

Adding/Deleting a Mortgagee on a Commercial Policy

This job aid shows the steps needed to add and delete a mortgagee in the Agent Portal.

1. Locate the policy that needs updating. Click on “Change Policy.”

Account: [redacted]
Commercial (TWCB000 [redacted]) In Force

SUMMARY CONTACTS OPEN ACTIVITIES NOTES DOCUMENTS CLAIMS BILLING

Change Policy Cancel Policy Privacy Policy

Detailed description: This screenshot shows the 'Commercial (TWCB000 [redacted]) In Force' policy summary page. At the top, there are tabs for SUMMARY, CONTACTS, OPEN ACTIVITIES (0), NOTES (0), DOCUMENTS (6), CLAIMS (0), and BILLING. Below the tabs are three buttons: 'Change Policy' (highlighted with a red box), 'Cancel Policy', and 'Privacy Policy'.

2. Enter the effective date of the change and select “Next.”

Policy Change

Effective Date

Policy Change Effective Date * 05/16/2023

Cancel Next

Detailed description: This screenshot shows the 'Policy Change Effective Date' screen. On the left is a sidebar with options: Policy Change, Effective Date (selected), Policy Details, Buildings and Locations, Quote, Additional Information, Mailing Information, and Payment Details. The main area shows the account name 'Commercial (TWCB [redacted])' and the 'Effective Date' section with a text input field containing '05/16/2023' and a calendar icon. At the bottom are 'Cancel' and 'Next' buttons, with the 'Next' button highlighted by a red box.

2. Enter the policy change description and then select “Next.”

Policy Change

Effective Date

Policy Details

Policy Change Effective Date * [redacted]

Policy Period [redacted]

Policy Change Description mortgage change

Primary Named Insured [redacted]

Description of Business and Operations [redacted]

Primary Policy Company Name [redacted]

Cancel Previous Next

Detailed description: This screenshot shows the 'Policy Change Policy Details' screen. The sidebar on the left has 'Policy Details' selected. The main area shows the account name 'Commercial (TWCB0 [redacted]) - Policy Change (000 [redacted])'. It includes fields for 'Policy Change Effective Date *', 'Policy Period', 'Policy Change Description' (containing 'mortgage change' with a red arrow pointing to it), 'Primary Named Insured', 'Description of Business and Operations', and 'Primary Policy Company Name'. At the bottom are 'Cancel', 'Previous', and 'Next' buttons, with the 'Next' button highlighted by a red box and a red arrow pointing to it.



- Next, click on the “Building Description” for the building location you are changing the mortgagee clause on. In this example, you will click on office since the mortgagee change is for office building at location #1. **Please note: If the mortgagee clause you are adding/ changing applies to more than one building on the policy, you will need to make the change to each building individually.**

LOCATION ID	LOCATION	BUILDING ID	BUILDING DESCRIPTION	COVERAGE FORM
1		1	Office	TWCB
1		2		TWCB
1		3		TWCB

- Next, select “Additional Interests.”

Additional Interests Yes



5. Next, select “Edit Additional Interests.”

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER
ABC Bank	Mortgagee	001

Edit Additional Interests

6. To delete the existing mortgagee clause, select the trash can symbol as indicated.

Account: Commercial (TWCB0) — Policy Change (000)

Office

Location: Office

Building: Office

Construction: Business Income Max Number of Days: 90 Days

Add Additional Interest

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER
ABC Bank	Mortgagee	001

7. Select “OK” to confirm.

Remove Additional Interest

Are you sure you want to remove this contact?

Cancel OK

8. Next select “Add Additional Interest” to add the new mortgagee clause.

Add Additional Interest

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER
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9. Since you are adding mortgage company information, click on Organization, enter the requested information in all fields noted with an * and then select "Save."

The screenshot displays the TWIA web application interface. At the top left is the TWIA logo with the text "TEXAS WINDSTORM INSURANCE ASSOCIATION". The top right shows a search bar with "TWCB0100056051", a "Start New Quote" button, and a help link "documents@texasfirst.insurance.twia". A navigation bar below the header contains links for Accounts, Policies, Claims, Activities, Commission, Administration, and Book Of Business.

The main content area is titled "Account Commercial (TWCB0100056051) - Policy Change". A left-hand sidebar menu includes "Policy Change", "Effective Date", "Policy Details", "Buildings and Locations" (highlighted), "Quote", "Additional Information", "Mailing Information", and "Payment Details".

The "Office" section contains the following fields and options:

- Location:** A dropdown menu.
- Building:** A dropdown menu with "Office" selected.
- Construction:** A dropdown menu.
- Coverages:** A dropdown menu with "Limit: 2,833,000" displayed.

Below these are the "Contact Type" and "Interest Type" sections:

- Contact Type:** Radio buttons for "Person" and "Organization" (selected).
- Interest Type:** A dropdown menu with "Please Select" chosen.

The "Loan/Contract Number" field is marked with an asterisk (*). Below it are several fields marked with an asterisk (*):

- Name ***
- Address Type**
- Address Line 1 ***
- Address Line 2**
- Address Line 3**
- City ***
- State *** (dropdown menu with "-- Choose State --" selected)
- ZIP Code ***
- Country *** (dropdown menu with "United States" selected)
- Phone Number** (format: ___-____-____)
- Email**

At the bottom right of the form are "Cancel" and "Save" buttons. The "Save" button is highlighted with a red rectangle. Below the form is a table header with columns: NAME, INTEREST TYPE, and LOAN/CONTRACT NUMBER.



