

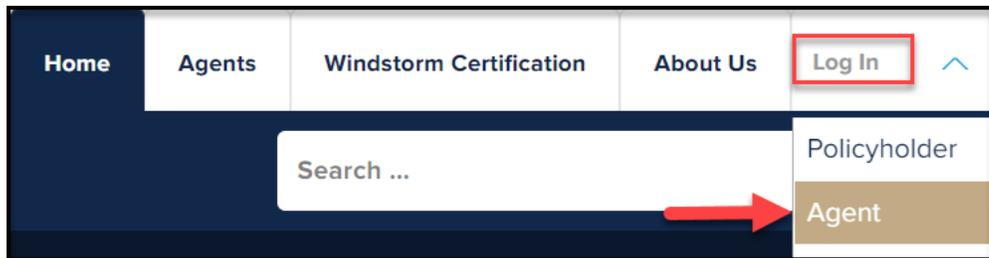
TWIA New Residential Submission in the new Agent Portal

This job aid demonstrates the general process to submit new 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.

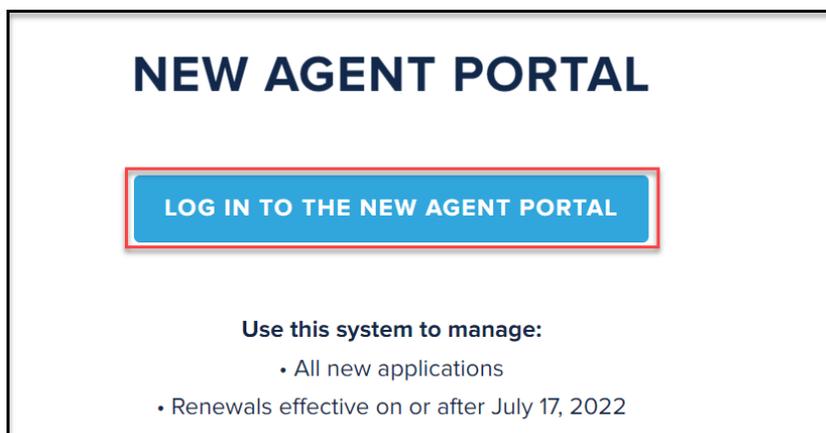
Before you start quoting in the New Agent Portal:

- 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.

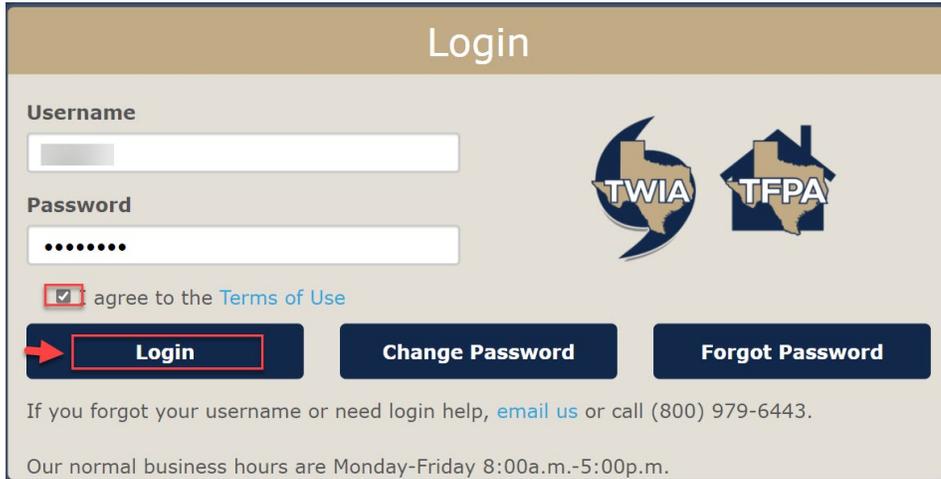
1. From the TWIA Home Page www.twia.org select “Login” and then “Agent.”



