



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Texas Windstorm Insurance Association

Builders Risk Renewal Application





TEXAS WINDSTORM
INSURANCE ASSOCIATION

Texas Windstorm Insurance Association

Builders Risk Renewal Application



1. Cover Letter



November 3, 2017

Regulatory Policy Division
Property & Casualty Filings Intake
Texas Department of Insurance
Mail Code 104-3B
P.O. Box 149104
Austin, Texas 78714-9104
Via email: PCFilingsIntake@tdi.texas.gov

Re: Revised TWIA Builders Risk Renewal Application

Dear Property & Casualty Filings Intake:

In accordance with Texas Administrative Code 5.4911(g), Texas Windstorm Insurance Association is submitting a revision to its Builders Risk Renewal Application for Commissioner approval.

Changes to the application are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system for its commercial business, Policy Center Commercial. The new system offers a new online application process whereby agents submit much the same information as is captured by the current application, but in the new online format. The system walks the agent through several different pages or screens with data fields to enter the information and select from drop-down menus as appropriate. While the information captured by the existing and new systems is substantially similar, the slight differences and overall new format warrant TDI's review.
2. Additionally, as part of the transition to a new policy administration system, TWIA is reviewing and updating all applications, forms, and correspondence that will be communicated utilizing the system. TWIA's review and updates aim to ensure all applications, forms, and correspondence are clear, consistent, and customer-friendly.

Attached to this cover letter please find: (1) a Property and Casualty Filing Transmittal Form; (2) a Form Usage Table; (3) an Explanatory Memorandum; (4) a Comparison Legend which lists the data fields captured by the existing Application side-by-side with the information as it is captured by the revised TWIA Builders Risk Renewal Application through Policy Center; (5) the existing Builders Risk Renewal Application, numbered in accordance with the Legend; and (6) Policy Center Commercial Screen Captures showing the revised application and numbered in accordance with the Legend. Please note, TWIA does not have record of the filing and approval of the version of the Builders Risk Renewal Application that is currently in use and have therefore left the TDI File Number or Link Number field blank on the Property and Casualty Filing Transmittal Form.

Should you have questions or require anything further, please feel free to contact me at 512-637-2944.



Sincerely,

A handwritten signature in blue ink that reads "Jessica M. Crass".

Jessica M. Crass
Legal & Compliance Manager

CC: Ms. Marianne Baker (via email: marianne.baker@tdi.texas.gov)
Property and Casualty, Personal and Commercial Lines
Texas Department of Insurance
P.O. Box 149104
MC 104-PC
Austin, TX 78714-9104



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Texas Windstorm Insurance Association
Builders Risk Renewal Application



**2. Property and Casualty Filing Transmittal Form
and Form Usage Table**



TEXAS WINDSTORM
INSURANCE ASSOCIATION



TEXAS WINDSTORM
INSURANCE ASSOCIATION



Texas Windstorm Insurance Association
Builders Risk Renewal Application



3. Explanatory Memorandum



MEMORANDUM

DATE: November 3, 2017

TO: Marianne Baker, Texas Department of Insurance, Property & Casualty Lines

FROM: Jessica Crass, Manager, Legal & Compliance

RE: Revised TWIA Builders Risk Renewal Application

In accordance with Texas Administrative Code 5.4911 and 5.9320, TWIA is submitting revisions to the TWIA Builders Risk Renewal Application (application) for approval. This memorandum is submitted pursuant to Texas Administrative Code 5.9320(c)(1)(B)(iii).

Reason for Changes

Changes to the application are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system for its commercial business, Policy Center Commercial. The new system offers a new online application process whereby agents submit much the same information as is captured by the current application, but in the new online format. The system walks the agent through several different pages or screens with data fields to enter the information and select from drop-down menus as appropriate. While the information captured by the existing and new systems is substantially similar, the slight differences and overall new format warrant TDI's review.
2. Additionally, as part of the transition to a new policy administration system, TWIA is reviewing and updating all applications, forms, and correspondence that will be communicated utilizing the system. TWIA's review and updates aim to ensure all applications, forms, and correspondence are clear, consistent, and customer-friendly.

