

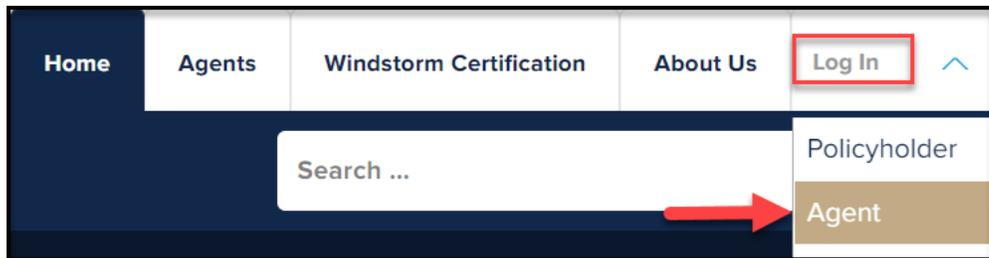
TWIA New Commercial Submission in the New Agent Portal

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.

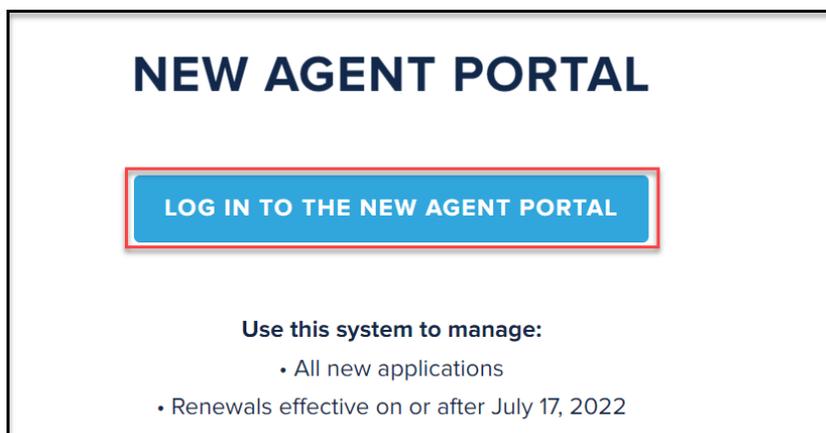
Before you start quoting in the New Agent Portal:

- 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.

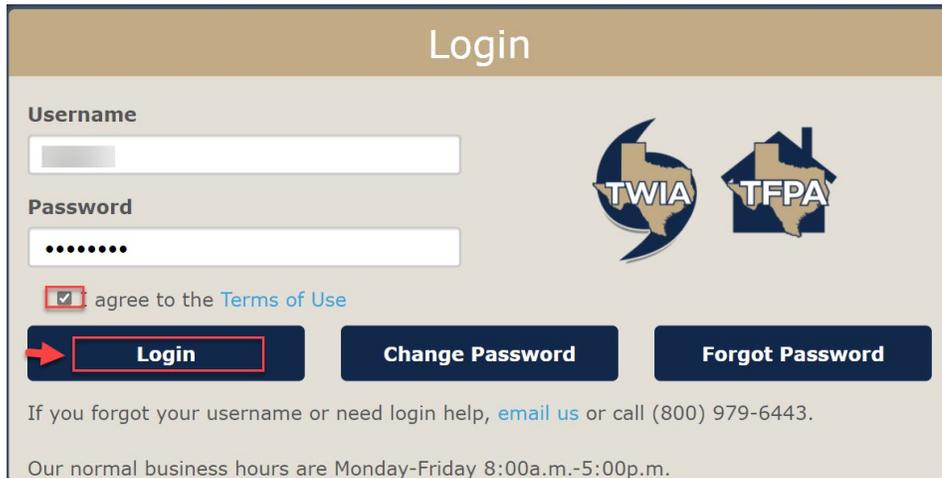
1. From the TWIA Home Page www.twia.org select “Login” and then “Agent.”