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

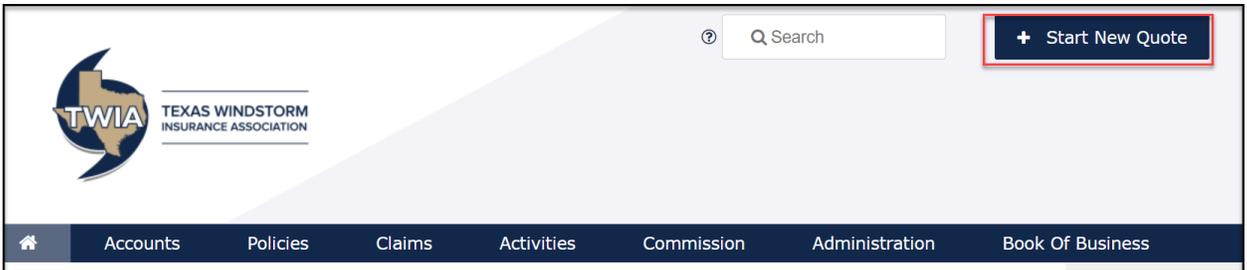


3. Enter your Username and Password where indicated, agree to the terms and conditions (if you agree) and then select “Login.”



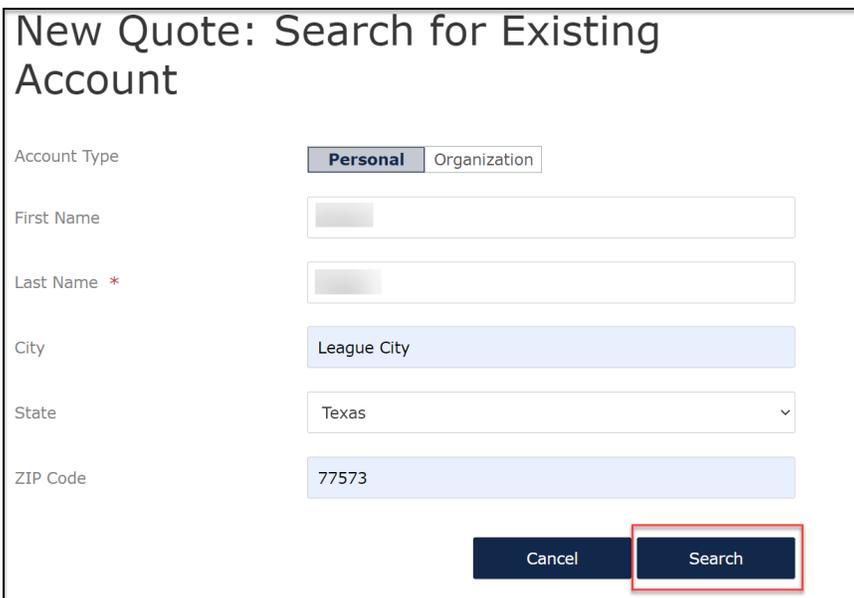
The login form is titled "Login" and features a header with the TWIA and TFPA logos. It includes fields for "Username" and "Password", a checkbox for "I agree to the Terms of Use", and three buttons: "Login", "Change Password", and "Forgot Password". The "Login" button is highlighted with a red box and a red arrow. Below the buttons, there is a link for "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 landing page features the TWIA logo and "TEXAS WINDSTORM INSURANCE ASSOCIATION" text. It includes a search bar with a "Q Search" button and a "+ Start New Quote" button highlighted with a red box. A navigation bar 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 "New Quote: Search for Existing Account" form includes a title and several input fields: "Account Type" (with "Personal" and "Organization" tabs), "First Name", "Last Name" (marked with an asterisk), "City" (with "League City" selected), "State" (with "Texas" selected), and "ZIP Code" (with "77573" entered). 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 **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

ZIP Code *

Producer Code & Name *



8. Next choose the Product (either Residential or Commercial) from the drop-down menu and then select "Create Quote." **Quoting a residential product in this job aid.

