



## New Residential Submission

This job aid demonstrates the general process to submit new 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](mailto:AgentServices@twia.org) for WPI-8-C lookup assistance.

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

Username  
test1

Password  
.....

I agree to abide by the TWIA and/or TFPA Agent Requirements and Standards  
 I agree to the Terms of Use

Login Change Password Forgot Password Forgot Username

If you forgot your username or need login help, [email us](#) or call (800) 979-6443.  
Our normal business hours are Monday-Friday 8:00a.m.-5:00p.m.

2. On the Agent Dashboard screen (the landing page) select "Start New Quote."

Dashboard

8 Open Quotes

0 Open Policy Changes

1 Open Cancellations

3 Open Renewals

Start New Quote



**3. Enter the requested information and then select “Search.”**

New Quote: Search for Existing Account

Account Type:  Personal  Organization

Association Name: Texas Windstorm Insurance Association

First Name:

\* Last Name:

City:

State:

ZIP Code:

**4. Next select “Continue as a New Customer.”**

Possible Account Matches

No account found based on your search criteria.

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

New Quote: New Account Details

Account Type:  Personal

\* First Name:

\* Last Name:

Account Holder Email Address:

**Address of property to be insured**

\* Address Line 1:

Address Line 2 (Apt./Bldg./Suite):

Address Line 3:

\* County:

\* City:

State:

\* ZIP Code:

\* Producer Code & Name:



- 6. Next choose the Product (either Residential or Commercial) from the drop-down menu and then select “Create Quote.” \*\*Quoting a residential product in this job aid.**

New Quote: Policy Details for Existing Account

Account Type: Personal  
Account: W000  
Name: [Redacted]

---

State: Texas

\* Requested Coverage Start Date: Feb 28, 2025

Producer Code & Name: 1 [Redacted]

\* Product: --Please Select--

- 7. Choose the Product Type and then select “Next.” \*\*\*Choosing Dwelling and Personal Property as the Product Type in this example.**

Quote Request

- Policy Details
- Qualification**
- Property Details
- Construction
- Quote
- Additional Information
- Coverage Summary
- Payment Details

Account: [Redacted]  
Residential Quote (000 [Redacted])

Qualification

Policy Type: -- Please Choose --



- 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.

Quote Request  
Policy Details  
Qualification  
Property Details  
Construction  
Location  
Additional Information  
Rating/Coverage Summary  
Payment Details

Dwelling and Personal Property Quote (00...)

Qualification

Policy Type: Dwelling and Personal Property

**TWIA General Eligibility**

- \* Has the applicant been declined wind and hail coverage by at least one insurance company in the private market? Yes No
- \* Insurance Company Name: ABC
- \* Reason: Declined
- \* In any year of the property located in one of the designated National Flood Insurance Program (NFIP) flood zones (FEMA #1, V300)? Yes No

**TWIA Property Eligibility**

- \* Structure Type: 1 Family Residence
- \* Was the Structure built, or have external modifications been made, on or after June 15, 2007? Yes No
- \* Are there certificates of compliance or pending applications for certificates of compliance for the construction or modifications to the structure? Yes No
- \* Has the property been previously insured by TWIA? Yes No

Cancel Previous Next

- Verify the information returned on the Property Details screen starting with the address of the property to be insured. The recommendation is to check the three remaining sections on this page starting with “Location Details.”

Quote Request  
Policy Details  
Qualification  
Property Details  
Construction  
Location  
Additional Information  
Rating/Coverage Summary  
Payment Details

Dwelling and Personal Property Quote (00...)

Address of Property to be Insured

- \* Address Line 1: 2208 Woodloch Meadow Ct
- Address Line 2 (apt./flat/suite)
- Address Line 3
- \* County: Lubbock
- \* City: Lubbock City
- State: Texas
- \* ZIP Code: 79413

Location Details  
Dwelling Details  
Primary Policy Details

Cancel Previous Next

- In most cases, the information needed on the Location Details section will default, but there are exceptions. If you are asked to fill in the information on this screen, please examine any certificates on compliance issued (WPI-8, WPI-8c, or WPI-8E) or other dwelling policies for this property to locate the requested information. If you are not finding the information, please contact TWIA Underwriting for assistance.

