

**Welcome TWIA Policyholders!**  
**We will get started in a few moments.**

**TWIA CLAIMS WEBINAR:**  
**Your Nicholas Questions Answered**



TEXAS WINDSTORM  
INSURANCE ASSOCIATION



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

# TWIA Claims Webinar

Your Nicholas Questions Answered

# Your Nicholas Questions Answered

- Learn about the TWIA claims process and your role as a policyholder in completing the claim, making repairs, and receiving payment
- Q&A Session
- How to get help after the webinar



# Major Topics Covered

---

- **Claim Inspections**
- **After the Inspection**
- **TWIA's Claims Decision**
- **Reading the Damage Estimate**
- **The Claim Payment**
- **After the Claim Payment**
- **What do I do if I don't agree with TWIA's claim decision?**
- **Working with Your Contractor**
- **Completing repairs and windstorm certifications (WPI-8s)**

## Need to report a claim?

Report online with Claims Center  
(Fastest Option)



[www.twia.org/claimscenter](http://www.twia.org/claimscenter)

Call Us



(800) 788-8247, Option 1

Contact Your Agent



SEARCH AGENTS

## Stay in touch with us.



Follow us on Facebook: [www.facebook.com/TexasWindstormInsurance](https://www.facebook.com/TexasWindstormInsurance)



If you live in our coverage area and are on Nextdoor, search for our page to connect with us there:  
Texas Windstorm Insurance Association



Sign up for TWIA Connections, an email update for coastal stakeholders [www.twia.org/connections](http://www.twia.org/connections)

# Asking Questions Through Zoom

If you are joining us for the webinar through Zoom, you can select the Q&A icon to enter any questions you have during or after the presentation.

All questions will be answered at the end of the presentation during the Q&A session.

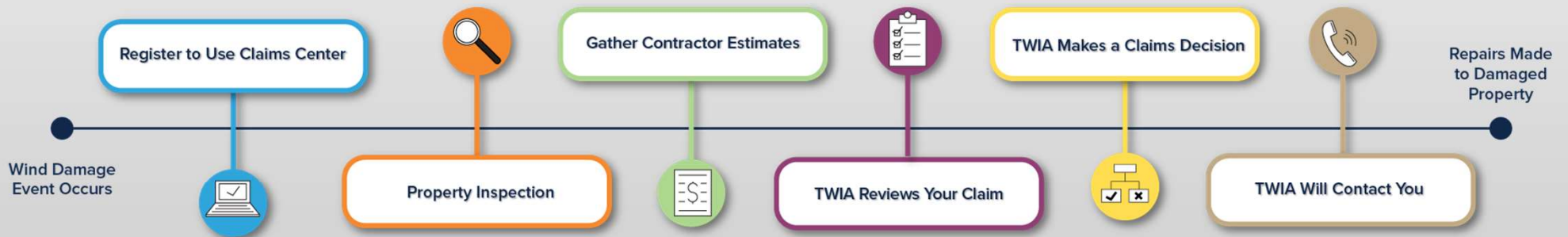




# The TWIA Claims Process At a Glance

## THE TWIA CLAIMS PROCESS

The next steps after reporting a claim



# What to Expect When You're Inspected



- Once you have reported your claim, TWIA may send an adjuster to your property to inspect the damage.
- The adjuster will contact you or your representative to schedule the inspection.
  - You can have your own contractor present at the time of inspection
- The inspector must document the entire property regardless of cause of the damage.
  - In most cases, adjusters will physically get on and inspect roof
    - Drone Inspections, Ladder Assists



# TWIA Standards for Adjusters

- Adjusters should have a professional and courteous demeanor
- Adjusters should explain the claims process and next steps
  - Adjuster submits inspection report to TWIA
  - TWIA claims examiner reviews the inspection report to determine whether the damage is covered
- Adjuster will provide you a copy of our brochure

*The adjuster's job is to inspect and document the damage to your property. Only TWIA can determine whether this damage is covered under your policy.*



# Documentation the Policyholder Should Provide

- Any property documentation and photos taken before damage occurred
- Any relevant photos of damage prior to our inspection
- Receipts for any temporary repairs completed prior to the inspection



# After the Inspection

- **TWIA receives the adjuster report which includes a damage assessment and estimate**
- **A TWIA claims examiner reviews:**
  - All information in the report
  - Other info provided by the policyholder
  - Photos
  - Weather Data
- **Requests any additional information from the policyholder and/or the adjuster**
- **Reviews all the information to determine what damage is covered under the TWIA policy**



# The TWIA Notice of Claim Decision Letter

- TWIA's claim decision must be provided in writing within 60 days after a claim is reported, or after you have provided any additional information requested by TWIA related to your claim.

