



TEXAS WINDSTORM
INSURANCE ASSOCIATION

REQUEST FOR INFORMATION

TWIA Slab Claims Evaluation Program

Texas Windstorm Insurance Association (TWIA)

Brooke Adam

Vendor and Contract Manager

Legal and Compliance Department

3/12/2025



Deadline for Response: May 16, 2025 5:00PM CST, Austin, Texas

Emailed inquiries will be accepted until the date and time established for receipt. Inquiries received later than the specified date and time may not be considered.

Submit Inquiries by Email to: vendormanagement@twia.org
Association Physical Address (Do not use for submissions)
Texas Windstorm Insurance Association 4801 Southwest Pkwy Building One, Suite 200 Austin, Texas 78735

TWIA Point of Contact:
Brooke Adam Vendor and Contract Manager Texas Windstorm Insurance Association Email: vendormanagement@twia.org

****NOTE**** Any Addendum that adds new language or replaces any language within this RFI will control over the original version.

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1 GENERAL INFORMATION

1.1 Introduction

Texas Windstorm Insurance Association (TWIA), established in 1978 by the Texas legislature and operating pursuant to Chapter 2210 of the Texas Insurance Code and Chapter 28 of the Texas Administrative Code, is an association comprising all (with limited exceptions) carriers authorized to write property casualty insurance in Texas. TWIA insures against losses due to windstorms and hail in designated areas of Texas.

This Request for Information contains the instructions governing the requirements for inquiries to be submitted by interested Respondents, the format in which the inquiry is to be submitted and the material to be included in the inquiry, and the prospective Respondent's duties and responsibilities.

1.2 Background

Following Hurricane Ike in 2008, which resulted in over 2,500 slab claims and \$200 million in losses, the Texas Legislature mandated the development of standardized claim settlement procedures. The TWIA Slab Claims Evaluation Program was established to provide scientifically based methodologies for assessing damage, reducing settlement times, and improving consistency in claims resolution.

1.3 Purpose

The purpose of this RFI is to obtain information from qualified Respondents to provide professional services related to TWIA's Slab Claims Evaluation Program. This RFI defines the scope, objectives, methodologies, and deliverables for TWIA in settling residential slab claims. These claims arise when insured structures are destroyed, leaving only the foundation after a named storm event. The SOW ensures compliance with Texas Insurance Code §2210.578 and 28 Texas Administrative Code (TAC) §5.4023 – 5.4041, which establish guidelines for determining damage caused by wind versus storm surge or rising water.

The intention of this RFI is to collect information from prospective vendors on technologies and services in the marketplace that could potentially satisfy the requirements of this program. This RFI is not intended to result in a contract award but will serve as an introductory step in this program's procurement process which may lead to a formal sourcing event/Request for Proposals (RFP).

Respondents to this RFI are expected to provide TWIA with information and evidence that will permit a sourcing event and subsequently a contract with a vendor that provides the best value to TWIA. Respondents may be asked to include all requirements, terms, or conditions they may have, and should assume that no opportunity exists to add such matters after the information submission.

1.4 TWIA Point of Contact

The TWIA representative identified below is considered the primary point of contact for this RFI. All communication concerning this event shall be submitted by email to the contact below unless otherwise instructed.

Brooke Adam
Vendor and Contract Manager
Email address: **vendormanagement@twia.org**

1.5 Inquiry Deadline

Inquiries related to this RFI must be received before the hour and date specified on page 1 of this RFI. Late inquiries are not guaranteed to be considered and will be reviewed by the Vendor and Contract Manager on a case-by-case basis. Dates of receipt for email inquiries will be the date shown as received by our system. In no event will TWIA be liable for inquiries delayed by email systems.

Respondents' inquiries should clearly indicate that Respondents have available the necessary qualified personnel, skills, expertise, tools, equipment, systems, organization, and facilities to provide all the services required, in the manner described herein, under this RFI. Inquiries must demonstrate familiarity and experience with the delivery of TWIA Slab Claims Evaluation Program as described in this RFI.