Next, select “Dwelling Details.”

Quote Request  
Policy Details  
Qualification  
Property Details  
Construction  
Location  
Additional Information  
Rating/Coverage Summary  
Payment Details

Dwelling and Personal Property Quote (00...)

Address of Property to be Insured

Location Details

Secondary Code: 0

\* Coastal zone: Inland

Dwelling Details  
Primary Policy Details

Cancel Previous Next



- 11. On the Dwelling Details screen, you will be asked if the dwelling is either primary or secondary. A primary residence is where the insured usually lives a majority of the time (at least 6 months + 1 day per year). You also be asked if the property is accessible by road and if there are any farm or ranch operations on the property. Select “Primary Policy Details” to continue.**

**Quote Request**

**Dwelling and Personal Property Quote (001 [redacted])**

Address of Property to be Insured

Location Details

**Dwelling Details**

Structure Type: 1 Family Residence

Primary Residence: [dropdown menu]

\* How is the dwelling customarily used?

\* Is the property accessible by road?

\* Does this property include farm or ranch operations?

**Primary Policy Details**

Cancel Previous Next

- 12. In the Primary Policy Details section, you will be asked if the insured has a primary residential policy (aka companion policy coverage) If you answer yes, you will be asked for the name of the insurance company and the amount of insurance provided by the policy. If the primary residential policy normally includes the perils that follow (if the wind exclusion did not apply), you will be able to add them to the TWIA coverage. If not, they will not be included. If you need any additional information on the endorsements available, please select TWIA Sample Policies and Endorsements. When ready to move on, select “Next.”**

**Quote Request**

**Dwelling and Personal Property Quote (001 [redacted])**

Address of Property to be Insured

Location Details

Dwelling Details

**Primary Policy Details**

\* Does the applicant have a primary residential policy that excludes wind and hail?

\* Name of the Company: ABC

\* Amount of Insurance: \$00,000

Does the policy have any coverage for other perils:

Consequential Loss

\* Additional Living Expense

\* Wind Driven Rain

\* Replacement Cost Coverage on Personal Property

Cancel Previous Next



13. If you need to make any changes to the MSB valuation, you may “Launch MSB” at this point.

\*\*\*If not making any MSB changes, select “Roof Details” to continue (step #19).

Quote Request

Dwelling and Personal Property Quote (001-8)

Launch MSB

Construction Details

Year Built: 2024

\* Condition of Dwelling: Please Select

Construction Type: Brick or Stone veneer

Number of Stories: 2

Living Area Square Footage: 2,867

Garage: Attached Garage - 2 Car

Foundation Type: Slab

Roof Details

Additional Construction Details

Repairs/Modifications

Cancel Previous Next

14. Verify and/ or make any necessary changes to the MSB information that prefills. When completed, select “Finish.”

\*\*\*\*\*Please note do not change the address on this screen and do not save this estimate with a policy number or a name. This step is not needed in this system; it defaults on its own. When the policy issues, this MSB will have the policy number assigned to it.

CoreLogic RCTExpress

0014762118-cloud-dev

Property Address: [Redacted]

Insured Name: [Redacted]

Phone: [Redacted]

Effective Date: 3/31/2025

Renewal Date: 3/31/2026

Current Coverage: 50

Account Number: W000585216

Building Information

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

Style: Colonial

Name	Year Built	Construction Type	Stories	Finished Living Area	Brick	Foundation Type
Main Home	2024	Standard	2	2967 Sq Ft	100% br	100% slab at grade

Valuation Totals

Reconstruction Cost w/o Debris Removal: \$417,870

Debris Removal: \$17,977

Reconstruction Cost with Debris Removal: \$434,847

Cost Data as of: 02/26/25

Finish

Main Home

Add a feature or material

Interior

Kitchen: Builder's Grade, 1 Count, Sys

Bathroom: Full Bath, Builder's Grade, 3 Count, Sys; Half Bath, Builder's Grade, 1 Count, Sys

HWAC Systems: Heating, Gas, 100%, Sys; Central Air Conditioning, Same Ducts, 100%, Sys

Exterior

Roof: Roof Style/Slope, 100%, Sys; Auto Roof Style/Slope, 100%, Sys; Roof Cover, Shingles, Architectural, 100%, Sys; Add Roof Cover, 100%, Sys; Roof Shape, Simple/Standard, 100%, Sys; Add Roof Shape, 100%, Sys; Add Skylights

Exterior Walls: Brick on Frame, 100%, Sys; Add Exterior Walls

Garages & Carports: Attached Garage, 2 Car, 1 Count, Sys

15. Click “Save” to save your changes.

⚠️ Click Save to save your changes.