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

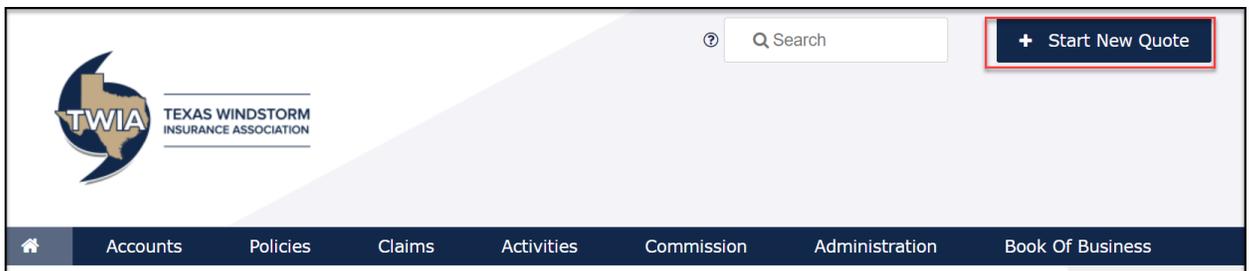


3. Enter your Username and Password where indicated, agree to the terms and conditions (if you agree) and then select "Login."



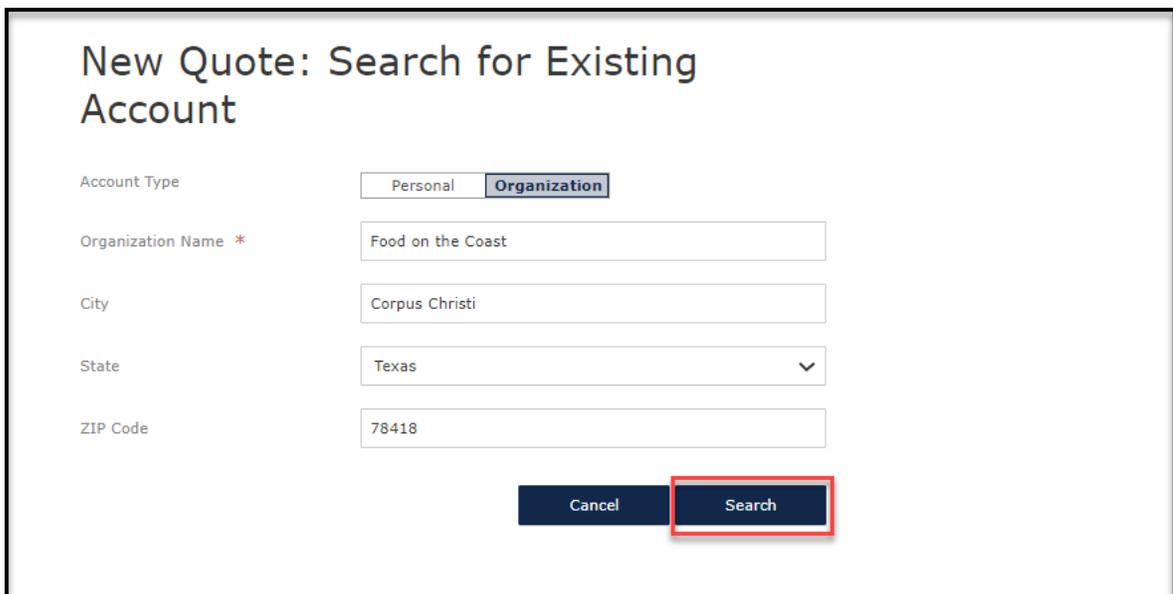
The login form is titled "Login" and features a header with the TWIA and TFPA logos. It includes fields for "Username" and "Password", a checkbox for "I agree to the Terms of Use", and three buttons: "Login", "Change Password", and "Forgot Password". A red arrow points to the "Login" button. Below the buttons, there is a link to "email us" and a note about business hours: "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."



The Agent Dashboard header includes the TWIA logo and the text "TEXAS WINDSTORM INSURANCE ASSOCIATION". It features a search bar with a "Q Search" icon and a "+ Start New Quote" button highlighted with a red box. A navigation menu at the bottom contains links for "Accounts", "Policies", "Claims", "Activities", "Commission", "Administration", and "Book Of Business".

