

**2023**



# **TWIA Renewal Requalification and Storm Season Training**

Presented by TWIA Underwriting

# Purpose of Today's Webinar

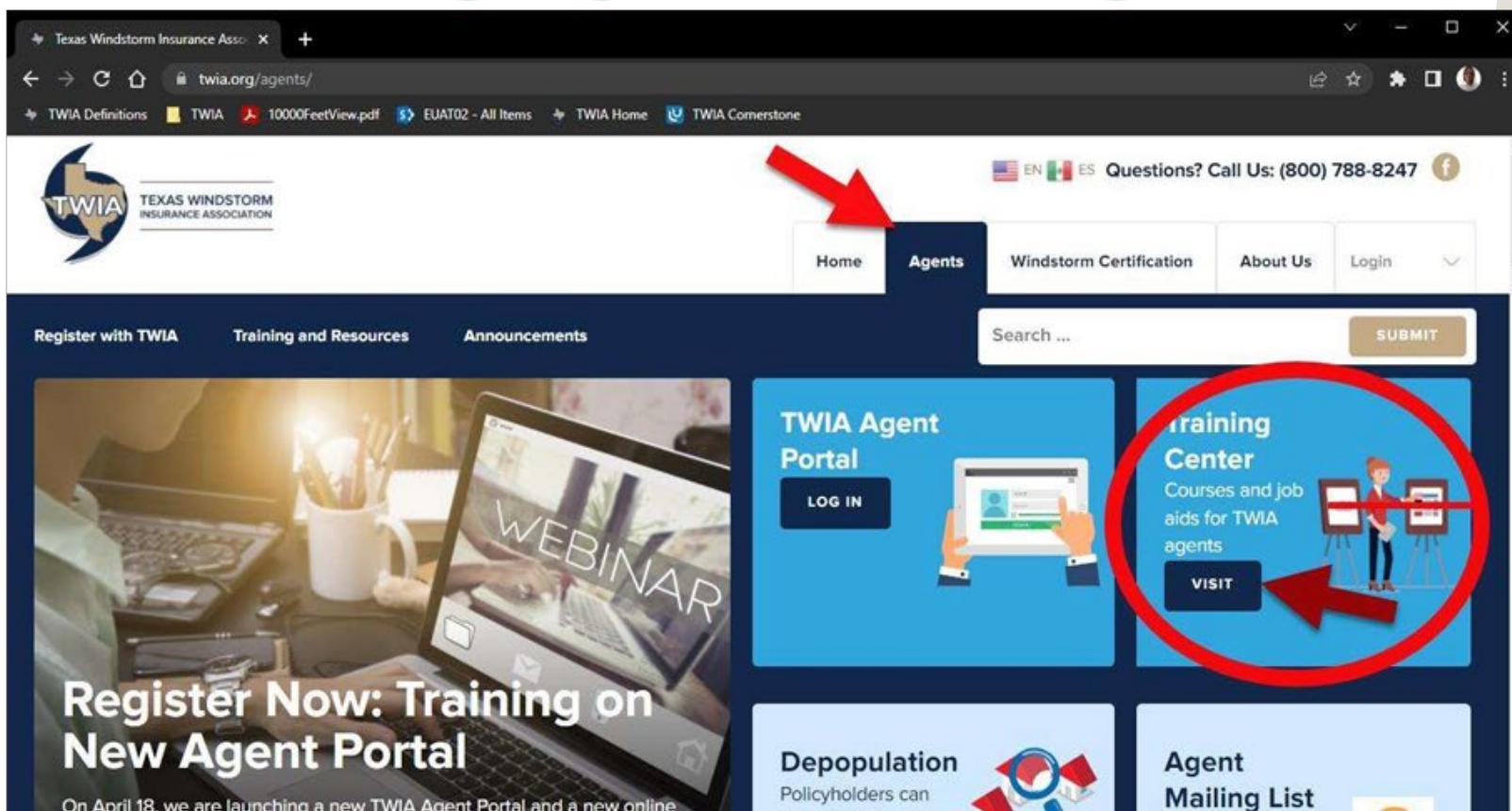
Review the TWIA Renewal Requalification Process

Storm Season/Payments Refresher

Live Q&A with TWIA Underwriting!