Click Discard to discard your changes and return to the dashboard.

Click Close to return to the valuation and continue editing.

Save Discard Close



**16. Select “Refresh Valuation” to update the MSB information.**

The screenshot shows a web interface for a quote request. On the left is a navigation menu with 'Construction' selected. The main area is titled 'Dwelling and Personal Property Quote (001-3)'. At the top, there are buttons for 'Launch MSB' and 'Refresh Valuation', with a red arrow pointing to the latter. Below this is a 'Construction Details' section with fields for Year Built (2024), Condition of Dwelling (Please Select), Construction Type (Brick or Stone veneer), Number of Stories (2), Living Area Square Footage (2,887), Garage (Attached Garage - 2 Car), and Foundation Type (Slab). Below these are expandable sections for 'Roof Details', 'Additional Construction Details', and 'Repairs/Additions'. At the bottom are 'Cancel', 'Previous', and 'Next' buttons.

**17. The system will prompt you to update the condition of the dwelling. Once done, select “Roof Details.”**

This screenshot is similar to the previous one, but the 'Condition of Dwelling' dropdown menu is now open, showing 'Excellent' as the selected option. A red arrow points to the 'Roof Details' section header, which is highlighted in blue. The 'Additional Construction Details' and 'Repairs/Additions' sections are also visible below it.

**18. If there are any roofing updates, please check the box where indicated. In this example, the dwelling was built in 2024 so the roof is original. There is not a need to indicate any updates since it is original. When ready to move on, select “Additional Construction Details.”**

This screenshot shows the 'Roof Details' section expanded. It includes fields for 'Roof Type' (Shingles, Asphalt/Flberglass), 'Hail Resistant Roof Class' (No), and a 'Roofing Updates' checkbox which is currently unchecked. A red arrow points to the 'Additional Construction Details' section header. The 'Repairs/Additions' section is also visible below it.



**19.** In the Additional Construction Details section, please add the original construction date. You can also add any applicable credits that apply to the dwelling. In this example, this dwelling was built in 2024; it does require a certificate of compliance. For more information on windstorm certification, please refer to [TWIA Windstorm Certification](#). This dwelling is also not an historical home either. To access the list of historically exempted properties, please consult [WEA1-approved-list MASTER MAY 2022-1.pdf](#).

Retrofit credits may apply to homes built prior to 09/01/1998 that have been retrofitted with exterior opening protections that meet the windborne debris criteria standards of either the Building Code for Windstorm Resistant Construction, the International Residential Code, or the International Building Code. **Unless you find a Certificate of Compliance (WPI-8, WPI-8E or WPI-8C) showing either Retrofit or that all of the exterior openings have been replaced (all doors and windows), the dwelling is not eligible for the Retrofit Credit. Any credit applied in error will be removed.**

If you need to add information regarding any repairs or additions made to the dwelling, select “Repairs/ Additions.” If that step is not needed, select “Next.”

Quote Request

Policy Details

Qualification

Property Details

Construction

Other

Additional Information

Rating/Coverage Summary

Payment Details

Acct: [REDACTED]

Dwelling and Personal Property Quote (00 [REDACTED])

Launch MSB

Construction Details

Roof Details

Additional Construction Details

\* Original Construction Date: 01/2024

\* Has a Certificate of Compliance or an Official Building Statement (Jeans County) been provided for this construction? Yes No

[View Info About 2210.206](#)

\* Does the property qualify for coverage under the eligibility exception of section 2203.206 (1) of the Texas Insurance Code? Yes No

Building Code Class: High Category II

Building Code: 2022 IRC

Repairs/Additions

Cancel Previous Next





20. On the Quote screen, select the dwelling coverage limit and deductible. If you want to add personal property coverage, click on the box to the left of Personal Property and then enter the coverage limit and deductible wanted. **Please note the valuation method for personal property defaults to ACV. If replacement cost is wanted, be sure to select it from the drop-down menu.** When ready, select “Calculate Premium.”