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



The form is titled "New Quote: Search for Existing Account". It includes a "Account Type" section with "Personal" and "Organization" tabs, where "Organization" is selected. Below this are input fields for "Organization Name *" (containing "Food on the Coast"), "City" (containing "Corpus Christi"), "State" (containing "Texas" with a dropdown arrow), and "ZIP Code" (containing "78418"). At the bottom, there are "Cancel" and "Search" buttons, with the "Search" button highlighted by a red box.



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 **Organization**

Organization 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

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.

The screenshot shows a web form titled "New Quote: Policy Details for Existing Account". The form includes the following fields and options:

- Account Type: Organization
- Account: [Redacted]
- Organization Name: Food on the Coast
- State: Texas (dropdown menu)
- Requested Coverage Start Date: 06/16/2022 (calendar icon)
- Producer Code & Name: [Redacted]
- Product: Commercial (dropdown menu)

At the bottom of the form, there are two buttons: "Cancel" and "Create Quote". The "Create Quote" button is highlighted with a red rectangular box.

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

The screenshot shows a web form titled "Commercial - Quote ([Redacted])". The form is divided into two main sections: "TWIA General Eligibility" and "TWIA Property Eligibility".

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 (dropdown menu)
- 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

At the bottom of the form, there are three buttons: "Cancel", "Previous", and "Next". The "Next" button is highlighted with a red rectangular box.

10. Select “Add Building.”

The screenshot shows a web form titled "Commercial - Quote ([Redacted])". At the top, there is a yellow warning banner that reads: "There must be at least one building per location." Below the banner, the section is titled "Buildings & Locations".

The main content area contains the text: "Add buildings and locations by entering their details." Below this text is a large empty rectangular box. At the bottom of this box, there is a button labeled "Add Building" with a plus icon, which is highlighted with a red rectangular box.

At the bottom of the form, there are three buttons: "Cancel", "Previous", and "Next".



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

Account: Food on the Coast Commercial - Quote ()

Add Building

Location Building Construction Coverages Additional Interests

Location Existing Location New Location

Existing Location S Padre Island Dr, Corpus Christi, TX 78418

Is the property accessible by road? * Yes No

Cancel Next

12. From the drop-down menus, select the coverage form (Building and Business property to cover the café building and its contents), property class code (tip: type in restaurant in this case to filter the list; select the option that is the closest match to the business type and operation—does not affect premium amount; informational only) and risk item type (commercial building and/ or business personal property) and then select, “Next.”

****Please note---the other coverage forms include business property only (if not insuring building), habitational (not for condo risks—coverage includes lodges, apartments, fraternities/sororities), condo building master and builder’s risk (for buildings under construction/repair). ***Also, you are not able to combine different coverage forms on one policy.

Account: Food on the Coast Commercial - Quote ()

Add Building

Location Building Construction Coverages Additional Interests

Location S Padre Island Dr, Corpus Christi, TX 78418

Building Number

Unit Number

Building Description Cafe

Coverage Form * Building and Business Property

Property Class Code * 542: Restaurants - With cooking

Property Class Description Restaurants - With cooking

Risk Item Type * Commercial Building and/or Business Personal Property

Cancel Next



13. Please enter information in the fields with a red asterisk by them. If there have been any updates to the roof and/or additions to the building, please add the information where indicated. Select "Next" when ready to continue.

ommission Administration Book Of Business

Account: Food on the Coast Commercial - Quote (0006271160)

Quote Request

Policy Details
Qualification
Buildings and Locations
Quote
Additional Information
Mailing Information
Payment Details

Add Building

Location Building **Construction** Coverages Additional Interests

✓ Location Christi, TX 78418

✓ Building Cafe

Construction Details

Total number of units in this building * 1

Year Built * 2000

Construction Type * Frame (ISO 1)

Number of Stories * 1

Total Area * 4000

Percentage Sprinklered * 100%

Roof Type * Shingles, Asphalt/Fiberglass

Wind Rating * B - Ordinary

Original Construction Date * 01/01/2000

Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? * Yes No

Roofing Updates

+ Add

| DATE OF CHANGE | UPDATE TYPE | CERTIFICATE OF COMPLIANCE OR AN OFFICIAL BUILDING STATEMENT? |
|----------------|-------------|--|
|----------------|-------------|--|

Repairs/Additions

+ Add

| DATE OF CHANGE | DESCRIPTION | CERTIFICATE OF COMPLIANCE OR AN OFFICIAL BUILDING STATEMENT? |
|----------------|-------------|--|
|----------------|-------------|--|

Cancel **Next**



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 select the desired coverage for the building and any endorsements you would like to add. For more information on the available endorsements, visit the Agent Training Center via this link: [Texas Windstorm Insurance Association - TWIA](#). When ready to continue, select “Next.”