New Quote: Policy Details for Existing Account

Account Type **Personal**

Account W [redacted]

Name [redacted]

State * Texas

Requested Coverage Start Date * 04/19/2022

Producer Code & Name * 2183558W001 Training Agency

Product * -- Please Select --

9. Choose the Product Type and then select "Next." ***Choosing Dwelling and Personal Property as the Product Type in this example.

Quote Request

- Policy Details
- Qualification**
- Property Details
- Construction
- Quote
- Additional Information
- Coverage Summary
- Payment Details

Account: [redacted]

Residential Quote (000 [redacted])

Qualification

Policy Type -- Please Choose --



10. 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.

Account: BOB JONES

Residential Quote (000 [REDACTED])

Qualification

Policy Type: Dwelling and Personal Property

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

Reason * Excluded

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

TWIA Property Eligibility

Structure Type * 1 Family Residence

Was the Structure built, or have external modifications been made, on or after June 19, 2009? * Yes No

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



11. Verify the information returned on the Property Details screen starting with the address of the property to be insured. Please note the white check marks on the any sections encountered in the submission usually indicates additional information is not required. However, there are exceptions. The recommendation is to review the three remaining sections on this page starting with “Location Details.”

Account: [redacted]
Dwelling and Personal Property Quote
([redacted])

Address of Property to be Insured ✓

Address Line 1 * [redacted]
Address Line 2 (Apt/Bldg/Suite) [redacted]
Address Line 3 [redacted]
County * Galveston ✓
City * Galveston ✓
State Texas
ZIP Code * 77551 ✓

Location Details ✓
Dwelling Details ✓
Primary Policy Details ✓

Cancel Previous Next

12. In most cases, the information needed on the Location Details section will default, but there are exceptions. If you are asked to fill in the information on this screen, please examine any certificates of compliance issued (WPI-8, WPI-8c, or WPI-8E) or other dwelling policies for this property to locate the requested information. If you are not finding the information, please contact TWIA Underwriting for assistance.

Next, select “Dwelling Details.”

Address of Property to be Insured ✓

Location Details ✓

Territory Code * 8
Coastal Zone * Seaward ✓

Dwelling Details ✓
Primary Policy Details ✓



13. On the Dwelling Details screen, you will be asked if the dwelling is either primary or secondary. A primary residence is where an individual, couple or family household lives most of the time. An insured may not have more than one primary residence. You also be asked if the property is accessible by road and if there are any farm or ranch operations on the property. Select “Primary Policy Details” to continue.

Address of Property to be Insured ✓

Location Details ✓

Dwelling Details ✓

Structure Type 1 Family Residence

How is the dwelling customarily used? * Primary Residence

Is the property accessible by road? * Yes No

Does this property include farm or ranch operations? * Yes No

Primary Policy Details ✓

14. In the Primary Policy Details section, you will be asked if the insured has a primary residential policy (aka companion policy coverage) If you answer yes, you will be asked for the name of the insurance company and the amount of insurance provided by the policy. If the primary residential policy normally includes the perils that follow (if the wind exclusion did not apply), you will be able to add them to the TWIA coverage. If not, they will not be included. If you need any additional information on the endorsements available, please select [TWIA Sample Policies and Endorsements](#). When ready to move on, select “Next.”

Address of Property to be Insured ✓

Location Details ✓

Dwelling Details ✓

Primary Policy Details

Does the applicant have a primary residential policy that excludes wind and hail? * Yes No

Name of the Company *
This is a required field.

Amount of Insurance *
This is a required field.

Does the policy have any coverage for other perils:

Consequential Loss * Yes No

Additional Living Expense *
This is a required field.
 Yes No

Wind Driven Rain *
This is a required field.
 Yes No

Replacement Cost for Personal Property *
This is a required field.
 Yes No

Cancel Previous **Next**



15. If you need to make any changes to the MSB valuation, you may “Launch MSB” at this point.

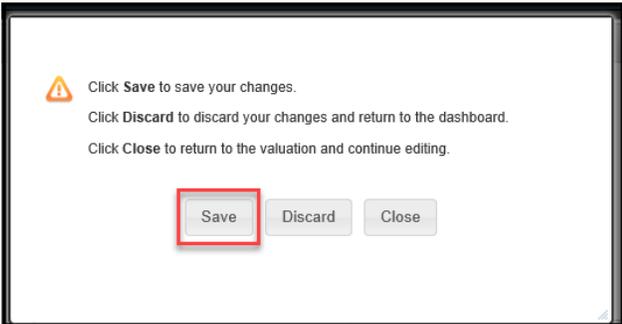
***If not making any MSB changes, select “Roof Details” to continue (step #20).

