



Texas Windstorm Insurance Association  
Policy Center Residential Renewal Application  
Filing



## **4. Comparison Legend**

Compares Data Fields of Existing Policy Center Residential  
Renewal Application to Data Fields of Revised Policy Center  
Residential Renewal Application

## Comparison Legend Notes

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The Comparison Legend lists the data fields present in the existing TWIA Policy Center Residential Renewal Application and presents a side-by-side comparison of the data fields present in the new Policy Center Residential Renewal Application.

### **Fields**

#### **Column A: Item**

The first column lists the data field items in sequential order. Item numbers with purple borders are the same in both the existing and proposed Renewal Application. Item numbers with green borders have been revised in the proposed Renewal Application.

E.g. Items that are the same in both the existing and proposed Renewal Application:

1

E.g. Items that have been revised in the proposed Renewal Application:

3

#### **Column B: Policy Center Location**

This column indicates where in the Policy Center Renewal Application the applicable text is located by referencing the screen or series of screens and tabs containing the text.

#### **Column C: Existing Text**

The actual text present in the existing Renewal Application.

#### **Column D: New Text**

The revised text for the proposed version of the Renewal Application.

### **Notes**

#### **Bracketed Text**

If text is contained in [brackets] this indicates either the information varies, or the text within the bracket is a note regarding the actual text in the Renewal Application.

### Comparison Legend

Item	Policy Center Location	Existing Text	New Text
1	Info Bar	Renewal	Renewal
2	Top Left Corner	Texas Windstorm Insurance Association	Texas Windstorm Insurance Association
3	Policy Info Screen: Official IDs	SSN	[No longer included on screen]
4	Payment Screen	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.	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.
5	Info Bar	Policy #	Policy #
5.A	Info Bar	TWIA-#####-##	TWIA-#####-##
6	Policy Info Screen	Policy Details	Policy Details
6.A	Policy Info Screen	Effective Date	Effective Date
6.B	Policy Info Screen	Expiration Date	Expiration Date
8	Policy Info Screen: Primary Named Insured	Name; Mailing Address	Name; Mailing Address
8.A	Policy Info Screen: Primary Named Insured	[Populated from Primary Named Insured Screen]	[Populated from Primary Named Insured Screen]
8.B	Policy Info Screen: Primary Named Insured	[Populated from Primary Named Insured Screen]	[Populated from Primary Named Insured Screen]
9	Policy Info Screen: Agency Details	Agency Name; Agency Location	Agency Name; Agency Location
9.A	Policy Info Screen: Agency Details	[Populated from information current with TDI License]	[Populated from information current with TDI License]
9.B	Policy Info Screen: Agency Details	[Populated from information current with TDI License]	[Populated from information current with TDI License]
10	Locations and Risk Items: Item Description(s) Screen: Additional Interests tab	Additional Interests	Additional Interests
10.A	Locations and Risk Items: Item Number Screen: Additional Interests tab	Mortgagee/Loss Payee/Contract of Sale	Mortgagee/Loss Payee/Contract of Sale
10.B	Locations and Risk Items: Item Number Screen: Additional Interests tab	Address	Address
10.C	Locations and Risk Items: Item Number Screen: Additional Interests tab	Loan # [Loan Number]	Loan # [Loan Number]
10.D	Locations and Risk Items: Item Number Screen: Additional Interests Tab-Expanded	[New screen; not included in previous filing]	Business [Additional Interest Contact Information]
10.E	Locations and Risk Items: Item Number Screen: Additional Interests Tab-Expanded	[New screen; not included in previous filing]	Address [Additional Interest Address Information]
12	Forms Screen	Forms [NOTE: Form number(s) appear upon submission of renewal]	Forms [NOTE: Form number(s) appear upon submission of renewal]
12.A	Forms Screen	Form # / Description [NOTE: Form number(s) appear upon submission of renewal]	Form # / Description [NOTE: Form number(s) appear upon submission of renewal]

