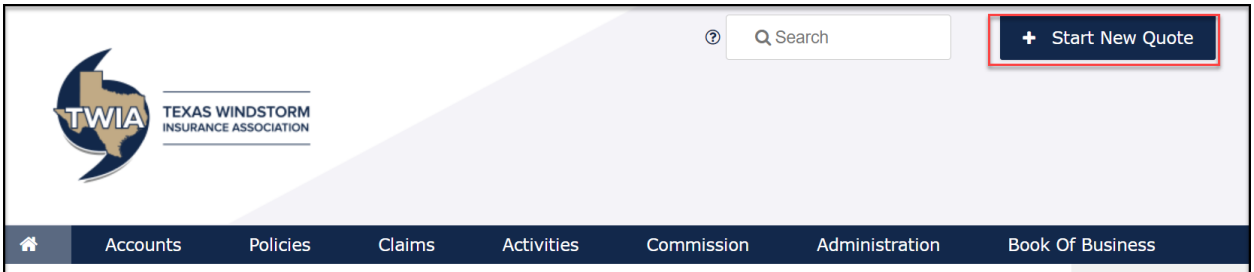
agree to the [Terms of Use](#)

Login **Change Password** **Forgot Password**

If you forgot your username or need login help, [email us](#) or call (800) 979-6443.

Our normal business hours are Monday-Friday 8:00a.m.-5:00p.m.

4. On the Agent Dashboard screen (the landing page) select "Start New Quote."

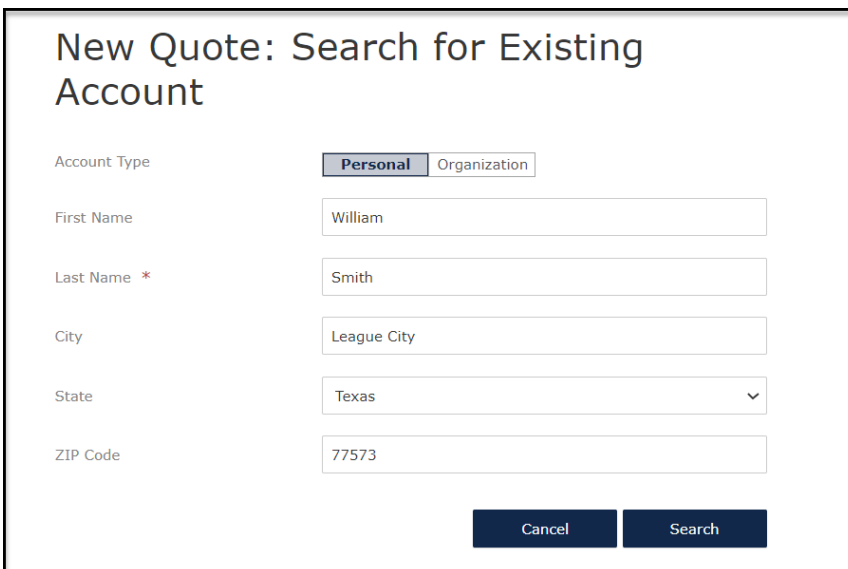


Q Search

+ Start New Quote

Home Accounts Policies Claims Activities Commission Administration Book Of Business

5. Enter the requested information and then select "Search."



New Quote: Search for Existing Account

Account Type **Personal** Organization

First Name William

Last Name * Smith

City League City

State Texas

ZIP Code 77573

Cancel Search



6. Next select "Continue as a New Customer."

Possible Account Matches

No account found based on your search criteria.

7. Enter the New Account Details and then select "Create Account."

New Quote: New Account Details

Account Type **Personal**

First Name *

Last Name *

Account Holder Email Address *

Address of property to be insured

Address Line 1 *

Address Line 2 (Apt/Bldg/Suite)

Address Line 3

County * ▼

City * ▼

State **Texas**

ZIP Code * ▼

Producer Code & Name *



8. Next choose the Commercial from the drop-down menu and then select “Create Quote.” **Quoting a commercial product in this job aid.

New Quote: Policy Details for Existing Account

Account Type **Personal**

Account W [redacted]

Name William Smith

State * Texas

Requested Coverage Start Date * 06/24/2022

Producer Code & Name *

Product * Commercial

9. On the Qualification screen, be sure to answer each question with a * by it. When done, select “Next.” ***Please note TWIA’s declinations, flood and eligibility requirements are not changing.