10. You will see the new mortgagee listed at the bottom of the page. To continue select "Back."

Account: Commercial (TWCB0...) — Policy Change (000...)

Office < Back

Location: Office

Building: Office

Construction:

Coverages Limit: 2,833,000

[Edit Coverages](#)

Building Coverage	Estimated Replacement Cost Value	\$3,540,242.00
	Estimated Actual Cash Value	\$2,832,000.00
	Limit	\$2,833,000.00
	Deductible (5%)	\$141,650.00
	Valuation Method	Replacement Cost
Coinsurance		80%
Extra Expense Coverage	Limit	\$10,000.00
Business Income Coverage	Business Income Category	MFG
	Business Income Daily Limit	\$1,000.00
	Business Income Max Number of Days	90 Days
	Business Income Liability Limit	\$90,000.00

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

[Edit Coverages](#)

[Add Additional Interest](#)

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER		
Capital Bank	Mortgagee	001		



12. Select "Next" to continue.

Account: [REDACTED]
Commercial (TWCB [REDACTED]) — Policy Change
(000 [REDACTED])

Buildings & Locations Add Building

Search for buildings or locations 1 - 3 of 3

LOCATION ID	LOCATION	BUILDING ID	BUILDING DESCRIPTION	COVERAGE FORM
1	[REDACTED]	1	Office	TWCB
1	[REDACTED]	2	[REDACTED]	TWCB
1	[REDACTED]	3	[REDACTED]	TWCB

Buttons: Cancel, Previous, **Next**

13. Select "Next" to continue. Mortgagee changes have zero bearing on the premium.
***If you were making a premium bearing change, you would see any premium difference on this screen.

Account: [REDACTED]
Commercial (TWCB [REDACTED]) — Policy Change
(000 [REDACTED])

Quote Print

Total Annual Premium	\$49,211.00	Policy Change Effective Date	6/7/23
Current Premium	\$49,211.00	Policy Period	6/1/23 - 6/1/24
Adjusted Premium	\$49,211.00		
Premium Difference	\$0.00	Edit Coverages	

Policy Changes

ITEM	EXISTING POLICY	NEW CHANGES
Policy Info		
Additional Interest: ABC Bank		Removed
Additional Interest: Capital Bank		Added
Locations and Buildings		
1: Office		
Additional Interest: (Mortgagee)		Removed
Additional Interest: Capital Bank (Mortgagee)		Added

Buttons: Cancel, Previous, **Next**



14. Select "Next" to continue.

The screenshot shows a web interface for a policy change. On the left is a sidebar menu with options: Policy Change, Effective Date, Policy Details, Buildings and Locations, Quote, Additional Information (highlighted), Mailing Information, and Payment Details. The main content area is titled 'Commercial (TWCB [redacted]) — Policy Change (00[redacted])'. Below the title are three expandable sections: 'Additional Named Insureds' with an 'Add +' button, 'Premium Finance', and 'Upload Documents'. At the bottom are three buttons: 'Cancel', 'Previous', and 'Next' (which is highlighted with a red box).

15. Verify the information on the screen, select "Next" again to continue.

The screenshot shows the 'Mailing Information' step of the policy change process. The sidebar menu is the same as in the previous screenshot, but 'Mailing Information' is now highlighted. The main content area is titled 'Commercial (TWCB [redacted]) — Policy Change (00[redacted])'. Below the title is the 'Mailing Information' section. It includes a 'Primary Insured' field, a 'Mailing Address' section with a green checkmark and the text 'The address you entered has been updated to follow USPS standards.', and several input fields: 'Address Line 1 *', 'Address Line 2', 'Address Line 3', 'City *', 'State *' (a dropdown menu), 'ZIP Code', 'Country *' (a dropdown menu), 'Email', 'Work Phone *', and 'Fax'. There is a 'Standardize Address' button below the address fields. At the bottom are three buttons: 'Cancel', 'Previous', and 'Next' (which is highlighted with a red box).



16. When ready, select “Submit.”

Account [REDACTED]
Commercial (TWCB0 [REDACTED]) — Policy Change
(000 [REDACTED])

Payment Details

Change in Premium	Policy Change Effective Date	Policy Period	Payment Plan
\$0.00	6/7/23	6/1/23 - 6/1/24	TWIA 10 Pay (Auto Pay)

Buttons: Cancel, Previous, **Submit**

17. You will be asked to confirm the transaction. When ready to continue, select “OK.”

Confirm Transaction

This transaction cannot be modified after it has been submitted. Do you want to continue?

Buttons: Cancel, **OK**

18. Your mortgagee change has been confirmed. You may exit out of the screen or select “View Policy.”

Your changes have been confirmed.

Reference Number: [REDACTED]

Commercial policy: TWCB0 [REDACTED]

You can check the payment schedule and invoices here: [Policy Billing Page](#)

Buttons: View Policy Change Details, **View Policy**

