

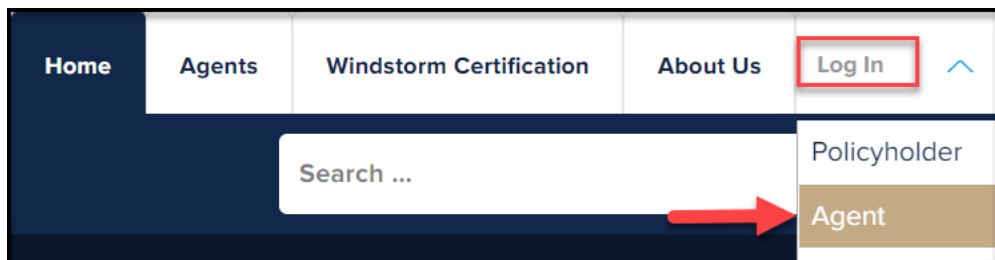
TWIA New Commercial Submission in the New Agent Portal

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

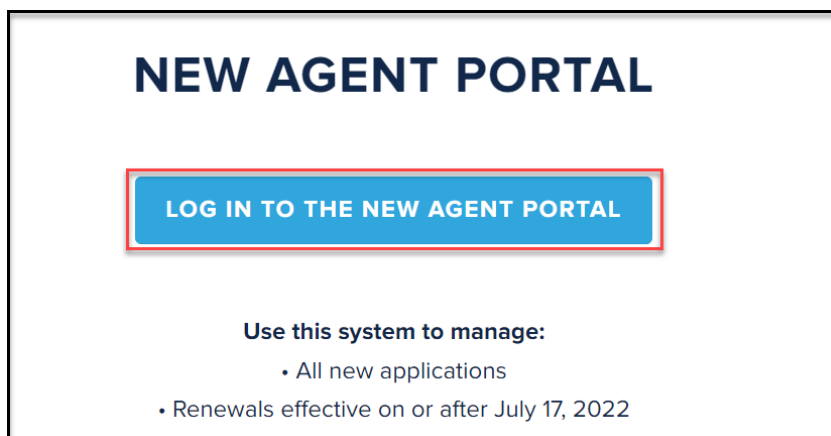
Before you start quoting in the New Agent Portal:

- 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 Certificate Search](#) to search for WPI-8s and WPI-8Es. Email AgentServices@twia.org for WPI-8-C lookup assistance.

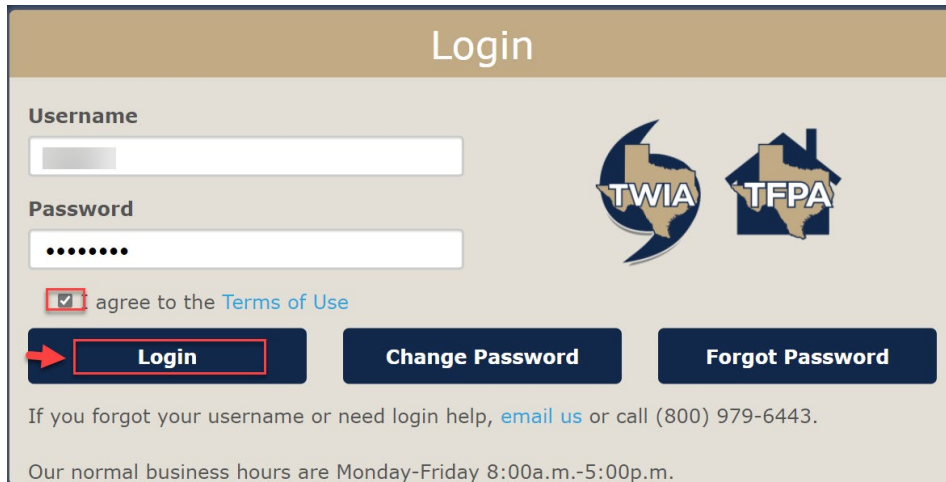
1. From the TWIA Home Page www.twia.org select "Login" and then "Agent."