16. Verify and/ or make any necessary changes to the MSB information that prefills. When completed, select “Finish.”

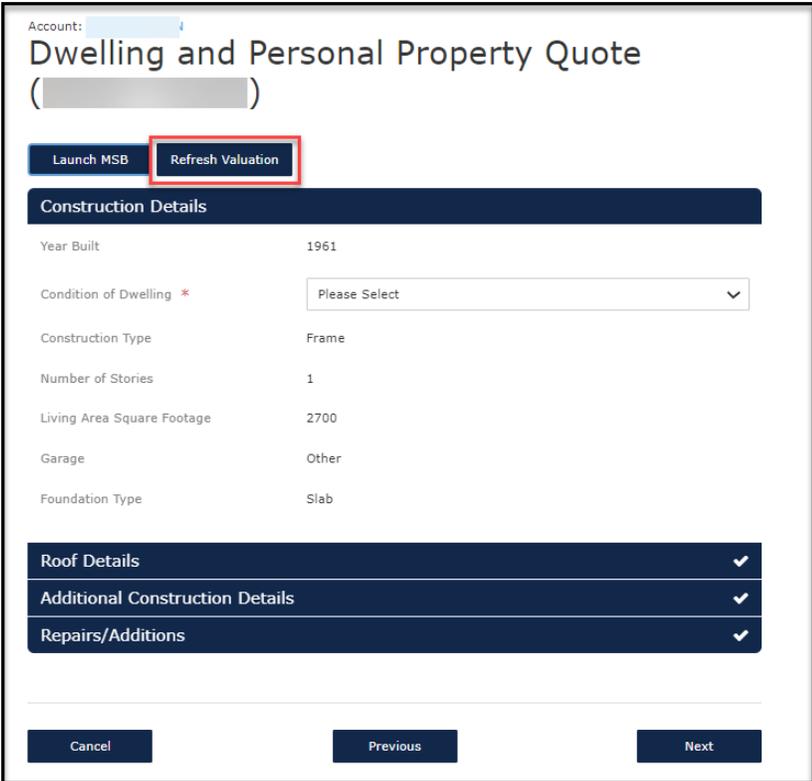
*****Please note do not change the address on this screen. Also, when the policy issues, this MSB will have the policy number assigned to it.



17. Click "Save" to save your changes.



18. Select "Refresh Valuation" to update the MSB information.



19. The system will prompt you to update the condition of the dwelling. Once done, select “Roof Details.”

Account: [redacted]

Dwelling and Personal Property Quote

([redacted])

[-] Dwelling at [redacted], Galveston, TX Condition of Dwelling is null and is required for rating

[-] Dwelling at [redacted], Galveston, TX Original Construction Date : Missing required field

Launch MSB Refresh Valuation

Construction Details

Year Built 1961

Condition of Dwelling * Good

Construction Type Frame

Number of Stories 1

Living Area Square Footage 2700

Garage Other

Foundation Type Slab

Roof Details ←

Additional Construction Details

Repairs/Additions

Cancel Previous Next

20. If there are any roofing updates, please check the box where indicated. In this example, the dwelling was re-roofed in 2007 and there is a Certificate of Compliance on file. Please enter the information where requested and then select “Save.”

Launch MSB Refresh Valuation

Construction Details

Roof Details

Roof Type Built-Up

Hail Resistant Roof Class N/A

Roofing Updates

Date of Change * 06/18/2007

Update Type * Full

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

Cancel Save

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

Additional Construction Details ←

Repairs/Additions



21. In the Additional Construction Details section, please add the original construction date. You can also add any applicable credits that apply to the dwelling. In this example, this dwelling was built in 1961; it does not require a certificate of compliance. For more information on windstorm certification, please refer to [TWIA Windstorm Certification](#). This dwelling is also not an historical home either. To access the list of historically exempted properties, please consult [WEA1-approved-list MASTER MAY 2022-1.pdf](#).