# TWIA Agent Training Center

[twia.org/agents/training/](http://twia.org/agents/training/)



★ Job Aids

★ Recorded Webinars

★ CBTs  
[Video Tutorials]

# **TWIA Renewal Requalification Process**

# What is Eligibility?

To be eligible to obtain windstorm and hail insurance coverage from the Association for a property, an applicant or applicant's agent must have received at least one declination of coverage for the property from an insurer authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties:

- (1) in order to obtain new Association coverage; and
- (2) every three calendar years, in order to obtain renewal Association coverage.

# Renewal Requalification Requirements



- **One** declination from the standard market is required
- Every **three** years at renewal
- Agency **MUST** maintain proof of declination for **five** years
  - TWIA Form
  - Internal record keeping of agency choice (ie: spreadsheet)
- Must also meet our flood requirements

[Texas Windstorm Insurance Association – TWIA https://www.twia.org/declination-requirement/](https://www.twia.org/declination-requirement/)


[Texas Windstorm Insurance Association - TWIA https://www.twia.org/flood-requirement/](https://www.twia.org/flood-requirement/)

# How will I know what needs to be Requalified?

- The **Requalification Renewal Tab** in Agent Portal will populate with the policies that need requalification.
- An **activity** will appear in the Agent Portal to inform you a policy needs requalification.

# How do I requalify a renewal?





TEXAS WINDSTORM  
INSURANCE ASSOCIATION

Search

Start New Quote

Accounts

Policies

Claims

Activities

Commission

Administration

Book Of Business

Dashboard

Everything

OPEN QUOTES  
225

OPEN POLICY  
CHANGES  
3

OPEN CANCELLATIONS  
71

OPEN RE  
56

Your Open Activities

Policies

Everything

RECENTLY VIEWED

RECENTLY ISSUED

BILLING  
DELINQUENT

OPEN QUOTES  
225

OPEN RENEWALS  
568



REQUALIFICATION  
RENEWAL  
2

OPEN CHANGES  
3

OPEN  
CANCELLATIONS  
71

Requalification Renewals

View All

PRODUCT	POLICY TYPE	POLICY NUMBER	EXPIRATION DATE	ACCOUNT	REQUALIFICATION STATUS
	Dwelling and Personal Property		6/29/23		Requalification pending
	Building and Business Property		6/29/23		Requalification pending



# Locate “Add Requalification” button

Account

Residential (TWRC [redacted])

In Force

SUMMARY

CONTACTS

OPEN ACTIVITIES

NOTES

DOCUMENTS

CLAIMS

BILLING

COMMISSION

Change Policy

Add Requalification

Cancel Policy

Privacy Policy

Policy Details

Policy Effective

June 29, 2022

Policy Expiration

June 29, 2023

Pre-Renewal Direction

None

Policy Type

Dwelling and Personal Property

Producer of Record

[redacted]

Policy Status

In Force

Producer of Service

[redacted]

Total Premium

\$2,535.00

\$2,535.00

Property Details

# Renewal Requalification Questions

I am representing that a diligent effort has been made by the agent and/or policyholder to obtain comparable wind and hail insurance coverage from an admitted property insurance carrier in Texas that is licensed to write property insurance. I understand that the Texas Windstorm Insurance Association (TWIA) may independently verify the information and take appropriate action including cancellation of a policy issued by TWIA if I have in any way misrepresented this information.

Policy Type **Tenant Personal Property Only**

## TWIA Requalification Questions

Has the applicant been declined wind and hail coverage by at least one insurance company in the private market? \*

Yes

No

Insurance Company Name \*

Reason \*

Is any part of this property located in one of the designated National Flood Insurance Program (NFIP) flood zones (V, VE, or V1-V30)? \*

Yes

No

Was the structure constructed or enlarged beginning on or after September 1, 2009? \*

Yes

No

Is the property to be insured located on or above the 3rd floor of a structure? \*

Yes

No

Cancel

Submit

# Completed Renewal Requalification



## Submitted Requalification


Your updated declination and flood information have been received and the policy is pending renewal.


