



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.

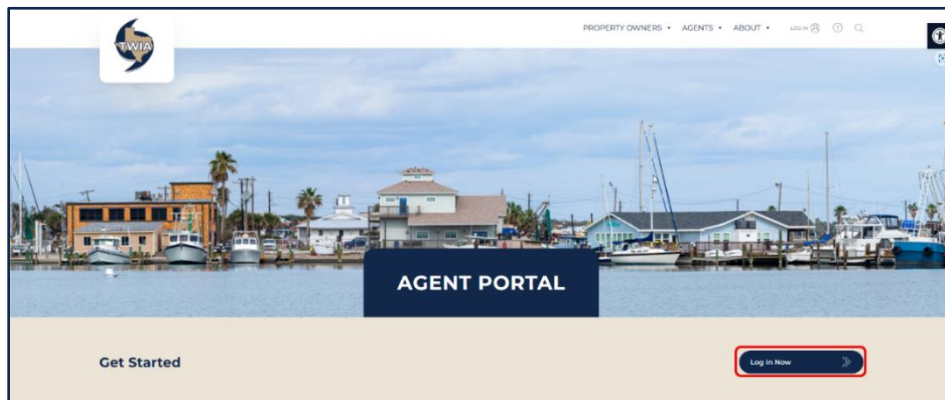
Before you begin quoting in the **Agent Portal**:

- Check TWIA's Eligibility Guidelines: [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.
- Reference the **Builder's Risk Decision Chart** for a visible workflow. Click [HERE](#).

1. From the **TWIA Home Page** www.twia.org 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".



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.

New Quote: Policy Details for Existing Account

Account Type: Personal
Account: WOC
Name: [Redacted]

State: Texas

* Requested Coverage Start Date: [Redacted]

Producer Code & Name: 2154592W001 Galveston Insurance Associates - PRODUCER GROUP (3...)

* Product: --Please Select--

Commercial

Residential

Cancel

New Quote: Policy Details for Existing Account

Account Type: Personal
Account: [Redacted]
Name: [Redacted]

State: Texas

* Requested Coverage Start Date: [Redacted]

Producer Code & Name: 2154592W001 Galveston Insurance Associates - PRODUCER GROUP (3...)

* Product: Commercial

Cancel

Create Quote



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.

Excluded

Declined

Excluded

Account: [redacted]

Commercial - Quote (00 [redacted])

Eligibility Requirements Apply to all Locations and Structures

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: MIB Insurance
- * Reason: Excluded ☒ Yes ☐ No
- * 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

Cancel Previous **Next**

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.

Account: [redacted]

Commercial - Quote (00 [redacted])

There must be at least one building per location.

Buildings & Locations

Add buildings and locations by entering their details.

Add Building

Cancel Previous **Next**



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)

The top screenshot shows the 'Builders Risks' dropdown menu open, listing various coverage options. The bottom screenshot shows the 'Builder's Risk Form' dropdown menu open, listing specific forms.

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.*

The screenshot shows the 'Commercial - Quote (00)' form. The 'Builder's Risk Details' section includes fields for 'Material Delivery Date' (Jun 27, 2025) and 'Construction Start Date' (6/30/2025), both with red arrows pointing to them. The 'Construction Details' section includes fields for 'Construction Type' (Brick Veneer), 'Number of Stories' (1), 'Total Area' (2,600), and 'Roof Type' (Shingles, Asphalt/Fiberglass). A 'Next' button is visible at the bottom right.



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.

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Mailing/Coverage Summary

Payment Details

Account: [redacted]

Commercial - Quote (00 [redacted])

Add Building

Location Building Construction Coverages Additional Interests

Location TX 77

Building

Construction Brick Veneer

Building/Contents Category

Building Coverage

Estimated Replacement Cost Value 360,000

Estimated Actual Cash Value 360,000

Limit 360,000

Deductible 1% (\$1000 min)

Coinurance 100%

Cancel Next

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

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Mailing/Coverage Summary

Payment Details

Account: [redacted]

Commercial - Quote (00 [redacted])

Add Building

Location Building Construction Coverages Additional Interests

Location TX 77

Building

Construction Brick Veneer

Coverages Building Coverage

+ Add Additional Interest

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER
No rows found		

Cancel Next



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

The screenshot shows the 'Add Building' form in the 'Commercial - Quote (00...)' section. The 'Interest Type' dropdown menu is open, showing options: 'Please Select', 'Mortgage', 'Contract of Sale', and 'Loss Payee'. 'Mortgage' is highlighted. The form includes fields for Location (TX 77...), Building (Brick Veneer), Construction (Building Coverage), and Contact Type (Person/Organization).

