

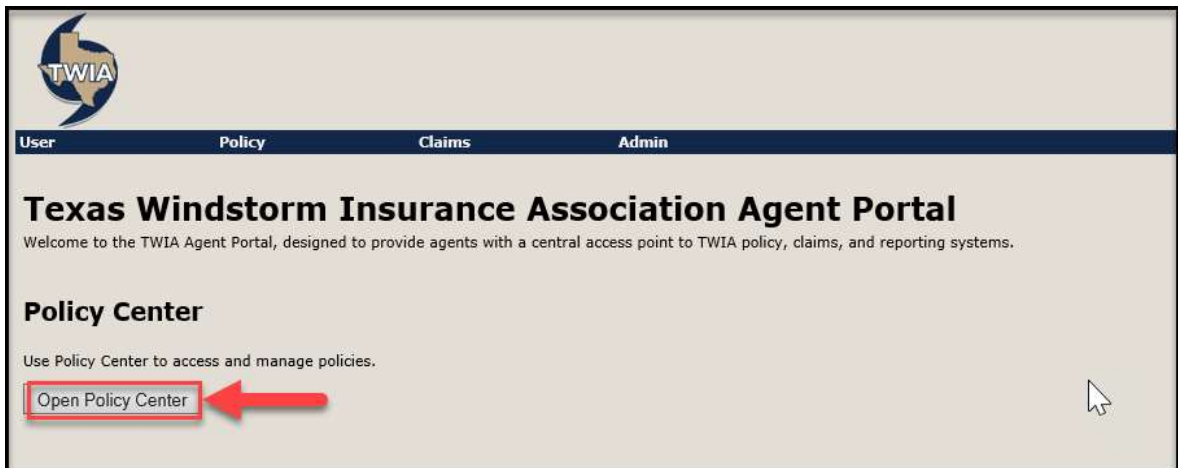
## TWIA New Submission Status

### Overview of TWIA New Submission Statuses:

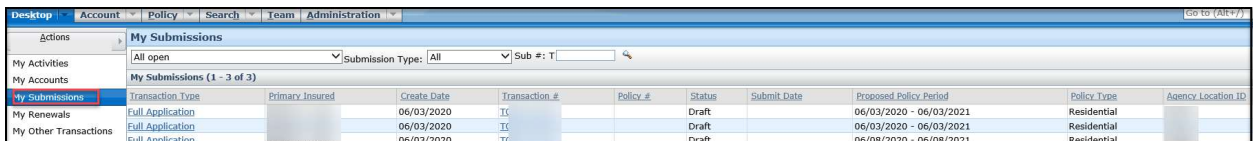
New Submission Status	Significance	Next Steps
<b>Draft</b>	Agent started or edited the submission but has not calculated the premium	Agent should calculate the premium to save the submission
<b>Calculated</b>	Agent calculated the new submission, but it has not been submitted to TWIA	If proposed coverage is accepted by insured, the agent needs to submit the submission to TWIA along with the payment
<b>Pending Payment</b>	New submission was submitted by the agent with check or money order as the payment method selected	Payment needs to be received and applied by TWIA
<b>Submitted</b>	New submission has been submitted to TWIA and a payment has been applied to it	Underwriting will review the submission to make sure it meets TWIA guidelines
<b>Issued</b>	New Policy is issued and a payment has been applied to it	Agents should check the corresponding billing statement to make sure there is not a balance due
<b>Scheduled</b>	New Policy is issued with a future effective date and a payment has been applied to it	Agents should check the corresponding billing statement to make sure there is not a balance due
<b>Rejected</b>	New Submission was rejected by TWIA Underwriting because the property did not meet eligibility guidelines.	A letter is sent out to the applicant by TWIA Underwriting.



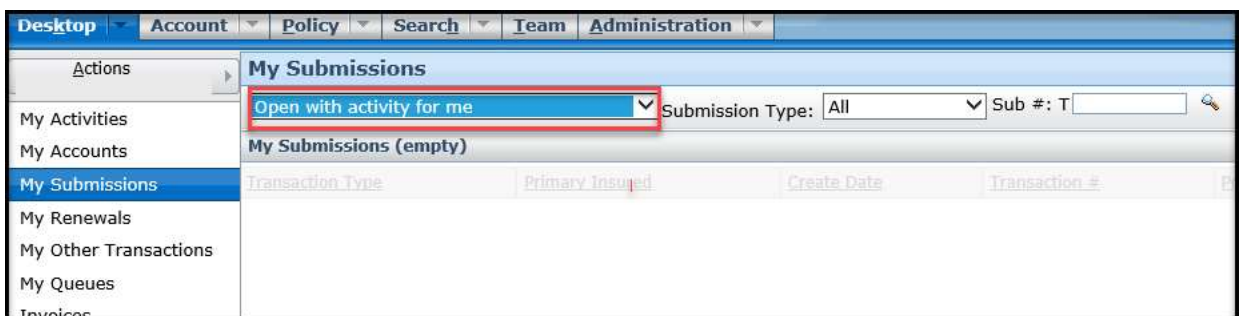
1. In order to check the new submission activities assigned to the agency, log in to the TWIA Agent Portal and select "Open Policy Center."



