



Payment Process Changes - Frequently Asked Questions (FAQs)

1. What payment processing changes are going into effect on October 21, 2020?

TWIA is changing how and where to mail checks and money orders to TWIA. There is a new PO Box mailing address. There are also additional approved mailing methods.

2. Why is TWIA changing the PO Box?

The new process will reduce manual check processing and allow payments to be processed faster than they are today.

3. What is the new PO Box address? Where do I find it?

Beginning October 21, the new PO Box address will appear on the payment coupon. The address is:

TWIA
PO BOX 843146
Dallas, TX 75284-3146

4. What new approved mailing methods are available to send premium payments?

TWIA now allows for other services that provide acceptable, traceable proof of mail date in addition to USPS Registered, Certified, and Priority Mail, as well as hand-cancelled by USPS.

5. What are some examples of “other services that provide acceptable, traceable proof of mail date?”

Examples include delivery services such as FedEx, UPS, or any other service that provides acceptable, traceable proof of mail date.

6. Which option is faster?

Submitting payment electronically remains the fastest way to make payment. If you want to mail your payment, sending it to the new PO Box address above is next best. Payments mailed physically are subject to USPS delays.

7. When should I use one of the approved mailing methods?

This option is recommended for those mailing payments close to the due date and concerned about their payment arriving late. Payments sent by any of the traceable mailing methods listed above will be posted using the date the payment was mailed.



8. What address should I use if I'm sending payment by one of the approved mailing methods?

Agents and policyholders should use our physical address for the approved mailing methods:

TWIA
5700 South MoPac Expressway, Building A
Austin, TX 78749

9. Which address should I use for mailing payments?

You and your clients may mail payments to either address. The mailing method you select will determine the posting date of the payment.

- a. Payments mailed to the new TWIA PO Box address will be posted using the date the payment is received and applied to the policy the next business day.
- b. Payments sent by any of the approved traceable mailing methods to the physical address will be posted using the date the payment was mailed.
- c. Payments sent by regular mail to the physical address will be posted using the date the payment was received.

We encourage agents and their clients to be mindful of the handling and delivery time of whichever method they select.

10. Do I need to send the payment coupon with my check or money or to TWIA?

Yes. Payments mailed to TWIA should always include the payment coupon. This allows for quicker posting of the payment for TWIA policyholders.

11. What is regular mail that is hand-cancelled mail by USPS? Is this method traceable?

Hand-cancelled mail is mail that is marked by hand with a special stamp provided by USPS rather than going through the USPS sorting machine. It is an approved traceable mailing method.

12. Will TWIA honor the postmarked date on overnight payments mailed to the PO Box?

No. All payments mailed to the new TWIA PO Box will be posted using the date the payment is received and applied to the policy the next business day. To use the postmarked date, payment must be sent by one of the approved traceable mailing methods to TWIA's physical address at 5700 South MoPac Expressway, Building A, Austin, TX 78749.

13. Will these changes affect EFT or eCheck payments?

No changes are being made to EFT or eCheck payments.



14. In cases where a binding moratorium goes into effect, will TWIA honor the documented date and specific time of payments sent by approved, traceable mailing methods, similar to the way TWIA handles EFT payments submitted online?

While the list of approved, traceable mailing methods has expanded, the process for determining a policy's effective date is not changing. For all payments mailed to the office using an acceptable traceable mailing method, the date mailed will be used to determine the policy effective date. Payments mailed while a moratorium is in effect will be processed in accordance with the current rules governing binding during a moratorium. With EFT, the system takes into account the time payment is submitted and processes the transaction automatically. At this time, we are not changing the manual process of handling payments by mail to consider the time they were mailed.

15. Should agents and policyholders enclose non-payment related documents with payments sent to the new PO Box address?

No. The new PO Box address should only be used for submitting policy premium payments. Please send policy change requests via Policy Center.

16. What will happen to payments sent to TWIA's old PO Box address after October 21, 2020?

Agents and policyholders should use the payment coupon generated for them by the system. There will be a period of transition during which both the "old" TWIA PO Box mailing address (PO Box 99090, Austin, TX 78709-9090) and the new PO Box mailing address (PO BOX 843146, Dallas, TX 75284-3146) are used.