



Windstorm Inspection Program





TWIA

Texas Department of Insurance

■ Texas Windstorm Insurance Association (TWIA)

- “Insurer of Last Resort” - State’s wind and hail insurance catastrophe pool.
- Provides windstorm and hail insurance for structures located in **designated catastrophe areas** along the Texas Gulf Coast.

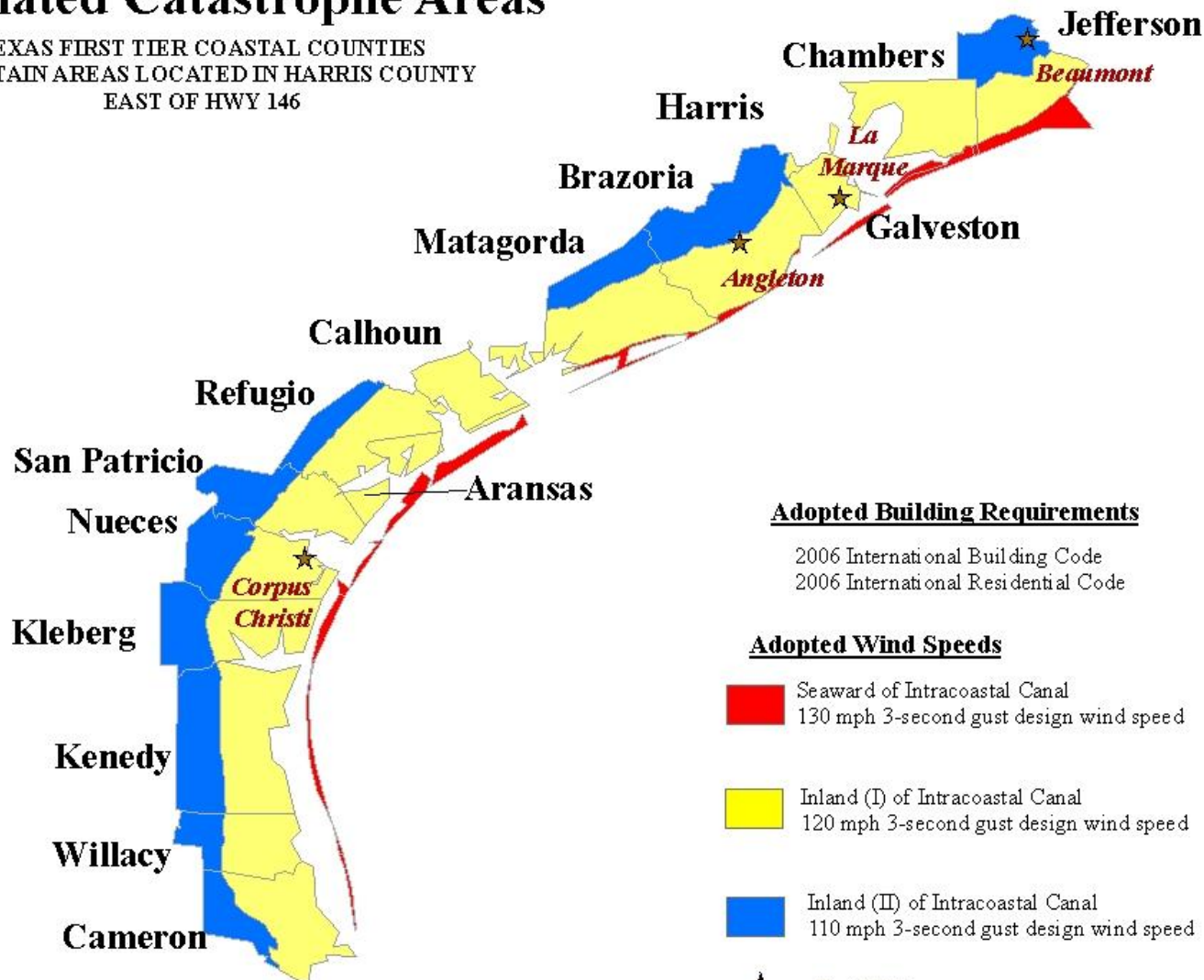
■ Texas Department of Insurance (TDI)

- Certifies to the TWIA that structures are insurable against windstorm and hail losses (**WPI-8 form**).
- Provides inspection services and processes windstorm forms.
- Evaluates building products for compliance with specifications.