### Comparison Legend

Item	Policy Center Location	Existing Text	New Text
13	Info Bar	Windstorm and Hail	Windstorm and Hail
14	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen	(1) Item Number; (2) Item #	(1) Item Number; (2) Item #
14.A	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen	(1) {#}; (2) {#}	(1) {#}; (2) {#}
15	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen: Item #	[Included as part of the Item Number, e.g. 1A]	[Included as part of the Item Number, e.g. 1A]
15.A	(1) Locations and Risk Items Screen: Item Number; (2) Summary Screen: Item #	[Included as part of the Item Number, e.g. 1A]	[Included as part of the Item Number, e.g. 1A]
16	(1) Locations and Risk Items Screen	Description	Description
16.A	Locations and Risk Items: Item Screen: Details tab	Description	Description
16.B	Locations and Risk Items Screen: Details tab	Risk Item Type	Risk Item Type
16.C.	Location Information Screen	Location Address County Street Number Direction Street Name Type City State Zip Code	Location Address County Address Line 1 City State Zip Code
16.C	(1) Location Information Screen (Harris County); (2) Locations and Risk Items Screen; (3) Item Description(s) Screen: Details tab	Location Address County Street Number Direction Street Name Type City State Zip Code	Location Address County Street Number Direction Street Name Type City State Zip Code
16.D	Locations and Risk Items Screen: Item Number Screen: Details tab	Details	Details
16.E	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	Number of Stories	Number of Stories

### Comparison Legend

Item	Policy Center Location	Existing Text	New Text
16.F	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	[#]	[#]
16.G	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	Roof Type	Roof Type
16.H	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	[Roof Type, filled from MSB information pulled into the system]	[Roof Type, filled from MSB information pulled into the system]
16.I	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	Exterior Walls	Exterior Walls
16.J	Locations and Risk Items Screen: Item Number Screen: Details tab: Construction Details	[Exterior Wall type, filled from MSB information pulled into the system]	[Exterior Wall type, filled from MSB information pulled into the system]
16.K	Locations and Risk Items Screen: Item Number Screen: Details tab: General Information	Occupancy Type	Occupancy Type
16.L	Locations and Risk Items Screen: Item Number Screen: Details tab: General Information	[Occupancy Type, e.g. Primary Dwelling, chosen by renewal applicant from drop-down in existing system]	[Occupancy Type, e.g. Primary Dwelling, chosen by renewal applicant from drop-down in existing system]
16.M	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Actual Cash Value	Actual Cash Value
16.N	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	\${Amount}	\${Amount}
16.O	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Replacement Cost	Replacement Cost
16.P	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	\${Amount}	\${Amount}
16.Q	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Increased Cost of Construction Coverage	Increased Cost of Construction Coverage
16.R	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	[#]%	[#]%
16.S	Locations and Risk Items Screen: Item Number Screen: Credits and Surcharges tab	Building Code Credit [category only appears if information provided on existing policy]	Building Code Credit [category only appears if information provided on existing policy]
16.T	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Personal Property Coverage	Replacement Cost Coverage (Form 365)	Replacement Cost Coverage (Form 365)
16.U	Locations and Risk Items Screen: Item Number Screen: Details tab: General Information	Companion Policy Company; Desire Wind Driven Rain Coverage [NOTE: Form number(s) appear upon submission of renewal]	Companion Policy Company; Desire Wind Driven Rain Coverage [NOTE: Form number(s) appear upon submission of renewal]

### Comparison Legend

Item	Policy Center Location	Existing Text	New Text
17	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Coinsurance [#]%	Coinsurance [#]%
18	Locations and Risk Items Screen: Item Number Screen: Coverages tab: Structure Coverage	Deductible [Deductible] Deductible Amount [Deductible Amount]	Deductible [Deductible] Deductible Amount [Deductible Amount]
20	(1) Locations and Risk Items: Item Descriptions Screen: Coverages tab; (2) Location and Risk Items (Scheduled)	(1) Insurance Amount; (2) Insurance Amount	(1) Insurance Amount; (2) Insurance Amount
21	(1) Summary Screen; (2) Summary Screen: Premiums & Surcharges; (3) Payment Screen	(1) Actual Premium; (2) Premiums; (3) Actual Premium	(1) Actual Premium; (2) Premiums; (3) Actual Premium
23.A	(1) Locations and Risk Items Screen (Scheduled); (2) Summary Screen: Policy Premiums	(1) Insurance Amount (2) Coverage Detail	(1) Insurance Amount (2) Coverage Detail
23.B	Summary Screen: Premiums & Surcharges	Premiums	Premiums
23.C	(1) Locations and Risk Items Screen (Scheduled); (2) Summary Screen: Policy Premiums	(1) \${Amount}; (2) \${Amount}	(1) \${Amount}; (2) \${Amount}
23.D	(1) Summary Screen; (2) Payment Screen	(1) \${Amount}; (2) \${Amount}	(1) \${Amount}; (2) \${Amount}
24	Summary Screen: Policy Premiums: Item Number	Increased Cost of Construction	Increased Cost of Construction
24.A	Summary Screen: Policy Premiums: Cost Amount	\${Amount}	\${Amount}
25	(1) Summary Screen; (2) Summary Screen: Additional Policy Surcharges; (3) Payment Screen	(1) Surcharges; (2) Description; (3) Surcharges	<b>(1)</b> Surcharges; <b>(2)</b> Description; <b>(3)</b> Surcharges
25.A	(1) Summary Screen; (2) Summary Screen: Additional Policy Surcharges; (3) Payment Screen	(1) \${Amount}; (2) \${Amount}; (3) \${Amount}	<b>(1)</b> \${Amount}; <b>(2)</b> \${Amount}; <b>(3)</b> \${Amount}
26	(1) Summary Screen; (2) Payment Screen	(1) Actual Premium & Surcharges; (2) Amount Due to TWIA, Total Payment Amount	<b>(1)</b> Actual Premium & Surcharges; <b>(2)</b> Amount Due to TWIA, Total Payment Amount

