

2022 Agent Training

New Agent Portal Commercial Webinar



Today's
Objectives

Walk Through of New
Commercial Application

Overview of New Features
for Commercial

Objectives



Why is
TWIA
changing
their
system?

TWIA is moving to an updated and flexible system that gives agents a more streamlined application process with enhanced communication and **policy** maintenance capabilities.

Additionally, this will allow TWIA to easily make system changes and **continually** improve our business processes.



Applications

- Streamlined navigation
- Offer packet will generate for new business *and* renewals

Payment Plans

- Full, 2, and 4 payment options
- 10 payment option for policyholder (automatic payment required)

Renewals

- Existing policies will migrate to new system 60 days prior to renewal date

Seamless Self-Service

- Simplified, organized access to policy information, making it easier to track status of quotes, renewals, cancellations, billing, and payments
- Self-service book of business reporting and commission statements

System Compatibility

- Guidewire downloads no longer needed
- Most web browsers supported

New Agent Portal Deployment Timeline

April 18, 2022

- New Agent Portal deploys
- ALL new business applications entered after this date will utilize the new system

Mid May 2022

- Renewals with an effective date of July 17, 2022, will initiate migration into the new system

Mid-2022 - Mid-2023

- Policies continue to migrate into the new system until the agency's entire book of business is in the new system





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Old System & New Portal Log in



We have introduced a new portal for agents. All new applications must be submitted in the New Agent Portal. Renewing policies will migrate into the new system as they approach their renewal date. During this year-long transition period you may need to continue to manage policies in both systems.

To learn more, please visit the [TWIA Agent Training Center](#).

OLD AGENT PORTAL

[LOG INTO THE OLD AGENT PORTAL](#)

Use this system to manage:

- Policies issued or quoted before April 18, 2021
- Renewals effective before July 18, 2021

NEW AGENT PORTAL

[LOG INTO THE NEW AGENT PORTAL](#)

Use this system to manage:

- All new applications
- Renewals effective on or after July 18, 2021



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Live Demo



Payment Plans

Payment Plans at a Glance

| Payment Plan | TWIA Full Pay | TWIA 2 Pay | TWIA 4 Pay | TWIA 10 Pay (Auto Draft) |
|--|---|--|--------------------|--|
| Initial Payment Required for TWIA to Issue or Renew a Policy | 100% | 50% | 30% | 15% |
| Payment Frequency | Once, when the policy is issued/renewed | Second payment due four months after the initial payment | Every three months | Monthly, for nine months after the initial payment |

Example Payment Schedule Policy with an Effective Date of March 14

| Payment Plan | TWIA Full Pay | TWIA 2 Pay | TWIA 4 Pay | TWIA 10 Pay (Auto Draft) |
|--------------------------|---------------|------------------------------|---|--|
| Example Payment Schedule | 100% due 3/14 | 50% due 3/14 50% due 7/14 | 30% due 3/14 23.3% due 6/14 23.3% due 9/14 23.3% due 12/14 | 15% due 3/14 10.5% due monthly 4/14-12/14 |



Policy Holder Payment Fees

Credit Card Processing Company

What Happens After Payment Submission: TWIA uses a third-party website to manage eCheck, credit card, and debit card payments. Policyholders/applicants will receive confirmation of their payment submission on the third-party website and via a confirmation email. The payment will be applied to the policyholder’s/applicant’s TWIA account immediately. Policies will be processed according to TWIA underwriting guidelines.

Payment Fees: The credit card processing company charges a convenience fee of 2.4-2.99% of the premium amount. The specific percentages are outlined in the table below. TWIA does not receive any funds from these fees. The fees are non-refundable.

Payment Fees

| Payment Method | eCheck | Credit Card | Debit Card |
|----------------------|--------|-------------|------------|
| Residential Policies | 0% | 2.4% | 2.4% |
| Commercial Policies | 0% | 2.99% | 2.99% |



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New Policy Prefixes

TWRD = Dwelling and personal property

TWRP = Tenant Personal property only

TWRC = Condo Unit Owners

TWRM = Manufactured home

TWCB = Commercial Building and personal property

TWCP = Commercial Personal Property only

TWCH = Habitational (not condo)

TWCC = Condo Master policy

TWCR = Builder's Risk

Renewal Migration Timeline

60-35 Days Prior to Renewal Date

- Agents can make changes to the Renewals
- Renewals with an effective date of July 17, 2022, will initiate migration into the new system
- Migration continue until entire Agency Book of Business migrates

35 Days Prior to Renewal

- The Renewal Offer goes out to the Policy Holder and Mortgage Company on file

Up to Ten Days after Renewal Date

- Payment is applied to hold the renewal date
- Day 11 – 30 If a payment is received in this timeframe, policy will issue based on the payment received date