Comparison of Existing and Revised Applications

Pursuant to 5.9320(c)(2)(B)(ii) please find attached, in addition to the preceding Cover Letter, Property and Casualty Filing Transmittal Form, Form Usage Table, and this Explanatory Memorandum (numbered as indicated):

1. A Comparison Legend which lists the data fields captured by the existing Application side-by-side with the information as it is captured by the revised TWIA Builders Risk Renewal Application through Policy Center;
2. The existing Application (numbered in accordance with the Legend); and
3. Policy Center Commercial Screen Captures showing the revised application (also numbered in accordance with the Legend).



Texas Windstorm Insurance Association Builders Risk Renewal Application



4. Comparison Legend

Compares Data Fields of Existing Builders Risk Renewal Application to Data Fields of Revised Policy Center Commercial Builders Risk Renewal Application

Comparison Legend Notes

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

Fields

Column A: Item

The first column lists the data field items in sequential order. Item numbers with red borders are present in the existing Application (and potentially the Policy Center Application). Item numbers with green borders are present only in the Policy Center Application.

E.g. Items present in the existing Application (and potentially the Policy Center Application):

1

E.g. Items present only in the Policy Center Application:

49

Column B: Existing Category

The type of information captured in the data field in the existing Application.

Column C: Existing Text

The actual text present in the existing Application.

Column D: Policy Center Location

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

Column E: Policy Center Text

The actual text present in the Policy Center 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.

Sample Information

All information contained in the screen captures was generated for sample Applications and does not relate to any actual policy or application information.