2. Under New Agent Portal, select "Log In to the New Agent Portal."

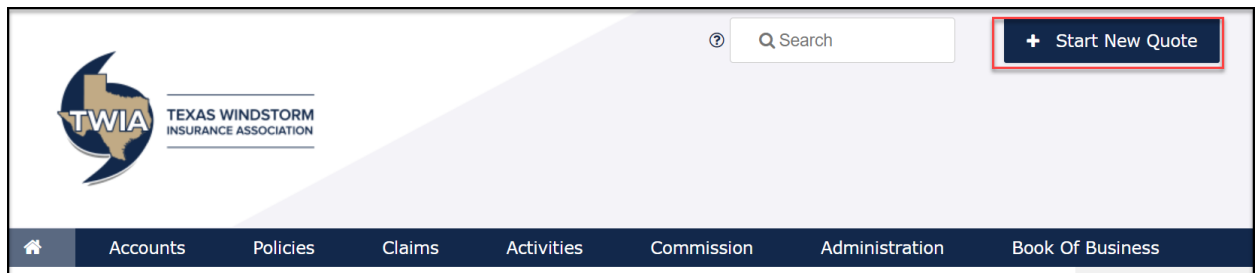


3. Enter your Username and Password where indicated, agree to the terms and conditions (if you agree) and then select “Login.”



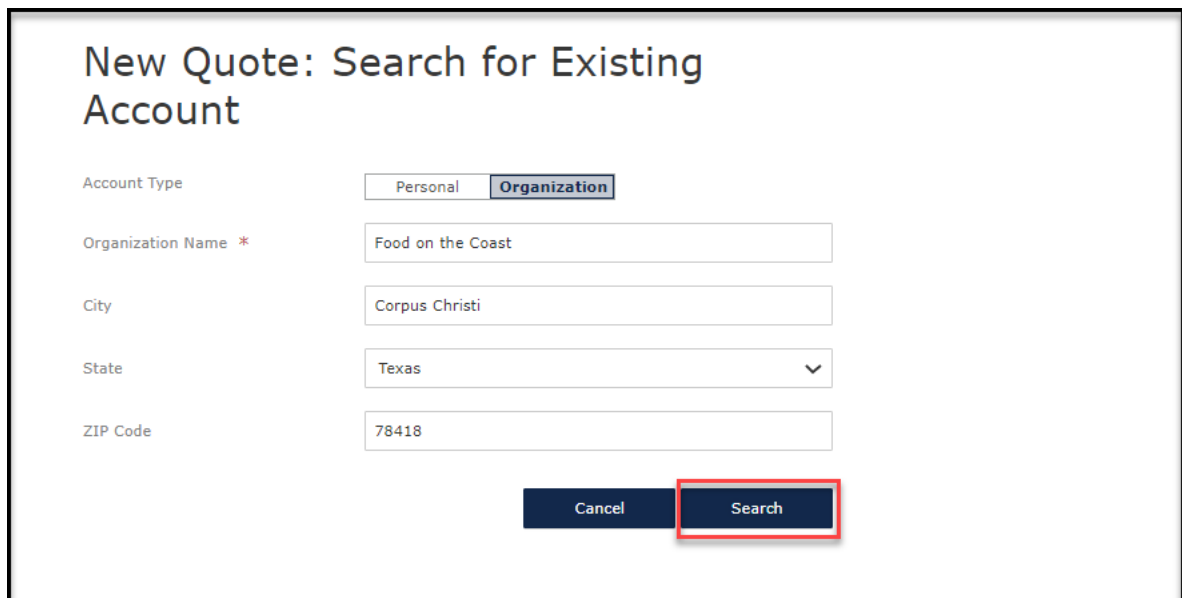
The login form has a tan header with the word "Login" in white. Below the header, there are two input fields: "Username" and "Password". To the right of these fields are two logos: TWIA (Texas Windstorm Insurance Association) and TFPA (Texas Flood Protection Association). Below the password field is a checkbox labeled "I agree to the Terms of Use". At the bottom, there are three buttons: "Login", "Change Password", and "Forgot Password". A red arrow points to the "Login" button. Below the buttons, there is a line of text: "If you forgot your username or need login help, [email us](#) or call (800) 979-6443." and another line: "Our normal business hours are Monday-Friday 8:00a.m.-5:00p.m."

