



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS FAIR PLAN
ASSOCIATION

REQUEST FOR PROPOSAL

Fraud Mitigation Services

**Texas Windstorm Insurance Association (TWIA)
and Texas FAIR Plan Association (TFPA)**

**Brooke Adam
Vendor and Contractor Manager
Legal and Compliance Department**

10/12/2026



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS FAIR PLAN
ASSOCIATION

Deadline for Response: *December 4, 2026, 5:00PM CST, Austin, Texas*

Emailed responses will be accepted until the date and time established for receipt. Responses received later than the specified date and time will be disqualified as untimely.

Submit Responses by Email to: vendormanagement@twia.org
Association Physical Address (Do not use for submissions)
Texas Windstorm Insurance Association (TWIA) and Texas FAIR Plan Association (TFPA) 4801 Southwest Pkwy Building One, Suite 200 Austin, Texas 78735

To obtain a copy of this RFP or for other inquiries, please contact:
Brooke Adam Vendor and Contract Manager Texas Windstorm Insurance Association (TWIA) and Texas FAIR Plan Association (TFPA) Email: vendormanagement@twia.org

****NOTE**** Any Addendum that adds new language or replaces any language within this RFP will control over the original version.



Contents

1 GENERAL INFORMATION	4
1.1 Introduction	4
1.2 Purpose	4
1.3 TWIA/TFPA Point of Contact	5
1.4 Submission Deadline	5
2 DESCRIPTION OF SERVICES/STATEMENT OF WORK	5
2.1 Scope of Services	6
2.2 Quality Assurance Requirements	9
2.3 Reporting Requirements	9
2.4 Catastrophe Response Requirements	10
2.5 Training Requirements	10
2.6 Information Security Requirements	10
2.7 Regulatory Compliance Requirements	11
2.8 Technology Requirements	11
2.9 Other Goods and Services	12
2.10 Quality Assurance Review and Third-Party Risk Assessment	12
2.11 Status Updates	12
3 CONTRACT TERM AND RENEWAL OPTIONS	12
3.1 Contract Term and Renewal Options	12
3.2 Governing Law	12
3.3 Venue	12
3.4 Respondent Pricing	13
3.5 Travel Costs	13
3.6 Standards of Performance	13
3.7 Public Information Act Disclosures	14
3.8 Proprietary Interests and Final Work Product	14
3.9 Accuracy of the Proposal and Cost of Submitting the Proposal	15
3.10 Exception to Provisions	15
4 RFP SELECTION PROCESS	15
4.1 Written Questions and Official Response	15
4.2 Selection of Short List of Respondents	16



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS FAIR PLAN
ASSOCIATION

4.3 Oral Presentations and Demonstrations.....	16
4.4 Contract Negotiations.....	16
4.5 Best Value Consideration	16
5 SCHEDULE OF EVENTS	17
6 EVALUATION CRITERIA.....	17
7 SUBMISSION FORMAT	17
7.1 Respondent Documents	17
7.2 Proposal Format.....	18
8 RESPONSE DOCUMENTS	18
8.1 Title Page	18
8.2 Transmittal Letter	18
8.3 Proposal Response Checklist.....	19
8.4 Table of Contents.....	19
8.5 Executive Summary.....	19
8.6 General Background, Qualifications and Experience of Respondent	20
8.7 Specific Expertise, Experience and Qualifications (Engagements)	20
8.8 Key Staff Qualifications	21
8.9 Subcontractors	22
8.10 Schedule.....	23
8.11 References.....	23
8.12 Financial Responsibility	23
8.13 Professional Insurance.....	23
8.14 Actual or Potential Conflicts of Interest.....	23
8.15 Cost/Pricing Proposal	24
9 DEFINITIONS	26
APPENDIX A – RESPONSE CHECKLIST.....	26

1 GENERAL INFORMATION

1.1 Introduction

Texas Windstorm Insurance Association (TWIA), established in 1971 by the Texas legislature and operating pursuant to Chapter 2210 of the Texas Insurance Code and Chapter 28 of the Texas Administrative Code, is an association comprising all (with limited exceptions) carriers authorized to write property casualty insurance in Texas. TWIA is an insurer of last resort and insures against losses due to windstorms and hail in designated areas of Texas.

Texas FAIR Plan Association (TFPA) is an insurer of last resort, providing limited coverage for residential properties in the State of Texas for properties that cannot be insured on the general market. Properties must meet eligibility requirements to qualify for coverage through TFPA. TFPA is governed by Chapter 2211 Texas Insurance Code and 28 Texas Administrative Code §§ 5.9910-5.9929. Please note, Texas Windstorm Insurance Association (TWIA) is the administrative body for TFPA.

This Request for Proposals contains the instructions governing the requirements for proposals to be submitted by interested Respondents, the format in which the proposal is to be submitted and the material to be included in the proposal, the requirements that must be met to be eligible for consideration, the method of selecting a Respondent, and the Selected Respondent's duties and responsibilities.

Respondents to this RFP are expected to provide TWIA/TFPA with information and evidence that will permit contracting with the provider that provides the best value to TWIA/TFPA. Respondents should include in their written proposal all requirements, terms, or conditions they may have, and should assume that no opportunity exists to add such matters after the proposal's submission. Please note, however, that unacceptable terms or conditions added by a Respondent may cause TWIA/TFPA to reject the proposal, despite other factors in our evaluation.