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Mailing Information

Payment Details

Account: WILLIAM SMITH

Commercial - Quote ([redacted])

Eligibility Requirements Apply to all Locations and Structures

TWIA General Eligibility

Has the applicant been declined wind and hail coverage by at least one insurance company in the private market? * Yes No

Insurance Company Name * ABC Insurance

Reason * Excluded

Is all or any part of the property located in one of the designated National Flood Insurance Program (NFIP) flood zones (V, VE, or V1-V30)? * Yes No

TWIA Property Eligibility

Was the Structure built or have external modifications been made on or after 1/1/1988? * Yes No

Are there certificates of compliance or pending applications for certificates of compliance for the construction or modifications to the structure? * Yes No

Has the property been previously insured by TWIA? * Yes No



10. Select “Add Building.”

The screenshot shows the 'Buildings & Locations' step of a quote request. A navigation menu on the left includes 'Quote Request', 'Policy Details', 'Qualification', 'Buildings and Locations' (highlighted), 'Quote', 'Additional Information', 'Mailing Information', and 'Payment Details'. The main content area is titled 'Commercial - Quote ([redacted])' and features a yellow warning banner: 'There must be at least one building per location.' Below this is a section 'Buildings & Locations' with the instruction 'Add buildings and locations by entering their details.' A red box highlights the 'Add Building' button. At the bottom are 'Cancel', 'Previous', and 'Next' buttons.

11. Answer the question with the * red asterisk and then select “Next.”

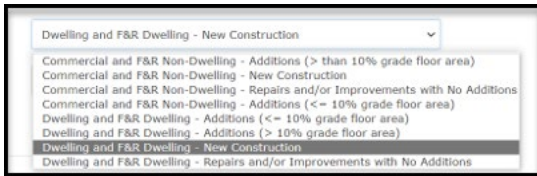
The screenshot shows the 'Add Building' step, which is step 2 of 5 in a sequence. The navigation menu on the left is the same as in the previous screenshot. The main content area is titled 'Add Building' and has a progress indicator with steps 1-5. Step 1 is 'Location', which is currently active. Below the progress indicator are tabs for 'Existing Location' and 'New Location'. The 'Existing Location' dropdown menu is set to 'League City, TX 77573'. A question 'Is the property accessible by road?' has a red asterisk and 'Yes' is selected. A red box highlights the 'Next' button at the bottom right.

12. From the drop-down menus, select the coverage form (Builder’s Risk), property class code (1150 Builders Risk), Risk Item Type (Dwelling and F & R—New Construction) and Risk Form (TWIA 21 Builder’s Risk-Actual Completed Value Form) and then select “Next.” ***In this example, we selected TWIA Form 21 for New Construction since work has not started. Form 18 is the choice when the work has started or the value is above limit.

The screenshot shows the 'Add Building' step, which is step 3 of 5. The navigation menu on the left is the same. The main content area is titled 'Add Building' and has a progress indicator with steps 1-5. Step 3 is 'Construction', which is currently active. Below the progress indicator are tabs for 'Location', 'Building', 'Construction', 'Coverages', and 'Additional Interests'. The 'Location' dropdown menu is set to 'League City, TX 77573'. The 'Building' section has input fields for 'Building Number', 'Unit Number', and 'Building Description'. The 'Construction' section has dropdown menus for 'Coverage Form *' (set to 'Builder's Risk'), 'Property Class Code *' (set to '1150: Builders Risks'), 'Risk Item Type *' (set to 'Dwelling and F&R Dwelling - New Construction'), and 'Builder's Risk Form *' (set to 'TWIA-21 Builder's Risk - Actual Completed Value Form'). A red box highlights the 'Next' button at the bottom right.