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
1	Heading	Commercial Renewal Application	N/A	[No equivalent due to transition from paper to electronic format]
2	Heading	Texas Windstorm Insurance Association	N/A	[No equivalent due to transition from paper to electronic format]
3	Heading	P.O. Box 99090, Austin, Texas, 78709-9090	N/A	[No equivalent due to transition from paper to electronic format]
4	Policy Number	Policy #	Status Bar	Policy Number
5	Policy Term	Policy Period	Policy Info	Policy Details
6	Inception date	[Inception Date]	Policy Info: Policy Details	Effective Date [MM/DD/YYYY]
7	Expiration Date	[Expiration Date]	Policy Info: Policy Details	Expiration Date [MM/DD/YYYY]
8	12:01 am Expiration	12:01 A.M. Standard time at the property location	N/A	[No equivalent; included in Declarations]
9	Insured Name & Address	Name and Mailing Address of Insured	Policy Info: Primary Named Insured	[Primary Named Insured/Mailing Address/Additional Insured Fields include: Individual First Name Last Name Primary Phone [a phone number is required] Home Phone Work Phone Mobile Phone Fax Phone [optional] Primary Email [optional] Secondary Email [optional] Address Country APO/FPO/DPO Address Line 1 Address Line 2 City State Zip Code County]
10	Agent Name & Address	Name and Mailing Address of Agent	Policy Info: Agency Details	Agency Name/Agency Location
11	Insured:	[Name of insureds only]	Policy Info	Primary Named Insured/Additional Named Insureds
12	Perils	COVERAGES - Windstorm and Hail Only	N/A	[No equivalent; included in Declarations]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
13	Item Number	Item No.	Locations and Risk Items	Item Number
14	Coverage A/B	Coverage A/B	Locations and Risk Items	[Part of the item number - e.g., 1A]
15	Description	Property and Form Description	Details: Risk Item Type	Commercial and F&R Non-Dwelling - New Construction, Commercial and F&R Non-Dwelling - Additions (> than 10% grade floor area), Commercial and F&R Non-Dwelling - Additions (<= 10% grade floor area), Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions, Dwelling and F&R Dwelling - New Construction, Dwelling and F&R Dwelling - Additions (> 10% grade floor area), Dwelling and F&R Dwelling - Additions (<= 10% grade floor area), Dwelling and F&R Dwelling - Repairs and/or Improvements with No Additions
16	Property Description	Property Description	(1)Locations and Risk Items; (2) Details	Description
16.A	Property Address	[Insured location address entered]	Location Information	[Location Address]
16.B	Underwriting Details	Stories	N/A	[While this data field is present on the existing application, the information did not impact rating, and we determined it unnecessary for this coverage type]
16.C	Underwriting Details	Roof	N/A	[While this data field is present on the existing application, the information did not impact rating, and we determined it unnecessary for this coverage type]
16.D	Underwriting Details	Construction	Details: Construction Details	Construction Type
16.E	Underwriting Details	Occupancy	N/A	[Data field not applicable to this coverage type]
16.F	Underwriting Details	ECV	Coverages: Structure Coverage	Actual Cash Value
16.G	Underwriting Details	ERC	Details	Estimated Completion Cost
17	Endorsement Form List	Item # [number] Forms: [###, ###]	Forms	Additional Forms # [shows which forms/endorsements are attached to each item]
18	Coins%	Coins %	Coverages: Structure Coverage	Coinsurance [Drop down options: 80%, 100%]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
19	Deductible	Per Item/Per Occ Deductible % Amt [Deductible % and Amount]	Coverages: Structure Coverage	Deductible
20	Forms	Form Number	Forms	Additional Forms # [shows which forms/endorsements are attached to each item]
21	Limit of Liability	Limit of Liability [\$]	Coverages: Structure Coverage	Insurance Amount
22	Premium	Premium [\$]	Payment: Amount Due and Payment Summary	Actual Premium
23	End of Items Schedule	End of Items Schedule	N/A	[No equivalent due to transition from paper to electronic format]
24	Additional Interests	Loss on buildings items shall be payable to following as mortgagees or trustees, as their interest may appear at the time of loss, subject to Mortgage Clause (without contribution) printed elsewhere in this policy.	N/A	[No equivalent; included in Declarations]
25	Additional Interests	Name and Address	Additional Interest	Name
26	Additional Interests	Interest Type	Additional Interest	Interest Type
27	Additional Interests	Instrument # [Loan Number]	Additional Interest	Loan # [Loan Number]
28	End of Additional Interests List	End of Additional Interests List	N/A	[No equivalent due to transition from paper to electronic format]
29	Totals	Total Limit/ Total Premium:	Summary	Actual Premium
31	Totals	Total Surcharges:	N/A	[Data field not applicable to this coverage type]
32	Totals	Total Premium + Total Surcharges:	N/A	[Data field not applicable to this coverage type]
33	Footer	Renewal Application - Not a Binder or a Policy	Status Bar	Renewal [Status of Renewal]
34	Page Number	Page 1 of 2	N/A	[No equivalent due to transition from paper to electronic format]
35	Reference number	Renewal Application Reference Number #####	Sidebar	Renewal T#####
36	RENEWAL INSTRUCTIONS	Check this box if any changes are made.	N/A	[No equivalent due to transition from paper to electronic format]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
37	RENEWAL INSTRUCTIONS	Please complete the following questions and indicate any desired changes to the policy on this Renewal Application. Line through and clearly show new information. Obtain signature(s) as indicated. Additional renewal application will not be mailed. Return ALL pages of the signed renewal application with a check for \$[#####] to T.W.I.A. prior to [expiration date]. Please note, continuous coverage will not be bound unless a copy of this renewal is received by T.W.I.A. with a check for the total amount due prior to the above date.	Qualification: 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 [Day Mon DD, YYYY] at [Time] CDT
38	Renewal question	1. Is the premium financed? If yes, attach a completed Form 151-A, Premium Assignment Clause. [Yes and No Options]	Qualification: Pre-Renewal Information	Will the policy premium be financed? [Yes and No Options]
39	Renewal question	2. Have there been any repairs, alterations or additions to the building structure in the past 12 months? [Yes and No Options] If Yes, indicate item number(s) and description of repairs or alterations. If applicable, attach a WPI-8. Item # (s):	Qualification: Pre-Renewal Information	Have there been any repairs, alterations or additions to the building in the past 12 months? [Yes and No Options]
40	Renewal question	3. Companion Coverage Company: _____ [Selection Box for if there's "No Companion Policy"]	Details: General Information	Companion Policy Company
41	Disclaimer	Renewal Applications are not binding or guaranteed by T.W.I.A. Premium or policy conditions are subject to change and may affect final policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. T.W.I.A. assumes no responsibility and has no liability for failure of the insured or their agent to effect uninterrupted coverage.	Qualification: 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 [Day Mon DD, YYYY] at [Time] CDT
42	Legal Notices	Important Legal Notices	N/A	[The three important notices are still included in the application on two separate screens [see Items 43, 44, and 45; the "Important Legal Notices" heading was simply removed, not the actual notices]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
43	Legal Notices	<p>Evidence of Declination: An agent returning a Renewal Application 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 Application 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 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"> · a refusal to offer new or renewal wind and hail coverage on the property, or · a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA. <p>For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. (See TWIA Declination Worksheet posted under Documents & Downloads on the TWIA website)</p>	Qualification: Pre- Qualification Questions	<p>Evidence of Declination Requirements [Links to https://www.twia.org/twia-declination-requirements/;</p> <p>Follows newly created Item 51 that asks "Does the applicant meet the evidence of declination requirements?"]</p>
44	Legal Notices	<p>Flood Insurance Requirement: An agent returning a Renewal Application 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 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>	Qualification: Pre- Qualification Questions	<p>Flood Insurance Requirements [Links to https://www.twia.org/twia-flood-requirements/;</p> <p>Follows newly created Item 52 that asks "Does the applicant meet the flood insurance requirements?"]</p>