1.2 Purpose

The purpose of this RFP is to solicit proposals from qualified vendors to provide Fraud Mitigation Services, including Fraud Mitigation technology services, Digital Threat Analysis and support services, Special Investigation Unit (SIU) services, supporting the administration, identification, investigation, documentation, and referral of suspected fraudulent residential and commercial property insurance claims, underwriting, and internal fraud services. Respondents may propose providing some or all services described in this RFP, and TWIA/TFPA reserves the right to award one or more contracts to one or more Respondents if doing so provides the best value and ensures the requested services are covered. Any selected vendor will function as an extension of TWIA/TFPA for the services awarded and support fraud prevention, cost containment, regulatory compliance, claims, underwriting, and other internal quality objectives.



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS FAIR PLAN
ASSOCIATION

1.3 TWIA/TFPA Point of Contact

The TWIA/TFPA representative identified below is the sole point of contact for this RFP. All communication concerning this procurement, and the proposals must be submitted by email to:

Brooke Adam
Vendor and Contract Manager
Email address: **vendormanagement@twia.org**

Other than the above-named contact person, neither prospective Respondents nor their representatives may contact TWIA/TFPA representatives or employees to discuss the contents of this RFP. The restriction shall not, however, prevent discussion between affected parties for the purpose of conducting business unrelated to this procurement.

The contact person at TWIA/TFPA for day-to-day administration of any contract that results from this RFP will be determined upon award.

1.4 Submission Deadline

Responses to this RFP must be received before the hour and date specified on page 1 of this RFP. Late responses will not be considered under any circumstances. Responses attached to emails received after the deadline will not be opened. Dates of receipt for email responses will be the date shown as received by our system. In no event will TWIA/TFPA be liable for responses delayed by email systems.

To be entitled to consideration, Respondents' proposals must clearly indicate that they have available the necessary qualified personnel, skills, expertise, tools, equipment, systems, organization, and facilities to provide the services for which they are submitting a proposal, in the manner described in this RFP and any resulting contract. Proposals must prove familiarity and experience with the delivery of Fraud Mitigation Services as described in this RFP. Respondents may submit proposals for some or all of the requested services, and TWIA/TFPA may select more than one Respondent to provide the desired services.

2 DESCRIPTION OF SERVICES/STATEMENT OF WORK

Texas Windstorm Insurance Association (TWIA) and Texas FAIR Plan Association (TFPA) are requesting sealed competitive proposals for the Fraud Mitigation Services described below. TWIA/TFPA may select one Respondent to provide all requested services or may select multiple Respondents to provide different portions of the requested services. Each Selected Respondent will be responsible for performing the services awarded to it and for complying with all applicable requirements of this RFP and any resulting contract.

TWIA/TFPA is seeking a qualified vendor to provide comprehensive, end-to-end Special Investigation Unit (SIU) and Fraud Mitigation Services supporting the identification, investigation, documentation, mitigation, and referral of suspected fraudulent property insurance claims and related fraudulent activity.

The Selected Respondent(s) shall provide the personnel, expertise, investigative resources, technology, reporting capabilities, and geographic coverage necessary to perform the services awarded under this RFP. Services shall support TWIA/TFPA's claims, underwriting, compliance, and other internal quality objectives and shall be performed in accordance with all applicable laws, regulations, licensing requirements, and TWIA/TFPA policies and procedures.

The services required under this RFP include, but are not limited to, SIU triage and referral review, desk-level investigations, field investigations, fraud identification and mitigation, investigative activities, specialized investigations, reporting, and support for referrals to applicable fraud bureaus or regulatory authorities.

TWIA is also seeking qualified vendor(s) to provide fraud mitigation technology services including claim history reports, fraud scoring capabilities, and digital threat analysis and support services. Technology providers do not have to also provide SIU administration services to respond to this request proposal.

2.1 Scope of Services

2.1.1 Overview

Where seeking to provide Special Investigation Services, the Respondent shall provide end-to-end Special Investigative Unit (SIU) and/or technology services in support of TWIA/TFPA's residential and commercial property insurance claims, underwriting, and internal operations. Services may include program administration, technology resources and tool sets, referral triage, investigative planning, field and desk investigations, specialized investigative services, documentation, reporting, and coordination with TWIA/TFPA, regulatory authorities, law enforcement, and other applicable parties.

The Respondent must have the personnel, expertise, technology, geographic coverage, and specialized resources necessary to perform the services for which it submits a proposal and, if selected, the services awarded to it under this RFP, in accordance with all applicable laws, regulations, licensing requirements, and contractual service levels.

2.1.2 Critical Requirements (Must-Haves)

The Respondents must demonstrate some or all the following capabilities:

- Dedicated property insurance SIU expertise
- Statewide coverage throughout Texas; national or multi-state coverage is preferred but not required
- Compliance with all applicable state licensing and regulatory requirements
- Fraud bureau referral and regulatory reporting support



- Property fire and arson investigation capability
- Catastrophe (CAT) surge capacity
- Ability to meet the Service Level Requirements (SLAs) established in this RFP
- Robust investigative reporting, analytics, and fraud trend analysis capabilities
- Secure technology platform for assignment management, documentation, communication, and reporting
- Proven experience providing SIU services to major property and casualty (P&C) insurance carriers
- Technology solutions that support Claims, Underwriting, and Internal Fraud mitigation

2.1.3 SIU Triage and Referral Review

The Respondent shall provide SIU administration, triage, and referral review services to evaluate potential fraud referrals and determine the appropriate investigative response. Services may include:

- Review of claim and underwriting referrals for potential fraud indicators
- Identification and mitigation of potential fraud involving internal employees, contractor employees, agents, and other vendors or service providers
- Desk-level investigations and preliminary fact gathering
- Evaluation of fraud exposure and determination of an appropriate investigation strategy
- Prioritization of referrals based on risk, severity, and potential financial or regulatory impact
- Timely recommendations to TWIA/TFPA management regarding referral disposition and next steps

2.1.4 Deliverables

The Respondent shall provide documentation appropriate to the assignment, including initial referral assessment reports, investigation action plans, referral disposition recommendations, and other investigative documentation reasonably requested by TWIA/TFPA.

