

## Public Comment

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**From:** Alex Monteith <Alex@insurancejunction.com>  
**Sent:** Tuesday, February 17, 2026 3:47 PM  
**To:** PublicComment  
**Subject:** Public Comment for TWIA Meeting February 24, 2026 @Moody Gardens Hotel - Galveston, TX

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Good Morning,

My name is Alex Monteith and I am a TWIA policyholder, agent, and owner of Insurance Junction here in Galveston.

First, I would like to say thank you. Thank you for moving forward and completing the "guest pay" option, making payments easier for both insureds and agents. This is critical during hurricane season and now we have a quick way of getting a policy renewed or an installment paid without having to login into the portal.

Just like getting the "guest pay" setup, there is one other technical issue regarding document notices for the agents I would like to bring to your attention.

We (the agents) are notified by email from TWIA for various policy happenings: renewal notices, reminders, inspection letters, wpi-8 requests, notices of cancellations, lapses, etc. However, when an insured is on an installment plan such as 2-pay or 4-pay the agents **do not** receive a notification email that this invoice document was issued. If we were we could drop this invoice document in our file so we can also try to make sure it is paid in a timely manner. The agencies are not notified about the installment due until the installment is late, and the policy is in cancellation status for non-payment. We are able to go pull the invoice but having a notification email sent to the agents would be ideal.

I am hoping this would be an easy fix so that agents are notified the day this invoice is mailed/emailed to insured. This would help keep the agents, insured and lender all on the same page without the policy going into cancellation status.

I am sorry I was not able to attend in person today, but appreciate your time.

Thank you,  
Alex Monteith  
Owner, Insurance Junction  
TWIA policyholder.



*Alex Monteith*

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