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
45	Legal Notices	90 Day Minimum Retained Premium: If you cancel your policy, the refund will be pro-rata, subject to a minimum retained premium in an amount equal to 90 days or \$100, whichever is applicable. The minimum retained premium is fully earned on the effective date of the policy.	Payment	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. [The word "applicable" was changed to "greater" was changed to more accurately reflect current business processes; TWIA has always kept the greater amount.]
46	Signature	Signature of Insured or Insured's Agent	Submission Acknowledgement	Yes, I certify that the information provided is correct to the best of my knowledge. [Check Box]
47	Print Date	Date Printed: [MM/DD/YYYY]	Submission Acknowledgement: After Submission	Submission certification was completed on [Day Mon DD, YYYY] by [Submitter]
48	N/A	N/A	My Renewals	[Queue that displays upcoming renewals]
49	N/A	N/A	Qualification: Pre-Qualification Questions	TWIA Coverage & Eligibility Guidelines [Links to https://www.twia.org/coverage-eligibility/]
50	N/A	N/A	Qualification: Pre-Qualification Questions	Do all the risk items fall in the TWIA coverage area? [Added to help confirm eligibility. We were receiving applications for outside our coverage area (specifically in Harris county)]
51	N/A	N/A	Qualification: Pre-Qualification Questions	Does the applicant meet the evidence of declination requirements? [Precedes the link to the Evidence of Declination Requirements in Item 43]
52	N/A	N/A	Qualification	Does the applicant meet the flood insurance requirements? [Precedes the link to the Flood Insurance Requirements in Item 44]
63	N/A	N/A	Locations and Risk Items	Add Item
64	N/A	N/A	Locations and Risk Items	Item Type
67	N/A	N/A	Details	Have materials been delivered to the site? [Added to help us determine whether the policy should attach Form 18 or 21]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
68	N/A	N/A	Details	Type of Structure [Options already previously selected in original new business application from drop down menu: Commercial, Dwelling, Farm And Ranch Dwelling, Farm And Ranch Non-Dwelling] [Added to help guide agents into selecting the appropriate coverage type]
69	N/A	N/A	Details	Type of Construction [Options to be selected from drop down menu: Addition, New, Repair] [Added to help guide agents into selecting the appropriate coverage type]
70	N/A	N/A	Details	Total Area [Added to help guide agents into selecting the appropriate coverage type]
71	N/A	N/A	Details	Risk Category [Builder's Risk Stated Value - Form 18/Builder's Risk Actual Completed Value - Form 21] [Added to help describe the coverage provided]
72	N/A	N/A	Details	Is this a Miscellaneous Structure? [Added to help identify the structure type]
73	N/A	N/A	Details: General Information	Amount of Insurance for this item provided by Companion Policy [The amount of the companion policy is applicable to the claims process]
74	N/A	N/A	Details: General Information	Flood Insurance Company [Added to help support the flood insurance requirements]
75	N/A	N/A	Details: General Information	Amount of Insurance for this item provided by Flood Policy
76	N/A	N/A	Details: General Information	Prior TWIA Policy # [Helps determine if the applicant has ever had coverage through TWIA before]
77	N/A	N/A	Coverages: Structure Coverage	TWIA recommends insuring for 100% of the Estimated Completion Cost / TWIA requires insuring for 100% of the Estimated Completed Cost. [Form 18 - Insured can select coverage amount. Form 21 - Insured must insure to ECC]
82	N/A	N/A	Policy Review: Differences	[Displays differences from prior policy edition]

