

# TWIA Payment Options Agent Webinar

Presented by TWIA Underwriting - 2021

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Locate the Q&A box and let us know what  
city and agency you are joining us from!

We will get started shortly!





# Purpose of Today's Webinar

TWIA Payment Options

TWIA Payment Plans

Storm Season Overview

Payments During Storm Season



# TWIA Payment Options



# TWIA Payment Options

Policyholder eCheck/CC/DC/ATM Card

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

Dallas PO Box sent via regular mail

Physical Address sent via Approved Mailing Methods

Physical Address via regular mail



# Recommended Payment Options-1st

## Policyholder eCheck/CC/DC/ATM

- Policyholder Website – Self Pay (fees may apply)
  - Echeck, Debit Card, Credit Card, ATM Card
- Email confirmation of payment
- Effective date is the date payment was made
- Positive for agency- no need to call to confirm payment was received

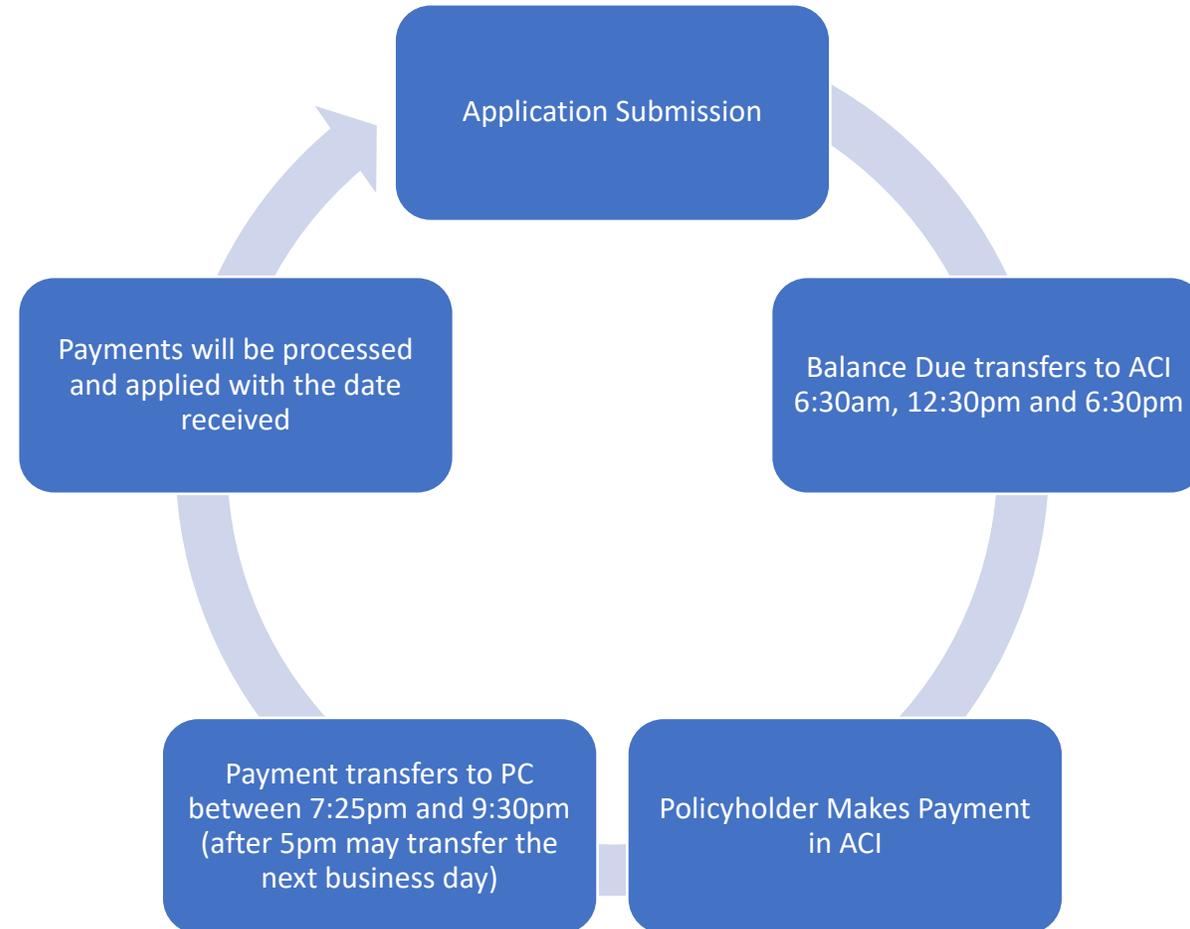
## Agent eCheck (Policyholder Acct) or EFT (Agency Acct)