4. On the Agent Dashboard screen (the landing page) select “Start New Quote.”



The Agent Dashboard screen has a white header with the TWIA logo on the left and a search bar on the right. Below the header is a navigation bar with links: Home, Accounts, Policies, Claims, Activities, Commission, Administration, and Book Of Business. A red box highlights the "+ Start New Quote" button in the top right corner.

5. Enter the requested information and then select “Search.”



The form is titled "New Quote: Search for Existing Account". It has two tabs: "Personal" and "Organization". The "Organization" tab is selected. Below the tabs are five input fields: "Organization Name" (with a red asterisk), "City", "State" (a dropdown menu), and "ZIP Code". At the bottom, there are two buttons: "Cancel" and "Search". A red box highlights the "Search" button.



6. Next select “Continue as a New Customer.”

Possible Account Matches

No account found based on your search criteria.

CancelSearch AgainContinue as a New Customer

7. Enter the New Account Details and then select “Create Account.”

New Quote: New Account Details

Account Type

Organization

Organization Name *

Food on the Coast

Account Holder Email Address *

foodonthecoast@coast.com

Address of property to be insured

Address Line 1 *

Address Line 2
(Apt/Bldg/Suite)

Address Line 3

County *

Nueces

City *

Corpus Christi

State

Texas

ZIP Code *

78418

Producer Code & Name *

PRODUC

CancelCreate Account



8. Next choose the Commercial from the drop-down menu and then select “Create Quote.” **Quoting a commercial product in this job aid.

New Quote: Policy Details for Existing Account

Account Type **Organization**

Account

Organization Name Food on the Coast

State *

Requested Coverage Start Date *

Producer Code & Name *

Product *

9. On the Qualification screen, be sure to answer each question with an * by it. When done, select “Next.” ***Please note TWIA’s declinations, flood and eligibility requirements are not changing.

Account: FOOD ON THE COAST
Commercial - Quote ()

Eligibility Requirements Apply to all Locations and Structures

TWIA General Eligibility

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

Insurance Company Name *

Reason *

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

TWIA Property Eligibility

Was the Structure built or have external modifications been made on or after 1/1/1988? *

Are there certificates of compliance or pending applications for certificates of compliance for the construction or modifications to the structure? *

Has the property been previously insured by TWIA? *

10. Select “Add Building.”

Account: FOOD ON THE COAST
Commercial - Quote ()

There must be at least one building per location.

Buildings & Locations

Add buildings and locations by entering their details.



11. Answer the question with the * red asterisk and then select “Next.”

Quote Request

Account: Food on the Coast Commercial - Quote

1 Location 2 Building 3 Construction 4 Coverages 5 Additional Interests

Add Building

Location Existing Location New Location

Existing Location S Padre Island Dr, Corpus Christi, TX 78418

Is the property accessible by road? * Yes No

Cancel Next

12. From the drop-down menus, select the coverage form (Building and Business property to cover the café building and its contents), property class code (tip: type in restaurant in this case to filter the list; select the option that is the closest match to the business type and operation—does not affect premium amount; informational only) and risk item type (commercial building and/ or business personal property) and then select, “Next.”

****Please note---the other coverage forms include business property only (if not insuring building), habitational (not for condo risks—coverage includes lodges, apartments, fraternities/sororities), condo building master and builder’s risk (for buildings under construction/repair). ***Also, you are not able to combine different coverage forms on one policy.