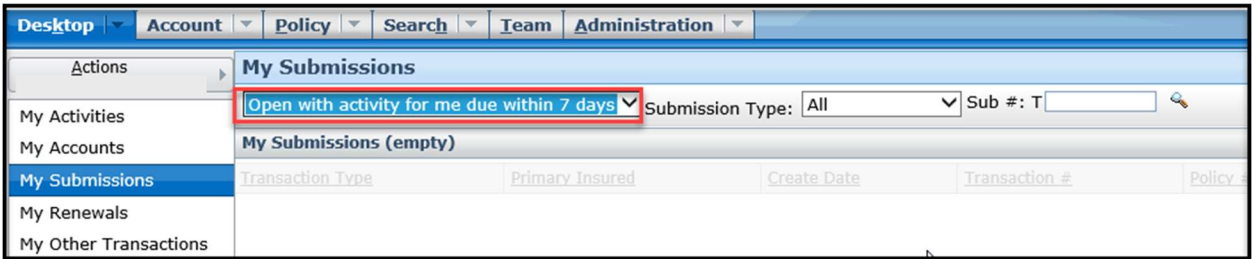
2. Open the "My Submissions" queue from the left navigation bar.



3. Under "My Submissions" is a drop-down menu. Select "Open with activity for me." This is where you can see any submissions you created that have not been submitted to TWIA Underwriting. In this example, the queue is empty.



- The next option in the drop-down menu is "Open with activity for me due within 7 days." Check this queue regularly to track your aging submissions.



- The next option in the drop-down menu is "Created in the past 7 days." On this screen, you can see if a submission is in Submitted, In Force, Scheduled or in Rejected status.

The screenshot shows the 'My Submissions' section with the filter 'Created in the past 7 days' selected. The table displays the following data:

Transaction Type	Primary Insured	Create Date	Transaction #	Policy #	Status	Submit Date	Proposed Policy Period	Policy Type	Agency Location ID
Full Application		07/24/2020	IT	TWIA:	Scheduled	07/24/2020	07/31/2020 - 07/31/2021	Residential	
Full Application		07/23/2020	IT	TWIA:	Scheduled	07/23/2020	07/29/2020 - 07/29/2021	Residential	
Full Application		07/22/2020	IT	TWIA:	In Force	07/22/2020	07/23/2020 - 07/23/2021	Residential	

- The next option in the drop-down menu is "Completed in the Last 30 Days." On this screen, you can see if a submission is in In Force, Scheduled or in Rejected status.

The screenshot shows the 'My Submissions' section with the filter 'Completed in the last 30 days' selected. The table displays the following data:

Transaction Type	Primary Insured	Create Date	Transaction #	Policy #	Status	Submit Date	Proposed Policy Period	Policy Type	Agency Location ID
Full Application		07/24/2020	IT	TWIA:	Scheduled	07/24/2020	07/31/2020 - 07/31/2021	Residential	
Full Application		07/23/2020	IT	TWIA:	Scheduled	07/23/2020	07/29/2020 - 07/29/2021	Residential	
Full Application		07/22/2020	IT	TWIA:	In Force	07/22/2020	07/23/2020 - 07/23/2021	Residential	
Full Application		07/17/2020	IT	TWIA:	In Force	07/17/2020	07/17/2020 - 07/17/2021	Residential	
Full Application		07/15/2020	IT	TWIA:	In Force	07/15/2020	07/17/2020 - 07/17/2021	Residential	
Full Application		07/14/2020	IT	TWIA:	In Force	07/13/2020	07/13/2020 - 07/13/2021	Residential	
Full Application		07/14/2020	IT	TWIA:	In Force	07/15/2020	07/13/2020 - 07/13/2021	Residential	
Full Application		07/02/2020	IT	TWIA:	In Force	07/02/2020	07/14/2020 - 07/14/2021	Residential	
Full Application		06/26/2020	IT	TWIA:	In Force	06/29/2020	06/27/2020 - 06/27/2021	Residential	
Full Application		05/12/2020	IT	TWIA:	Rejected	06/26/2020	06/27/2020 - 06/27/2021	Residential	

- To see if an In Force or Scheduled policy has been paid in full or if there is a balance due, please click on the corresponding "Transaction" number.

The screenshot shows the 'My Submissions' section with the filter 'Completed in the last 30 days' selected. The table displays the same data as the previous screenshot. A red arrow points to the 'Transaction #' column header, indicating that clicking on this column will provide more details about the submission.



8. Next, click on the “Documents” tab in the left navigation bar under “Tools.”

The screenshot shows a web application interface for a policy. The left-hand navigation menu is expanded to the 'Tools' section, where 'Documents' is highlighted with a red box and a red arrow. The main content area is titled 'Policy Info' and contains several sections: 'Primary Named Insured' (with fields for Name and Mailing Address), 'Policy Details' (with Effective Date 07/31/2020 and Expiration Date 07/31/2021), 'Agency Details' (with fields for Agency Name, TDI License #, Agency Location, Location Phone #, Contact Name, and Contact Phone #), 'Additional Named Insureds' (with a table for Name and Relationship to Primary Named Insured), and 'Premium Financier' (with fields for Name and Type). Navigation buttons for '< Back', 'Next >', and 'Invoice' are visible at the top and bottom of the main content area.