*****Please note---the other Builder's Risk coverage forms include:**



13. Please enter information in the fields with a red asterisk by them. * To be eligible for form 21 the construction start date and delivery date must be the requested effective date or after. TWIA Form 18 is for construction already in progress. Select "Next" when ready to continue.**

A screenshot of the 'Add Building' form in a quote request system. The form is titled 'Add Building' and is part of a quote request for 'William Smith' (Account: William Smith | Commercial - Quote). The form is divided into several sections: 'Location', 'Building', 'Builder's Risk Details', and 'Construction Details'. The 'Location' section shows 'City, TX 77573' and 'e, League'. The 'Building' section shows 'Building # 1'. The 'Builder's Risk Details' section includes 'Material Delivery Date *' (06/27/2022) and 'Construction Start Date *' (06/27/2022). The 'Construction Details' section includes 'Construction Type *' (Brick Veneer), 'Number of Stories *' (1), 'Total Area *' (2600), and 'Roof Type *' (Shingles, Asphalt/Fiberglass). At the bottom of the form, there are two buttons: 'Cancel' and 'Next'. The 'Next' button is highlighted with a red box.



14. First, “Launch MSB” to complete the MSB. You will need your commercial log-in information to complete the MSB. If you need your log-in information, please email agentservices@twia.org. Next, enter the estimated replacement cost value, the estimated actual cash value, and the coverage limit. **Please note all 3 of these values should be the same when quoting Form 21 coverage. The quoting process will stop if they are not. If quoting Form 18 coverage, the values can be different especially if not insuring the risk at full value.** Last, select the deductible amount and then select, “Next” to continue.

Account: William Smith | Commercial - Quote

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location: City, TX 77573 League
- ✓ Building: Building # 1
- ✓ Construction: Brick Veneer

Building/Contents Category

- ✓ Building Coverage
 - Estimated Replacement Cost Value: 360000 *
 - Estimated Actual Cash Value: 360000 *
 - Limit: 360000 *
 - Deductible: 1% (\$1000 min) *
 - Coinsurance: 100% *

Cancel **Next**

15. To add a mortgagee to the policy, select “Add Additional Interest.”

Account: William Smith | Commercial - Quote

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location: City, TX 77573 League
- ✓ Building: Building # 1
- ✓ Construction
- ↕ Coverages: Limit: 360,000

Add Additional Interest

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER

Cancel **Next**



16. Select, "Mortgagee" from the Interest Type menu. Be sure to complete the fields with a * red asterisk by them. When complete, select "Save."

Quote Request

Account: William Smith | Commercial - Quote ()

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location City, TX 77573 League
- ✓ Building Building # 1
- ✓ Construction
- Coverages Limit: 360,000

Contact Type: Person **Organization**

Interest Type: Mortgagee

Loan/Contract Number * 001

Name * ABC Mortgage Company

Address Type: Mailing

Address Line 1 * 101 Main St

Address Line 2

Address Line 3

City * Austin

State * Tennessee

ZIP Code * 78701

Country * United States

Phone Number 555-555-5555

Email

Cancel Save

NAME INTEREST TYPE LOAN/CONTRACT NUMBER

ABC Mortgage Company Mortgagee 001

Cancel Next

17. Verify the information returned and then select "Next."

Quote Request

Account: William Smith | Commercial - Quote ()

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location City, TX 77573 League
- ✓ Building Building # 1
- ✓ Construction
- Coverages Limit: 360,000

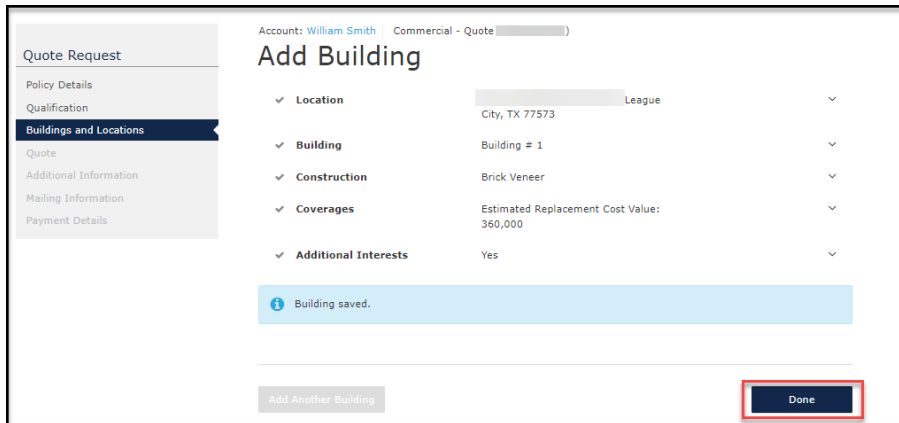
Add Additional Interest

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER		
ABC Mortgage Company	Mortgagee	001		