Quote Request

Account: Food on the Coast Commercial - Quote

1 Location 2 Building 3 Construction 4 Coverages 5 Additional Interests

Add Building

Location S Padre Island Dr, Corpus Christi, TX 78418

Building Number

Unit Number

Building Description Cafe

Coverage Form * Building and Business Property

Property Class Code * p542: Restaurants - With cooking

Property Class Description Restaurants - With cooking

Risk Item Type * Commercial Building and/or Business Personal Property

Cancel Next



13. Please enter information in the fields with a red asterisk by them. If there have been any updates to the roof and/or additions to the building, please add the information where indicated. Select “Next” when ready to continue.

mmisionAdministrationBook Of Business

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Mailing Information

Payment Details

Account: Food on the CoastCommercial - Quote (0006271160)

Add Building

Location

Building

Construction

Coverages

Additional Interests

✓ Location

Christi, TX 78418

✓ Building

Cafe

Construction Details

Total number of units in this building *

1

Year Built *

2000

Construction Type *

Frame (ISO 1)

Number of Stories *

1

Total Area *

4000

Percentage Sprinklered *

100%

Roof Type *

Shingles, Asphalt/Fiberglass

Wind Rating *

B - Ordinary

Original Construction Date *

01/01/2000

Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? *

Yes

No

Roofing Updates

+ Add

DATE OF CHANGE

UPDATE TYPE

CERTIFICATE OF COMPLIANCE OR AN OFFICIAL BUILDING STATEMENT?

Repairs/Additions

+ Add

DATE OF CHANGE

DESCRIPTION

CERTIFICATE OF COMPLIANCE OR AN OFFICIAL BUILDING STATEMENT?

Cancel

Next

The logo for The Texas Windstorm Insurance Association (TWIA). It features a stylized map of Texas in blue and white, with the letters "TWIA" in a bold, sans-serif font to the right of the map.

14. First, “Launch MSB” to complete the MSB. You will need your commercial log-in information to complete the MSB. If you need your log-in information, please email agentservices@twia.org. Next select the desired coverage for the building and any endorsements you would like to add. For more information on the available endorsements, visit the Agent Training Center via this link: [Texas Windstorm Insurance Association - TWIA](#). When ready to continue, select “Next.”

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Hailing Information

Payment Details

Account: Food on the CoastCommercial - Quote (0006271330)

Add Building

LocationBuildingConstructionCoveragesAdditional Interests

✓ Location

15113 S Padre Island Dr, Corpus Christi, TX 78418

✓ Building

Building # 1

✓ Construction

Frame (ISO 1)

Building/Contents Category

✓ TWIA-164 Replacement Cost Coverage - Coverage A (Building) and Coverage B (Business Personal Property)

☒ Building Coverage

Launch MSB

Estimated Replacement Cost Value *

265000

Estimated Actual Cash Value *

225000

Limit *

250000

Deductible *

2% (\$1000 min)

Valuation Method *

Replacement Cost

Coinurance *

80%

☒ Business Personal Property Coverage

Estimated Replacement Cost Value *

125000

Estimated Actual Cash Value *

95000

Limit *

100000

Deductible *

2% (\$1000 min)

Valuation Method *

Replacement Cost

Coinurance *

80%

☒ TWIA-432 Extension of Coverage - Increased Cost of Construction

Limit % Of Coverage A *

5%

Income Category

✓ Extra Expense Coverage

Limit *

10000

☒ Business Income Coverage

Business Income Category *

Other

Business Income Daily Limit *

200

Business Income Max Number of Days *

180 Days

Business Income Liability Limit *

36000

Cancel

Next



15. To add a mortgagee to the policy, select “Add Additional Interest.”

Quote Request

Account: Food on the Coast Commercial - Quote ()

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location 15113 S Padre Island Dr, Corpus Christi, TX 78418
- ✓ Building Building # 1
- ✓ Construction
- Coverages Limit: 250,000

Add Additional Interest

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER

Cancel Next

16. Select, “Mortgagee” from the Interest Type menu. Be sure to complete the fields with a * red asterisk by them. When complete, select “Save.”