- Paid with application through Policy Center
- Immediate payment confirmation
- Effective date is the date payment was made
- Positive for agency- no need to call to confirm payment was received



# Processing Timeframes

Processing timeframes to and from ACI





# Recommended Payment Options-2nd

## Dallas PO BOX (Regular mail only)

- Processed/Effective the 2nd business day after receipt
- Depends on USPS processing times

PO Box 843146 Dallas, TX 75284



# Recommended Payment Options-3rd

## TWIA Physical Address

(Sent via Approved Mailing Methods-AMM)

- Effective Postmarked Date if using an AMM
- Traceable
- Agency may feel the need to call and verify payment was received

5700 South Mopac Expressway,  
Building A      Austin, TX 78749



# Approved Mailing Methods

1. USPS Registered Mail
2. USPS Certified Mail
3. USPS Priority Mail Express
4. Regular mail that is hand-cancelled by USPS
5. Other services that provide acceptable, traceable proof of mail date



Using these methods, mail to:

TWIA

5700 South MoPac Expressway, Building A

Austin, TX 78749



# Recommended Payment Options-4th

## TWIA Physical Address (Sent via regular mail)

- Effective Date is Date Received
- Agency may want to call and verify payment was received
- Depends on USPS processing times

5700 South Mopac Expressway, Building A  
Austin, TX 78749



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

YOUR NAME  
123 YOUR STREET  
YOUR CITY, STATE, ZIP  
(123)456-7890

9-8678/1234 0301

PAY TO THE ORDER OF TWIA \$Premium  
Premium DOLLARS

YOUR FINANCIAL INSTITUTION  
ANYTOWN, USA

MEMO: TWIA Policy # XXXXX Perry Policyholder

⑆ 123456780⑆ 0301 ⑆ 12345678⑆

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

100000106327801000000000014100

Paula and Perry Policyholder/Agency  
123 Anywhere Street  
Awesome, Texas 78777



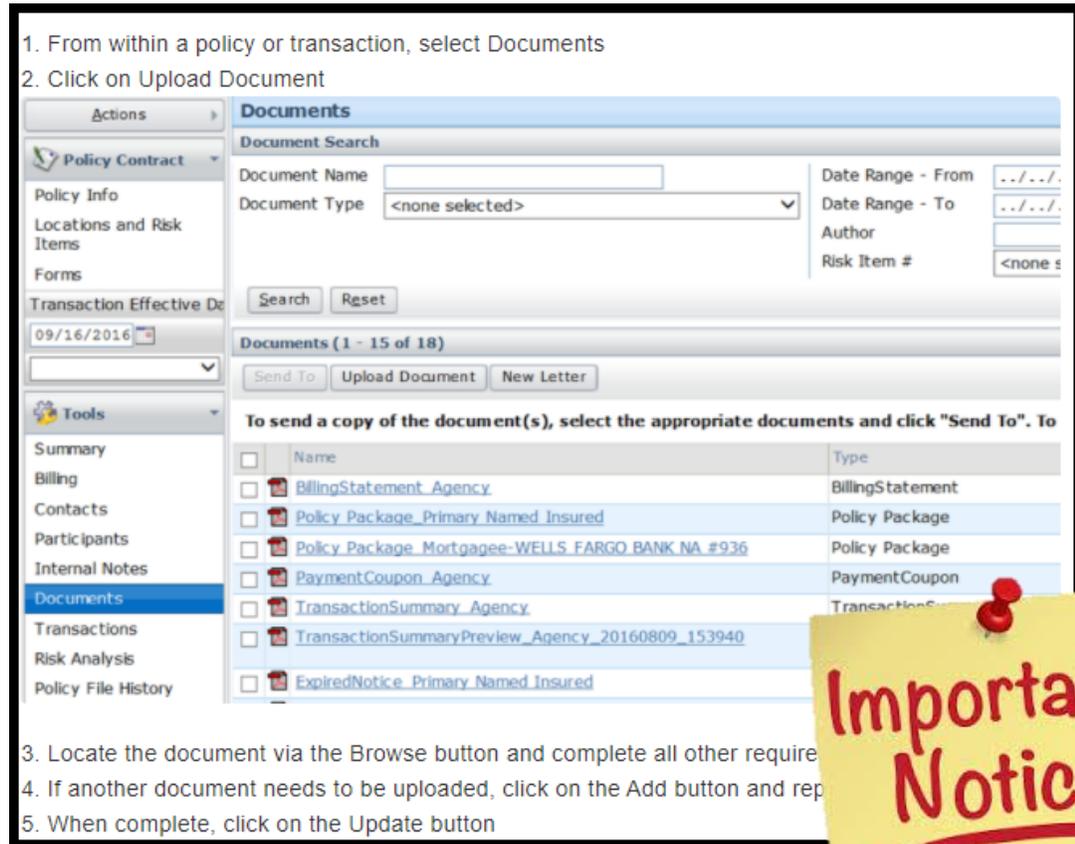
Texas Windstorm Insurance Association  
PO Box 843146  
Dallas, Texas 75284-3146