Cancel Next



18. On this screen, verify the information returned and then select, "Done."



Account: William Smith | Commercial - Quote ()

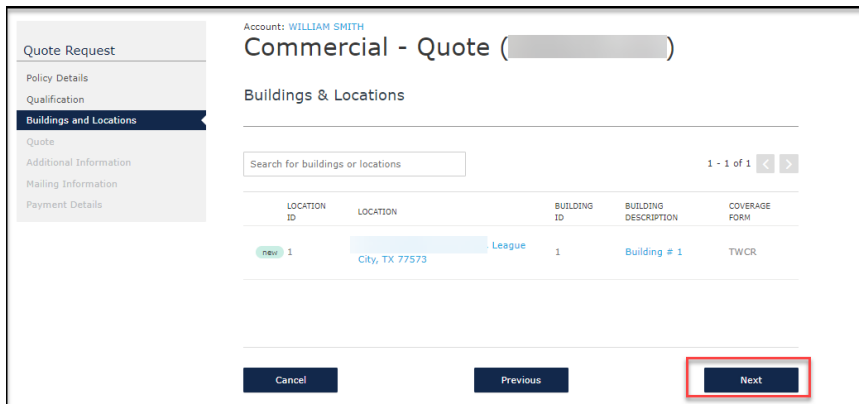
Add Building

- Location: City, TX 77573
- Building: Building # 1
- Construction: Brick Veneer
- Coverages: Estimated Replacement Cost Value: 360,000
- Additional Interests: Yes

Building saved.

Add Another Building Done

19. Verify the information returned and select "Next" to continue.



Account: WILLIAM SMITH

Commercial - Quote ()

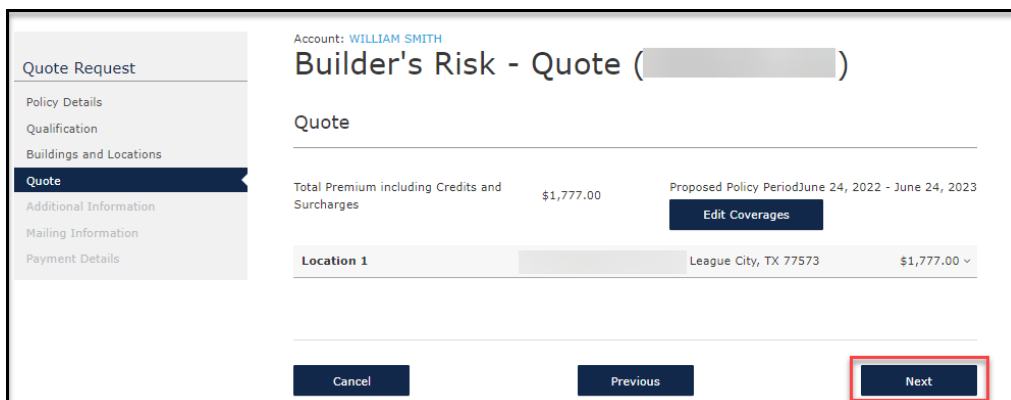
Buildings & Locations

Search for buildings or locations 1 - 1 of 1

LOCATION ID	LOCATION	BUILDING ID	BUILDING DESCRIPTION	COVERAGE FORM
1	City, TX 77573	League	Building # 1	TWCR

Cancel Previous Next

20. On this screen, you may edit the coverages. If edits are not needed, select "Next" to continue.



Account: WILLIAM SMITH

Builder's Risk - Quote ()

Quote

Total Premium including Credits and Surcharges: \$1,777.00 Proposed Policy Period: June 24, 2022 - June 24, 2023

Edit Coverages

Location 1	League City, TX 77573	\$1,777.00
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Cancel Previous Next



21. Photos of the work in progress are needed for Builder's Risk submissions. The empty lot should be photographed and the photos should be recent (within the last 30 days). Select "Upload Documents" to upload photo(s).

The screenshot shows a web interface for a 'Quote Request' for 'Builder's Risk - Quote'. On the left is a sidebar menu with options: Policy Details, Qualification, Buildings and Locations, Quote, Additional Information (highlighted with a red arrow), Mailing Information, and Payment Details. The main content area shows account information for 'WILLIAM SMITH' and a warning: '1: Building # 1 (League City, TX 77573)) At least one Photo must be uploaded for this Building.' Below this are three expandable sections: 'Additional Named Insureds' with an 'Add +' button, 'Premium Finance', and 'Upload Documents'. At the bottom are 'Cancel', 'Previous', and 'Next' buttons.