2.1.5 Insurance and Other Investigations

The Respondent shall conduct investigations involving, but not limited to, the following types of claims, fraud indicators, and other insurance-related matters. The specific investigative activities required for each assignment will be determined based on the nature, complexity, and potential impact of the referral.

First and Third Property Claims

- Residential property claims
- Commercial property claims
- Fire losses
- Water damage claims
- Theft and burglary claims
- Wind and hail claims
- Catastrophe-related claims
- Vacant property losses



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS FAIR PLAN
ASSOCIATION

- TFPA Casualty and other non-property losses
- Other loss types as agreed and assigned

Fraud Indicators

- Arson and incendiary fire investigations
- Material misrepresentation
- Concealed ownership interests
- Inflated or exaggerated damages
- Staged losses
- False, altered, or fraudulent documentation
- Multiple or duplicate claim patterns
- Contractor fraud
- Public adjuster fraud
- Attorney barratry and fraud
- Mortgage fraud indicators
- Organized or coordinated fraud activity

Other Investigations

- Agent or producer fraud activity
- Internal employee fraud
- Contractor employee fraud
- Fraud or service provider
- Other insurance-related fraud identified or referred by TWIA/TFPA

2.1.6 Investigative Activities

The Respondent shall perform or coordinate investigative activities appropriate to the assignment. Such activities may include:

- Obtaining recorded statements
- Scene examinations
- Witness interviews
- Neighborhood canvasses
- Background investigations
- Social media and publicly available online research
- Public records research
- Web, Social Media, and Digital Fraud searches and analysis
- Asset research
- Surveillance, where legally permitted
- Cause-and-origin coordination
- Examination Under Oath (EUO) support
- Evidence identification and preservation
- Agent or producer interviews
- Employee interviews
- Contractor interviews
- Vendor or service provider interviews
- Coordination with claims, underwriting, legal, compliance, human resources, experts, vendors, and other investigative resources

All investigative activities must be performed in compliance with applicable laws, regulations, licensing requirements, privacy requirements, and professional standards.

2.1.7 Specialized Investigative Resources

The Respondent must have access to, or the ability to provide or coordinate, specialized investigative resources as appropriate to the assignment, including:

- Fraud Internal to TWIA and TFP
- Financial investigation specialists
- Web, Social Media, Digital Threat Analysis services
- Other qualified subject matter experts as reasonably required

The Respondent shall identify whether specialized resources are provided through its employees, subcontractors, or third-party partners and shall describe the geographic availability of such resources.

2.2 Quality Assurance Requirements

The Respondent shall maintain a formal QA program that includes:

- Investigation file audits
- Management review standards
- Regulatory compliance reviews
- Continuous training programs

The Respondent shall provide the following information regarding its quality assurance program:

- Investigation accuracy rates
- Report quality scores
- Compliance audit results
- Customer service measures
- Turnaround performance
- Referrals to Department(s) of Insurance
- Referrals for legal prosecution

TWIA/TFP may use quality assurance reviews, KPI results, SLA performance, and other applicable performance data to evaluate the Respondent's overall performance and compliance with the Contract.

2.3 Reporting Requirements

The Vendor shall provide monthly and quarterly reporting, including the following:

Operational Metrics

- SIU referrals received
- Open investigations
- Closed investigations
- Average cycle times
- Investigator productivity

Fraud Metrics

- Confirmed fraud cases
- Fraud referral experience submitted in Texas
- Suspected fraud trends
- Organized fraud activity

Financial Metrics

- Fraud savings
- Loss avoidance
- Claims reduction impacts
- Recovery opportunities

2.4 Catastrophe Response Requirements

The Vendor must demonstrate CAT surge capacity, rapid deployment capabilities, a national investigator network, disaster-specific fraud expertise, and business continuity planning.

The Respondent must provide the following information:

- CAT staffing model including ability to locate personnel on the ground at impacted locations and for coordination with local governmental resources.
- Scalability capacity
- On site post storm specific location real time monitoring and observation of 3rd party activities on streets and in neighborhoods including canvassing and sharing of anti-fraud information with policyholders
- Historical CAT performance
- Disaster recovery plan

2.5 Training Requirements

The Vendor shall provide fraud awareness training for staff, referral identification guidance, emerging fraud trend updates, regulatory updates, and annual fraud prevention workshops.