**Always include the Coupon and the Payment with the TWIA policy number in the memo line when mailing a premium to TWIA.**

# What Do I Do With Documents?

All documents beyond the payment coupon should to be uploaded into Policy Center for processing.

1. From within a policy or transaction, select Documents
2. Click on Upload Document



The screenshot shows the 'Documents' section of a software interface. It includes a 'Document Search' area with fields for 'Document Name', 'Document Type', 'Date Range - From', 'Date Range - To', 'Author', and 'Risk Item #'. Below this is a list of documents with checkboxes and columns for 'Name' and 'Type'. The list includes items like 'BillingStatement\_Agency', 'Policy Package\_Primary Named Insured', 'PaymentCoupon\_Agency', and 'ExpiredNotice\_Primary Named Insured'.

3. Locate the document via the Browse button and complete all other required information
4. If another document needs to be uploaded, click on the Add button and repeat steps 1-3
5. When complete, click on the Update button





# TWIA Status Meanings

| Status                 | Application/Renewal Status  | Payment Meaning  |
|------------------------|---|--|
| <b>Pending Payment</b> | New Business Submission/ Renewal Offer was submitted by Agent.  | Payment has not been received by TWIA.   |
| <b>Submitted</b>       | New Business Submission/ Renewal offer has been submitted and a payment has been applied to it.                     | Underwriting needs to review the offer to make sure it meets TWIA guidelines.      |
| <b>Issued</b>          | New Business Submission/ Renewal Offer is issued and a payment has been applied to it.                              | Check the corresponding billing statement to make sure there is not a balance due. |
| <b>Scheduled</b>       | New Business Submission/ Renewal Offer is issued with a future effective date and a payment has been applied to it. | Check the corresponding billing statement to make sure there is not a balance due. |