22. Choose "Photo" in the drop-down menu and then select "+ Upload Documents."

This screenshot shows the same interface as above, but with the 'Upload Documents' section expanded. A dropdown menu is open, showing 'Photo' selected. The '+ Upload Documents' button is highlighted with a red box. Below the dropdown, there is instructional text: 'Please select the Document Type and click the "+ Upload Documents" button to upload documents. After you upload a document, please update the description, select the Building, and click the Save button. Contact TWIA if you need to delete a document.' A disclaimer at the bottom states: 'Do not upload files containing illegal content or copyrighted information without the permission of the copyright owner. File names must not exceed 60 characters (including the file type extension). Files must not exceed 20MB.' The 'Cancel', 'Previous', and 'Next' buttons are at the bottom.



23. Enter a description, select the appropriate building number (under building) and then click on the “Disk icon” to save the uploaded document.

Account: WILLIAM SMITH
Builder's Risk - Quote ()

1: Building # 1 (League City, TX 77573)) At least one Photo must be uploaded for this Building.

Additional Named Insureds ✓
Premium Finance ✓
Upload Documents ✓

Photo [v] + Upload Documents Search documents

Please select the Document Type and click the "+ Upload Documents" button to upload documents. After you upload a document, please update the description, select the Building, and click the Save button. Contact TWIA if you need to delete a document.

Do not upload files containing illegal content or copyrighted information without the permission of the copyright owner. File names must not exceed 60 characters (including the file type extension). Files must not exceed 20MB.

NAME	DESCRIPTION	DOCUMENT TYPE	BUILDING *	DATE UPLOADED	SAVE
Test Photo.docx	Photo	Photo	1: (League City, TX 77573))	06/24/2022	

Cancel Previous Next

24. On the next screen, either upload more documents or select “Next” to continue.

Account: WILLIAM SMITH
Builder's Risk - Quote ()

1: Building # 1 (League City, TX 77573)) At least one Photo must be uploaded for this Building.

Additional Named Insureds ✓
Premium Finance ✓
Upload Documents ✓

Photo [v] + Upload Documents Search documents

Please select the Document Type and click the "+ Upload Documents" button to upload documents. After you upload a document, please update the description, select the Building, and click the Save button. Contact TWIA if you need to delete a document.

Do not upload files containing illegal content or copyrighted information without the permission of the copyright owner. File names must not exceed 60 characters (including the file type extension). Files must not exceed 20MB.

NAME	DESCRIPTION	DOCUMENT TYPE	BUILDING *	DATE UPLOADED	SAVE
Test Photo.docx	Photo	Photo	1: Building # 1 (League City, TX 77573))	06/24/2022	Next

Cancel Previous Next



25. Standardize the address, enter the policyholder's work phone number and then select "Next."

Account: WILLIAM SMITH
Builder's Risk - Quote ()

Mailing Information

Requested Coverage Start Date Jun 24, 2022
Primary Insured William Smith

Mailing Address

▲ The address you entered has not been updated to follow USPS standards. You must select Standardize Address to continue.

Address Line 1 *
Address Line 2
Address Line 3
City * League City
State * Texas
ZIP Code 77573
Country * United States

Standardize Address

Email * william@smith.com
Home Phone
Work Phone * 555-555-5555
Cell Phone

Policy Summary

Cancel Previous **Next**

26. On the following screen, please select the payment plan desired and then select "Submit." ***Please note: you will not see EFT as payment option if your agency is not enrolled in the program. If you would like to enroll, please use the following link: [EFT Authorization Form](#).