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
83	N/A	N/A	Summary	Commission [The original process was for agent to send the net premium and keep their commission - we've since started collecting entire premium and dispersing the commission. Added field for agent to be able to easily know the split of how much commission was earned for the transaction.]
84	N/A	N/A	Summary	Commission Amount is 16% of Actual Premium of Issued Policy.
85	N/A	N/A	Payment	Payment Method [Added due to transition from paper to electronic format]
86	N/A	N/A	Documents	<p>If a signed copy of a TWIA form is required, please download it from the following link:</p> <p>Documents and Downloads [Links to the document]</p> <p>If the documentation has not yet been uploaded or if you are unsure as to which documentation you have included, please press 'Cancel/Return' and click on the 'Documents' link in the Tools menu. From there you can view all documentation that is associated with the transaction and make any necessary additions/corrections.</p> <p>Once you confirm the document(s) upload(s), please re-initiate the submission process via the 'Payment' screen. You may be contacted by a TWIA underwriter prior to issuance to provide further documentation.</p> <p>No Required Documentation [Appears if no documentation is required]</p> <p>[Added due to transition from paper to electronic format]</p>

Comparison Legend

Item	Existing Category	Existing Text	Policy Center Location	Policy Center Text
87	N/A	N/A	Submission Acknowledgement	<p>After clicking the "Continue" button, a PDF version of the transaction summary will be available for printing.</p> <p>Depending on your method of payment, you may be required to complete the associated payment entry screens before your submission is sent to underwriting. Your application will be processed according to TWIA underwriting guidelines.</p>
88	N/A	N/A	Submission Information	<p>Thank You! Your Renewal [#####] and Electronic Funds Transfer Transaction have been received by TWIA. We will process the Submission according to TWIA Underwriting Guidelines.</p> <p>To retrieve a PDF copy of the transaction summary, click the "View your renewal" link below, and then select Documents from the Tools menu.</p>
89	N/A	N/A	Payment: Amount Due and Payment Summary	Amount Due to TWIA



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Texas Windstorm Insurance Association

Builders Risk Renewal Application



5. Existing Application

RENEWAL INSTRUCTIONS

36 Check this box if any changes are made.

37 Please complete the following questions and indicate any desired changes to the policy on this Renewal Application. Line through and clearly show new information.

Obtain signature(s) as indicated. Additional renewal application will not be mailed.

Return ALL pages of the signed renewal application with a check for \$ _____ to T.W.I.A. prior to _____.

Please note, continuous coverage will not be bound unless a copy of this renewal application is received by T.W.I.A. with a check for the total amount due prior to the above date.

Note: Surcharges are not subject to commission and are non-refundable.

38 1. Is the premium financed? If yes, attach a completed Form 151-A, Premium Assignment Clause. Yes No

39 2. Have there been any repairs, alterations or additions to the building structure in the past 12 months? Yes No
If yes, indicate item number(s) and description of repairs or alterations. If applicable, attach a WPI-8.

Item # (s): _____

40 3. Companion Coverage Company: _____ No Companion Policy

41 Renewal Applications are not binding or guaranteed by T.W.I.A. Premium or policy conditions are subject to change and may affect final policy issuance. The renewal application is meant to be a preliminary indication of forms and rates. T.W.I.A. assumes no responsibility and has no liability for failure of the insured or their agent to effect uninterrupted coverage.

42 **IMPORTANT LEGAL NOTICES:**

43 Evidence of Declination:
An agent returning a Renewal Application 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 Application 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.

NOTE: The declination may either be:

- a refusal to offer new or renewal wind and hail coverage on the property, or
 - a refusal to offer basic insurance sought by the applicant that is substantially equivalent to that offered by TWIA.
- For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA.
(See TWIA Declination Worksheet posted under Documents & Downloads on the TWIA website)

44 Flood Insurance Requirement:
An agent returning a Renewal Application 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 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.

45 90 Day Minimum Retained Premium:
If you cancel your policy, the refund will be pro-rata, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is applicable. The minimum retained premium is full earned on the effective date of the policy.