Retrofit credits may apply to homes built prior to 09/01/1998 that have been retrofitted with exterior opening protections that meet the windborne debris criteria standards of either the Building Code for Windstorm Resistant Construction, the International Residential Code, or the International Building Code. **Unless you find a Certificate of Compliance (WPI-8, WPI-8E or WPI-8C) showing either Retrofit or that all of the exterior openings have been replaced (all doors and windows), the dwelling is not eligible for the Retrofit Credit. Any credit applied in error will be removed.**

If you need to add information regarding any repairs or additions made to the name, select “Repairs/ Additions.” If that step is not needed, select “Next.”

The screenshot shows a web form titled 'Additional Construction Details'. At the top, there are three expandable sections: 'Construction Details', 'Roof Details', and 'Additional Construction Details', each with a downward arrow. Below these, the form contains several fields: 'Original Construction Date' with a calendar icon and the value '01/01/1961'; a question 'Does this structure qualify for the WPI-8 Exception for Historic Structures?' with 'Yes' and 'No' radio buttons; 'Building Code Class' and 'Building Code' dropdown menus, both currently set to 'Please Select'. At the bottom of the form, there is a dark blue bar with the text 'Repairs/Additions' and a green arrow pointing left. Below this bar are three buttons: 'Cancel', 'Previous', and 'Next'. The 'Next' button is highlighted with a red box.



22. On the Quote screen, select the dwelling coverage limit and deductible. If you want to add personal property coverage, click on the box to the left of Personal Property and then enter the coverage limit and deductible wanted. **Please note the valuation method for personal property defaults to ACV. If replacement cost is wanted, be sure to select it from the drop-down menu.** When ready, select “Calculate Premium.”

Quote

Please select coverage options and click the "Calculate Premium" button to quote this Submission

Total Premium including Credits and Surcharges

\$ --

Calculate Premium

Property Coverages

Structure

Estimated Replacement Cost * 329525

Estimated Actual Cash Value * 181238

Limit 329600

Valuation Method Replacement Cost

Coverage Type Wind and Hail

Deductible 1% (\$100 min)

Personal Property

Limit 150000

Valuation Method Replacement Cost

Coverage Type Wind and Hail

Deductible 1% (\$100 min)

Additional Property Coverages

TWIA-365 Replacement Cost Coverage B (Personal Property)

TWIA-431 Extension of Coverage - Increased Cost of Construction

TWIA-802 Replacement Cost Coverage A (Dwelling)

Indirect Loss Coverage

TWIA-311 Additional Living Expense

TWIA-321 Wind Driven Rain



23. Your Quote is returned by the system. If you are not going to make any additional changes, select "Continue." ***This is where you may want to use Print Screen to print the quote. Here is a link to the job aid: [Using Print Screen Job Aid.](#)

Quote

Please select coverage options and click the 'Calculate Premium' button to quote this Submission

Total Premium including Credits and Surcharges
\$4,769.00
Continue

Property Coverages Premium: \$4,171.00

Structure Premium: \$3,590.00

Estimated Replacement Cost

Estimated Actual Cash Value

Limit Premium: \$3,590.00

Valuation Method

Coverage Type

Deductible
 INCLUDED

Personal Property Premium: \$581.00

Limit Premium: \$581.00

Valuation Method

Coverage Type

Deductible
 INCLUDED

Additional Property Coverages Premium: \$227.00

TWIA-365 Replacement Cost Coverage B (Personal Property) Premium: \$227.00

TWIA-431 Extension of Coverage - Increased Cost of Construction

TWIA-802 Replacement Cost Coverage A (Dwelling) INCLUDED

Indirect Loss Coverage Premium: \$371.00

TWIA-311 Additional Living Expense INCLUDED

TWIA-321 Wind Driven Rain INCLUDED

TWIA-331 Consequential Loss INCLUDED

Exclusions and Conditions Premium: \$0.00



24. In the Additional Named Insured section you are able to add any other individual(s) with an insurable interest in the property. In this example a spouse is added. Be sure to save the information entered. Next, select “Additional Interests” (if you need to add a mortgagee, loss payee or contract of sale). In this example, a mortgagee will be added.