Close

# Renewal Requalification Activities



 (W00)

SUMMARY

CONTACTS

OPEN ACTIVITIES1

OPEN QUOTES0

OPEN TRANSACTIONS0


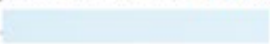

CLAIMS0

Activities

All Open

Search activities

DUE AFTER THIS WEEK

DETAILS	DUE DATE	PRIORITY	ACTIVITY DESCRIPTION	ASSIGNED TO	NOTES
	3/4/24	High	Action Required - Renewal Requalification for <b>TWRD01C</b> for 	Unassigned - U...	0 

# Renewal Requalification Timelines



## 90 days before renewal

- The policy in need of requalification appears in the Requalification Renewal Tab in the Agent Portal



## 60 days before renewal

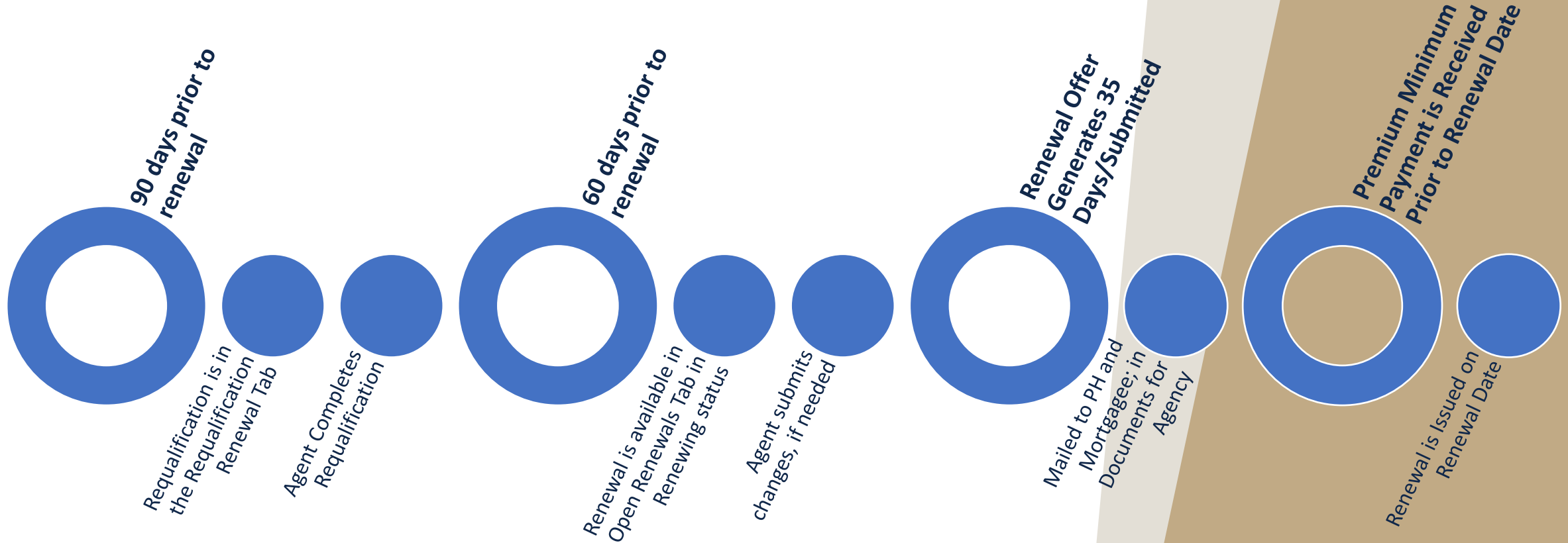
- The renewal transaction will generate in the Open Renewals Tab in the Agent Portal



