

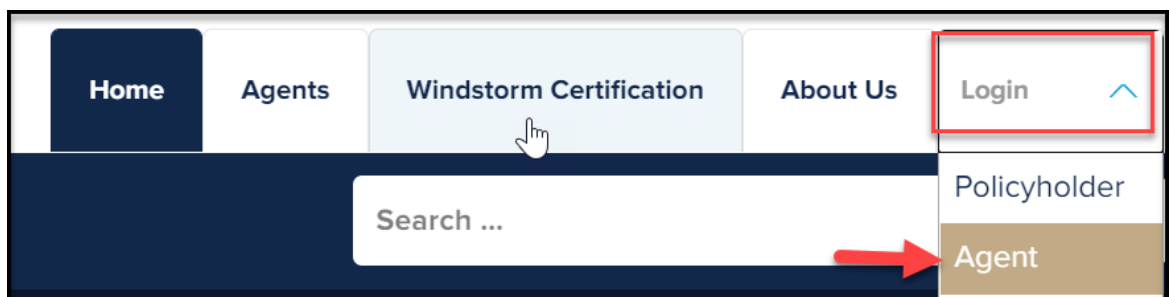
TWIA New Residential Submission

This job aid demonstrates the general process to submit new residential business to TWIA. Please note: This job aid is intended as a guide. The actual content of Policy Center and available options may change over time.


Before you start quoting in Policy Center:

- 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.
- Locate and download all Certificates of Compliance (WPI-8s, WPI-8Es, or WPI-8-Cs) for the property. Use [TDI WPI-8 Lookup](#) search for WPI-8s and WPI-8Es. Email AgentServices@twia.org for WPI-8-C lookup assistance.
- Complete a TWIA MSB/Replacement Calculator for the property. The link to access the calculator is [TWIA Residential Replacement Cost Calculator](#). The link to the job aid for importing an MSB into the application is [Importing a Replacement Cost Valuation](#).
- Verify that you meet the System Requirements to use Policy Center: [TWIA Policy Center System Requirements](#).

-
1. From the TWIA Home Page www.twia.org select "Login" and then "Agent."



2. Log in to the Agent Portal.



TWIA Agent Portal

Login

Returning User?

Enter your E-Mail Address and Password.

E-Mail Address

Password

☒ I have agreed to the [Terms of Use](#)

Password is case sensitive

First Time User?

Register now for Online Account Access.

[Register New Agency](#)

[Forgotten or expired password?](#)

3. Select "Open Policy Center."

User	Policy	Claims	Admin
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Texas Windstorm Insurance Association Agent Portal

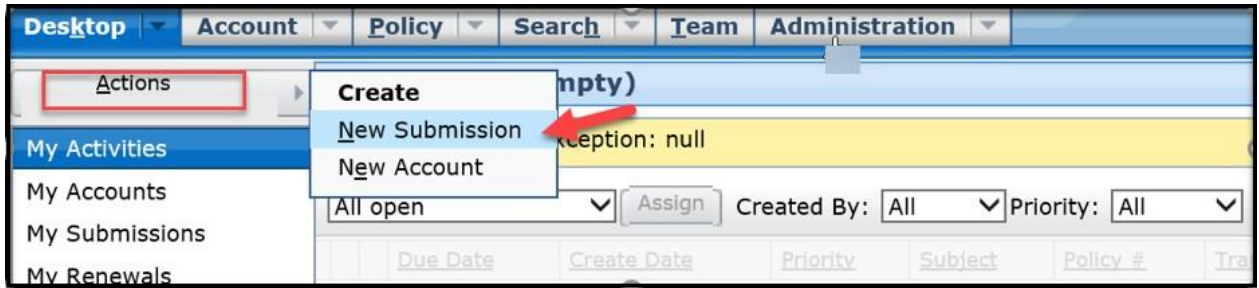
Welcome to the TWIA Agent Portal, designed to provide agents with a central access point to TWIA policy, claims, and reporting systems.

Policy Center

Use Policy Center to access and manage policies.



4. Click on “Actions” and then “New Submission.”



5. Enter the “Account Information” and then select “Search.”

Enter Account Information

To create a New Submission, please specify which account to associate it with by entering search criteria. If the account doesn't yet exist, you will have an option to create a new account after pressing 'Search'. If the first or last name is less than 3 characters, please type the full name and select the 'First name is an exact match' or 'Last name is an exact match' option.

Applicant Information

Account #

Search ☐ Businesses ☒ Individuals

First Name

First name is an exact match ☐

Last Name

Last name is an exact match ☐

City

County

State

ZIP Code

Country

6. Next select, “Create New Individual Account.”

Enter Account Information

The search returned zero results.