2 DESCRIPTION OF SERVICES/SCOPE OF WORK

TWIA is requesting vendor inquiries for the TWIA Slab Claims Evaluation Program described below.

2.1 Scope

This program involves:

- Pre-Storm Predictive Analytics:
 - Provide TWIA with predictive analytics estimating the number of slab claims expected from an organized weather system (named Tropical Storm or Hurricane) immediately and regularly upon the system entering the Gulf of Mexico or within the boundaries of longitude 80 degrees west and latitude 20 degrees north.
 - Continue to provide predictive analytics as the weather system changes course, speed, and strength pre-landfall to assist TWIA in deciding whether to activate the program.
- Pre-Storm Preparation:
 - Provide Data collection on insured properties, including 24 property characteristics in support of the Property Database Module.
- Post-Storm Damage Assessment:
 - Provide hazard (wind and surge) data and modeling services, to support probabilistic, observational, policyholder, and hybrid modeling methodologies to estimate damage caused by wind.

- Regulatory Compliance:
 - Adhere to TWIA Slab Claims Evaluation Program Guidelines and state-mandated procedures.

The following supplementary documents have been provided in **Appendix A**:

- Texas Insurance Code §2210.578
- 28 Texas Administrative Code §5.4023-5.4041
- TWIA Guidelines for Settling Slab Claims 2018

2.2 Objectives

Support timely and accurate settlement of slab claims starting at a maximum of 24 hours post-storm (initial assessment), again at a 52-day reassessment period, and beyond where needed by TWIA.

2.3 Methodology

TWIA will implement a structured approach to claim settlement through the following four modules:

- Pre-Storm Data Collection (Property Database Module)
 - Annual updates of required property characteristics data.
 - Annually (in Q1, and again in Q2) confirm residential properties subject to the TWIA Slab Claims Evaluation Program based on National Flood Insurance Program (NFIP) Zones V, VE, V1-V30 for affected areas.
- Post-Storm Hazard & Damage Assessment (Damage Estimation Module)
 - Probabilistic Model – Estimates damage based on wind/surge data at specific times.
 - Observational Model – Validates model outputs using aerial images, on-site inspections, and surviving structures.
 - Policyholder Model – Provides TWIA with ability to use policyholder provided data where other data may not be as accurate.
 - Hybrid Model – Allows TWIA to use data from any of the other 3 models to create a “hybrid” model.
 - Coordinate with and ability to use data developed during storm by Texas Tech and its StikNet mobile platform program to re-run models day 52 post storm and beyond.
- TWIA must have a comprehensive web-based software solution to input claim numbers, view required property characteristics data, edit the data for Observational, Policyholder, and Hybrid models, and feed the reporting required system for creating and printing necessary reports
- Report Generation Module - There are required reports which must be produced for use by TWIA in completion of the Economic Loss Module as well as reports that TWIA must provide to the Policyholder. These reports must be able to be created on demand and in real time.

3 GOVERNANCE AND COMPLIANCE

3.1 Governing Law

This RFI and any resulting sourcing event/s, contract/s, and/or work order/s shall be governed, construed, and interpreted in accordance with the laws of the State of Texas (but not rules governing conflicts of law issues).

3.2 Venue

Any action or proceeding related to this RFI and/or any resulting contract and work orders shall be brought as a separate action in Travis County, Texas, and venue is proper in only such county.

3.3 Respondents' Pricing

Respondents shall offer comprehensive and accurate pricing to the best of their ability. The intention of this RFI is to collect information from prospective vendors on technologies and services in the marketplace that satisfy the requirements of this program. The intention of this RFI is not to award a contract. However, by submitting an inquiry in response to this RFI, TWIA will not make any payments to any Respondent for any costs incurred by the Respondent that were not included in the Respondent's inquiry and approved by TWIA. TWIA will only pay for costs that are approved and allowable and in accordance with the requirements of this RFI.