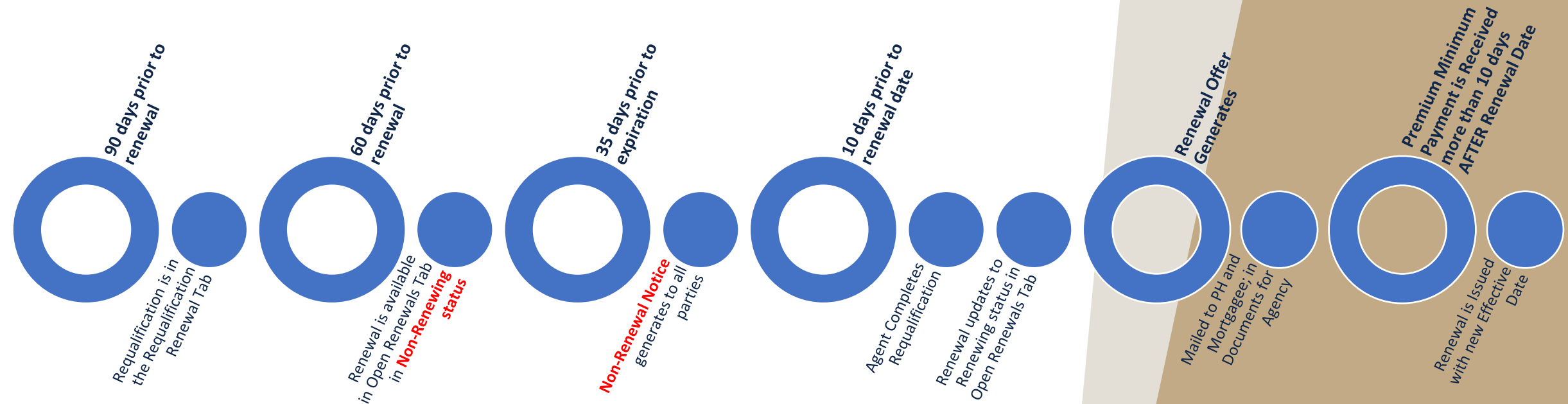
## 35 days before renewal/Submitted

- Renewal Offer will generate

# Renewal Requalification Timelines- Happy Path



# Renewal Requalification Timelines- Unhappy Path





Test Document Account 1

Galveston, TX  
United States

### Important Renewal Requirements

Date: 01/31/2023 Agent Name:  
Policy Number: TWCB010 Agent Phone:  
Insured: Test Document Account 1 Agent Address:  
Property Location: Galveston, TX  
Galveston

Dear Test Document Account 1,

Action is required to maintain your coverage with TWIA. You must meet eligibility requirements every three years to renew your policy. Failure to meet these requirements will result in your policy expiring effective 03/07/2023 at 12:01 AM.

These steps must be completed to renew your policy:

1. Contact your agent regarding your coverage with TWIA.
2. Your agent must contact and attempt to obtain coverage from at least one insurance company licensed to write property insurance in Texas.
3. Your agent must submit a request to renew coverage, along with the information from the company declining to offer wind and hail coverage (and flood insurance, if applicable).

If you meet [the/all] eligibility requirements, TWIA will issue a renewal offer, subject to current underwriting guidelines, and an invoice for the upcoming renewal period.

Texas Windstorm Insurance Association  
P.O. Box 99090, Austin, Texas 78709-9090  
(800) 788-8247 | [www.twia.org](http://www.twia.org)



# Non-Renewal Notice

## What are your options?

If no action is taken and your policy expires, your policy will not be renewed. Below are your options should this occur.

Contact your agent. Your best resource for questions or concerns regarding your eligibility for coverage with TWIA is your agent, whose contact information is at the top of this letter.

Call us. Please give TWIA an opportunity to answer your questions and address your concerns by calling us at (800) 788-8247. In many cases, contacting your agent or TWIA will resolve the issue.

## Take formal action to appeal TWIA's decision.

As a policyholder, you have the right to appeal our decision to the Texas Department of Insurance (TDI). Appeals can be addressed to the Commissioner of Insurance and must be made within 30 days of our decision.

## What happens if you file an appeal?

The Texas Department of Insurance will refer your appeal to the State Office of Administrative Hearings (SOAH) who will schedule a hearing and you and our representative must appear before an Administrative Law Judge (Judge). The Judge will request documents and evidence from you and us to determine whether we followed the law. The Judge's decision is then provided to the Commissioner, who will issue a final order on your appeal.

