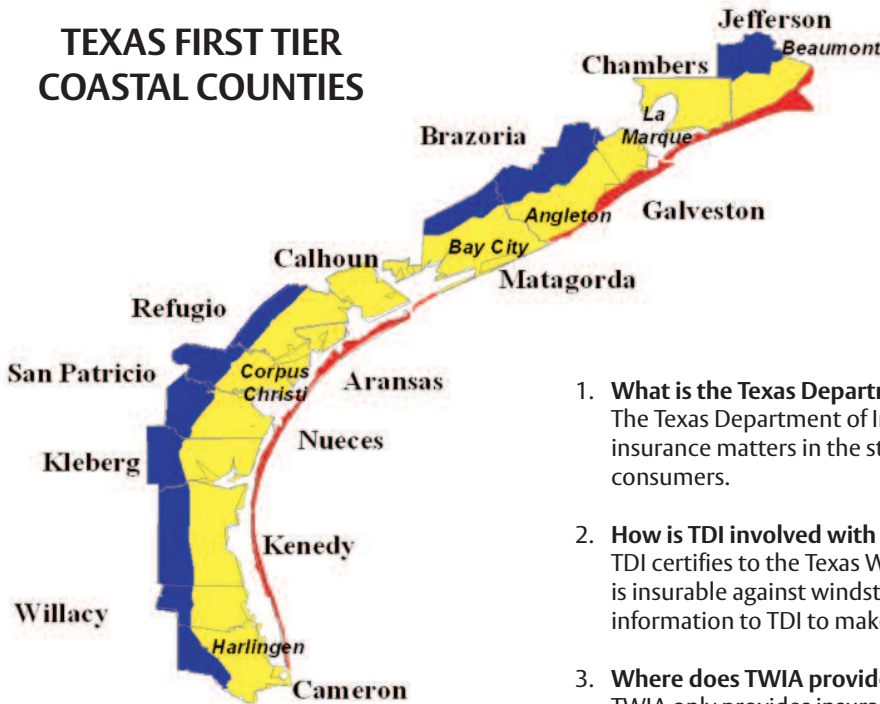


Texas Department of Insurance

Frequently Asked Questions



TEXAS FIRST TIER COASTAL COUNTIES



Adopted Building Requirements

Adopted Wind Speeds

- Seaward of Intracoastal Canal
130 mph 3-second gust design wind speed
- Inland (I) of Intracoastal Canal
120 mph 3-second gust design wind speed
- Inland (II) of Intracoastal Canal
110 mph 3-second gust design wind speed

1. **What is the Texas Department of Insurance (TDI)?**
The Texas Department of Insurance is a state agency that handles all types of insurance matters in the state of Texas. The agency works with insurers and consumers.
2. **How is TDI involved with Hurricane protection?**
TDI certifies to the Texas Windstorm Insurance Association (TWIA) that a building is insurable against windstorm and hail losses. An Appointed Engineer provides information to TDI to make this certification.
3. **Where does TWIA provide Insurance apply?**
TWIA only provides insurance coverage for structures in the Designated Catastrophe Areas or First Tier Counties along the Texas Gulf Coast. See map.
4. **What is an “Appointed Engineer”?**
The Texas Commissioner of Insurance appoints Texas registered professional engineers. These Appointed Engineers perform inspections and provide signed and sealed verification to TDI that the building meets Texas Windstorm requirements and is eligible for TWIA insurance. TDI uses the verifications from the Appointed Engineers to certify to the TWIA that the building and it’s components are eligible for windstorm insurance.
5. **What can be provided to the Appointed Engineer to demonstrate that steel doors, steel frames, and commercial hardware comply with the Texas windstorm requirements?**
 - A Texas Department of Insurance Product Evaluation Report
 - Model Code Evaluation Report
 - UL listings
 - Miami Dade County NOA
6. **What hardware can be used with doors and frames that are in a TDI Evaluation Report?**
Only the latching hardware and hinge hardware listed in the Evaluation Report. Any other latching hardware and hinges have not been evaluated and cannot be used. Closers and overhead stops may be used as long as they are not the concealed type.

It should be noted that the Appointed Engineer may require more data than what is available in the information sources listed above.