2.6 Information Security Requirements

The Vendor must maintain the following:

- SOC 2 Type II certification
- Cybersecurity incident response plan
- Encryption standards
- Access controls
- Multi-factor authentication
- Data retention controls
- Confidentiality procedures

The Respondent must provide the following documentation:

- Security certifications
- Penetration testing results

- Security audit summaries
- Incident response procedures

2.7 Regulatory Compliance Requirements

The Vendor must:

- Maintain compliance with all state insurance fraud regulations
- Support mandatory fraud bureau reporting requirements
- Operate within applicable privacy laws and regulations
- Maintain investigator licensing in all applicable jurisdictions
- Comply with all fair claims handling requirements
- Support litigation holds and document retention requirements

The Respondent must provide the following documentation where applicable:

- Licensing records
- Compliance program documentation
- Audit reports
- Quality assurance standards
- Information security policies

2.8 Technology Requirements

The Vendor shall provide technology capabilities including:

Case Management

- Secure case management platform
- Assignment tracking
- Status reporting
- Document storage
- Audit trail capability
- Advanced Internal Fraud Identification Systems

Analytics

- Fraud scoring
- Predictive analytics
- Link analysis
- Trend reporting
- Network identification capabilities

Potential Integration Points

Ability to interface and integrate with:

- Claims, Underwriting, Legal & Compliance, People, IT, HR, and Executive resources
- Claims and Underwriting management systems
- Document management platforms
- Fraud databases
- Secure file transfer solutions

- Other available fraud mitigation technology solutions where permitted, e.g. NICB, ISO

2.9 Other Goods and Services

TWIA/TFPA may request that the applicable Selected Respondent provide additional services related to the services awarded to that Respondent throughout the term of any resulting contract. A contract amendment will be carried out to reflect any additions or deletions of services. Costs for any additional services associated with other miscellaneous or special projects must be negotiated by the parties to the contract.

2.10 Quality Assurance Review and Third-Party Risk Assessment

Each Selected Respondent must be willing to conduct a Quality Assurance Review of all work performed under its resulting contract. Each Respondent must also be willing to complete Third-Party Risk Assessments as prescribed by TWIA/TFPA's TPRM policy for the duration of its contract.

2.11 Status Updates

Each Selected Respondent must be available to participate in meetings by telephone, virtual meeting, or in person to discuss the status of the services awarded to it and other matters covered under any Statement of Work and/or contract resulting from this RFP.

3 CONTRACT TERM AND RENEWAL OPTIONS

3.1 Contract Term and Renewal Options

The terms of any contract(s) resulting from this RFP shall be for one year. TWIA/TFPA shall have the option in their sole discretion to renew any resulting contracts for up to four (4) additional one (1) year periods. If TWIA/TFPA awards contracts to multiple Respondents, each contract will apply only to the services awarded to that Respondent. In the event of such renewal, the scope of services, deliverable dates, and contract amounts may be negotiated.

3.2 Governing Law

This RFP and any resulting contract and work orders shall be governed, construed, and interpreted in accordance with the laws of the State of Texas (but not rules governing conflicts of law issues).

3.3 Venue

Any action or proceeding related to this RFP and/or any resulting contract and work orders shall be brought as a separate action in Travis County, Texas, and venue is proper in only such county.



3.4 Respondent Pricing

Respondents shall offer comprehensive and accurate pricing to the best of their ability. If a contract results from this RFP, TWIA/TFPA will not make any payments to the Selected Respondent for any costs incurred by the Selected Respondent that were not included in the Respondent's proposal and approved by TWIA/TFPA. TWIA/TFPA will only pay for costs that are approved and allowable and in accordance with the requirements of this RFP.

3.5 Travel Costs

TWIA/TFPA will not reimburse travel costs or costs for meals, lodging, or any other out-of-pocket expenses incurred in conducting the work required under any contract resulting from this RFP. All travel-related expenses shall be borne entirely by the Selected Respondent, except for required travel to TWIA/TFPA Board of Directors' meetings.

3.6 Standards of Performance

3.6.1 Standards of Performance

Respondents must meet and comply with the Standards of Performance described in this RFP, including all requirements of any resulting Contract and all applicable federal, state, and local laws, regulations, regulatory requirements, professional standards, and other applicable requirements.

3.6.2 Recommended Service Level Requirements (SLAs)

The Respondent must meet, at a minimum, the following Service Level Requirements (SLAs). Unless otherwise specified, the applicable time period begins upon the Respondent's receipt of the referral, assignment, request, or other triggering event.

Metric	Minimum Requirement
Referral Acknowledgment	Within 4 business hours
Investigation Plan	Within 2 business days
High-Severity Referral Review	Within 24 hours
Status Updates	At least every 14 calendar days
Final Report Delivery	Within 10 business days of investigation completion
Fraud Bureau Referral Assistance	Within applicable regulatory timelines
Escalation Response	Within 1 business day

The Respondent must describe its processes, systems, and controls for monitoring and meeting the SLAs identified above.

Respondents are encouraged to propose additional performance guarantees, service commitments, or service-level enhancements that exceed the minimum requirements established in this RFP.

3.6.3 Key Performance Indicators (KPIs)

TWIA/TFPA may monitor and evaluate the Respondent's performance throughout the Contract term using Key Performance Indicators (KPIs). Performance may be evaluated based on, but not limited to, the following:

- Referral turnaround times
- Investigation quality and completeness
- Fraud identification and referral effectiveness
- Regulatory and contractual compliance
- Savings and loss avoidance
- Claims partner satisfaction
- Catastrophe (CAT) responsiveness and resource deployment
- Reporting accuracy and timeliness

TWIA/TFPA may use KPI results, SLA performance, quality assurance reviews, and other applicable performance data to evaluate the Respondent's overall performance and compliance with the Contract.