Quote Request

Account: [Redacted]

Dwelling and Personal Property Quote

Quote

Please select coverage options and click the Calculate Premium button to quote this submission.

Total Premium including Credits and Endorsements

\$500,000

Calculate Premium

**Dwelling Coverage**

Dwelling

Estimated Replacement Cost: [Text Field]

Estimated Annual Cost Share: [Text Field]

Limit: [Text Field]

Valuation Method: [Text Field]

Coverage Type: [Text Field]

Amount and Deductible: [Text Field]

Deductible: [Text Field]

ACV (Default)

Personal Property

**Additional Property Coverages**

Total AG Replacement Cost Coverage & Personal Property

Total AG Replacement Cost Coverage & Dwelling

Total AG Excess of Coverage - Increased Cost of Construction

**Additional Coverages**

Total AG Additional Living Expense

Total AG Windstorm Loss

Total AG Coverage for Loss

**Exclusions and Conditions**

Credits and Endorsements

Building Code Credit - Dwelling

Building Code Credit - Personal Property

21. Your Quote is returned by the system. If you are not going to make any additional changes, select “Continue.”

Quote Request

Account: [Redacted]

Dwelling and Personal Property Quote ([Redacted] 18)

Quote

Please select coverage options and click the Calculate Premium button to quote this submission.

Total Premium including Credits and Endorsements

\$3,770.00

Continue

**Dwelling Coverage**

Dwelling

Estimated Replacement Cost: [Text Field]

Estimated Annual Cost Share: [Text Field]

Limit: [Text Field]

Valuation Method: [Text Field]

Coverage Type: [Text Field]

Amount and Deductible: [Text Field]

Deductible: [Text Field]

ACV (Default)

Personal Property

**Additional Property Coverages**

Total AG Replacement Cost Coverage & Personal Property (Premiums Locked)

Total AG Replacement Cost Coverage & Dwelling (Premiums Locked)

Total AG Excess of Coverage - Increased Cost of Construction

**Additional Coverages**

Total AG Additional Living Expense (Premiums Locked)

Total AG Windstorm Loss (Premiums Locked)

Total AG Coverage for Loss (Premiums Locked)

**Exclusions and Conditions**

Credits and Endorsements

Building Code Credit - Dwelling

Building Code Credit - Personal Property

Continue



**22.** In the Additional Named Insured section you are able to add any other individual(s) with an insurable interest in the property. In this example a spouse is added. Be sure to save the information entered. Next, select “Additional Interests” (if you need to add a mortgagee, loss payee or contract of sale). In this example, a mortgagee will be added.

**23.** To enter a mortgage company’s information, select organization. Be sure to enter the requested information in every field with an \* by it and then select “Save.”

When ready to continue, select “Upload Documents” (earlier in the submission we indicated there is a Certificate of Compliance for the original construction).



**24. In the Upload Documents section, you will select the document type (in this example Certificate of Compliance) from the menu to start the process. Once the type is selected, click on “Upload Documents”**

Quote Request  
Policy Details  
Qualification  
Property Details  
Construction  
Quote  
Additional Information  
Billing/Coverage Summary  
Payment Details

Account: Dwelling and Personal Property Quote (001-XXXXXX)

Additional Information

Additional Named Insurants  
Additional Interests  
Upload Documents

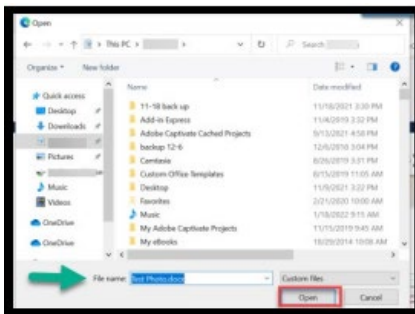
Please Select Document Type: **Upload Documents**