Quote Request

Account: Food on the Coast Commercial - Quote ()

Add Building

Location Building Construction Coverages Additional Interests

- ✓ Location 15113 S Padre Island Dr, Corpus Christi, TX 78418
- ✓ Building Cafe
- ✓ Construction
- Coverages Limit: 250,000

Contact Type: ☐ Person ☒ Organization

Interest Type:

Loan/Contract Number *

Name *

Address Type: Mailing

Address Line 1 *

Address Line 2

Address Line 3

City *

State *

ZIP Code *

Country *

Phone Number

Email

Save

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER

Cancel Next



17. Verify the information returned and then select “Next.”

Account: Food on the Coast | Commercial - Quote (1)

Add Building

✓ Location: Christi, TX 78418

✓ Building: Cafe

✓ Construction: Frame (ISO 1)

✓ Coverages: Estimated Replacement Cost Value: 265,000

Add Additional Interest

NAME	INTEREST TYPE	LOAN/CONTRACT NUMBER
ABC Mortgage Co	Mortgages	001

Cancel Next

18. On this screen, you may add another building (cannot add an apartment building or a condo to this type of policy). If an addition is not needed, select “Done” to continue.

Account: Food on the Coast | Commercial - Quote

Add Building

✓ Location: Christi, TX 78418

✓ Building: Cafe

✓ Construction: Frame (ISO 1)

✓ Coverages: Estimated Replacement Cost Value: 265,000

✓ Additional Interests: Yes

Building saved.

Add Another Building Done

19. Your quote is ready to view. If changes are needed, please select “Edit Coverages.” If changes are not needed, select “Next” to continue.

Account: FOOD ON THE COAST

Building and Business Property - Quote

Quote

Total Premium including Credits and Surcharges: \$5,269.00

Proposed Policy Period: June 16, 2022 - June 16, 2023

Edit Coverages

Location 1		
Corpus Christi, TX 78418		\$5,269.00

Cancel Previous Next



20. On this screen, you may add an Additional Named Insured or a Premium Finance Company if applicable. In this case, neither are added. However, you indicated in the qualification section (see step #9) that you have a Certificate of Compliance for the building, please select “Upload Documents” to attach the Certificate of Compliance to the submission. The system will not let you continue until this is done.

Account: FOOD ON THE COAST

Building and Business Property - Quote

([REDACTED])

Additional Named Insureds ✓

Add +

NAME RELATIONSHIP TO PRIMARY NAMED INSURED

Premium Finance ✓

Upload Documents ✓

Cancel Previous Next

21. In the Upload Documents section, you will select the document type from the menu to start the process. Once the type is selected, click on “Upload Documents”

Account: FOOD ON THE COAST

Building and Business Property - Quote

([REDACTED])

1: Cafe ([REDACTED]) Corpus Christi, TX 78418) At least one Certificate of Compliance must be uploaded for this Building.

Additional Named Insureds ✓

Premium Finance ✓

Upload Documents ✓

Certificate of Compliance ✓ **Upload Documents**

Please select the Document Type and click the “+ Upload Documents” button to upload documents. After you upload a document, please update the description, select the Building, and click the Save button. Contact TWIA if you need to delete a document.

Do not upload files containing illegal content or copyrighted information without the permission of the copyright owner. File names must not exceed 60 characters (including the file type extension). Files must not exceed 20MB.

Cancel Previous Next



22. Enter a description, select the appropriate building number (if applicable) and then click on the Disk icon to save the document. Select, “Next.”

Account: FOOD ON THE COAST

Building and Business Property - Quote

()

1: Cafe (15113), Corpus Christi, TX 78418) At least one Certificate of Compliance must be uploaded for this Building.

Additional Named Insureds ✓
Premium Finance ✓
Upload Documents ✓

Certificate of Compliance ▼ + Upload Documents Search documents

Please select the Document Type and click the "+ Upload Documents" button to upload documents. After you upload a document, please update the description, select the Building, and click the Save button. Contact TWIA if you need to delete a document.