47 Date Printed: _____

46 _____
Signature of Insured or Insured's Agent



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Texas Windstorm Insurance Association

Builders Risk Renewal Application



6. New Policy Center Application



Policy Center Screen Captures

1. My Renewals
2. Side Bar
3. Status Bar
4. Qualification
5. Policy Info
6. Primary Insured – Input Page
7. Additional Insured – Input Page
8. Premium Financier – Input Page
9. Locations and Risk Items
10. Location Information
11. Details
12. Coverages
13. Additional Interest
14. Additional Interest – Input Page
15. Policy Review
16. Summary
17. Payment
18. Documents
19. Submission Acknowledgement
20. Submission Acknowledgement (After)
21. Submission Information
22. Forms



My Renewals

My Renewals (1 - 2 of 2) 48								
<u>Transaction Type</u>	<u>Primary Insured</u>	<u>Transaction #</u>	<u>Policy #</u>	<u>Status</u>	<u>Submit Date</u> ▾	<u>Proposed Policy Period</u> ▲	<u>Policy Type</u>	<u>Agency Location ID</u>
Renewal	example, Test	T001077598	TWIA-000769751-02	Calculated		09/09/2017 - 09/09/2018	Commercial	16823



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Side Bar

Renewal T001077598
Submitted **35**

- [Qualification](#)
- [Policy Contract](#)
- [Policy Info](#)
- [Locations and Risk Items](#)
- [Policy Review](#)
- [Summary](#)
- [Forms](#)
- [Payment](#)
- [Required Documentation](#)
- Submission Acknowledgement**



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Status Bar

 Renewal (Calculated) |  Windstorm and Hail | Eff. 09/09/2017 | **Test example** | Account # **A000494175** | Policy # **TWIA-000769751-02**

33

4

Qualification

Qualification

[Next >](#)
[Edit Transaction](#)
[Save Draft](#)
[Invoice](#)
[★ Submit to TWIA](#)
[Withdraw](#)
[Print](#)

Policy Type Selection

Available Options Commercial

Pre-Qualification Questions

50	Do all the risk items fall in the TWIA coverage area?	* <input type="radio"/> Yes <input type="radio"/> No	TWIA Coverage & Eligibility Guidelines	49
51	Does the applicant meet the evidence of declination requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Evidence of Declination Requirements	43
52	Does the applicant meet the flood insurance requirements?	* <input type="radio"/> Yes <input type="radio"/> No	Flood Insurance Requirements	44

Pre-Renewal Information

37 41

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 Sat Sep 09, 2017 at 00:01:00 CDT

Have there been any repairs, alterations or additions to the building in the past 12 months? 39 * Yes No

Will the policy premium be financed? 38 * Yes No

[Next >](#)
[Edit Transaction](#)
[Save Draft](#)
[Invoice](#)
[★ Submit to TWIA](#)
[Withdraw](#)
[Print](#)



Policy Info

Policy Info

[≤ Back](#) [Next ≥](#) [Edit Transaction](#) [Invoice](#) [★ Submit to TWIA](#) [Withdraw](#) [Print](#)

Primary Named Insured 11

Name 9 [Test example](#)
Mailing Address 9 123 fake st
Galveston, TX 78681

Policy Details 5

Effective Date 09/09/2017 6
Expiration Date 09/09/2018 7

Agency Details 10

Agency Name WEB TESTING AGENCY
TDI License # 1111 WEB TESTING AGENCY
Agency Location 16823 - Web Testing Agency, PO Box 99090, Austin - Eligible
Location Phone # 000-000-0000
Contact Name Matthew Nothing
Contact Phone # 512-444-4444

Additional Named Insureds 11 53

Name	Relationship to Primary Named Insured
------	---------------------------------------

Premium Financier 54

Name	Type
------	------

[≤ Back](#) [Next ≥](#) [Edit Transaction](#) [Invoice](#) [★ Submit to TWIA](#) [Withdraw](#) [Print](#)



Primary Insured – Input Page

Primary Named Insured Test example ([Return to Policy Info](#))

OK Cancel

Contact Detail 55

Individual

First Name	* Test
Last Name	* example
Primary Phone	* Work ▼
Home Phone	
Work Phone	* 123-123-1234
Mobile Phone	
Fax Phone	
Does the primary insured have an email address?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Primary Email	
Secondary Email	

Address 56

Country	*  United States of America ▼
APO/FPO/DPO	<input type="checkbox"/>
Address Line 1	* 123 fake st
Address Line 2	
City	* Galveston
State	* Texas ▼
ZIP Code	* 78681-....
County	



Additional Insured – Input Page

New Additional Named Insured ([Return to Policy Info](#))

OK Cancel

Any address entered on this screen will not be used by TWIA for mailing purposes to the named insured. It should be used strictly for your own records.