To create a New Submission, please specify which account to associate it with by entering search criteria. If the account doesn't yet exist, you will have an option to create a new account after pressing 'Search'. If the first or last name is less than 3 characters, please type the full name and select the 'First name is an exact match' or 'Last name is an exact match' option.

Applicant Information

Account #

Search ☐ Businesses ☒ Individuals

First Name

First name is an exact match ☐

Last Name

Last name is an exact match ☐

City

County

State

ZIP Code

Country

Search Results (empty)



7. Enter the address and make sure all fields marked with an * are filled in. Click on "Validate Address." Once the address is validated, select "Update."


Update

Cancel

Please confirm account information

First Name	*	Jody
Last Name	*	Smith
Primary Phone		Home
Home Phone	*	956-555-1212
Work Phone		
Mobile Phone		
Fax Phone		
Primary Email		abc@123.com
Secondary Email		

Address



Country	United States of America
APO/FPO/DPO	<input type="checkbox"/>
Address Line 1	
Address Line 2	
City	Brownsville
State	Texas
ZIP Code	78526-....
County	Cameron

Validate Address

To validate this address, Address Line 1 and either City and State, or ZIP Code are required



8. On the New Submission screen, enter the desired effective date (clear out the date field before entering the date), select “Full Application,” the policy type and the agency location from their respective drop-down menus, and then select “Continue.” Note: You may select Quick Quote as one option at this stage instead of a full application. A full application is necessary to submit new business and is the focus of this job aid.

Account | Account # A

New Submission ([Return to Submission Manager](#))

Create new submission for (Account #: A)

Please choose the desired effective date:
Effective Date * 09/11/2020

Please choose the desired submission type and press 'Continue':
Submission Type * ☐ Quick Quote ☒ Full Application

Policy Type Selection
Available Options * Residential

Select the desired agency location.
Agency Location *

[Continue](#)

9. On the Qualification screen, answer the Pre-Qualification Questions and then select “Next.”

Submission (Draft) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Qualification

[Next](#) [Calculate Premium](#) [Save Draft](#) [Withdraw](#)

Pre-Qualification Questions

Do all the risk items fall in the TWIA coverage area?	* <input type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines
Does the applicant meet the evidence of declination requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements
Does the applicant meet the flood insurance requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements

[Next >](#) [Calculate Premium](#) [Save Draft](#) [Withdraw](#)



10. If there are any Additional Named Insureds (mortgage companies should not be entered on this page), please enter them where indicated. If there is a Premium Financier, please enter it on this screen too. If the information is correct, select "Next."

Submission (Draft) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Actions

Submission T Draft

Policy Info

≤ Back **Next >** Calculate Premium Save Draft Withdraw

Primary Named Insured

Name Change To: [Field]

Mailing Address Change To: [Field]

Brownsville, TX 78526

Policy Details

Effective Date 09/11/2020

Expiration Date 09/11/2021

Agency Details

Agency Name [Field]

TDI License # [Field]

Agency Location [Field]

Location Phone [Field]

Contact Name [Field]

Contact Phone [Field]

Additional Named Insureds

Add Remove

Name Relationship to Primary Named Insured

Premium Financier

Add Remove

Tools

Internal Notes

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Transaction History

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11. On the Location Information screen, make sure all fields noted with an * are filled in. Once completed, select "OK" to save the location information.

Submission (Draft) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Location Information (Return to Locations and Risk Items)

OK Cancel

Street Address * ☐ Yes ☐ No

If you do not have a street address, click 'No' and enter a valid legal description.

Enter any Unit #, Apt #, or Suite # in the Unit # field on the Risk Item page, not on the Location Address.

Location Address

County * Cameron

Address Line 1 * [Field]

City * Brownsville

State * Texas

ZIP Code * 78526

Name of Complex [Field]

Legal Description

Lot [Field]

Block [Field]

Section [Field]

Will you be requesting coverage for a dwelling at this risk location? * ☒ Yes ☐ No

Refer to the most recent Dwelling Windstorm Policy for a complete description.

Are there any unscheduled detached structures on premises? * ☒ Yes ☐ No

Total value of unscheduled detached structures * \$ 5000 x

Tools

Internal Notes

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Participants

Activities

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Invoices



12. On the Locations and Risk Items Screen, select “Add Item”, “New Item” and then “New Item.”

13. Select the risk category and the risk item type. If you still need to complete an MSB, the link to the website is found on this page. The instructions on how to import an MSB/Replacement Cost Valuation are found in the following job aid: [Importing a Replacement Cost Valuation](#).