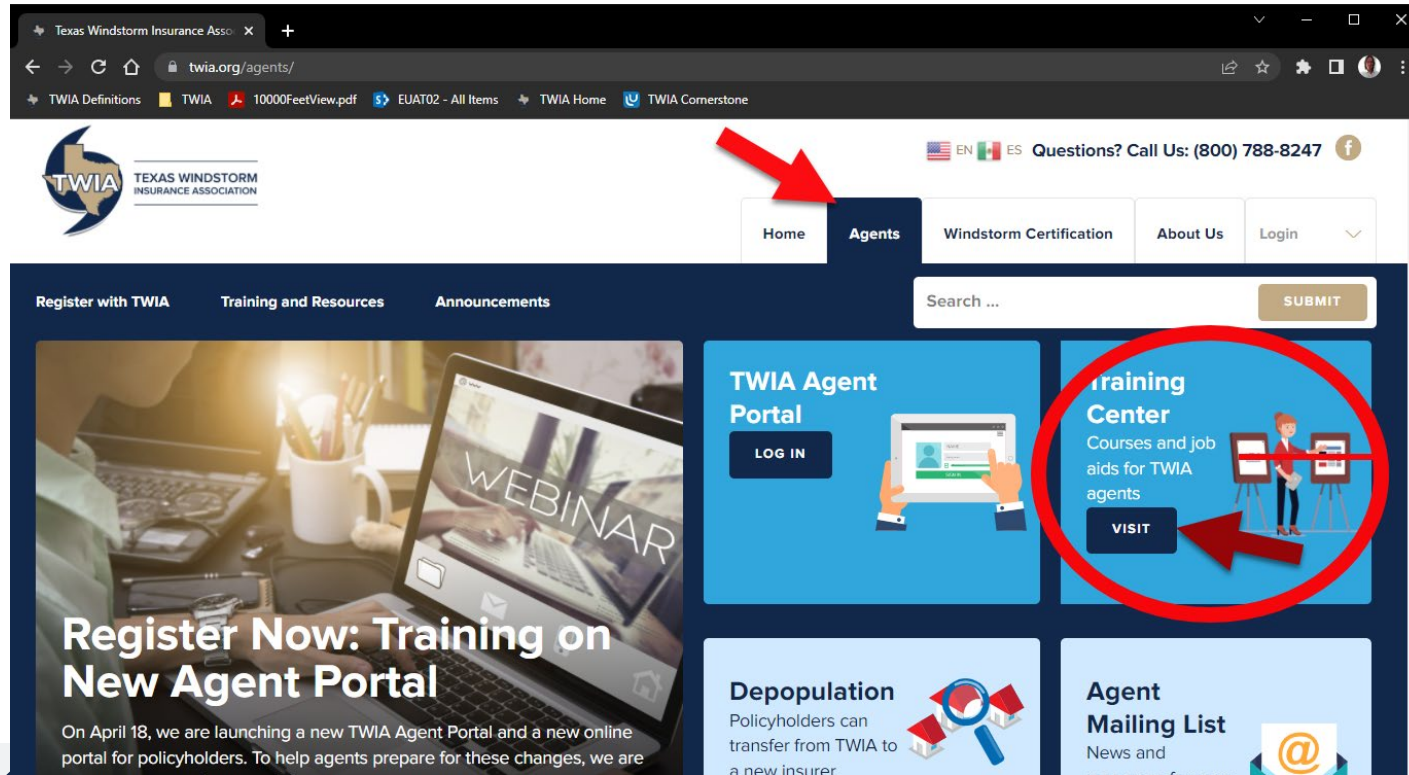




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TWIA Agent Training Center

twia.org/agents/training/



★ Job Aids

★ Recorded Webinars

★ CBTs
[Video Tutorials]



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TWIA Agent Training Center

Access inside the Agent Portal

The screenshot shows the TWIA Agent Portal dashboard. At the top, there is a search bar, a "Start New Quote" button, and a "Help" link. Below the navigation bar, the dashboard includes a "Dashboard" section with a filter set to "Everything". Four key performance indicators are displayed: OPEN QUOTES (0), OPEN POLICY CHANGES (0), OPEN CANCELLATIONS (0), and OPEN RENEWALS (0). A "Your Open Activities" section shows "No Activities found." A red box highlights a "Welcome" message in the right sidebar, which reads: "Welcome For training guides and additional resources, please visit our [resource center](#)". A red arrow points from the "Welcome" message to the "resource center" link. The sidebar also contains a "TWIA" section with news items and a social media widget for "Texas Windstorm I..." with 1.5K likes.



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A Week After We Go Live

Bring your questions!

Tuesday, April 26th 10:00 – 11:30
Thursday, April 28th 2:00 – 3:30

**Elevate Town
Hall Sessions**

LIVE Q&A

Look for Your Invitation Coming Soon!