TWIA Builder's Risk Submission in the 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.

NOTE: 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 begin quoting in the **Agent Portal**:

- Check TWIA's Eligibility Guidelines: <u>Minimum TWIA Policy Eligibility Guidelines</u>, <u>TWIA Flood Insurance Requirements</u> and <u>TWIA Declination Requirements</u>. The risk you are writing must meet all requirements to be eligible for coverage with TWIA.

- Reference the **Builder's Risk Decision Chart** for a visible workflow. Click <u>HERE</u>.

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1. From the **TWIA Home Page** <u>www.twia.org</u> select "Log In" and "Agent Login".

2. Under **Agent Portal**, select "Log In Now".
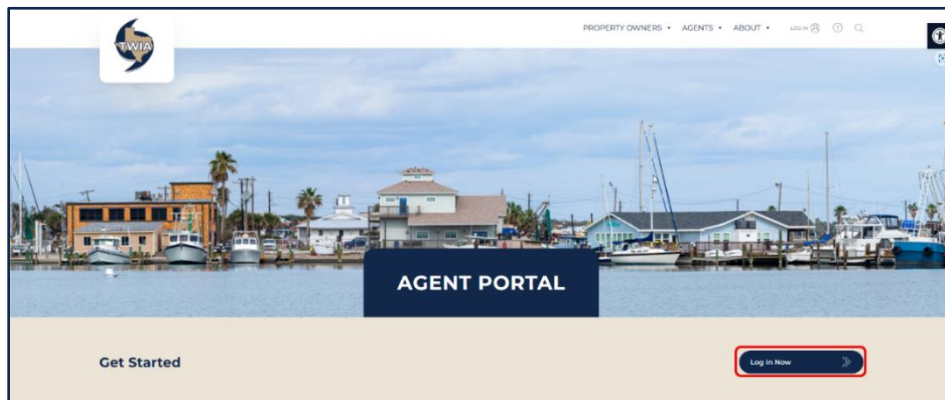
3. Enter your **Username** and **Password** where indicated. Agree to the **Terms of Use** (if you agree) and select "Login".

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

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

6. Select "Continue as a New Customer".

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

New Quote: New Account Details

Account Type	Personal
* First Name	
* Last Name	
Account Holder Email Address	@mib.com

ℹ If the customer wants to utilize the TWIA Policyholder Portal to view documents, view invoices, make payments via echeck or credit card, or select the TWIA 10 Pay Auto Pay Plan, an email address will be required.

Address of property to be insured

* Address Line 1	
Address Line 2 (Apt/Bldg/Suite)	
Address Line 3	
* County	Galveston
* City	
State	Texas
* ZIP Code	7
* Producer Code & Name	2154592W001 Galveston Insurance Associates - PRODUCER GROUP (3...

Cancel   Create Account

Navigation Tip: All fields on each screen with a red * are required to proceed in each section. Missing data in any of these will not allow you to continue in the steps and an error displays.

8. Choose **Commercial** from the **Product** drop down menu and select "Create Quote". *REMINDER*: *Quoting a Commercial product in this job aid.*

9. On the **Qualification** section of the **Commercial – Quote** screen, be sure to answer each question with an ***** by it. When complete, select "Next".

Important! Please note TWIA's declinations, flood and eligibility requirements are not changing.

10. After selecting "Next", the **Commercial – Quote** screen continues, select "Add Building". Take note of the reminder notification that there must be one building for each location.

11. On the **Add Building** screen, answer the question with the red ***** and select "Next".

12. From the drop down menus, select the coverage form (Builder's Risk), property class code (1150 Builder's Risk). Please reference the Builder's Risk Decision Chart.

Important! Take note the other Builder's Risk coverage forms include the following: (see below)

13. Enter information in the required fields (any field with a red *****). Select "Next" when ready to continue. *REMINDER: 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 or if coverage is needed on the existing structure.*

14. Next, enter the estimated replacement cost value, the estimated actual cash value, and the coverage limit. Select the deductible amount and select "Next" to continue.

Important! Please note all three of these values should be the same when quoting Form 21 coverage as must insure for the full completed value. 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.

15. To add a Mortgagee to the policy, select "Add Additional Interest".

16. Select, "Mortgagee" form the **Interest Type** drop down menu. Once completed, select "Save Interest".

17. The Mortgagee information populates and verify the information returned and then select "Next". If there is another Interest is needed, select the "Add Additional Interest" button.

18. After selecting "Next", continuing on the **Add Building** section of the **Commercial-Quote** screen, verify the information returned and select "Done" to continue.

19. On the **Buildings & Locations** screen, verify the information displayed and select "Next" to continue.

20. On the **Builder's Risk – Quote** screen, you may edit the coverages. If edits are not needed, select "Next" to continue.

21. Continuing on the **Builder's Risk – Quote** screen, photos of the work in progress are needed for Builder's Risk submissions. The empty lot must be photographed and the photos must be recent. Once the photos have been obtained, they can be uploaded by selecting "Upload Documents".

Important! The photos of the lot / property must be taken within the last 30 days.

22. After selecting "Upload Documents" in the **Builder's Risk – Quote** screen, select the type of document from the drop down menu which is "Photo". Proceed by selecting "+ Upload Documents".

23. Enter a description in the **Description** column and select the appropriate building number in the **Building** column drop down. Click the disk icon ![disk icon] in the **Save** column to save the document.

24. Continuing in the **Builder's Risk – Quote** screen, either upload more documents or select "Next" to continue.

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

26. The address confirmation appears in the **Standardize Address Details** box. Click "Ok" if it's accurate.

27. After the address is confirmed and all details appear correct, select "Next".

28. Next, continuing on the **Builder's Risk – Quote** screen, select the payment plan desired and then select "Submit". *REMINDER: EFT is not a displayed option if your agency is not enrolled in the program. If your agency would like to enroll, please access the following link:* *EFT Authorization Form*.

29. After selecting "Submit" for the desired payment amount, the pop up screen, **Confirm Payment Method**, appears. Once ready to move forward, select "OK".

30. The **Submission Successful** screen appears which displays the confirmation of the policy and payment option. From this screen you may review and download the related documents by selecting the hyperlink labeled "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	TWCR010
Policy Effective Date	September 5, 2025
Policy Period	09/05/2025 - 09/05/2026
Total Premium including Credits and Surcharges	$1,777.00
Payment Method	eft
Payment Plan	TWIA Full Pay
Confirmation Number	2558

Primary Insured

First Name	
Last Name	
Email	@mib.com
Phone	-1212