Please select the Document Type and click the "Upload Documents" button to upload documents. After you upload a document, please update the description 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	DATE UPLOADED	SAVE
No items found				

Cancel Previous Next

**Next select the file you want to upload and then select, “Open.”**



**Enter a description and then click on the Disk icon to save the document. Select, “Next.”**

Quote Request  
Policy Details  
Qualification  
Property Details  
Construction  
Quote  
Additional Information  
Billing/Coverage Summary  
Payment Details

Account: Dwelling and Personal Property Quote (001-XXXXXX)

Additional Information

Additional Named Insurants  
Additional Interests  
Upload Documents

Certificate of Compli... **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 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	DATE UPLOADED	SAVE
test.pdf	Certificate of Compliance	Certificate of Compliance	9/15/2025	<b>Save</b>

Cancel Previous **Next**



**25. Standardize the address, enter the policyholder's primary phone new and then select "Next."**

The screenshot shows a web form for a 'Dwelling and Personal Property Quote (0014762118)'. The 'Mailing Address' section is highlighted with a red border. Below the address fields, there are sections for 'Coverages' and 'Additional Information'. A red box highlights the 'Next' button at the bottom right of the form.

**26. 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.**

The screenshot shows the 'Payment Details' section of the quote form. The 'Total Premium Including Credits And Surcharges' is \$3,770.00. The 'Payment Method' dropdown menu is open, and a red arrow points to the 'Insured Direct Pay' option. Below the dropdown is a table of 'Payment Plans'.

Name	Total	Down Payment	Insured Direct
<input checked="" type="radio"/> TWIA Full Pay	\$3,770.00	\$3,770.00	<a href="#">View</a>
<input type="radio"/> TWIA 2 Pay	\$3,770.00	\$1,885.00	<a href="#">View</a>
<input type="radio"/> TWIA 4 Pay	\$3,770.00	\$1,315.00	<a href="#">View</a>
<input type="radio"/> TWIA 12 Months Pay	\$3,770.00	\$305.50	<a href="#">View</a>

Please note that depending on the reason for policy cancellation, TWIA may be required by law to keep the full annual premium.

Buttons: Cancel, Previous, Submit



If “Insured Direct Pay” is selected, you will see the options available. The choice on this submission is TWIA Full Pay.

Account: [REDACTED]  
**Dwelling and Personal Property Quote (001 [REDACTED])**

Payment Details

Total Premium Including Credits And Surcharges  
 [REDACTED]

Payment Method: **Insured Direct Pay** (dropdown menu also shows eCheck, Mortgage Escrow, Premium Finance - Other)

Policyholder Email Address: [REDACTED]

Payment Plans

Name	Total	Down Payment	Installments	View
<input checked="" type="radio"/> TWIA Full Pay	[REDACTED]	[REDACTED]	[REDACTED]	View
<input type="radio"/> TWIA 2 Pay	[REDACTED]	[REDACTED]	[REDACTED]	View
<input type="radio"/> TWIA 4 Pay	[REDACTED]	[REDACTED]	[REDACTED]	View
<input type="radio"/> TWIA 10 Pay (Auto Pay)	[REDACTED]	[REDACTED]	[REDACTED]	View

Please note that depending on the reason for policy cancellation, TWIA may be required by law to keep the full annual premium.

Buttons: 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)
<b>Initial Payment Required for TWIA to Issue or Renew a Policy</b>	100%	50%	30%	15%
<b>Payment Frequency</b>	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)
<b>Example Payment Schedule</b>	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

**27.A message will follow asking you to Confirm the Payment Method. When ready 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 Transaction** ✕

This transaction cannot be modified after it has been submitted. Do you want to continue?



**28. 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	0034570030
Requested Coverage Start Date	March 4, 2023
Proposed Policy Period	03/04/2023 - 03/04/2025
Total Premium Including Credits And Surcharges	\$3,716.00
Payment Method	Insured Direct Pay
Payment Plan	TWIA Full Pay

**Primary Insured**

First Name	[REDACTED]
Last Name	[REDACTED]
Email	[REDACTED]
Phone	512-484-4444

**Property to be Insured**

Address	[REDACTED]
League City	
TX	
77573	