3.7 Public Information Act Disclosures

TWIA/TFPA is subject to the Texas Public Information Act, Texas Government Code Sections 552.001-552.353. All responses to this RFP, including proposals and related documents and materials, are presumed to be subject to disclosure under the Act unless a specific exception to disclosure exists.

If it is necessary for the Respondent to include proprietary or otherwise confidential information in its information/proposal/quote or other submitted information, the Respondent should clearly label that proprietary or confidential information and identify the legal basis for confidentiality.

TWIA/TFPA will notify Respondents of any Public Information Requests for Respondent information and provide the Respondents an opportunity to submit requests to protect information they deem confidential or proprietary by law. However, by submitting a proposal in response to this RFP, the Respondent agrees to waive any claim of infringement against TWIA/TFPA and agrees to indemnify and hold TWIA/TFPA harmless for any claims regarding the Intellectual Property Rights of the Respondent or any third-party for any materials appearing in the proposal.

3.8 Proprietary Interests and Final Work Product

All work papers, data, materials, testimony, information, and reports developed by the Respondent will remain the property of the Respondent. The Respondent will make working papers available to authorized state insurance regulators pursuant to applicable law or regulation. Access to the requested working papers will be provided to authorized state insurance regulators in accordance with Chapter 401 of the Texas Insurance Code, relating to Audits and Examinations, and Chapter 701 of the Texas Insurance Code, relating to Insurance Fraud Investigations, as applicable.



3.9 Accuracy of the Proposal and Cost of Submitting the Proposal

The Respondent's proposal must be true and correct and must contain no cause for claim of omission or error. TWIA/TFPA will not reimburse the Respondent for any cost related to the preparation or submission of the proposal. The Respondent is responsible for any expense related to the preparation and submission of its proposal.

3.10 Exception to Provisions

If the Respondent takes exception to any provisions of this RFP, these exceptions must be specifically and clearly identified by RFP section in the Respondent's proposal and provided in the Executive Summary addressed in Section 8.5 or in a spreadsheet submitted as an attachment to the Executive Summary.

Any exception included in a proposal may be disqualified from further consideration or may receive a lowered evaluation score.

4 RFP SELECTION PROCESS

TWIA/TFPA will conduct a fair, comprehensive, and impartial evaluation of all timely received information/proposals/quotes. The evaluation will be conducted by a committee comprising TWIA/TFPA employees, advisors, and/or consultants. Information about the members of the committee will be available upon request at the end of the selection and award process.

Each member of the Evaluation Committee will conduct an independent review of each information/proposal/quote submitted and assign each information/proposal/quote a score according to a pre-determined scoring rubric. Scores will be based on the major criteria described below. Individual Evaluation Committee scores will be compiled and averaged to establish a single average score for each Respondent. The Evaluation Committee will determine which Respondent or Respondents, if any, should be awarded a contract based on these scores, the services proposed, and TWIA/TFPA's best value determination.

The Evaluation Committee may request clarification of information or representations in any information/proposal/quote before completing the initial evaluation. Requests for clarification and responses to requests for clarification will be in writing and will become part of the evaluation record.

4.1 Written Questions and Official Response

Respondents may submit written questions addressed to the TWIA/TFPA contact person identified in Section 1.3. All questions must be received via email to the TWIA/TFPA contact person no later than 5:00 P.M. Central Time on **October 30, 2026**. The email subject line must state, "Fraud Mitigation Services RFP – Questions". Telephone inquiries will not be answered.

Responses to timely submitted questions that are not already addressed in the RFP will be posted on the TWIA/TFPA website at <https://www.twia.org/vendor-requests/>. Only those questions that are appropriately relevant to the solicitation will receive a response in the Question-and-Answer document. TWIA/TFPA may, at its discretion, also respond directly to questions; in that case, TWIA/TFPA will send all Respondents the answers to all questions received.

4.2 Selection of Short List of Respondents

After review of the proposals and the Evaluation Committee scoring results, the Evaluation Committee may select one or more Respondents for further consideration ("Short List"). TWIA/TFPA staff will communicate directly with the Respondents who are selected for the Short List. TWIA/TFPA reserves the right to select one or more Respondents for contract award without a Short List.

4.3 Oral Presentations and Demonstrations

Respondents identified for the Short List may be asked to make in-person or live video presentations to the Evaluation Committee. These presentations may involve a question-and-answer period.

4.4 Contract Negotiations

TWIA/TFPA reserves the option to negotiate with one or more Respondents, including, but not limited to pricing, services, provisions, terms, and conditions, until TWIA/TFPA determines that the best value has been obtained for the services to be awarded.

4.5 Best Value Consideration

TWIA/TFPA will be the sole judge of best value. Any contract(s) awarded will be based on best value criteria and may include but will not be limited to:

- a) Best meets the goals and objectives as stated in this RFP.
- b) Best meets the quality and reliability of the required services.
- c) Offers the best delivery terms.
- d) Offers the best value for services.

TWIA/TFPA will terminate any contract negotiations when TWIA/TFPA, in its sole discretion, determines that the best value for TWIA/TFPA has been obtained. If one or more contracts are awarded, TWIA/TFPA will issue a notice of award to each Selected Respondent. However, there is no guarantee that any award or contract will result from this solicitation, and TWIA/TFPA reserves the right to cancel and/or reissue this RFP at any time in its sole discretion.

5 SCHEDULE OF EVENTS

The schedule for awarding a contract under this RFP is shown below. TWIA/TFPA reserves the right to amend the schedule.