Account: N

Dwelling and Personal Property Quote

([REDACTED])

Additional Named Insureds

Named Insured Type: Person Organization

First Name *

Last Name *

Relationship to Primary Named Insured:

NAME	RELATIONSHIP TO PRIMARY NAMED INSURED
Additional Interests	✓
Upload Documents	✓



25. To enter a mortgage company's information, select organization. Be sure to enter the requested information in every field with an * by it and then select "Save." When ready to continue, select "Upload Documents" (earlier in the submission we indicated there is a Certificate of Compliance for a re-roof in 2007).

Additional Named Insureds

Additional Interests

Contact Type: Person Organization

Interest Type *: ▼

Mortgage Position *: ▼

Loan/Contract Number *:

Name *:

Address Type: Mailing

Address Line 1 *:

Address Line 2:

Address Line 3:

City *:

State *: ▼

ZIP Code *:

Country *: ▼

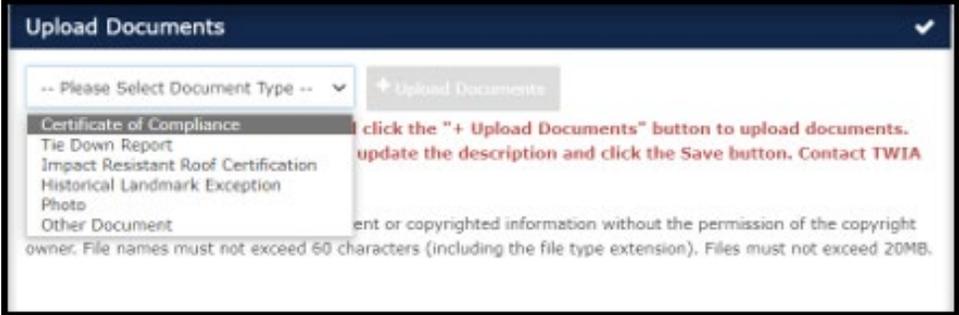
Email:

Phone Number:

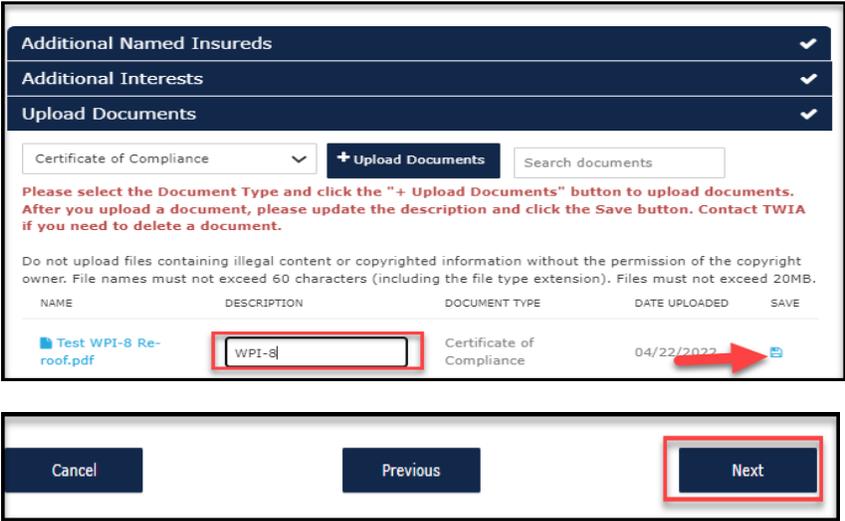
NAME	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT NUMBER
Upload Documents  <input checked="" type="button" value="✓"/>			



26. 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”



27. Enter a description and then click on the Disk icon to save the document. Select, “Next.”



28. Standardize the address, enter the policyholder’s primary phone new and then select “Next.”

Primary Insured [redacted].in

Property Address [redacted] TX 77551

Mailing Address
 ✓ The address you entered has been updated to follow USPS standards.