Quote Request

Account: Food on the Coast | Commercial - Quote (0006271330)

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location 15113 S Padre Island Dr, Corpus Christi, TX 78418
- ✓ Building Building # 1
- ✓ Construction Frame (ISO 1)

Building/Contents Category

- ✓ TWIA-164 Replacement Cost Coverage - Coverage A (Building) and Coverage B (Business Personal Property)

Building Coverage

Launch MSB

Estimated Replacement Cost Value * 265000

Estimated Actual Cash Value * 225000

Limit * 250000

Deductible * 2% (\$1000 min)

Valuation Method * Replacement Cost

Coinurance * 80%

Business Personal Property Coverage

Estimated Replacement Cost Value * 125000

Estimated Actual Cash Value * 95000

Limit * 100000

Deductible * 2% (\$1000 min)

Valuation Method * Replacement Cost

Coinurance * 80%

TWIA-432 Extension of Coverage - Increased Cost of Construction

Limit % Of Coverage A * 5%

Income Category

- ✓ Extra Expense Coverage
- Limit * 10000

Business Income Coverage

Business Income Category * Other

Business Income Daily Limit * 200

Business Income Max Number of Days * 180 Days

Business Income Liability Limit * 36000

Cancel **Next**



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

The screenshot shows the 'Add Building' form in a quote request system. The left sidebar lists navigation options: Policy Details, Qualification, Buildings and Locations (highlighted), Quote, Additional Information, Mailing Information, and Payment Details. The main content area has a progress bar with five steps: Location, Building, Construction, Coverages, and Additional Interests (circled in red). Below the progress bar, the form fields are: Location (15113 S Padre Island Dr, Corpus Christi, TX 78418), Building (Building # 1), Construction, and Coverages (Limit: 250,000). At the bottom, there is a table with columns for NAME, INTEREST TYPE, and LOAN/CONTRACT NUMBER. A red box highlights the 'Add Additional Interest' button.

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

The screenshot shows the 'Add Building' form with the 'Additional Interests' step selected. The progress bar shows Location, Building, Construction, Coverages, and Additional Interests (circled in red). The form fields are: Location (15113 S Padre Island Dr, Corpus Christi, TX 78418), Building (Cafe), Construction, and Coverages (Limit: 250,000). Below the progress bar, there is a 'Contact Type' dropdown with 'Person' and 'Organization' (selected). The 'Interest Type' dropdown is set to 'Mortgagee'. The 'Loan/Contract Number' field contains '001'. The 'Name' field contains 'ABC Mortgage Co'. The 'Address Type' is 'Mailing'. The 'Address Line 1' field contains '101 Main St'. The 'City' field contains 'Austin'. The 'State' dropdown is set to 'Texas'. The 'ZIP Code' field contains '78701'. The 'Country' dropdown is set to 'United States'. The 'Phone Number' field contains '555-555-5555'. The 'Email' field is empty. At the bottom, there is a table with columns for NAME, INTEREST TYPE, and LOAN/CONTRACT NUMBER. A red box highlights the 'Save' button.



17. Verify the information returned and then select “Next.”

Quote Request

Account: Food on the Coast Commercial - Quote (1)

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location Christi, TX 78418
- ✓ Building Cafe
- ✓ Construction
- ✓ Coverages Limit: 250,000

Add Additional Interest

| NAME | INTEREST TYPE | LOAN/CONTRACT NUMBER |
|-----------------|---------------|----------------------|
| ABC Mortgage Co | Mortgages | 001 |

Cancel Next

18. On this screen, you may add another building (cannot add an apartment building or a condo to this type of policy). If an addition is not needed, select “Done” to continue.