# Finding Payments in Policy Center

Desktop Account Policy Search Team Administration

My Submissions

Completed in last 30 days Submission Type: All Sub #: T

| Transaction Type | Primary Insured | Create Date | Transaction # | Policy # | Status    | Submit Date | Transected Policy Period | Policy Type | Agency Location |
|------------------|-----------------|-------------|---------------|----------|-----------|-------------|--------------------------|-------------|-----------------|
| Full Application |                 | 07/24/2020  |               | TWIA     | Scheduled | 07/24/2020  | 07/31/2020 - 07/31/2021  | Residential |                 |
| Full Application |                 | 07/23/2020  |               | TWIA     | Scheduled | 07/23/2020  | 07/29/2020 - 07/29/2021  | Residential |                 |
| Full Application |                 | 07/22/2020  |               | TWIA     | In Force  | 07/22/2020  | 07/23/2020 - 07/23/2021  | Residential |                 |
| Full Application |                 | 07/17/2020  |               | TWIA     | In Force  | 07/17/2020  | 07/17/2020 - 07/17/2021  | Residential |                 |
| Full Application |                 | 07/15/2020  |               | TWIA     | In Force  | 07/15/2020  | 07/17/2020 - 07/17/2021  | Residential |                 |
| Full Application |                 | 07/14/2020  |               | TWIA     | In Force  | 07/13/2020  | 07/13/2020 - 07/13/2021  | Residential |                 |
| Full Application |                 | 07/14/2020  |               | TWIA     | In Force  | 07/13/2020  | 07/13/2020 - 07/13/2021  | Residential |                 |
| Full Application |                 | 07/02/2020  |               | TWIA     | In Force  | 07/02/2020  | 07/14/2020 - 07/14/2021  | Residential |                 |
| Full Application |                 | 06/29/2020  |               | TWIA     | In Force  | 06/29/2020  | 06/27/2020 - 06/27/2021  | Residential |                 |
| Full Application |                 | 05/12/2020  |               | TWIA     | Rejected  | 06/26/2020  | 06/27/2020 - 06/27/2021  | Residential |                 |

Policy Info

Submission 1

Primary Named Insured

Qualification

Policy Contract

Locations and Risk Items

Summary

Forms

Payment

Required Documentation

Submissions

Acknowledgment

Tools

Internal Notes

Documents

Participated

Activities

Transaction Change Requests

Transaction History

Invoices

Submission (Scheduled) Residential Full Application | EP: 07/31/2020 | Account # A | Policy # TWIA

Documents

Document Search

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

Search Reset

Documents (1 - 6 of 6)

| Upload Document          | Name                                 | Type               | Author | Role   | Date Added | Risk Item # |
|--------------------------|--------------------------------------|--------------------|--------|--------|------------|-------------|
| <input type="checkbox"/> | BillingStatement_Agency              | BillingStatement   | TWIA   | System | 07/24/2020 |             |
| <input type="checkbox"/> | BillingStatement_Agency              | BillingStatement   | TWIA   | System | 07/24/2020 |             |
| <input type="checkbox"/> | Policy Package_Primary Named Insured | Policy Package     | TWIA   | System | 07/24/2020 |             |
| <input type="checkbox"/> | Policy Package_Mortgagee             | Policy Package     | TWIA   | System | 07/24/2020 |             |
| <input type="checkbox"/> | PaymentCoupon_Agency                 | PaymentCoupon      | TWIA   | System | 07/24/2020 |             |
| <input type="checkbox"/> | TransactionSummary_Agency            | TransactionSummary | TWIA   | System | 07/24/2020 |             |



# Finding Payments in Policy Center

**Billing Statement**

Date: June 2, 2020  
Policy Number: 000 [REDACTED]  
Insured: [REDACTED]  
Property Location: [REDACTED]

There is no balance due on this policy at this time.

| Date Processed   | Transaction Type | Reference #        | Description     | Due Date   | Amount        |
|------------------|------------------|--------------------|-----------------|------------|---------------|
| 06/02/2020       | Premium          | [REDACTED]         | Policy Issuance | 07/02/2020 | \$2,255.00    |
| 06/02/2020       | Payment          | TWIINS0 [REDACTED] | EFT             | --         | -\$2,255.00   |
| <b>Total Due</b> |                  |                    |                 |            | <b>\$0.00</b> |