Contact Detail **57**

Individual

First Name	*	<input type="text"/>
Last Name	*	<input type="text"/>
Primary Phone		<none selected> ▼
Home Phone		<input type="text"/>
Work Phone		<input type="text"/>
Mobile Phone		<input type="text"/>
Fax Phone		<input type="text"/>
Primary Email		<input type="text"/>
Secondary Email		<input type="text"/>

Address **58**

Country		United States of America ▼
APO/FPO/DPO		<input type="checkbox"/>
Address Line 1		<input type="text"/>
Address Line 2		<input type="text"/>
City		<input type="text"/>
State		<none selected> ▼
ZIP Code	-.....
County		<input type="text"/>
<input type="button" value="Validate Address"/>		

To validate this address, Address Line 1 and either City and State, or ZIP Code are required



Premium Financier – Input Page

New Premium Financier ([Return to Policy Info](#))

Premium Financier Agreement Type *

Contact Detail

Business

Business Name *

Office Phone

Fax

Primary Email

Secondary Email

Address

 Country *

APO/FPO/DPO

Address Line 1 *

Address Line 2

City *

State *

ZIP Code *

County

To validate this address, Address Line 1 and either City and State, or ZIP Code are required

Locations and Risk Items

Locations and Risk Items				
≤ Back Next ≥ Edit Transaction Invoice ★ Submit to TWIA Withdraw Print				
64				
63	Item Number	Description	Item Type	Insurance Amount
13 16 64 Add Item Harris: 123 Fake Street, Seabrook, TX, 77586 (Primary)				
14	1A	TDI filing	Structure	\$150,000.00
				\$150,000.00
≤ Back Next ≥ Edit Transaction Invoice ★ Submit to TWIA Withdraw Print				



Location Information

Location Information ([Return to Locations and Risk Items](#))

16.A

Address Harris: 123 Fake st, Seabrook, TX, 77586





Details

1A: TDI filing (Return to Locations and Risk Items)

[Details](#)
[Coverages](#)
[Additional Interests](#)

Location Harris: 123 Fake Street, Seabrook, TX, 77586
 Building #
 Unit #
 Description TDI filing
Note: Description appears on both the application summary and the printed declarations page
 Have materials been delivered to the site? Yes
 Material Delivery Date 09/05/2017
 Should coverage include the existing structure? No
 Estimated Completion Cost \$150,000.00
 Type of Structure Dwelling
 Type of Construction Addition
 Total Area of existing structure 1500
 Total Area of addition 100
 Total Area 1600
 Risk Category Builder's Risk - Form 18
 Risk Item Type Dwelling and F&R Dwelling - Additions (<= 10% grade floor area)
 Is this a Miscellaneous Structure? No

General Information

Companion Policy Company Affiliated Fm Insurance Company
 Amount of Insurance for this item provided by Companion Policy \$150,000.00
 Flood Insurance Company Affiliated Fm Insurance Company
 Amount of Insurance for this item provided by Flood Policy \$150,000.00
 Prior TWIA Policy #

Construction Details

Construction Type Frame

Coverages

1A: TDI filing ([Return to Locations and Risk Items](#))

[Details](#)

Coverages

[Additional Interests](#)

Structure Coverage

Insurance Amount 21 \$150,000.00

77 **TWIA recommends insuring for 100% of the Estimated Completion Cost**

Structure Valuation

Actual Cash Value 16.F \$150,000.00

Cost / Sq. Foot \$93.75

Deductible 19 1% (\$100 min.)

Coinsurance 18 80%

Additional Interest

1A: TDI filing ([Return to Locations and Risk Items](#))

[Details](#)

[Coverages](#)

Additional Interests

Mortgagee/Loss Payee/Contract of Sale

<u>Name</u>	<u>Interest Type</u>	<u>Loan #</u>
25	26	27



Additional Interest – Input Page

New Additional Interest - TDI Filing (Harris: 123 Fake st, Seabrook, TX, 77586) ([Return to 1A: TDI Filing](#))

OK Cancel

Type * <none selected> 78

Loan Number 79

Contact Detail 80

Business

Business Name *

Office Phone

Fax

Primary Email

Secondary Email

Address 81

Country * United States of America

APO/FPO/DPO

Address Line 1 *

Address Line 2

City *

State * <none selected>

ZIP Code *-.....