Address Line 1 * [redacted]
 Address Line 2 [redacted]
 Address Line 3 [redacted]

City * Galveston
 State * Texas
 ZIP Code 77551-5829
 Country * United States

Standardize Address

Email * roger@brown.com

Home Phone * 555-555-5555
 Primary number

Work Phone [redacted]

Cell Phone [redacted]

Coverages

Total Premium including Credits And Surcharges: \$4,769.00

Premium

Property Coverages	Limit		\$4,171.00
Structure	\$329,600	Replacement Cost	\$3,590.00
	Valuation Method	Wind and Mail	
	Coverage Type	1% (\$100 min)	INCLUDED
	Deductible		
Personal Property	\$150,000	Replacement Cost	\$581.00
	Valuation Method	Wind and Mail	
	Coverage Type	1% (\$100 min)	INCLUDED
	Deductible		

Premium

Additional Property Coverages	\$227.00
TWIA-365 Replacement Cost Coverage B (Personal Property)	\$227.00
TWIA-802 Replacement Cost Coverage A (Dwelling)	INCLUDED

Premium

Indirect Loss Coverage	\$371.00
TWIA-311 Additional Living Expense	INCLUDED
TWIA-321 Wind Driven Rain	INCLUDED
TWIA-331 Consequential Loss	INCLUDED

Premium

Exclusions And Conditions	\$0.00
	Premium

Credits And Surcharges

Cancel Previous **Next**



29. 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: [REDACTED]
Dwelling and Personal Property Quote
 ([REDACTED])

Payment Details

Total Premium including Credits and Surcharges
\$4,769.00

Payment Method * Please Select ▼

EFT
 eCheck
 Insured Direct Pay
 Mortgage Escrow
 Premium Finance - Other

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

30. 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: [REDACTED]
Dwelling and Personal Property Quote
 ([REDACTED])

Payment Details

Total Premium including Credits and Surcharges
\$4,769.00

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	\$2,384.50	\$2,384.50	\$4,769.00
<input type="radio"/> TWIA 4 Pay	\$1,430.70	\$1,112.77	\$4,769.00
<input checked="" type="radio"/> TWIA Full Pay	\$4,769.00	\$0.00	\$4,769.00

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.

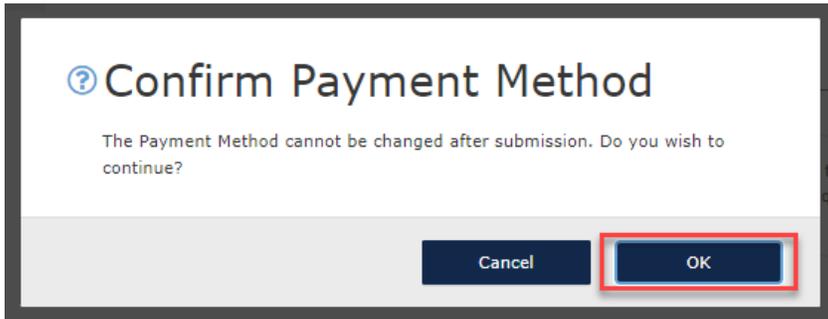
Cancel Previous Submit



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

31. A message will follow asking you to Confirm the Payment Method. Once “OK” is selected, the payment option can not be changed. 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.



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

Submission Successful

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	0005770400
Requested Coverage Start Date	April 22, 2022
Proposed Policy Period	April 22, 2022 -April 22, 2023
Total Premium including Credits and Surcharges	\$4,769.00
Payment Method	Insured Direct Pay
Payment Plan	TWIA Full Pay

Primary Insured

First Name	Roger
Last Name	Brown
Email	roger@brown.com
Phone	555-555-5555

Property to be Insured

Address	[Redacted]
	TX 77551

