



## Assumption Reinsurance Depopulation Program Guide – Policyholder Phase

This job aid demonstrates how to complete the Policyholder Phase of the Assumption Reinsurance Depopulation Program, which offers insureds coverage in the standard market. For more information on the programs, please visit our website at: <https://www.twia.org/depopulation/>.

Not all agencies were sent depopulation offers, and only agents that approved offers will participate in the Policyholder Phase.

Notices of offers were sent to your policyholders on December 1, 2022. Your policyholders have until February 3, 2023, to opt to stay with TWIA, otherwise their policy will transfer on March 1, 2023. Here are the following methods the policyholder can use to stay with TWIA:

1. Returning the form the policyholder received with TWIA’s notice (in the postage-paid envelope provided)
2. A phone call from the policyholder to TWIA, or
3. A phone call from the policyholder to their agency.

**\*\*\*Note: If no action is taken by the policyholder, or agent on their behalf, during the Policyholder Phase, the policy will automatically leave TWIA and transfer to the participating carrier on March 1, 2023.\*\*\***

To ensure a policyholder stays with TWIA, log into Policy Center:

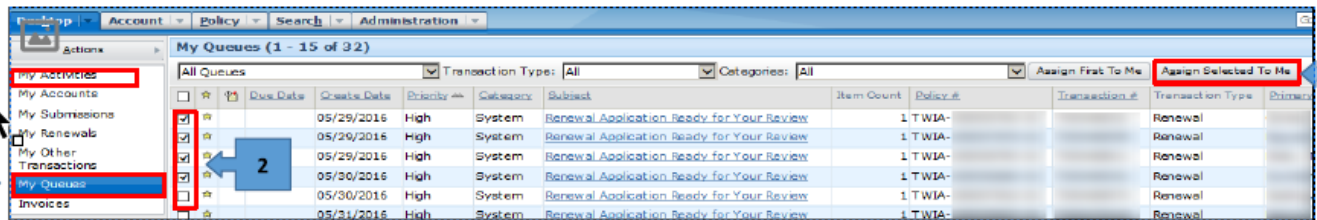
<https://portal.twia.org/pc/PolicyCenter.do>

Please note, you will need to assign a Depopulation – Policyholder Opt-out activity to yourself prior to being able to work the activity. Please follow the steps in the below “Reassigning Activities” section to reassign the activities.

Once the activities have been reassigned, follow the steps beginning with the “During the Policyholder Phase” section to complete an activity.

### Reassigning Activities

Use the steps below to move activities from ‘My Queues’ to ‘My Activities’.



1. Click on ‘My Queues’
2. Check the boxes next to Activities to assign yourself
3. Click Assign Selected to Me

These Activities will now appear in ‘My Activities’ for review.



## During the Policyholder Phase (December 3, 2022 – February 3, 2023)

1. Navigate to the “My Activities” section of the “Desktop” tab.
2. Find activity(ies) labeled “2022-2023 Depopulation – Policyholder Opt-out”.

• You may also search for activities by clicking the down arrow on the **Search** tab, selecting “Activities”, and entering a key word into the **Subject** criteria (for example, “depopulation”).

You can organize the activities in alphabetical order by clicking on the Subject column header.

Search Results (1 - 3 of 3)

Due Date	Priority	Status	Subject	Policy #	Transaction #	Account	Policy Type	Assigned By	Assigned To
11/30/2021	Normal	Complete	2022-2023 Depopulation-Policyholder Opt-out	Policy Number		Policyholder Name	Residential	Texas Windstorm Insurance Association	User (User email)
11/30/2021	Normal	Complete	2022-2023 Depopulation-Policyholder Opt-out	Policy Number		Policyholder Name	Residential	Texas Windstorm Insurance Association	User (User email)
11/13/2021	Normal	Complete	2022-2023 Depopulation-Policyholder Opt-out	Policy Number		Policyholder Name	Residential	Texas Windstorm Insurance Association	User (User email)

3. Click on the activity for the policy you wish to update.

Summary

Surcharge Paid Status: [click to view](#)

Policy Info

Policy Type: Residential

Policy Number: Policy Number

Issued: Yes

Primary Named Insured

Name: Policyholder Name

Mailing Address: Address

Last Completed Transaction

Date Submitted: 08/20/2021

Date Completed: 08/20/2021

Type: Renewal

Policy Period

Effective Date: 08/20/2021

Expiration Date: 08/20/2022

Total Cost: \$1,810.00

Agency Location of Services

Agency Name: Agency Name

TDI License #: TDI License #

Agency Location: Agency Location

Activities (1 - 1 of 1)

Date Created	Due Date	Related To	Policy #	Transaction #	Subject	Item #	Activity Status	Assigned To
11/29/2021	11/30/2021	Policy	Policy Number		2022-2023 Depopulation-Policyholder Opt-out		Open	User (User email)



4. You will be brought to the policy file after clicking on the activity. The Activity Detail box will open automatically.
5. If the policyholder wishes to stay with TWIA, check the box next to the field labeled “Policyholder Opt-out?”.
6. Click the “Update” button. Once the button is clicked, the opt out will be submitted into TWIA’s system and no additional action needs to be taken for the policyholder to stay with TWIA.

Activity Detail

Update Cancel

Documents must be submitted via the "Documents" link in the Tools Menu. To provide a document, click on the "Upload Document" button.

Activity Info

Policy # **Policy Number**

Subject 2022-2023 Depopulation- Policyholder Opt-out

Description This policy will automatically transfer to a new carrier on March 1, 2022 because the agent of record approved the Depopulation offer. No action is required if the policyholder would like for their policy to transfer.