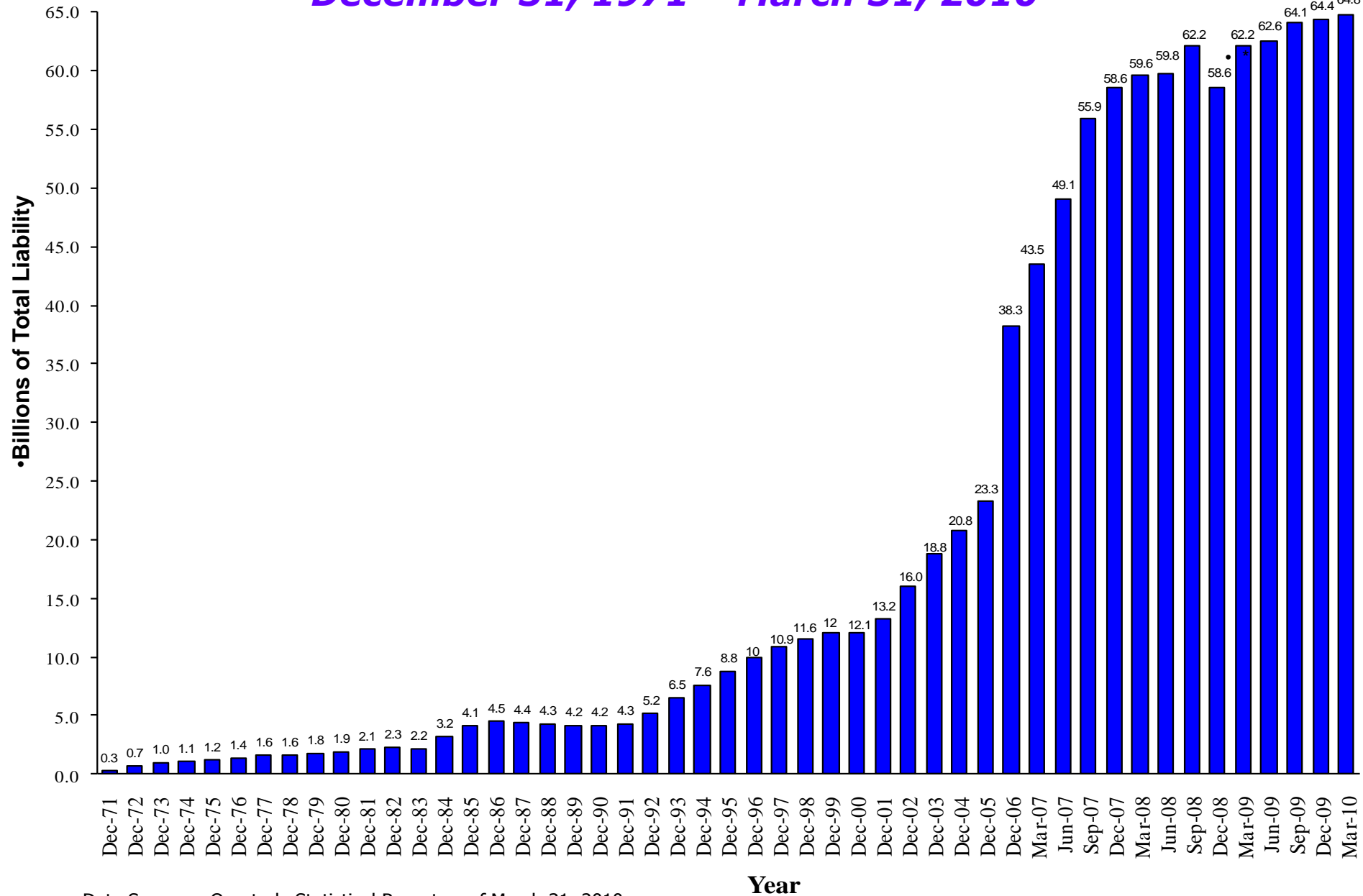
Designated Catastrophe Areas

TEXAS FIRST TIER COASTAL COUNTIES
& CERTAIN AREAS LOCATED IN HARRIS COUNTY
EAST OF HWY 146



Windpool Direct Liability In Force

December 31, 1971 – March 31, 2010



Data Source: Quarterly Statistical Report as of March 31, 2010
 from Texas Windstorm Insurance Association



Building Codes in Texas

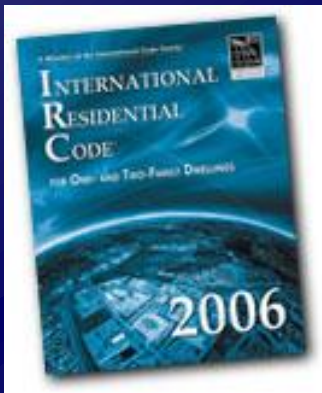
- **Municipalities required to adopt the International Residential Code (IRC) by January 2002.**
- **Municipalities required to adopt the International Building Code (IBC) by January 2006.**
- **Survey by TDI determined that majority of coastal municipalities have adopted various versions of the IRC and IBC.**



TDI Adoption of 2006 I-Codes

2006 IRC, 2006 IBC

- Effective January 1, 2008, the following International Codes were adopted:
 - **2006 International Residential Code (IRC).**
 - **2006 International Building Code (IBC).**
 - **Texas Revisions**





Hurricane Ike Windstorm Inspections

- **215,800 telephone calls**
- **75,000 inspection certifications issued**
- **42,000 TDI inspections performed**



Goals

- **Promote consumer access to affordable insurance products**
- **Promote disaster resistant homes**
- **Provide education to the public relating to wind resistant construction**
- **Adopt the 2009 IRC and IBC**



Initiatives

- **Increase public awareness of the windstorm program**
- **Participate in hurricane preparedness seminars along the Texas coast**
- **TDI windstorm inspections – no fees**
- **TDI product approval – no fees**



Initiatives

**Work with TDHCA
on construction of
800 – 1200 sf
homes in the
designated
catastrophe area**





Finding Insurance For Your Home

- TDI established a program designed to help consumers find homeowners insurance.
- Compare you current policy and premium with that offered by other companies.
- www.helpinsure.com and a toll free number, 866-695-6873 or 800-252-3439.



Helpinsure.com
800-252-3439