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## Texas Windstorm Insurance Association (TWIA) HOW-TO

1. Agent creates quote using the TWIA e-Quote system which will produce 2 – 3 documents
  - a. The application
  - b. Replacement Cost Estimator
  - c. WPI-8 – Certificate of Roof Inspection (Optional)
    - \* The Application contains key financial information. Total Policy Amount and Commission Amount for
2. Generating Financing Quote using LG Premium Finance On-Line Quote System.
  - a. 'Gross Premium Amount' is calculated as Total Policy Amount minus Agent Commission minus \$100 TWIA policy fee.
  - b. Amount from this calculation is placed in 'Gross Premium Amount'
  - c. Choose "Texas Windstorm Insurance Association" as the Insurance Company.
  - d. Choose 'Texas Windstorm' as the 'Coverage Type'
  - e. Agent Commission is placed in Broker Fee.
  - f. \$100 TWIA policy fee is placed in Policy Fee
  - g. Down Payment amount should be equal to the TWIA Policy Fee of \$100 plus the agent commission.
  - h. Adjust 'Min Earned %' to ZERO.
  - i. 'Save Policy'
3. Agent request for activation
  - a. Agent to collect a down payment funds from Insured (agent commission + TWIA Policy Fee).
  - b. Agent to fax the following documents to LG Premium Finance (toll free fax 800.515.6705)
    1. Signed Financing Agreement
    2. Signed TWIA application for Insured
    3. Replacement Cost Estimator document
    4. WPI-8 (When applicable)
4. LG Premium Finance will email a check in a PDF format via email
5. Agent to print the check on a blank computer check provided by LG Premium Finance
6. Agent to mail the following to TWIA
  - a. All TWIA documents (Application, Cost Estimator, WPI8)
  - b. Check covering the full amount expect by TWIA for Policy (Gross Premium plus \$100 TWIA Policy Fee)
  - c. Check covering the \$100 TWIA Policy Fee