The screenshot shows the 'Add Building' form with the 'Mortgage' information populated. The 'Interest Type' dropdown is now closed, and the 'Mortgage' information is displayed in the form fields. The form includes fields for Location (TX 77...), Building (Brick Veneer), Construction (Building Coverage), and Contact Type (Person/Organization). The 'Mortgage' information is populated with 'Mortgage', '001', 'MID Mortgage INC', 'Main ST', 'Texas', '76', 'United States', and '502-555-1212'. The 'Save Interest' button is highlighted.

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.

The screenshot shows the 'Add Building' form with the 'Add Additional Interest' button highlighted. Below the button is a table with the following data:

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER
MID Mortgage INC	Mortgage	001

The 'Next' button is highlighted at the bottom right of the form.



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  in the **Save** column to save the document.

Account: [redacted]

Builder's Risk- Quote (00 [redacted])

Additional Information

Additional Named Insureds >


Premium Finance >

Upload Documents >

Photo + 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
[redacted]_2025.docx	Photo	Photo	Please Select	9/5/2025	

Cancel Previous Next

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

Account: [redacted]

Builder's Risk- Quote (00 [redacted])

Additional Information

Additional Named Insureds >

Premium Finance >

Upload Documents >

Photo + 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
[redacted]_2025.docx	Photo	Photo	1-Building # 1 ([redacted] TX 7)	9/5/2025	

Cancel Previous **Next**



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

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Mailing/Coverage Summary

Payment Details

Account: [REDACTED]

Builder's Risk- Quote (00 [REDACTED])

Mailing/Coverage Summary

Requested Coverage Start Date: Sep 5, 2025

Primary Insured: [REDACTED]

Mailing Address

1 The address you entered has not been updated to follow USPS standards. You must select Standardize Address to continue.

* Address Line 1: [REDACTED]

Address Line 2: [REDACTED]

Address Line 3: [REDACTED]

* City: [REDACTED]

* State: Texas

* ZIP Code: 77[REDACTED]

* Country: United States

Standardize Address

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

Standardize Address Details

OK **Cancel**

The address you entered could not be updated to follow USPS standards. You may be contacted for additional information.

You Entered

[REDACTED] TX 77[REDACTED]

Exact Address

	ADDRESS	POSTAL CODE
<input type="radio"/>	[REDACTED] TX 77[REDACTED]	77[REDACTED]



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

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Mailing/Coverage Summary

Payment Details

Account: [Redacted]

Builder's Risk- Quote (00 [Redacted])

Mailing/Coverage Summary

Requested Coverage Start Date: Sep 5, 2025

Primary Insured: [Redacted]

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: [Redacted]

* State: Texas

* ZIP Code: 77[Redacted]

* Country: United States

Standardize Address

Standardize Address

Email: [Redacted]@mib.com

* Primary Phone: Home

* Home Phone: [Redacted] 5-1212

Work Phone: [Redacted]

Cell Phone: [Redacted]

Policy Summary

>

Cancel Previous **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](#).*

Account: [Redacted]

Builder's Risk- Quote (00 [Redacted])

Payment Details

Total Premium including Credits And Surcharges
\$1,777.00

* Payment Method: **EFT**

Policyholder Email Address: [Redacted]@mb.com

Payment Plans

Name	Total	Down Payment	Installments
<input checked="" type="radio"/> TWIA Full Pay	\$1,777.00	\$1,777.00	View
<input type="radio"/> TWIA 2 Pay	\$1,777.00	\$888.50	View
<input type="radio"/> TWIA 4 Pay	\$1,777.00	\$533.10	View
<input type="radio"/> TWIA 10 Pay (Auto Pay)	\$1,777.00	\$266.55	View

Please note that depending on the reason for policy cancellation, TWIA may be required by law to keep the full annual premium.

[Cancel](#) [Previous](#) [Submit](#)

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

Confirm Transaction

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

[Cancel](#) [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	2554

Primary Insured

First Name	
Last Name	
Email	@twia.com
Phone	51212