County

Validate Address

To validate this address, Address Line 1 and either City and State, or ZIP Code are required



Policy Review

Policy Review

Differences 82

Description	Existing Policy	Renewal
<input type="checkbox"/> Policy Info		
Period End	09/09/2017	09/09/2018
Period Start	09/09/2016	09/09/2017



Summary

Summary

[≤ Back](#)
[Next ≥](#)
[Edit Transaction](#)
[Invoice](#)
[★ Submit to TWIA](#)
[Withdraw](#)
[Print](#)

Policy #	000769751-02	Transaction Effective Date	09/09/2017
Renewal #	001077598	Actual Premium	29 \$943.00
Policy Period	09/09/2017 - 09/09/2018	Commission	83 \$150.88
Primary Named Insured	Test example	Commission Amount is 16% of Actual Premium of Issued Policy.	
Mailing Address	123 fake st Galveston, TX 78681		84

Policy Premium

Policy Premiums				
Item #	Description	Coverage Detail	Cost Amount	Premiums
Harris: 123 Fake st, Seabrook, TX, 77586				
1A	TDI filing	\$150,000.00	\$943.00	\$943.00

[≤ Back](#)
[Next ≥](#)
[Edit Transaction](#)
[Invoice](#)
[★ Submit to TWIA](#)
[Withdraw](#)
[Print](#)

Payment

Payment

Amount Due and Payment Summary

Actual Premium	\$943.00	<input type="text" value="22"/>
Amount Due to TWIA	\$943.00	

Payments

Total Payment Amount		\$943.00
Payment Method	<input type="text" value="85"/>	* <input type="text" value="EFT"/> ▼

You will be required to complete the associated payment entry screens before your submission is sent to underwriting. Please click 'Submit to TWIA' button to continue the payment process.

Confirmation # FAKE170907121439728

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.

DO NOT press 'Submit to TWIA' more than once. Please contact Agent Services at 800-788-8247, option 7, Monday through Friday between 8 AM and 5 PM if you need assistance completing this transaction.



Documents

Documents 86

If a signed copy of a TWIA form is required, please download it from the following link:

[Documents and Downloads](#)

If the documentation has not yet been uploaded or if you are unsure as to which documentation you have included, please press 'Cancel/Return' and click on the 'Documents' link in the Tools menu. From there you can view all documentation that is associated with the transaction and make any necessary additions/corrections.

Once you confirm the document(s) upload(s), please re-initiate the submission process via the 'Payment' screen.

You may be contacted by a TWIA underwriter prior to issuance to provide further documentation.

Risk Item Documents		
Item #	Description	Documentation required includes, but is not limited to:
Harris: 123 Fake st, Seabrook, TX, 77586		
1	TDI filing	Photograph



Submission Acknowledgement

Submission Acknowledgement

After clicking the "Continue" button, a PDF version of the transaction summary will be available for printing.

Depending on your method of payment, you may be required to complete the associated payment entry screens before your submission is sent to underwriting. Your application will be processed according to TWIA underwriting guidelines. 87

Submission Certification

Yes, I certify that the information provided is correct to the best of my knowledge. 46

Continue

Cancel/Return



Submission Acknowledgement (After)

Submission Acknowledgement

A PDF of the transaction summary is available via the Documents link in the Tools menu.

Submission Certification

Yes, I certify that the information provided is correct to the best of my knowledge.

Submission certification was completed on Thu Sep 07, 2017 by Matthew Nothing (sample.aor@twia.org)



Submission Information

Submission Information

88

Thank you! Your Renewal (#T001077598) and Electronic Funds Transfer transaction have been received by TWIA. We will process the Renewal according to TWIA Underwriting guidelines.

To retrieve a PDF copy of the transaction summary, click the "View your renewal" link below, and then select Documents from the Tools menu.

Name of Insured	Test example
Payment Amount	\$943.00
Payment Confirmation #	FAKE170907160055910
Date Payment Initiated	09/07/2017

- [View your renewal \(#T001077598\)](#)
- [Go to your desktop](#)

Forms

Forms

[≤ Back](#)
[Next ≥](#)
[Invoice](#)

Additional Forms 17 20

<u>Form #</u> ▲	<u>Description</u>	<u>Items #</u>
TWIA-18	Builders Risk - Stated Value Form	1A

[≤ Back](#)
[Next ≥](#)
[Invoice](#)