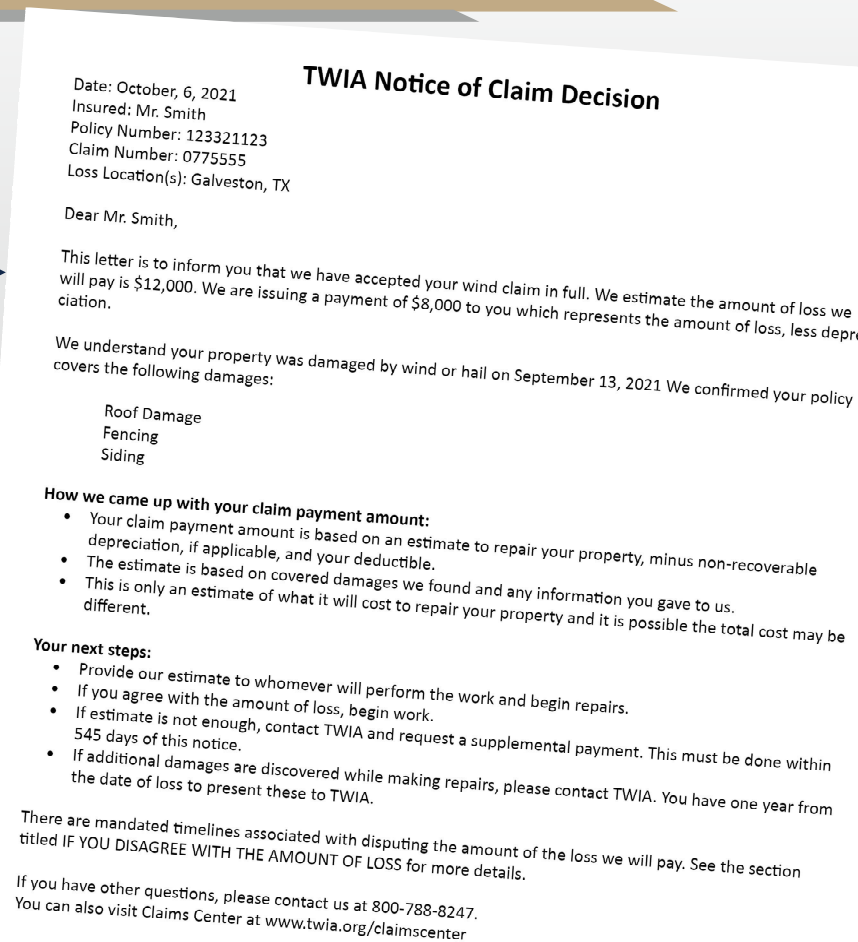
- TWIA averages less than 30 days turnaround time for claims from catastrophic storms

- You will receive TWIA's Notice of Claim Decision letter by mail and through Claims Center

*Acceptance or Denial of the claim  
(Or Partial Acceptance/Partial Denial)* →

*Description of your claim as we understand it  
- Observed but not claimed damage* →

*What to do if you disagree with our decision* →



# The Damage Estimate included with the Claim Notice

---

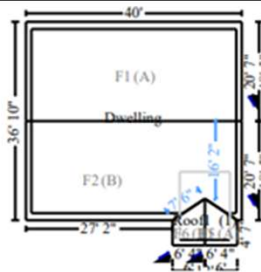
- **What does it mean?**

- The damage estimate lets everyone involved in your claim know what damage TWIA has accepted related to your claim and what we estimate it will cost to repair and/or replace damaged items
- It provides the context for what we are paying, including any deductible that is applied and any depreciation that is withheld until repairs are made

- **What do I do with it?**

- Share it with your contractor to show what damage TWIA is covering and how much we estimate it will cost.