14. Once the MSB/Replacement Cost Valuation is imported, you will see more fields appear. Be sure to complete the remaining fields on this page. You will be asked details about the dwelling and will need to add any applicable Certificates of Compliance (WPI-8, WPI-8E, or WPI-8-C) information you found in your search. Be sure to review the links to the other related pages (at top of page in red). Any mortgagees (if applicable) should be entered on the Additional Interests screen. Select “OK” to save the entered information.

Policy Contract

OK Cancel

Details Coverages Credits and Surcharges **Additional Interests** Property Exclusions

Locations and Risk Items

Summary

Payment

Tools

Internal Notes

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Participants

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Transaction History

Invoices

Location Cameron: [Redacted]

MSB Zip Code **78526**

Building # [Redacted]

Unit # [Redacted]

Description * Main Home

Note: Description appears on both the application summary and the printed declarations page

Risk Category * Residential Structures with the Option to add Personal Property

Risk Item Type * Single Family Dwelling

MSB Website

MSB Policy # *

Confirm MSB # *

Last Imported: 09/11/2020

Last Calculated: 09/11/2020

Import MSB Info

Please confirm that the MSB information (identified in bold) is correct. If needed, confirm the MSB number and/or make modifications. To modify the information, please update the appropriate fields via the MSB Website and re-import.

General Information

Occupancy Type * Primary Dwelling

Structure Condition * Excellent

Companion Policy Type * HO/Condo Unit Owner/FRO/TDP-3/TFR-3

15. Select “Calculate Premium” when this option appears.

Submission (Draft) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Actions

Locations and Risk Items

≤ Back **Calculate Premium** Save Draft Withdraw

Add Location Remove Item(s)

Actions	Item Number	Description	Item Type	Insurance Amount
Add Item	Cameron:			
<input type="checkbox"/>	1A	Main Home	Structure	\$133,000.00
<input type="checkbox"/>	1B	Personal Property of Main Home	Personal Property	\$80,000.00
				\$213,000.00

≤ Back Calculate Premium Save Draft Withdraw



16. After evaluating and accepting the quote, select “Payment.”

Summary

The premium calculated is only good until the end of today. Any changes desired or submissions after today must be re-calculated prior to submitting to TWIA.

Submission # [redacted]
 Policy Period 11/2020 - 09/11/2021
 Primary Named Insured [redacted]
 Mailing Address [redacted]

Actual Premium \$1,229.00
 Surcharges -
 Actual Premium & Surcharges \$1,229.00
 Commission \$196.64
 Commission Amount is 16% of Actual Premium of Issued Policy.

Premiums & Surcharges

Item #	Description	Coverage Detail	Cost Amount	Premiums
Cameron:				
1A	Main Home		\$133,000.00	\$1,194.00 \$1,003.00
	Building Code Credit		-	(\$345.00) -
	Personal Property Replacement Cost		-	\$48.00 -
	Indirect Loss		-	\$106.00 -
1B	Personal Property		\$80,000.00	\$252.00 \$226.00
	Building Code Credit		-	(\$59.00) -
	Personal Property Replacement Cost		-	\$11.00 -
	Indirect Loss		-	\$22.00 -

17. Enter the payment type, then select “Submit to TWIA.” If you need help selecting the payment type, please consult the [Agent Training Center](#) for assistance. The default payment type is Check/Money Order/Policyholder Online Payment.

Payment

EFT bypass is enabled in this environment
 eCheck bypass is enabled in this environment

Amount Due and Payment Summary

Actual Premium \$ [redacted]
 Surcharges -
 Amount Due to TWIA \$ [redacted]

Payments

Payment Method * Check/Money Order/Policyholder Online Payment
Payment Options * <none selected>
Payment Amount



18. On the next screen, read and follow the instructions, then select “Continue.” This screen includes a reminder to upload any Certificates of Compliance (WPI-8, WPI-8E, or WPI-8-C) if applicable.

Documents

Part 1 - Before Submitting Transaction To TWIA

If a signed copy of a TWIA form is required, please download it from the following link:
[Documents and Downloads](#)

If the documentation has not yet been uploaded or if you are unsure as to which documentation you have included, please press 'Cancel/Return' and click on the 'Documents' link in the Tools menu. From there you can view all documentation that is associated with the transaction and make any necessary additions/corrections.

Once you confirm the document(s) upload(s), please re-initiate the submission process via the 'Payment' screen.

You may be contacted by a TWIA underwriter prior to issuance to provide further documentation.