9. Select the latest PDF document with “Billing Statement” in the Name/Type columns to see if there is a balance due. You may use this document to invoice the insured for any balance due. \*\*Please note, it is the agent’s responsibility to collect any balance due.

The screenshot shows the 'Documents' page in the web application. The left navigation bar has 'Documents' selected. The main content area features a 'Document Search' section with the following fields: Document Name (dropdown), Document Type (dropdown), Date Range - From (calendar), Date Range - To (calendar), Author (text input), and Risk Item # (dropdown). Below the search section is a table titled 'Documents (1 - 6 of 6)'. The table has columns for Name, Type, Author, Role, Date Added, and Risk Item #. The first row, 'BillingStatement\_Agency', is highlighted with a red box. Other rows include 'BillingStatement\_Agency', 'Policy Package\_Primary Named Insured', 'Policy Package\_Mortgage-V', 'PaymentCoupon\_Agency', and 'TransactionSummary\_Agency'.

Name	Type	Author	Role	Date Added	Risk Item #
BillingStatement_Agency	BillingStatement	TWIA	System	07/24/2020	
BillingStatement_Agency	BillingStatement	TWIA	System	07/24/2020	
Policy Package_Primary Named Insured	Policy Package	TWIA	System	07/24/2020	
Policy Package_Mortgage-V	Policy Package	TWIA	System	07/24/2020	
PaymentCoupon_Agency	PaymentCoupon	TWIA	System	07/24/2020	
TransactionSummary_Agency	TransactionSummary	TWIA	System	07/24/2020	



**10. A sample “Billing Statement” follows:**

### Billing Statement

Date: July 24, 2020  
 Policy Number: TWIA-[REDACTED]  
 Insured: [REDACTED]  
 Property Location: [REDACTED]

There is no balance due on this policy at this time.

Date Processed	Transaction Type	Reference #	Description	Due Date	Amount
07/13/2020	Payment	[REDACTED]	EFT	--	-\$2,132.00
07/24/2020	Premium	[REDACTED]	Policy Issuance	08/30/2020	\$2,132.00
<b>Total Due</b>					<b>\$0.00</b>

Payments received will be applied to the oldest balance first. If you have questions regarding this statement, please call 1-800-788-8247.

Total due does not include pending transactions.

**11. To see the rejection letter sent to the primary named insured on a rejected submission, select “Documents.”**

The screenshot shows a web application interface with a navigation menu on the left and a main content area. The navigation menu includes 'Submission TO: Rejected' (highlighted with a red box), 'Qualification', 'Policy Contract', 'Policy Info', 'Locations and Risk Items', 'Risk Analysis', 'Summary', 'Forms', 'Payment', 'Required Documentation', 'Submission Acknowledgement', 'Tools', and 'Internal Notes'. The 'Internal Notes' section has a 'Documents' link highlighted with a red arrow. The main content area shows 'Pre-Qualification Questions' with three questions, all answered 'Yes', and links to 'TWIA Coverage & Eligibility Guidelines', 'Evidence of Declination Requirements', and 'Flood Insurance Requirements'.



**12. Select the latest PDF document with "Rejection Primary Named Insured."**

Submission (Rejected) | Residential/Full Application | Eff. 09/29/2020 | Account # A | Underwriter:

**Documents**

Document Search

Document Name:

Document Type: <none selected>

Date Range - From: ..../../..

Date Range - To: ..../../..

Author:

Risk Item #: <none selected>

Search Reset

Documents (1 - 5 of 5)

Send To Upload Document New Letter

To send a copy of the document(s), select the appropriate documents and click "Send To". To create a letter without attachment, click "New Letter".

<input type="checkbox"/>	Name	Author	Role	Date Added	Risk Item #	Delete	Security
<input type="checkbox"/>	Rejection Primary Named Insured	Rejection	TWIA	System	10/06/2020		Unrestricted

**13. A Sample Rejection Letter follows:**

### Notice of Application Rejection

Date: October 6, 2020

Reference Number: [REDACTED]

Transaction Number: [REDACTED]

Insured: [REDACTED]

Property Location: [REDACTED]

Dear [REDACTED],

We reviewed the application submitted by your agent on September 22, 2020, and determined that we cannot issue a policy. The request for coverage has been rejected for the following reason: The risk does not meet TWIA underwriting guidelines.

For assistance, please call [REDACTED] TWIA at 1-800-788-8247.

We value your feedback! Tell us about your experience with TWIA by completing our policyholder survey located at <https://www.surveymonkey.com/s/TWIAPolicy>.

Sincerely,

Texas Windstorm Insurance Association

Copy: [REDACTED]