Do not upload files containing illegal content or copyrighted information without the permission of the copyright owner. File names must not exceed 60 characters (including the file type extension). Files must not exceed 20MB.

NAME	DESCRIPTION	DOCUMENT TYPE	BUILDING *	DATE UPLOADED	SAVE
test.pdf	WPI-S	Certificate of Compliance	1: Cafe (15113) ▼	05/16/2022	

Cancel Previous **Next**

23. On the next screen, select the desired payment method. A description of the available payment methods may be found here: [Payment Methods Available in the Agent Portal](#) and [Payment Methods in the Policyholder Portal](#) if Insured Direct Pay is chosen. Insured Direct Pay is illustrated in this example.

Account: FOOD ON THE COAST

Building and Business Property - Quote

()

Payment Details

Total Premium including Credits and Surcharges
\$5,269.00

Payment Method * Insured Direct Pay ▼

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
	TWIA 10 Pay (Auto Pay)	Customers must register and make a down payment in the TWIA CustomerEngage Portal for TWIA 10 Pay. Auto Pay is required for this Payment Plan.		
<input type="radio"/>	TWIA 2 Pay	\$2,634.50	\$2,634.50	\$5,269.00
<input checked="" type="radio"/>	TWIA 4 Pay	\$1,580.70	\$1,229.44	\$5,269.00
<input type="radio"/>	TWIA Full Pay	\$5,269.00	\$0.00	\$5,269.00

Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

Cancel Previous **Submit**



24. On the following screen, please select the payment plan desired and then select “Submit.” Please note: the policyholder is the only person who can enroll in the TWIA 10- Pay Plan option. Agents can only choose TWIA Full Pay, TWIA 2 Pay or TWIA 4 Pay as illustrated.

Quote Request

Policy Details

Qualification

Buildings and Locations

Quote

Additional Information

Mailing Information

Payment Details

Account: FOOD ON THE COAST

Building and Business Property - Quote

()

Payment Details

Total Premium including Credits and Surcharges

\$5,269.00

Payment Method *

Insured Direct Pay

Payment Plans

	NAME	DOWN PAYMENT	INSTALLMENT	TOTAL
	TWIA 10 Pay (Auto Pay)	Customers must register and make a down payment in the TWIA CustomerEngage Portal for TWIA 10 Pay. Auto Pay is required for this Payment Plan.		
<input type="radio"/>	TWIA 2 Pay	\$2,634.50	\$2,634.50	\$5,269.00
<input checked="" type="radio"/>	TWIA 4 Pay	\$1,580.70	\$1,229.44	\$5,269.00
<input type="radio"/>	TWIA Full Pay	\$5,269.00	\$0.00	\$5,269.00

Please note that cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy

Cancel

Previous

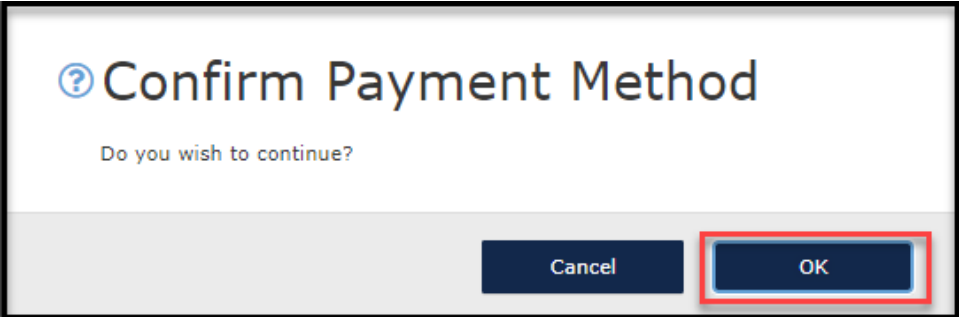
Submit

Here is a breakdown on the Payment Plans:

Payment Plans at a Glance				
Payment Plan	TWIA Full Pay	TWIA 2 Pay	TWIA 4 Pay	TWIA 10 Pay (Auto Draft)
Initial Payment Required for TWIA to Issue or Renew a Policy	100%	50%	30%	15%
Payment Frequency	Once, when the policy is issued/renewed	Second payment due four months after the initial payment	Every three months	Monthly, for nine months after the initial payment
Example Payment Schedule				
Policy with an Effective Date of March 14				
Payment Plan	TWIA Full Pay	TWIA 2 Pay	TWIA 4 Pay	TWIA 10 Pay (Auto Draft)
Example Payment Schedule	100% due 3/14	50% due 3/14 50% due 7/14	30% due 3/14 23.3% due 6/14 23.3% due 9/14 23.3% due 12/14	15% due 3/14 9.4% due monthly 4/14-12/14



25. A message will follow asking you to Confirm the Payment Method. Once ready to move on select “OK.” The policyholder will still have the flexibility to change to any of the 4 Payment Plans listed above when they log in to the Policyholder Portal.

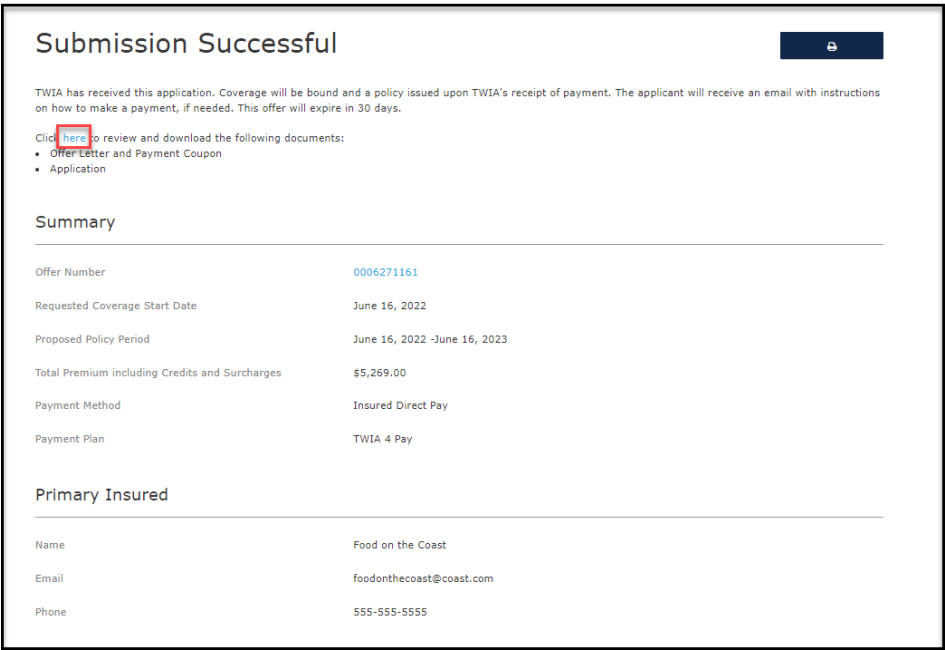


Confirm Payment Method

Do you wish to continue?

Cancel OK

26. The submission was successfully submitted. From this screen you may review and download the related documents by selecting “Here.”



Submission Successful

TWIA has received this application. Coverage will be bound and a policy issued upon TWIA's receipt of payment. The applicant will receive an email with instructions on how to make a payment, if needed. This offer will expire in 30 days.

Click [here](#) to review and download the following documents:

- Offer Letter and Payment Coupon
- Application

Summary

Offer Number	0006271161
Requested Coverage Start Date	June 16, 2022
Proposed Policy Period	June 16, 2022 - June 16, 2023
Total Premium including Credits and Surcharges	\$5,269.00
Payment Method	Insured Direct Pay
Payment Plan	TWIA 4 Pay

Primary Insured

Name	Food on the Coast
Email	foodonthecoast@coast.com
Phone	555-555-5555