# Typical Damage Estimate Entries



## Dwelling

1704.26 Surface Area  
172.20 Total Perimeter Length

17.04 Number of Squares  
48.58 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Tear off, haul and dispose of comp. shingles - Laminated	3.00 SQ	55.58	0.00	35.01	201.75	(0.00)	201.75
2. Laminated - comp. shingle rfg. - w/out felt	3.00 SQ	205.38	28.89	135.46	780.49	(0.00)	780.49
The roof waste % is not available. The calculation contains values that may result in an inaccurate waste %.							
3. Roofing felt - 15 lb.	3.00 SQ	23.97	1.33	15.38	88.62	(0.00)	88.62
4. <u>R&amp;R</u> Drip edge	20.00 LF	2.53	1.68	10.99	63.27	(0.00)	63.27
5. R&R Continuous ridge vent - shingle-over style	24.00 LF	8.27	6.93	43.12	248.53	(0.00)	248.53
6. R&R Ridge cap - composition shingles	24.00 LF	5.38	2.22	27.58	158.92	(0.00)	158.92
7. Tree - removal and disposal - per hour including equipment	10.00 HR	82.03	81.88	172.26	1,074.44	(0.00)	1,074.44
2 men 5 hours each							
<b>Totals: Dwelling</b>			<b>122.93</b>	<b>439.80</b>	<b>2,616.02</b>	<b>0.00</b>	<b>2,616.02</b>



# The Damage Estimate Summary

## Damage Estimate without Recoverable Depreciation

Summary for 1A: Primary	
Line Item Total	3,031.48
Material Sales Tax	48.20
Subtotal	3,079.68
Overhead	307.97
Profit	338.78
Total Tax	109.71
<b>Replacement Cost Value</b>	<b>\$3,836.14</b>
Less Deductible	(2,680.00)
<b>Net Claim</b>	<b>\$1,156.14</b>

## Damage Estimate with Recoverable Depreciation

Summary for 1A: MAIN BUILDING	
Line Item Total	5,721.65
Permit	29.49
Material Sales Tax	175.82
<b>Replacement Cost Value</b>	<b>\$5,926.96</b>
Less Depreciation	(965.57)
<b>Actual Cash Value</b>	<b>\$4,961.39</b>
Less Deductible	(3,570.00)
<b>Net Claim</b>	<b>\$1,391.39</b>
Total Recoverable Depreciation	965.57
<b>Net Claim if Depreciation is Recovered</b>	<b>\$2,356.96</b>

# The Recap by Category

## Recap by Category

O&P Items	Total	%
GENERAL DEMOLITION	1,240.14	32.33%
PAINTING	244.81	6.38%
ROOFING	1,232.99	32.14%
SIDING	76.70	2.00%
SOFFIT, FASCIA, & GUTTER	236.84	6.17%
O&P Items Subtotal	3,031.48	79.02%
Material Sales Tax	48.20	1.26%
Overhead	307.97	8.03%
Profit	338.78	8.83%
Total Tax	109.71	2.86%
Total	3,836.14	100.00%

# The Claim Payment

- TWIA is required by law to issue a claim payment no later than 10 days after a claim decision is made.
- Once you receive your claim payment, go ahead and deposit your check so you can get started on repairs.
  - Depositing the check doesn't mean you agree with the amount that TWIA has paid you.

## **Important: Supplemental Claim Payments**

- If, before or during the process of completing repairs, you learn that TWIA's claim payment may not be sufficient to cover all your accepted damage, you can request a supplemental payment.
- Please contact TWIA ASAP to discuss your supplemental payment request as there are deadlines that apply.



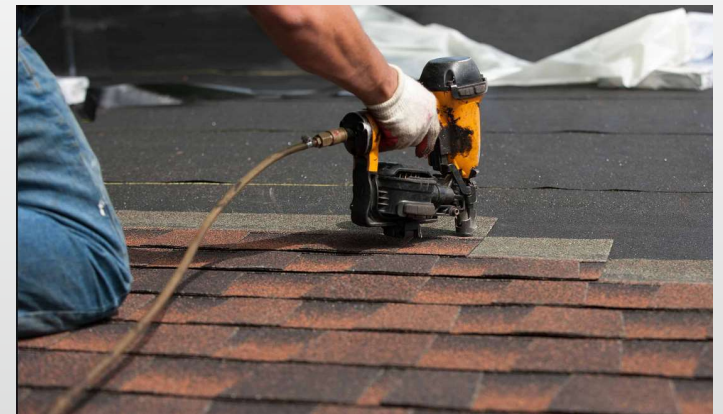
# The Claim Payment

---

- **Some important reminders about claim payments:**
  - You are responsible for payment of your deductible.
  - Policyholders with a replacement cost coverage policy may not receive their entire claim payment until repairs are completed.
  - Some funds, known as recoverable depreciation, may be withheld from the claim payment and will be reimbursed when proof of repairs are provided to TWIA.
    - The amount of TWIA's reimbursement is based on what it actually cost you to complete your repairs, which could be less than TWIA's damage estimate.