Risk Item Documents		
Item #	Description	Documentation required includes, but is not limited to:
Cameron:		
1	Main Home WPI-8 Certificate	

Part 2 - After Submitting Transaction to TWIA

Documents To Mail
Check/Money Order for \$1229
Payment Coupon

19. On the Submission Acknowledgement Screen, check the box under the Submission Certification if applicable and then select “Continue.”

Submission (Calculated) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Submission Acknowledgement

Please print the payment coupon and mail to TWIA with a check for the full amount due. Once payment is received, your application will be processed according to TWIA underwriting guidelines. For additional information, please [click here](#) to access the TWIA Instructions and Guidelines manual.

This submission will not be processed until the payment and payment coupon are received. Payment received without an accompanying coupon will be returned. Coverage will be effective for eligible applications on the date payment is received by TWIA, the date mailed if sent by one of the four approved methods, or a later date if requested. If payment and coupon are not received within 14 days, your submission will be voided and the coverage requested in your application will not be issued. It will be necessary for you to resubmit your application if coverage is still desired.

After pressing the 'Continue' button, a PDF of the transaction summary and the payment coupon will be available for printing.

Coverage requests will not be reviewed by TWIA before payment is received.

Submission Certification

☒ Yes, I certify that the information provided is correct to the best of my knowledge.



20. On the Submission Information screen, select “View your submission.”

Submission (Pending Payment) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Submission Information

Thank you! Your Submission (#T) has been received by TWIA. You have indicated that your payment will be mailed. Your Submission will be processed according to TWIA Underwriting guidelines. Coverage will not be in effect before payment is received and the effective date of coverage is verified. No claims for loss will be reviewed prior to receipt of payment. To retrieve a PDF copy of the transaction summary, click the "View your submission" link below, and then select Documents from the Tools menu.

- [View your submission \(#T\)](#)
- [Go to the submission manager for this account](#)
- [Go to your desktop](#)

21. To locate the payment coupon needed to send in with the check/money order, select “Documents.”

Submission (Pending Payment) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Policy Info

Primary Named Insured
Name
Mailing Address

Policy Details
Effective Date 09/11/2020
Expiration Date 09/11/2021

Agency Details
Agency Name
TDI License #
Agency Location
Location Phone #
Contact Name
Contact Phone #

Additional Named Insureds

Premium Financier

Tools
Documents

22. On the Documents screen, select the linked document “PaymentCoupon Agency.”

Submission (Pending Payment) | Residential/Full Application | Eff. 09/11/2020 | Account # A

Documents

Document Search

Document Name
Document Type <none selected>

Date Range - From
Date Range - To
Author
Risk Item # <none selected>

Search Reset

Documents (1 - 2 of 2)

Upload Document

	Name	Type	Author	Role	Date Added
<input type="checkbox"/>	PaymentCoupon Agency	PaymentCoupon	TWIA	System	09/11/2020
<input type="checkbox"/>	TransactionSummary Agency	TransactionSummary	TWIA	System	09/11/2020



23. It is important that the Payment Coupon accompany the actual check or money order sent in to TWIA. The mailing instructions and guidelines are listed on the payment coupon itself.

***Once the payment is received by TWIA, please allow for processing time and check the submission status in Policy Center. For help with the policy status returned, check the [New Submission Status Job Aid](#). The status will update when the submission is processed and any action is taken.



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Payment Coupon

If paying by mail, please print, detach, and return the payment coupon below with a payment. Once payment and payment coupon are received, the application will be processed according to TWIA underwriting guidelines.

Policies will go into effect when both payment and application are received at TWIA. If you need an earlier effective date, you may pay online, or you can mail payment using one of the mailing methods listed below. If payment is sent by one of these methods, the policy will go into effect on the date it is mailed to TWIA.

- USPS Registered Mail
- USPS Certified Mail
- USPS Priority Mail Express
- Regular mail that is hand-cancelled by USPS
- Other services that provide acceptable, traceable proof of mail date

NOTICE: All payments mailed by the above methods must be mailed to TWIA at 5700 South Mopac Expressway, Building A, Austin, TX 78749. They will not be accepted at the post office box address listed on the payment coupon.

ONLINE PAYMENTS: For alternative methods of payment, please visit www.twia.org/payments or contact your agent. TWIA's underwriting guidelines still apply.

678000551_26.0.0_EUAT03_10_36293389: Agency

Please detach and return this portion with your payment.

Insured:
Reference Number:
Amount Due:
Total Due

Please indicate the reference number on your check.

Make checks payable, and remit payment to:

Texas Windstorm Insurance Association
PO Box 843146
Dallas, Texas 75284-3146

