

# Texas Department of Insurance

## Frequently Asked Questions

### 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 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 its components are eligible for windstorm insurance.

### 5. What can be provided to the Appointed Engineer to

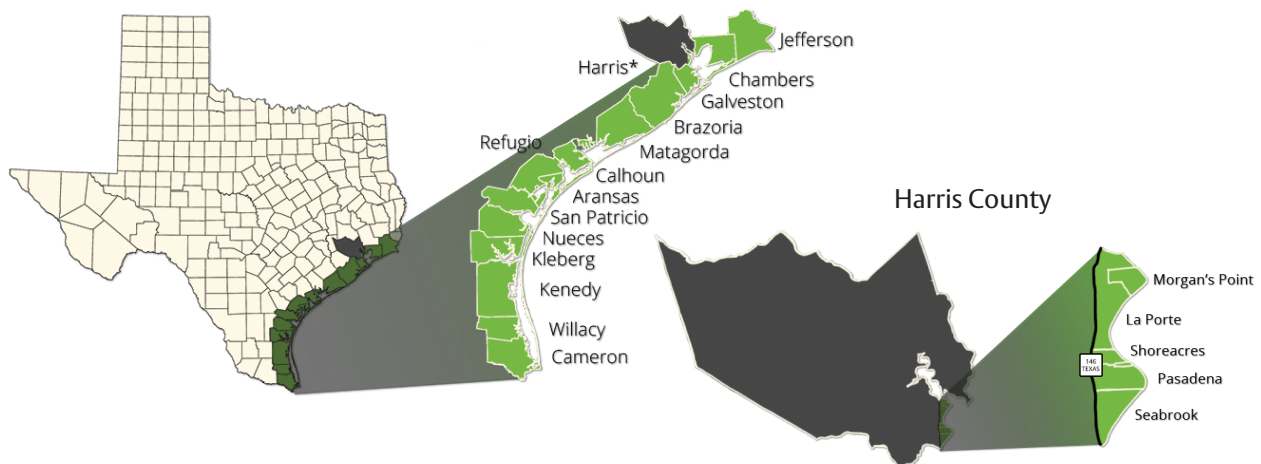
**demonstrate that steel doors, steel frames, and commercial hardware comply with the Texas windstorm requirements?**

- [Florida Department of Business and Professional Regulation Product Approvals](#)
- Texas Department of Insurance Product Evaluation Report
- Model Code Evaluation Report
- UL Assembly Listings
- Miami Dade County NOA
- Intertek Assembly Listings

### 6. What hardware can be used with doors and frames that are in the TDI Third-Party Evaluation Report Index?

Only the latching hardware and hinge hardware listed in the Third-Party Evaluation Listing. Any other latching hardware and hinges that have not been evaluated or shown on the Third-Party listings cannot be used. Closers and overhead stops may be used as long as they are not the concealed type.

## Designated Catastrophe Areas



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