3.4 Travel Costs

TWIA will not reimburse travel costs or costs for meals, lodging, or any other out-of-pocket expenses incurred in conducting the work required under any contract resulting from this RFI. All travel-related expenses shall be borne entirely by the Selected Respondent, except for required travel to TWIA Board of Directors' meetings.

3.5 Public Information Act Disclosures

TWIA is subject to the Texas Public Information Act, Texas Government Code Sections 552.001-552.353. All responses to this RFI, including information and related documents and materials, are presumed to be subject to disclosure under the Act unless a specific exception to disclosure exists.

If it is necessary for the Respondent to include proprietary or otherwise confidential information in its Information or other submitted information, the Respondent should clearly label that proprietary or confidential information and identify the legal basis for confidentiality.

TWIA will notify Respondents of any Public Information Requests for Respondent information and provide the Respondents an opportunity to submit requests to protect information they deem confidential or proprietary by law. However, by submitting an inquiry in response to this RFI, the Respondent agrees to waive any claim of infringement against TWIA and agrees to indemnify and hold TWIA

harmless for any claims regarding the Intellectual Property Rights of the Respondent or any third-party for any materials appearing in the inquiry.

3.6 Proprietary Interests and Final Work Product

The Respondent will make working papers available to State insurance regulators pursuant to authority given them by law or regulation. Access to the requested working papers will be provided to the State insurance regulators pursuant to a request under Chapter 401 of the Texas Insurance Code.

3.7 Accuracy of the Information and Cost of Submitting the Information

The Respondent's inquiry must be accurate, complete, and free from material omissions or errors. TWIA will not reimburse the Respondent for any cost related to the preparation or submission of the Inquiry. The Respondent is responsible for any expense related to the preparation and submission of its Inquiry.

4 RFI INQUIRY PROCESS

TWIA will conduct a fair, comprehensive, and impartial collection of all timely received vendor inquiries. This collection of information will be conducted by the Vendor and Contract Manager and any program committee member that would like to participate including but not limited to TWIA employees, advisors, and/or consultants. Information about the members of the committee will be available upon request at the end of the RFI submission window. No scores will be calculated, and no criteria will be evaluated. This RFI is an effort to collect information about vendors and their capabilities to satisfy the program requirements before proceeding with a formal sourcing event/RFP.

Any program committee member may request clarification of information or representations in any inquiry. Requests for clarification and responses to requests for clarification may be written or verbal.

4.1 Oral Presentations and Demonstrations

Respondents may be asked to make in-person or live video presentations to members of the Program Committee. These presentations may involve a question-and-answer period to gather more information about the vendor's capabilities to satisfy the program requirements.

4.2 Contract Negotiations

This RFI is not intended to result in a contract award but will serve as an introductory step in this program's procurement process which may lead to a formal sourcing event/Request for Proposals (RFP). If a sourcing event/RFP is deemed unnecessary after the conclusion of this RFI, TWIA reserves the option to negotiate with one or more Respondents, including, but not limited to pricing, services, provisions, terms, and conditions, until TWIA determines that the best value has been obtained.

4.3 Best Value Consideration

TWIA will be the sole judge of best value. This RFI is not intended to result in a contract award but if a contract is awarded for documented reasons, the awarded contract will be based on best value criteria and may include but will not be limited to:

- a) Best meets the goals and objectives as stated in this RFI.
- b) Best meets the quality and reliability of the required services.
- c) Offers the best delivery terms.
- d) Offers the best value for services.

It is within TWIA's sole discretion to determine whether a sourcing event/RFP is required after the conclusion of this RFI. If TWIA chooses to pursue a direct contract with a Respondent resulting from this RFI, TWIA will terminate any contract negotiations when TWIA, in its sole discretion, determines that the best value for TWIA has been obtained. If a contract is awarded, TWIA will issue a notice of award to the Selected Respondent. However, there is no guarantee that an award or any contract will result from this solicitation and TWIA reserves the right to cancel and/or reissue this RFI at any time in its sole discretion.