DATE	EVENT
October 12, 2026	Issuance of RFP
October 30, 2026	Submission of Written Questions
November 6, 2026	Responses to Written Questions Posted to TWIA Website
December 4, 2026	Final Deadline for Submission of Proposals
December 4, 2026 – January 29, 2027	Proposal Evaluation and Demonstrations
February 1, 2027	Anticipated Provisional RFP Award

Note: The anticipated contract award date is a target date and is not guaranteed, as final contract negotiations with the Respondent will determine when, or if, the actual contract award will be made.

6 EVALUATION CRITERIA

TWIA/TFPA shall award contract(s) to the Respondent(s) whose proposals are determined to provide the best value to TWIA/TFPA and who meet all requirements included in this RFP. TWIA/TFPA may award a single contract for all requested services or multiple contracts for different services or service categories.

7 SUBMISSION FORMAT

7.1 Respondent Documents

All Respondent documents that are related to the requested services, this RFP, the Bid Responses, or any resulting contract are collectively referred to in this RFP as “Respondent Documents.” Documents that are not submitted with the Respondent’s RFP response will not be accepted or considered part of the response or any resulting contract.

7.2 Proposal Format

Proposals must be provided in electronic form (PDF format) via email to **vendormanagement@twia.org**.

All proposals submitted must be organized and arranged to be easily reconciled to the numbered sections of this RFP. All pages must be numbered.

The person signing the Respondent's proposal must show title or authority to bind their firm in a contract. Emailed submissions with electronic signatures are acceptable; electronic signatures will be considered original signatures.

Proposals must be concise and clear. The Respondent's proposal must be responsive to all requirements set forth in this RFP, address how the Respondent shall meet the RFP specifications, and must be presented in the format described in this RFP.

The proposal must provide sufficient information to enable the Evaluation Committee to evaluate the Respondent's ability to provide the Services described in Section 2, Description of Services/Statement of Work, and to comply with any other provisions described in this proposal. Responses that are general in nature and do not address how the Respondent will meet the RFP requirements may be disqualified from further consideration or may receive a lowered evaluation score.

8 RESPONSE DOCUMENTS

The Respondent should provide all the information that the Respondent believes would be helpful to TWIA/TFPA in establishing the Respondent's ability to perform the services described in this RFP and comply with the requirements of this RFP and any resulting contract.

8.1 Title Page

The proposal must contain a title page that includes the following information:

- a. Respondent's name and address;
- b. Respondent's State of Texas taxpayer number and Federal Employer's Identification Number (FEIN); and
- c. Respondent's contact name, title, signature, and date.

8.2 Transmittal Letter

The second page of the proposal must be a Letter of Transmittal that includes the information specified below.

1. **Commitment to Provide Services**

A commitment by the Respondent to provide the services required by TWIA/TFPA in this RFP.



2. **Proposal Validity**

A statement that the proposal is valid for 90 calendar days from the day after the date that the proposals are delivered to TWIA/TFPA.

3. **Authorized Signature**

A dated signature of a person(s) legally authorized to bind the Respondent to the terms and conditions contained in this RFP and to comply with the information and representations submitted in the proposal. The proposal must state that the signatory is authorized to bind the Respondent to the terms and conditions set forth in this RFP.

Proposals submitted without the required signature will be disqualified.

4. **Certification of Proposal**

A statement certifying the completeness, veracity, and accuracy of the information provided in the proposal. By submitting a signed proposal, Respondent agrees that it fully understands this RFP and shall abide by the terms and conditions contained in it.

Any exception to the requirements of this RFP must be specifically noted in writing and explained by the Respondent in its RFP response as a condition to becoming part of any subsequent contract.

5. **RFP Contact Persons**

The Respondent must list the name, title, phone number, and email addresses of at least two (2) individuals who will be the contact persons for this RFP and who have the authority to respond to questions from TWIA/TFPA.

8.3 Proposal Response Checklist

The Proposal Response Checklist is included as Appendix A to this RFP. The checklist is provided to help the Respondent ensure that a proper proposal is submitted in the required format. The Respondent must include the completed checklist as part of the proposal.

8.4 Table of Contents

The proposal must contain a table of contents that clearly identifies and denotes the location of each section and subsection of the proposal. Additionally, the table of contents must clearly identify and denote the location of all enclosures and attachments to the proposal, including relevant page numbers.

8.5 Executive Summary

Each Respondent must provide a summary of the services proposed in response to this RFP, including whether the proposal covers all requested services or only specific services or service categories, and the estimated costs.

The Executive Summary must not exceed five pages and should represent a full but concise summary of the contents of the proposal.

The Executive Summary should include, at a minimum, the following:

- a. A brief description of the Respondent's qualifications;
- b. A description of the Respondent's experience with providing the services requested;
- c. A description of the Respondent's understanding of the requirements as outlined in Section 2, Description of Services/Statement of Work;
- d. Any exceptions to any provisions of this RFP as described in Section 3.10; and
- e. Any additional requirements, terms and conditions, or any documentation unaddressed in the RFP that the Respondent has attached in the proposal as a material submission to the RFP.

8.6 General Background, Qualifications and Experience of Respondent

This response section details the Respondent's background and experience, including past performance, as it relates to projects similar in scope to the services the Respondent proposes to provide under this RFP. The Respondent must demonstrate their ability to perform the proposed services described in the RFP by providing, at a minimum, the information detailed below. This section should include information that addresses the firm and the team's experience, reputation, and qualifications regarding the services proposed.

