

What Can I Do if I Disagree with the TWIA Claim Settlement Amount?

First...

CALL TWIA

- ◆ Ask TWIA to consider a supplemental payment
- ◆ Note items excluded from the original TWIA estimate
- ◆ Share your contractors' estimates
- ◆ Review Appraisal Process below

OR

COMPLAIN

- ◆ File a complaint with TDI that describes the issue and a fair resolution
- ◆ Submit the complaint by mail, fax, e-mail, or online to:
Texas Department of Insurance
Consumer Protection Program (MC 111-1A)
P.O. Box 149091
Austin, TX 78714-9091
Fax: 512-475-1771
E-mail: ConsumerProtection@tdi.state.tx.us
Website: www.tdi.state.tx.us

Additional options...

APPEAL

- ◆ Appeal to TDI within 30 days of receiving a final determination letter
- ◆ Send a letter with your contact information, policy number, and a copy of the letter to:
Texas Department of Insurance
Chief Clerk's Office (MC 113-2A)
P.O. Box 149104
Austin, TX 78714-9104
Fax: 512-475-2025
- ◆ Participate in an administrative hearing
- ◆ Review Appraisal Process below
- ◆ Challenge TDI's final decision in district court

OR

LITIGATE

- ◆ File a lawsuit in district court
- ◆ Review Appraisal Process below
- ◆ You can't sue if you appeal to TDI

USE APPRAISAL PROCESS

(described in the TWIA policy)

- ◆ May be used while negotiating, appealing, or litigating
- ◆ File a written appraisal demand with TWIA
- ◆ Select an appraiser; pay the cost of the appraiser and half the cost of an umpire
- ◆ Determination includes amount of loss, replacement cost, and cost of repair or replacement