Quote Request

Account: Food on the Coast Commercial - Quote

Add Building

- ✓ Location Christi, TX 78418
- ✓ Building Cafe
- ✓ Construction Frame (ISO 1)
- ✓ Coverages Estimated Replacement Cost Value: 265,000
- ✓ Additional Interests Yes

Building saved.

Add Another Building Done

19. Your quote is ready to view. If changes are needed, please select “Edit Coverages.” If changes are not needed, select “Next” to continue.

Quote Request

Account: FOOD ON THE COAST

Building and Business Property - Quote

Quote

Total Premium including Credits and Surcharges \$5,269.00 Proposed Policy Period June 16, 2022 - June 16, 2023

Edit Coverages

Location 1 Corpus Christi, TX 78418 \$5,269.00

Cancel Previous Next



20. On this screen, you may add an Additional Named Insured or a Premium Finance Company if applicable. In this case, neither are added. However, you indicated in the qualification section (see step #9) that you have a Certificate of Compliance for the building, please select “Upload Documents” to attach the Certificate of Compliance to the submission. The system will not let you continue until this is done.

The screenshot shows a web interface for a quote request. On the left is a navigation menu with options: Quote Request, Policy Details, Qualification, Buildings and Locations, Quote, Additional Information (highlighted), Rating Information, and Payment Details. The main content area is titled 'Building and Business Property - Quote' and includes a dropdown menu for 'Additional Named Insureds' with a checkmark, an 'Add +' button, and a table with columns 'NAME' and 'RELATIONSHIP TO PRIMARY NAMED INSURED'. Below this are two more dropdown menus: 'Premium Finance' and 'Upload Documents', both with checkmarks. A red arrow points to the 'Upload Documents' dropdown. At the bottom are 'Cancel', 'Previous', and 'Next' buttons.

21. In the Upload Documents section, you will select the document type from the menu to start the process. Once the type is selected, click on “Upload Documents”

The screenshot shows the 'Upload Documents' section of the same web interface. A red arrow points to the 'Upload Documents' dropdown menu. Below the dropdown, a red box highlights the 'Certificate of Compliance' selection and the '+ Upload Documents' button. A message above the dropdown reads: '1: Cafe ([redacted] Corpus Christi, TX 78418) At least one Certificate of Compliance must be uploaded for this Building.' Below the dropdown, there is a paragraph of instructions: '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.' At the bottom, there is a disclaimer: '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 also visible at the bottom.



22. Enter a description, select the appropriate building number (if applicable) and then click on the Disk icon to save the document. Select, “Next.”

Account: FOOD ON THE COAST
Building and Business Property - Quote
()

1: Cafe (), Corpus Christi, TX 78418) At least one Certificate of Compliance must be uploaded for this Building.

Additional Named Insureds ✓
Premium Finance ✓
Upload Documents ✓

Certificate of Compliance [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.pdf | WPI-S | Certificate of Compliance | 1: Cafe (15113) | 06/16/2022 | |

Cancel Previous **Next**

23. On the next screen, select the desired payment method. A description of the available payment methods may be found here: [Payment Methods Available in the Agent Portal](#) and [Payment Methods in the Policyholder Portal](#) if Insured Direct Pay is chosen. Insured Direct Pay is illustrated in this example.

Account: FOOD ON THE COAST
Building and Business Property - Quote
()

Payment Details

Total Premium including Credits and Surcharges
\$5,269.00

Payment Method * Insured Direct Pay [v]

Payment Plans

| NAME | DOWN PAYMENT | INSTALLMENT | TOTAL |
|---|--------------|-------------|------------|
| TWIA 10 Pay (Auto Pay) | | | |
| <input type="radio"/> TWIA 2 Pay | \$2,634.50 | \$2,634.50 | \$5,269.00 |
| <input checked="" type="radio"/> TWIA 4 Pay | \$1,580.70 | \$1,229.44 | \$5,269.00 |
| <input type="radio"/> TWIA Full Pay | \$5,269.00 | \$0.00 | \$5,269.00 |

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**



24. On the following screen, please select the payment plan desired and then select “Submit.” Please note: the policyholder is the only person who can enroll in the TWIA 10- Pay Plan option. Agents can only choose TWIA Full Pay, TWIA 2 Pay or TWIA 4 Pay as illustrated.