Account: WILLIAM SMITH
Builder's Risk - Quote (0006190273)

Payment Details

Total Premium including Credits and Surcharges
\$1,777.00
Payment Method * EFT

Payment Plans

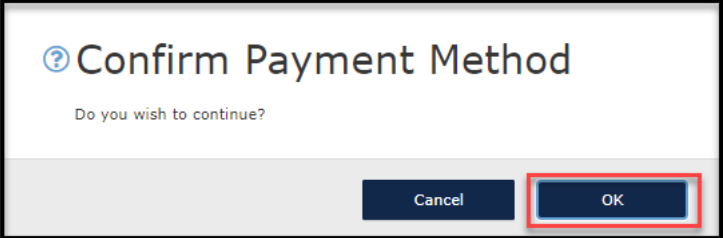
NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
<input checked="" type="radio"/> TWIA Full Pay	\$1,777.00	\$0.00	\$1,777.00

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

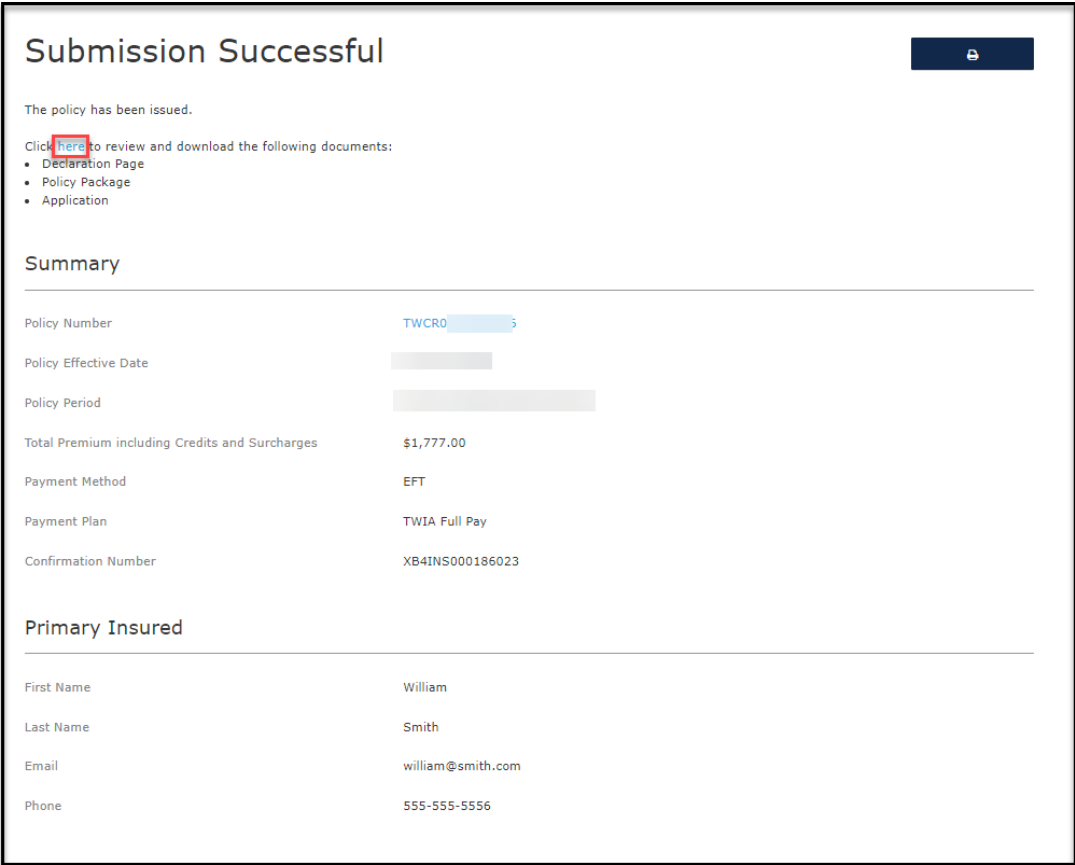
Cancel Previous **Submit**

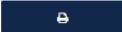


27. A message will follow asking you to Confirm the Payment Method. When ready, select "OK" to submit the payment method.



28. The submission was successfully submitted. From this screen you may review and download the related documents by selecting "Here."



Submission Successful 

The policy has been issued.

Click [Here](#) to review and download the following documents:

- Declaration Page
- Policy Package
- Application

Summary

Policy Number	TWCR0 [redacted]
Policy Effective Date	[redacted]
Policy Period	[redacted]
Total Premium including Credits and Surcharges	\$1,777.00
Payment Method	EFT
Payment Plan	TWIA Full Pay
Confirmation Number	XB4INS000186023

Primary Insured

First Name	William
Last Name	Smith
Email	william@smith.com
Phone	555-555-5556