If the policyholder wishes to stay with TWIA, you must opt-out of the 2021-2022 Depopulation Program by checking the "Policyholder Opt-out?" box below by the due date.

To learn more you may visit our website: [www.twia.org/frequently-asked-questions/#depopulation](http://www.twia.org/frequently-asked-questions/#depopulation)

Selected Carrier SafePoint Insurance Company

Policyholder Opt-out?  **Check this box**

Status Open

Due Date 11/30/2021

Escalation Date 12/01/2021

Assigned to **User (User email)**

7. The activity will automatically be updated with an “Activity History” section showing the date, time, and user that made an update to the activity.

Activity Detail

Update Cancel

Documents must be submitted via the "Documents" link in the Tools Menu. To provide a document, click on the "Upload Document" button.

Activity Info

Policy # **Policy Number**

Subject 2022-2023 Depopulation- Policyholder Opt-out

Description This policy will automatically transfer to a new carrier on March 1, 2022 because the agent of record approved the Depopulation offer. No action is required if the policyholder would like for their policy to transfer.

If the policyholder wishes to stay with TWIA, you must opt-out of the 2021-2022 Depopulation Program by checking the "Policyholder Opt-out?" box below by the due date.

To learn more you may visit our website: [www.twia.org/frequently-asked-questions/#depopulation](http://www.twia.org/frequently-asked-questions/#depopulation)

Selected Carrier SafePoint Insurance Company

Policyholder Opt-out?

Status Open

Due Date 11/30/2021

Escalation Date 12/01/2021

Assigned to **User (User email)**

Activity History			
Timestamp	Modified By	Comments	Action
11/29/2021 03:59 PM	<b>User (User email)</b>		Activity updated



**Should the policyholder change their mind during the Policyholder Phase and wish to leave TWIA after initially electing to opt-out, follow the below steps:**

- Repeat Steps 1-4.
  1. Navigate to the “My Activities” section of the “Desktop” tab.
  2. Find activity(ies) labeled “2022-2023 Depopulation – Policyholder Opt-out”.
    - a. You can organize the activities in alphabetical order by clicking on the **Subject** column header.
  3. Click on the activity for the policy you wish to update.
  4. You will be brought to the policy file after clicking on the activity. The Activity Detail box will open automatically.

Additional steps:

Uncheck the box next to the field labeled “Policyholder Opt-out?”.

- Click the “Update” button. Once the button is clicked, the policy will be opted back into the program and no additional action needs to be taken for the policyholder to leave TWIA.

The screenshot shows the 'Activity Update' form. At the top left, the 'Update' button is highlighted with a red box. Below the form title, there is a note: 'Documents must be submitted via the "Documents" link in the Tools Menu. To provide a document, click on the "Upload Document" button.' The form is divided into 'Activity Info' and 'Activity History' sections. The 'Activity Info' section includes fields for Policy # (Policy Number), Subject (2022-2023 Depopulation- Policyholder Opt-out), Description, Selected Carrier (SafePoint Insurance Company), Policyholder Opt-out? (checkbox), Status (Open), Due Date (11/30/2021), Escalation Date (12/01/2021), and Assigned to (User (User email)). A red arrow points to the 'Policyholder Opt-out?' checkbox, which is currently checked. A red box with the text 'Uncheck this box' is placed next to the checkbox. The 'Activity History' section shows a table with columns for Timestamp, Modified by, Comments, and Action. The table contains one entry: 11/29/2021 03:59 PM, User (User email), Activity updated.

The activity will automatically be updated with an “Activity History” section showing the date, time, and user that made an update to the activity.



## After the Policyholder Phase ends on February 3, 2023

The Depopulation activities will close and policyholders, or agents working on their behalf, will no longer be able to choose to stay with TWIA or leave TWIA. The activities will no longer appear in agent's open activities.

You may navigate to a specific policy file and review the closed Depopulation activity(ies) by filtering the activity(ies) in the "Activities" section of the **Summary** tab. As the activities are now closed, you will need to filter by either "All" activities or "Complete" activities to review a closed Depopulation activity.

Filter the activities and click on the activity for the policy you wish to review.

The screenshot shows the 'Summary' tab for a policy. The 'Activities' section is filtered to 'All' and shows two completed activities. The 'Completed Policy Transactions' table is also visible.

Policy Effective Date	Transaction Effective Date	Date Completed	Transaction Type	Status	Transaction #	Transaction Cost	Total Premium	Commission
<input type="checkbox"/> 06/20/2021	06/20/2021	08/20/2021	Renewal	In Force	Transaction #	\$1,810.00	\$1,810.00	\$269.40
<input type="checkbox"/> 08/11/2020	08/11/2020	08/11/2020	Submission	Expired	Transaction #	\$1,803.00	\$1,803.00	\$288.48

Once you click on an activity, the below Activity Detail box will open automatically.

The screenshot shows the 'Activity Detail' page. The 'Activity Info' section shows the policy number and description. The 'Activity History' table shows the activity was updated and then closed.

Timestamp	Modified By	Comments	Action
11/29/2021 03:59 PM	User (User email)		Activity updated
11/29/2021 04:21 PM	User (User email)		Activity updated
11/29/2021 04:22 PM	User (User email)		Activity updated
12/01/2021 12:25 AM	Texas Windstorm Insurance Association		Closed

The activity will no longer have the editable check box next to the field labeled "Policyholder Opt-out". Instead, the final opt-out status will appear.

- "Yes" indicates that the policyholder was opted out of the Depopulation Program and will remain with TWIA.
- "No" indicates that the policyholder did not elect to opt out of the Depopulation Program and their policy has been set transfer on March 1, 2022 to the participating carrier who made the offer.