



**Texas Windstorm Insurance Association  
Texas FAIR Plan Association  
Frequently Asked Questions**

<p><b>How many claims have TWIA/TFPA received?</b> As of September 1:</p> <ul style="list-style-type: none"> <li>- TWIA has received 32,103 claims</li> <li>- TFPA has received 6,610 claims</li> </ul>	<p><b>How many claims do TWIA/TFPA expect?</b> It is too early to make that estimate. Preliminary maps show concentrations in Rockport, Corpus Christi, and the Houston/Galveston area.</p>								
<p><b>What is TWIA/TFPA's staff level compared to Ike?</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Harvey</th> <th style="width: 50%;">Ike</th> </tr> </thead> <tbody> <tr> <td>200 Call Center Reps</td> <td>0 Call Center Reps</td> </tr> <tr> <td>140 Claims Examiners</td> <td>5 Claims Examiners</td> </tr> <tr> <td>1,365 Staged Adjusters</td> <td>Fewer than 800</td> </tr> </tbody> </table>	Harvey	Ike	200 Call Center Reps	0 Call Center Reps	140 Claims Examiners	5 Claims Examiners	1,365 Staged Adjusters	Fewer than 800	<p><b>How much will Harvey cost TWIA? TFPA?</b> It is too early to accurately project loss totals.</p>
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<p><b>Will TWIA be able to pay claims from Harvey?</b> Yes. TWIA is sufficiently funded to pay TWIA claims resulting from Harvey. Fact: TWIA has never been unable to pay claims since its inception in 1971.</p> <p><b>Will TFPA?</b> Yes. TFPA has sufficient resources to pay TFPA claims resulting from Harvey.</p>	<p><b>How much does TWIA have immediately available to pay claims?</b> TWIA projects to have \$1.3 billion (\$800M in Premiums and the Catastrophe Reserve Trust Fund (CRTF), plus \$500M of Class 1 Public Securities) in liquid funds immediately available to pay claims for the 2017 storm season.</p>								
<p><b>Does TWIA anticipate any funding difficulties from Harvey?</b> No. TWIA does not anticipate any funding difficulties from Harvey. It is possible that we will use all \$735 million in our Catastrophe Reserve Trust Fund (plus Premiums to equal \$800M) to pay claims related to Hurricane Harvey.</p>	<p><b>How is TWIA helping policyholders on the coast?</b> We have two Mobile Claims Centers; one in Rockport and one in Corpus Christi. They have been open since August 31.</p>								
<p><b>What are some of the unique aspects of TWIA that inform its response to Harvey?</b> We have a long history of serving the Texas coast and meeting its unique needs. TWIA has cultivated strong relationships with local emergency management officials and focused considerable effort on preparing for and responding to catastrophic events like Hurricane Harvey.</p>	<p><b>What does a Mobile Claim Center provide?</b> Policyholders will be provided with, in English and Spanish:</p> <ul style="list-style-type: none"> <li>- assistance with claim filing</li> <li>- claim status information</li> <li>- advance payments</li> </ul>								
<p><b>What advice does TWIA have for policyholders?</b></p> <ul style="list-style-type: none"> <li>- First and foremost, stay safe.</li> <li>- If there is any major structural damage, call authorities before entering a building.</li> <li>- After filing a claim, make temporary or minor repairs to prevent further damage to property.</li> <li>- Photograph damaged items before having them removed or repaired.</li> <li>- Keep receipts and records of payment for any temporary repairs.</li> <li>- Do not begin making permanent repairs until TWIA has contacted you.</li> <li>- Be wary of out-of-state contractors who show up unexpectedly.</li> <li>- Understand the local windstorm building code requirements for your area when making repairs</li> </ul>	<p><b>Per the new Texas Insurance Law, do claims have to be filed by September 1?</b> House Bill 1774 does not apply to TWIA. TWIA policyholders have one year from the date of loss to file a claim, and TWIA claims are not subject to this legislation.</p>								