# TWIA Payment Plans



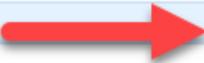
# 50/50 Policyholder Installment Plan

- A minimum of 50% is due at policy issuance.
  - Remaining balance due within four months/120 days from Effective Date
- Option only available with Check/Money Order/Policyholder Online Payment selection OR eCheck.

| Amount Due and Payment Summary |          |
|--------------------------------|----------|
| Actual Premium                 | \$203.00 |
| Surcharges                     | -        |
| Amount Due to TWIA             | \$203.00 |

| Payments        |   |
|-----------------|---|
| Payment Method  | Check/Money Order/Policyholder Online Payment |
| Payment Options | Full Pay                                      |
| Payment Amount  | 2 Pay<br>\$203.00                             |





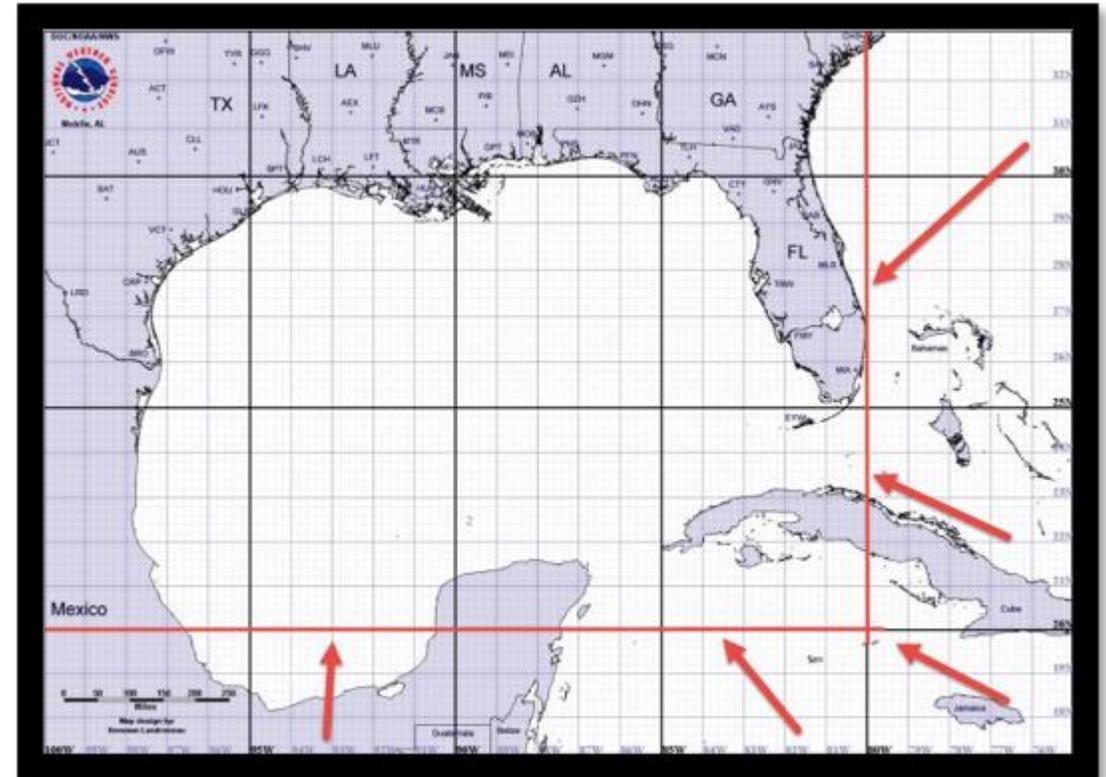
# Storm Season Overview



# Storm Season (June 1- November 30)

## What is Storm Season?

- Time period when TWIA *may* suspend applications for **new business or increased coverage.**





# Payments During Storm Season



Policyholder eCheck/CC/DC/ATM Card

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

Physical Address sent via Approved Mailing Methods

## Recommended Payment Options During Storm Season



**TWIA Training Center**  
[www.twia.org/agents/training/](http://www.twia.org/agents/training/)



**Questions? Email**  
[agentservices@twia.org](mailto:agentservices@twia.org)