Company Background

Provide an overview of the Respondent's company, operations, experience, and capabilities, including:

- Overview of company history and operations
- Property lines of business covered
- Geographic footprint
- Annual claim volume
- Current SIU operating model
- Expected referral volumes and complexity
- Ability to address Underwriting and Internal Company Fraud

To be entitled to consideration, the Respondent must have available the required qualified personnel, knowledge, skills, expertise, abilities, organization, facilities, materials, supplies, tools, and equipment to fulfill the requirements applicable to the services it proposes to provide under this RFP and any resulting contract.

8.7 Specific Expertise, Experience and Qualifications (Engagements)

Exhibit A, Tab 1 must list representative engagements of comparable complexity and scope to the requirements of this RFP, or which demonstrably deployed the same general types of resources and skills.

The Response should indicate whether the representative engagements included the proposed team.

Each description should be as detailed as necessary to enable TWIA/TFPA to reasonably assess the relevance and usefulness of such experience. The Respondent must give the client organization's name and describe the service performed, the service's beginning and ending dates and status of the client engagement.

8.8 Key Staff Qualifications

Exhibit A, Tab 2 must identify the Respondent's key staff who will provide the services proposed under any Contract resulting from this RFP and describe the role and responsibilities of each key staff member, including the services each will provide.

Key Staff

For each key staff member assigned to this project, the Respondent must provide the following information:

- Title
- Education
- Training
- Relevant experience
- Length of service with the Respondent's firm
- Professional accreditations, certifications, designations, and licenses

Full résumés or CVs may be provided but are not required.

Staffing Requirements

The Respondent must demonstrate that it has sufficient qualified personnel and resources to provide the services it proposes to provide under this RFP. At a minimum, the Respondent must identify and describe its proposed staffing resources, including:

Leadership and Account Management

- Dedicated Account Manager
- SIU Operations Manager
- Escalation contacts and escalation procedures

Investigative Resources

- Property-focused SIU investigators
- Senior investigators qualified to handle complex assignments
- Fire/arson specialists
- Catastrophe surge resources
- Multi-state investigative capabilities

Staffing Information

The Respondent must provide the following information regarding its proposed staffing model and investigative resources:

- Organizational chart identifying key personnel and reporting relationships



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS FAIR PLAN
ASSOCIATION

- Investigator-to-supervisor ratios
- Average investigator tenure
- Relevant certifications and professional credentials held by investigative staff
- Geographic coverage, including a map or other visual representation of coverage areas

Vendor Qualifications

The Respondent must demonstrate its organizational qualifications, financial capacity, relevant industry experience, and professional credentials necessary to successfully perform the services required under this RFP.

Company Information

The Respondent must provide:

- Years in business
- Ownership structure
- Evidence of financial stability
- Experience serving the insurance industry

Relevant Experience

The Respondent must provide information demonstrating its experience with:

- Property insurance Special Investigative Unit (SIU) services
- Comparable insurance carrier engagements
- Claim volumes managed
- Geographic coverage and service capabilities
- References from major insurance carriers or other comparable clients

Professional Certifications and Credentials

The Respondent must identify relevant professional certifications, designations, and credentials held by its organization and investigative personnel, including, as applicable:

- Certified Fraud Examiner (CFE)
- Certified Insurance Fraud Investigator (CIFI)
- IAAI-Certified Fire Investigator (IAAI-CFI)
- Professional Certified Investigator (PCI)
- Other relevant professional certifications, licenses, or credentials

8.9 Subcontractors

The Respondent must submit a list of subcontractors or potential subcontractors whom the Respondent may engage to perform services for the Associations as part of any contract that may result from this RFP.

TWIA/TFPA reserves the right to request additional information regarding any proposed subcontractor or vendor.

The Respondent shall be fully responsible for all its subcontractors and vendors and their performance of any duties as part of any contract that may result from this RFP.

8.10 Schedule

The anticipated project execution is February 1, 2027. TWIA/TFPA reserves the right to modify the execution date as it sees fit.

8.11 References

Exhibit A, Tab 3 must provide a minimum of three (3) verifiable references from clients for whom the Respondent has performed comparable services of similar scope and complexity. The Respondent must provide the name, title, telephone number, and email address of the key contact(s) at the client organization.

TWIA/TFPA may, at their discretion, contact these references to verify experience or performance of the Respondent. By providing the name of a contact person, the Respondent consents to such communication by TWIA/TFPA.

8.12 Financial Responsibility

The Respondent must provide evidence of financial responsibility and stability for the performance of the services for which a proposal is submitted. In addition, the Respondent must disclose the source of any outside financial resources that will be utilized by the Respondent to enable it to carry out any contract awarded pursuant to this RFP.

TWIA/TFPA reserves the right to request any additional information necessary to determine the financial integrity and responsibility of a Respondent and to reject a response on the grounds of the Respondent's financial soundness.

8.13 Professional Insurance

The Selected Respondent will be required to provide proof of professional liability insurance covering errors and omissions upon entering a contract with TWIA/TFPA within 48 hours of the effective date of such contract. By submitting a response to this RFP, the Respondent agrees to comply with this requirement.

8.14 Actual or Potential Conflicts of Interest

The Respondent must provide a statement of any actual conflicts or potential conflicts of interest for the Respondent, and the Respondent's Employees who will or may provide services under any Contract resulting from this RFP in **Exhibit B**. Failure to disclose all actual conflicts or potential conflicts of interest may result in disqualification of the Respondents' proposal or termination of the resulting contract.