Appeals can be sent to: Texas Department of Insurance, Chief Clerk's Office, MC-113-2A, PO Box 149104, Austin, TX 78714-9104 or [ChiefClerk@tdi.texas.gov](mailto:ChiefClerk@tdi.texas.gov).



# Renewal Requalification Recap

- **One** declination from the standard market is required
- Every **three** years at renewal
- Agency **MUST** maintain proof of declination for **five** years
  - TWIA Form
  - Internal record keeping of agency choice (ie: spreadsheet)
- Must also meet our flood requirements

# Renewal Requalification Steps

1. Obtain one declination from standard market
2. Complete and Submit Renewal Requalification in Agent Portal
3. Complete Renewal Requalification Activity

# Knowledge

# Check

# Time!

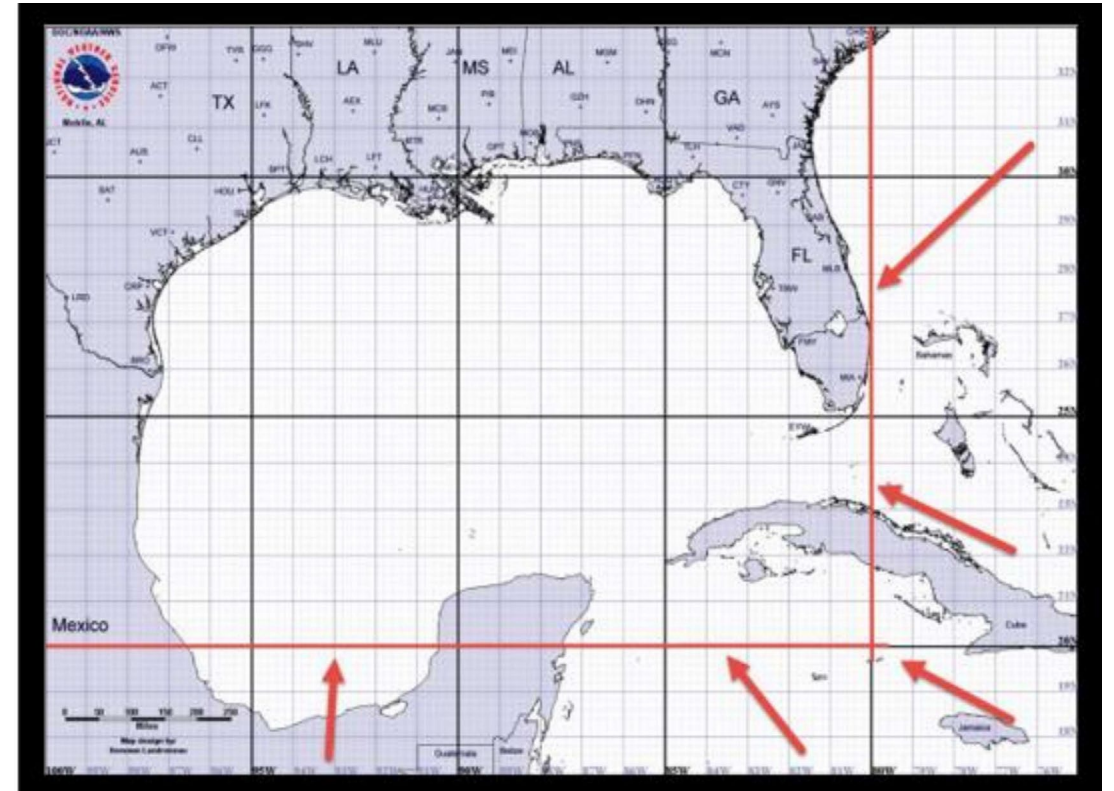


# **Storm Season & Payment Options Refresher**

# TWIA Policy Moratorium Basics



- What is a Policy Moratorium?
  - Time period when TWIA will suspend new business or increased coverage applications
- When does this occur?
  - Can occur at anytime of the year, but more likely during the height of hurricane storm season, June 1 to November 30.
  - Must be at least a **Category 1 hurricane** and have crossed the **80/20 line**