### Comparison Legend

Item	Policy Center Location	Existing Text	New Text
27	(1) Summary Screen; (2) Payment Screen	(1) \${Amount}; (2) \${Amount}	(1) \${Amount}; (2) \${Amount}
28	Qualification Screen: Pre-Renewal Information	Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [expiration date of existing in-force policy at 12:01 AM].	Renewal applications are not guaranteed by TWIA. Premium or policy conditions are subject to change and may affect policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage. Continues (*Continuous) coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [expiration date of existing in-force policy at 12:01 AM].
30	Side Bar	Renewal [T#####]	Renewal [T#####]
31	Activity: Renewal Application Ready for Your Review	Renewal Application Ready for Your Review	Renewal Application Ready for Your Review
31.A	Policy Review: Differences	Existing Policy; Renewal	Existing Policy; Renewal
31.B	(1) Activity: Renewal Application Ready for Your Review: Description; (2) Policy Review: Differences	(1) Renewal Application has been generated and is ready for your review. Please review, make any changes needed, submit payment and renewal to TWIA.; (2) Existing Policy; Renewal	(1) Renewal Application has been generated and is ready for your review. Please review, make any changes needed, submit payment and renewal to TWIA.; (2) Existing Policy; Renewal
31.C	Required Documentation	If a signed copy of a TWIA form is required, you may download it from the Documents and Downloads section of our website.	If a signed copy of a TWIA form is required, you may download it from the Documents and Downloads section of our website.
31.E	Qualification Screen: Pre-Renewal Information	Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [policy expiration date of existing in-force policy at 12:01 AM].	Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [policy expiration date of existing in-force policy at 12:01 AM].
31.F	Qualification Screen: Pre-Renewal Information	Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [policy expiration date of existing in-force policy at 12:01 AM].	Continuous coverage will not be bound unless the renewal is submitted to TWIA with payment for the total amount due prior to [policy expiration date of existing in-force policy at 12:01 AM].
31.H	Qualification Screen: Pre-Renewal Information	Will the policy premium be financed? [option button: Yes / No; If yes, the text "Before submitting the application to TWIA, please select Edit Transaction button and add a premium financier on the Policy Info screen" appears]	Will the policy premium be financed? [option button: Yes / No; If yes, the text "Before submitting the application to TWIA, please select Edit Transaction button and add a premium financier on the Policy Info screen" appears]
31.I	Qualification Screen: Pre-Renewal Information	Have there been any repairs, alterations or additions to the building in the past 12 months? [option button: Yes / No; If yes, #31.J appears]	Have there been any repairs, alterations or additions to the building in the past 12 months? [option button: Yes / No; If yes, #31.J appears]
31.J	Qualification Screen: Pre-Renewal Information	Please select Edit Transaction button and make any necessary changes to the Locations & Risk Items screen	Please select Edit Transaction button and make any necessary changes to the Locations & Risk Items screen
31.M	Qualification Screen: Pre-Renewal Information	Renewal Applications are not guaranteed by TWIA.	Renewal Applications are not guaranteed by TWIA.
31.N	Qualification Screen: Pre-Renewal Information	Premium or policy conditions are subject to change and may affect policy issuance.	Premium or policy conditions are subject to change and may affect policy issuance.
31.O	Qualification Screen: Pre-Renewal Information	The renewal application is meant to be a preliminary indication of forms and rates.	The renewal application is meant to be a preliminary indication of forms and rates.
31.P	Qualification Screen: Pre-Renewal Information	TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage.	TWIA assumes no responsibility and has no liability for failure of the insured or their agent to affect uninterrupted coverage.