If the circumstances certified by the Respondent change or additional information is obtained after submission of the Respondent's proposal, the Respondent shall submit updated information as soon as reasonably possible, upon learning of any change to the Respondent's response.

8.15 Cost/Pricing Proposal

Cost

The Respondent must provide a pricing proposal representing the full cost of delivering the services described in this RFP. The pricing proposal must include all assumptions regarding the time, personnel, resources, and other costs required to perform the services in accordance with the requirements and service standards specified in this RFP.

Pricing must remain firm for the duration of any resulting Contract. Proposals that include provisions for increases to hourly rates or other pricing during the Contract term will not be considered.

Pricing Proposal

The Respondent must provide pricing for each applicable service and cost category identified below. Pricing must clearly identify any assumptions, exclusions, minimum charges, or conditions associated with the proposed rates.

Fixed-Fee Pricing

The Respondent must provide, as applicable:

- Fee per referral
- Fee per closed investigation
- Monthly management fee

Time-and-Expense Pricing

The Respondent must provide:

- Hourly rates for investigators, by applicable level or classification
- Hourly or other applicable rates for specialized experts
- Catastrophe (CAT) response rates
- Travel and travel-related expenses, including applicable mileage, lodging, meals, and other reimbursable expenses

Additional Services and Costs

The Respondent must identify pricing for additional services or expenses that may be required in connection with an investigation, including:

- Surveillance
- Scene examinations
- Expert consultation
- Technology or database access fees
- Other investigation-related services or expenses not included in the Respondent's standard fees

The Respondent must clearly identify which costs are included in the proposed fees and which costs, if any, would be billed separately.

Pricing Example

The Respondent must provide an illustrative total cost for a standard property SIU investigation based on the assumptions provided by TWIA/TFPA. The illustrative cost must identify all anticipated fees, labor, expenses, and additional charges necessary to complete the investigation.



9 DEFINITIONS

The following terms and acronyms have the meanings set forth below for purposes of this RFP. These definitions apply to all parts of this Request for Proposal (RFP).

TERM	DEFINITION
Addendum	An addition, change, or supplement to the solicitation document issued prior to the response due date.
Contract	The written agreement, if any, executed by the authorized representative of the Association and the Respondent that formalizes the terms, provisions, covenants, and obligations, including but not limited to those contained in this RFP, of the respective parties to the arrangement for provision of services.
Contractor	The individual or business entity that has a contract to provide goods or services to the Association. This is used interchangeably with the term "Vendor".
Employee	The term "Employee" includes any individuals who, on behalf of the Respondent, will or may participate in any Contract resulting from this RFP. The term "Employee" includes all personnel, replacement personnel, agents, contractors, subcontractors, subcontractor employees, and other representatives of the Respondent, regardless of how employed or contracted by Respondent.
Request for Proposal (RFP)	The document so titled and exhibits, attachments, and appendices thereto which constitute the solicitation requesting submittal of a proposal in response to the required scope of services (statement work) and usually includes some form of a Cost Proposal and allows for negotiations between the proposer and the issuing agency.
Respondent	An individual or business entity submitting a proposal in response to this RFP.
Respondent's Employee(s)/Personnel	Any and/or all of the following, without limitation to: employees, leased employees, agents, officers, directors, staff, independent contractors, contractors, or subcontractors, or any individuals furnished, referred, or provided by the Respondent for the purposes arising out of or related to this RFP, the Respondent's Proposal, and the contract, if any, that results from the award made by TWIA/TFPA to the Respondent.
Responsive	A Respondent has complied with all material aspects of the solicitation document, including the submission of all required documents, and within the time frame specified within the solicitation document.



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS FAIR PLAN
ASSOCIATION

Selected Respondent	The individual or business entity qualified to provide the goods and/or services sought by TWIA/TFPA pursuant to this RFP and who is ultimately selected to carry out all or a portion of the requirements stipulated in this RFP and any resulting contract. The term may refer to one or more Respondents if TWIA/TFPA awards multiple contracts.
Vendor	The individual or business entity that has a contract to provide goods or services to the Association. This is used interchangeably with the term "Contractor".



APPENDIX A – RESPONSE CHECKLIST

This checklist is provided to help the Respondent ensure that a proper proposal is submitted in the required format. Respondents must include this complete checklist as the cover page of the entire proposal. ***Review the checklist to ensure RFP Section References and Components are identified appropriately based on the proposal document.***

Order	Proposal Component	RFP Section Reference	Verify Inclusion Initials	by
1	Title Page	Sec. 8.1		
2	Transmittal Letter	Sec. 8.2		
3	Proposal Response Checklist	Sec. 8.3		
4	Table of Contents	Sec. 8.4		
5	Executive Summary	Sec. 8.5		
6	Body of Proposal, including General Background, Qualifications, and Experience	Sec. 8.6		
7	Exhibit A, Tab 1 – Specific Expertise, Experience and Qualifications (Engagements)	Sec. 8.7		
8	Exhibit A, Tab 2 - Key Staff Qualifications	Sec. 8.8		
9	Subcontractors	Sec. 8.9		
10	Schedule	Sec. 8.10		
11	Exhibit A, Tab 3 - References	Sec. 8.11		
12	Financial Responsibility	Sec. 8.12		
13	Professional Insurance	Sec. 8.13		
14	Exhibit B – Actual or Potential Conflicts of Interest	Sec. 8.14		
15	Cost/Pricing Proposal	Sec. 8.15		