**Cat 1**  
74-95 mph



**Cat 3**  
111-129 mph



**Cat 4**  
130-156 mph



**Cat 2**  
96-110 mph



**Cat 5**  
157 mph or higher

# “Cat” Hurricane Levels

# Updating Policyholder Contact Information



**What information?** Valid Policyholder Email, Phone Number, Mailing Address

- Email is important so the policyholder can:
  - Receive their enrollment email for the Policyholder Portal
  - Receive their payment confirmations from the Policyholder Portal
  - File a claim online

**What else?** Mortgage Information

- To ensure Renewal Offers go to the correct Mortgage company
- Helps ensure the correct Mortgagee company appears on claim payment

**Why?** During a storm, cell phone and mail disruption is common

- Allows for another clear point of contact in the event of a claim

# TWIA Payment Methods and Plans



## EFT

- **Full/2/4/10** payment plan options
- 1<sup>st</sup> payment made via EFT from Agency Account
- Additional payments made by PH
- Agency must be enrolled in EFT

## eCheck

- **Full/2/4/10** payment plan options
- 1<sup>st</sup> payment made via eCheck from PH Account
- Additional payments made by PH

## Insured Direct Pay

- **Full/2/4/10** payment plan options
- 1<sup>st</sup> payment can be made via eCheck, PH Portal or through the mail
- Additional payments made by PH

## Mortgagee Escrow

- **Full** payment only
- Agent eCheck and EFT options available (example: property closing)

## Premium Finance

- **Full** payment only



# Storm Season Recommended Payment Options

**#1**

Agent eCheck (Policyholder Acct)/EFT (Agency Acct)

**#2**

Policyholder Portal eCheck/CC/DC/ATM Card

**#3**

Physical Address sent via Approved Mailing Methods



# Storm Season Policy Moratorium

- **If a Policy Moratorium goes into effect, the following will happen**
  - System is locked down, unable to submit:
    - Policy changes
    - Changes to renewals
    - New business submissions

# Moratorium- New Quote

A policy moratorium is in effect for TWIA: Hurricane Test.

New Quote: Policy Details for Existing Account

Account Type

Personal

Account

W000000973

Name

Stephen Test

State \*

Texas

Requested Coverage Start Date \*

06/08/2022

Producer Code & Name \*

PRODUCER

Product \*

Residential

Cancel

Create Quote

If attempting to start a new business application, you will see this message before quoting the application.

# Moratorium- Open, Not quoted

If you have a new business submission or a policy change that is open but not quoted, you will receive this message.

Quote Request

Policy Details

Qualification

Property Details

Construction

**Quote**

Additional Information

Coverage Summary


Payment Details

Account: [STEPHEN TEST](#)

Tenant Personal Property Only Quote  
(0006040545)

Quote

Please select coverage options and click the 'Calculate Premium' button to quote this Submission



**Underwriting issues have been raised for this quote:**  
You can do the following:

- Edit the quote
- Refer the quote to the underwriter
- Withdraw the quote

Underwriting Issues:  
Hurricane Test

Withdraw quote

Refer to Underwriter

# Moratorium-Open and Quoted

If you have a new business submission or a policy change that is open and quoted, and you attempt to submit it, you will receive this error.



# Moratorium-Transaction Summary



Account: [Stephen Test](#) | Residential

Quote (0006040545) Quoted

SUMMARY

OPEN ACTIVITIES

NOTES

DOCUMENTS

Date Created  
June 8, 2022

Proposed Coverage Start  
Date  
June 8, 2022

Producer of Record  
[\[Redacted\]](#)  
Producer of Service  
[\[Redacted\]](#)

TOTAL PREMIUM  
\$100.00

Status  
Quoted

⚠

Underwriting issues have been raised for this quote.  
You cannot complete this quote until these issues have been resolved. You can do the following:

- Edit the quote
- Refer the quote to the underwriter
- Withdraw the quote

Edit quote

Refer to Underwriter

Withdraw

Underwriting Issues

SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
StephenTest060822	Hurricane Test	Blocks Quote

When viewing the transaction summary for a submission or policy change after the policy hold has been applied, you will see this message.

# Knowledge

# Check

# Time!



# QUESTIONS



# Follow Up

Recorded webinar and slides on  
<https://www.twia.org/agents/training/>



agentservices@twia.org



www.twia.org

*Thank You!*