Account: FOOD ON THE COAST
Building and Business Property - Quote
 ()

Payment Details

Total Premium including Credits and Surcharges
\$5,269.00

Payment Method *  Insured Direct Pay

Payment Plans

| NAME | DOWN PAYMENT | INSTALLMENT | TOTAL |
|---|--------------|-------------|------------|
| TWIA 10 Pay (Auto Pay) <small>Customers must register and make a down payment in the TWIA CustomerEngage Portal for TWIA 10 Pay. Auto Pay is required for this Payment Plan.</small> | | | |
| <input type="radio"/> TWIA 2 Pay | \$2,634.50 | \$2,634.50 | \$5,269.00 |
| <input checked="" type="radio"/> TWIA 4 Pay | \$1,580.70 | \$1,229.44 | \$5,269.00 |
| <input type="radio"/> TWIA Full Pay | \$5,269.00 | \$0.00 | \$5,269.00 |

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.

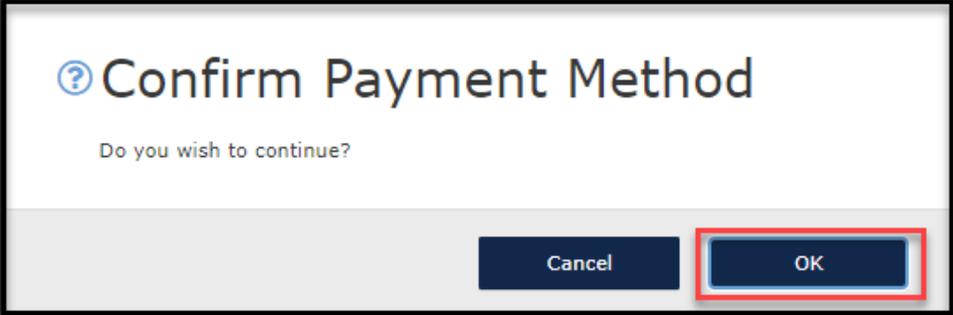
Buttons: Cancel, Previous, **Submit** (highlighted with a red box)

Here is a breakdown on the Payment Plans:

| Payment Plans at a Glance | | | | |
|---|---|--|---|--|
| Payment Plan | TWIA Full Pay | TWIA 2 Pay | TWIA 4 Pay | TWIA 10 Pay (Auto Draft) |
| Initial Payment Required for TWIA to Issue or Renew a Policy | 100% | 50% | 30% | 15% |
| Payment Frequency | Once, when the policy is issued/renewed | Second payment due four months after the initial payment | Every three months | Monthly, for nine months after the initial payment |
| Example Payment Schedule Policy with an Effective Date of March 14 | | | | |
| Payment Plan | TWIA Full Pay | TWIA 2 Pay | TWIA 4 Pay | TWIA 10 Pay (Auto Draft) |
| Example Payment Schedule | 100% due 3/14 | 50% due 3/14 50% due 7/14 | 30% due 3/14 23.3% due 6/14 23.3% due 9/14 23.3% due 12/14 | 15% due 3/14 9.4% due monthly 4/14-12/14 |



25. A message will follow asking you to Confirm the Payment Method. Once ready to move on select "OK." The policyholder will still have the flexibility to change to any of the 4 Payment Plans listed above when they log in to the Policyholder Portal.



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

Submission Successful e

TWIA has received this application. Coverage will be bound and a policy issued upon TWIA's receipt of payment. The applicant will receive an email with instructions on how to make a payment, if needed. This offer will expire in 30 days.

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

- Offer Letter and Payment Coupon
- Application

Summary

| | |
|--|------------------------------|
| Offer Number | 0006271161 |
| Requested Coverage Start Date | June 16, 2022 |
| Proposed Policy Period | June 16, 2022 -June 16, 2023 |
| Total Premium including Credits and Surcharges | \$5,269.00 |
| Payment Method | Insured Direct Pay |
| Payment Plan | TWIA 4 Pay |

Primary Insured

| | |
|-------|--------------------------|
| Name | Food on the Coast |
| Email | foodonthecoast@coast.com |
| Phone | 555-555-5555 |

