



Florida Automobile Joint Underwriting Association FAQ Guide

Question: How do I become a producer for the FAJUA?

Answer: Any producer holding a current Florida 2-20 license and is appointed to another auto carrier may become a producer with the FAJUA. You will need to complete the “FAJUA Producer Training Webinar” and complete a Producers contract. This link can be found under the “FAJUA Online Binding Forms & Applications” tab which will bring you to our landing page. Only agency employees who completed a Producers contract and completed the FAJUA’s continuing Education On-line may bind coverage with the FAJUA. We do not contract with agencies, only with producers. More information can be found under Section II – Appointment Procedures, of the FAJUA Manual Operating Principles.

Question: Where do I direct my agency related questions?

Answer: Please contact Elaine Joyner if you need a registration package to become a producer or to make a change to the agency information.

Question: What is the amount of commission that the FAJUA will pay to its producers?

Answer: Per Rule 9 of the FAJUA Manual, producers will receive 10% of the premium for a private passenger auto policy. For local radius truckers, intermediate, long distance, zone rated trucks, tractors, trailers, cost of hire risks, and public passenger carrying vehicle risks, producers will receive 5% of the policy premium, and for all other risks, producers will receive 10% of the applicable premium for each applicable vehicle.

Question: How much liability coverage will FAJUA provide for a Commercial policy?

Answer: The FAJUA will only offer the coverage limit up to what the Federal Motor Carrier Safety Admin requires. Producers can run their ‘USDOT number’ on the FMCSA website to see what this amount is.

http://lpublic.fmcsa.dot.gov/LIVIEW/pkg_carrquery.prc_carrlist

- Please write the requested coverage on the proposal and **have the client initial** it, if not available on the portal.

Question: How do I submit a change request to FAJUA?

Answer: Producers need to submit an insured signed FAJUA Policy Change Request form located on the portal.

- To add a driver we need the change request form and the MVRs.
 - MVR’s provided by another insurance carrier are not acceptable.
- Vehicle registration and the insured signed request form is needed to add/replace a vehicle.

Question: What payment plans and payment options do you have available?

Answer: Producers may submit payments to the FAJUA by Applicant Check, Agency Check, Money Order or Premium Finance Check for new business. If being paid by premium finance, we require a copy of the signed finance agreement.

- We have a full payment plan, or an 8 payment plan. The deposit premium due for the 8 payment plan is 30% of the total premium, plus a \$3 service fee. The balance of the premium will be billed in 8 monthly installments, plus a \$3 fee per installment.

- To change a payment plan, you will need to complete the Pay Plan Agreement form located on the portal, and have the insured sign it.
- We will honor the post mark date for active policies. Renewal payments need to be received by us prior to the renewal date.

Question: Are we able to exclude drivers on a Personal Auto or Commercial policy?

Answer: Drivers can be excluded if both of these questions are answered 'Yes'.

1. The driver/operator is not the named insured or resident spouse, and
2. The excluded driver/operator is an owner of a registered motor vehicle.
(Registered to them **only**)

Excluded driver information is collected on the new business application when applicable.

If you need to make a change to excluded drivers on an existing policy, the producer must submit the appropriate signed Policy Change Request form located in the Forms section of the portal.

Question: Are 6 month long policies available for auto insurance?

Answer- A 6 month policy is available in accordance with Florida Statute 627.7275 (2)(a).

Question: What is the FAJUA company code which the insured should provide to the DMV?

Answer- The DMV should not require any type of paperwork or Carrier code from the FAJUA. If this is requested, number '99-008' can be provided, which is found on our ID cards.

Question: How do I request a certificate of Liability with FAJUA?

Answer: Please email us your certificate requests to FAJUA-AIO@aipso.com