5 SCHEDULE OF EVENTS

The schedule for awarding a contract under this RFI is shown below. TWIA reserves the right to amend the schedule.

DATE	EVENT
March 17, 2025	Issuance of RFI
March 17-May 16, 2025	Inquiry Solicitation Window – Includes Demonstrations and Presentations by Respondents
May 16, 2025	Anticipated RFI Closure Date
June 2, 2025	Anticipated Sourcing Event/RFP Publication Date
April 2026	Targeted Program Execution

Note: The anticipated RFI closure date is a target date, is not guaranteed, and may be updated at any time.

6 EVALUATIONS

TWIA is looking to solicit information from prospective vendors to satisfy the program requirements listed in this RFI. At the time of this publication, TWIA will not be awarding a contract based on the submissions, demonstrations, and/or conversations with prospective vendors resulting from this RFI period. There is no evaluation criteria governing the solicitation of information from vendors and all vendors are welcome to participate in any subsequent sourcing event/Request for Proposals (RFP) that may result from this RFI.

7 SUBMISSION FORMAT

There is no required format to submit inquiries to TWIA at the time of this RFI's publication. Any inquiry initially submitted should be provided via email to **vendormanagement@twia.org** unless otherwise instructed.

8 RESPONSE DOCUMENTS

The Respondent should provide all the information that the Respondent believes would be helpful to TWIA in establishing the Respondent's ability to perform the services described in this RFI. TWIA asks that all information submitted be organized and accurate including the vendor's web address, a description of services the vendor provides, as well as names, titles and contact information of vendor representatives.

Electronic marketing materials such as brochures, pamphlets, and slide decks, accompanying the vendor's inquiry are welcome but not required. All documentation received from a Respondent will be reviewed and may be circulated amongst TWIA program committee members and other TWIA staff as deemed necessary.

9 DEFINITIONS

The following terms and acronyms have the meanings set forth below for purposes of this RFI. These definitions apply to all parts of this Request for Information (RFI).

TERM	DEFINITION
Addendum	An addition, change, or supplement to the solicitation document issued prior to the response due date.
Contract	The written agreement, if any, executed by the authorized representative of the Association and the Respondent that formalizes the terms, provisions, covenants, and obligations, including but not limited to those contained in this RFI of the respective parties to the arrangement for provision of services.
Employee	The term “Employee” includes any individuals who, on behalf of the Respondent, will or may participate in any Contract resulting from this RFI. The term “Employee” includes all personnel, replacement personnel, agents, contractors, subcontractors, subcontractor employees, and other representatives of the Respondent, regardless of how employed or contracted by Respondent.
Inquiry	The submission of information provided by the Respondent related to the requirements of the program in the form of, including, but not limited to, email, phone call, online video call, or in-person meeting. This may be used interchangeably with the term “information.”
Request for Information (RFI)	The document so titled and exhibits, attachments, and appendices thereto which constitute the solicitation requesting submitting an inquiry in response to the required scope of services (scope of work).
Respondent	An individual or business entity submitting an inquiry in response to this RFI. This is used interchangeably with the term “Vendor”.
Respondent’s Employee(s)/Personnel	Any and/or all of the following, without limitation to: employees, leased employees, agents, officers, directors, staff, independent contractors, contractors, or subcontractors, or any individuals furnished, referred, or provided by the Respondent for the purposes arising out of or related to this RFI, the Respondent’s inquiry and the contract, if any, that results from the award made by TWIA to the Respondent.
Vendor	The individual or business entity that has a contract to provide goods or services to the Association. This is used interchangeably with the term “Respondent”.

APPENDIX A – SUPPLEMENTARY DOCUMENTATION

- [Texas Insurance Code §2210.578](#)
- [28 Texas Administrative Code §5.4023-5.4041](#)
- [TWIA Guidelines for Settling Slab Claims 2018](#)