### Comparison Legend

Item	Policy Center Location	Existing Text	New Text
32.A	Qualification Screen: Evidence of Declination Requirements	<p>Evidence of Declination:</p> <p>An agent returning a Renewal Notice as an offer for insurance with TWIA is responsible for obtaining evidence of a current declination for wind and hail property coverage from a standard market insurer, excluding surplus lines carriers, every three calendar years. With the act of submitting this Renewal Notice for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required proof of prior declination for wind and hail property coverage, and it is my intent to keep record of that document. This evidence of a prior declination must be made available to TWIA, if specifically requested.</p> <p>NOTE: The declination may either be:</p> <ul style="list-style-type: none"> <li>- a refusal to offer new or renewal wind and hail coverage on the property, or</li> <li>- a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA.</li> </ul> <p>For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA.</p> <p>(See TWIA Declination Worksheet posted under Documents &amp; Downloads on the TWIA website)</p>	<p>[The pre-qualification question regarding this requirement remains the same, as does the requirement itself. The application has been updated so that instead of this language appearing on the application screen itself, if Item 36 is answered "No", the user is automatically linked to TWIA's webpage outlining the Evidence of Declination Requirements.]</p>
32.B	Qualification Screen: Flood Insurance Requirement	<p>Flood Insurance Requirement:</p> <p>An agent returning a Renewal Notice as an offer for insurance with TWIA is responsible for verifying that a current, in-force flood policy is in effect for the term of the TWIA policy, when required. With the act of submitting this Renewal Notice for property coverage with TWIA, I, the insured's agent, acting on behalf of the insured, acknowledge I am in possession of the required evidence of a companion flood insurance policy that provides coverage during the term of the TWIA policy, and it is my intent to keep record of that documentation. This evidence of an in-force flood policy must be made available to TWIA, if specifically requested. Flood coverage is required for structures constructed, altered, remodeled, or enlarged on or after September 1, 2009, that are located in flood zones V, VE, and V1 - V30. The flood insurance requirement does not extend to structures being repaired.</p>	<p>[The pre-qualification question regarding this requirement remains the same, as does the requirement itself. The application has been updated so that instead of this language appearing on the application screen itself, if Item 37 is answered "No", the user is automatically linked to TWIA's webpage outlining the Flood Insurance Requirement.]</p>
32.C	Payment Screen	<p>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.</p>	<p>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.</p>
33	Submission Acknowledgement Screen: Submission Certification [appears only upon submission]	<p>Submission certification was completed on [Day Date Time] by [Logged in Agent]</p>	<p>Submission certification was completed on [Day Date Time] by [Logged in Agent]</p>
35	Qualification: Pre-Qualification Questions	<p>Do all the risk items fall in the TWIA coverage area?</p>	<p>Do all the risk items fall in the TWIA coverage area?</p>

### Comparison Legend

Item	Policy Center Location	Existing Text	New Text
36	Qualification: Pre-Qualification Questions	Does the applicant meet the evidence of declination requirements?	Does the applicant meet the evidence of declination requirements?
37	Qualification: Pre-Qualification Questions	Does the applicant meet the flood insurance requirements?	Does the applicant meet the flood insurance requirements?
38	(1)Location Information Screen; (2) Location Information Screen (Harris County)	Do you want to make changes to your risk location?	Do you want to make changes to your risk location?
39	(1) Location Information Screen; (2) Location Information Screen (Harris County)	Please select the reason for changing your risk location [Choose from Drop down options: Entry Correction, 911 Related Address Change, Structure was Relocated, Personal Property Moved to a New Location, Other]	Please select the reason for changing your risk location [Choose from Drop down options: Entry Correction, 911 Related Address Change]  [A warning on the Location Information Screen reading "Warning: Corrections made to the property address updates at the policy and account level, including prior policy periods. To add a new property address, click 'Cancel' and select 'Add Location.'" now appears.]
40	Location and Risk Items: Item Description(s) Screen: Coverages tab	You have indicated a change in the Insurance Amount. Has the replacement cost changed? [If Yes, then #41 appears]	You have indicated a change in the Insurance Amount. Has the replacement cost changed? [If Yes, then #43 appears]
41	Location and Risk Items: Item Description(s) Screen: Coverages tab	Since the Replacement Cost has changed, please access the MSB via the Details tab to update the Replacement Cost. [Appears if 40 is Yes.]	Since the Replacement Cost has changed, please access the MSB via the Details tab to update the Replacement Cost. [Appears if 43 is Yes.]
42	Policy Review Screen	[This Screen summarizes all of the existing policy information and compares it side-by-side with any changes made in the renewal application.]	[This Screen summarizes all of the existing policy information and compares it side-by-side with any changes made in the renewal application.]
43	Location and Risk Items: Item Description(s) Screen: Coverages tab	N/A	Do you wish to upload a new MSB[If Yes, then #41 appears]