# After the Claim Payment—Completing Repairs

- **You've received your payment and found a contractor. Now what?**
  - Get started on repairs as soon as you can.
  - Once repairs have begun or are completed, you can supply TWIA with receipts of what it cost to make the repairs, so we can provide any additional payments you are due (i.e., recoverable depreciation, supplemental payments, etc.) You will also need to supply proof the deductible was paid.
  - If you or your contractor discover hidden or undiscovered damage related to your claim, notify TWIA to discuss any additional payment owed.



## Tips for Working with Contractors

- Get more than one bid
- Read what you sign
- Beware of misleading language
- Don't pay anything up front
- Skip offers to waive or pay your deductible

# What if TWIA and I can't agree on my claim?

- TWIA encourages you to contact us if you disagree with our claim decision and/or payment amount.
- If after discussing your claim concerns with TWIA, we are not able to come to an agreement, you have formal options for disputing your claim.

Appraisal (Accepted Damage)
<ul style="list-style-type: none"><li>• Appraisal is the only option for disputing the accepted part of your claim.</li><li>• Unless claim deadlines are extended, you have up to 60 days* to request appraisal.</li><li>• Policyholders with replacement cost coverage have up to 545* days to request appraisal.</li><li>• TWIA and policyholder each pick an appraiser and they try to resolve the difference.</li><li>• If the appraisers can't agree they select an umpire.</li><li>• TDI selects an umpire if the appraisers cannot agree on one.</li><li>• Both appraisers and the umpire must be competent and independent in their evaluation of the claim.</li></ul>

Lawsuit (Denied Damage)
<ul style="list-style-type: none"><li>• Filing a lawsuit is the only option for disputing the denied part of your claim.</li><li>• You have up to two years to file a lawsuit.</li><li>• You must give TWIA 60 days notice you intend to file a lawsuit.</li><li>• TWIA may request mediation to resolve the claim outside of a lawsuit.</li><li>• The lawsuit decides if TWIA's denial of the claim was proper.</li></ul>



# Getting Your Repairs Certified



- Structures built, altered and/or repaired on or after January 1, 1988, with some exceptions, must obtain a Certificate of Compliance
- Certificates of Compliance (also called WPI-8s, WPI-8Cs, and WPI-8Es) are part of TWIA's eligibility requirements
- The Texas Department of Insurance operates the **Windstorm Inspections Program**:
  - Go to [TDI.Texas.Gov/Wind](http://TDI.Texas.Gov/Wind)
  - Call (800) 248-6032
  - Email [Windstorm@TDI.Texas.Gov](mailto:Windstorm@TDI.Texas.Gov)
- In most cases inspections to certify repairs or property improvements are FREE

# TWIA Claims Assistance Sites

To schedule an in-person appointment  
with TWIA Claims Staff  
Go to: [www.twia.org/claims-assistance](http://www.twia.org/claims-assistance)  
or call us at (512) 899-4961



**Houston**

**Galveston** (Oct. 7-9)  
**Courtyard by Marriott**  
9550 Seawall Blvd  
Galveston, TX 77554  
10:00 a.m. - 7:00 p.m. daily

**Lake Jackson** (Oct. 10-12)  
**Staybridge Suites**  
981 FM 2004  
Lake Jackson, TX 77566  
10:00 a.m. - 7:00 p.m. daily

Receive in-person claims assistance  
Available by appointment only  
No claim payments provided

Microsoft  
Bookings



Confirmed booking for

**Your Name**

10/7 - 10/9: Galveston Claim Assistance Meeting  
with  
David Lawson



Thursday, October 7, 2021  
10:00 AM - 11:00 AM  
(UTC-06:00) Central Time (US & Canada)



Courtyard by Marriott Galveston Island (9550  
Seawall Boulevard, Galveston, TX 77554, United  
States)

Have a conflict?

[Change your appointment](#)



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

# Question and Answer

## Claims