

Florida Automobile Joint Underwriting Association 1425 Piedmont Drive East, Suite 201A Tallahassee, FL 32308

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TO: FAJUA CONTRACTED PRODUCERS Producer Bulletin 2015-1 FROM: FAJUA MANAGEMENT RE: REQUEST FOR PROPOSAL TRUCKERS (See Definition) PUBLIC TRANSPORTATION

Any vehicle operating as a trucker or public transportation must be submitted to the FAJUA on a Request for Proposal form. DO NOT BIND COVERAGE. The binding of coverage prior to review by the FAJUA will result in the policy being cancelled and the producer terminated.

Your experience as a producer is beneficial in the placing of these risks. The Request for Proposal must be completed in the system without any handwritten additions. The system cannot read handwritten notes.

A trucker is defined as anyone using their vehicle to haul anything for another. This includes Interstate and Intrastate risks that may be zone rated and may have multi vehicles.

Public transportation is any passenger carrying vehicle that is for hire and carries passengers. These include buses transporting children to schools which are classified as Urban Buses, vehicles used to transport persons to medical facilities and other vehicles transporting for hire.

Refer to FAJUA Rule 53 for the list of vehicle classification.

The following list is the minimum of documents that must be submitted with the Request for Proposal. A proposal may take up to 30 days from the date that all required documentation has been received. Submissions must contain all information and documents.

NEW ENTITIES: Businesses with no prior experience, new in the market, no prior insurance. Send a letter with the Request. Do not add to the Request.

- What business was the client previously engaged in? Was the client driving a vehicle for an employer? If yes, provide name of employer, address, phone number DOT/MC numbers for the employer.
- Supply three years of proof of prior experience. Name of employer, address, phone number, DOT/MC numbers.

- If the client has been in business as a trucker or in the public transportation business, provide proof of schooling to operate the vehicle shown on the Request. Proof of driving school, etc. This applies to the client and all drivers.
- Three letters from insurance companies dated within the last 60 days declining coverage.

## ENTITIES WITH PRIOR EXPERIENCE:

Do not submit Truck Brokers.

Provide the following:

- DOT/MC numbers must be listed on the Request for Proposal for any risks hauling for others and passenger transportation other than school buses, and school bus types.
- Prior dec page
- Notice of NonRenewal where applicable
- Five years of loss runs from prior carrier
- Five years of prior addresses for the business
- Photo of business location
- Two photos of all vehicles and trailers
- Letters from three insurance companies declining coverage within the last 60 days
- Florida MVRs for all drivers
- Current Florida Vehicle Registrations
  - Must be in the name of the client
  - If, the vehicle is hired, (Owner Operators) provide a contract between the client and vehicle owner and the current Florida Vehicle Registration
- Copy of approved routes for all passenger carrying vehicles subject to a route (School Buses and Jitneys)
- List of Corporate Officers and phone numbers
- Website for the client
- Authority to operate...Permits from municipalities dated within one year of the date of the Request
- P & L Statement or latest IRS filing from an outside preparer dated within 18 months of the Request
- Business license, where applicable
- Truckers must provide current contracts for the entity the trucker is hauling for or a signed statement describing the method that the trucker will be hauling for others
- Truckers must provide International Fuel Tax Reports for the past 12 months or copies of Fuel Tax Reports for each state in which the vehicles traveled in the past 12 months
- Copies of ordinances or regulations per Rule 22, A. 2 FAJUA Underwriting Manual of Rules and Rates and client's contract to operate under the ordinances or regulations.

• Details of the client's safety program along with name of phone number of the Safety Manager or company that oversees the program. Include website for the company administering the safety program

Maximum CSL available is \$300,000 or Split Limits of \$100,000/300,000/50,000. If coverage above these limits is required proof must accompany the Request. Contracts are not acceptable to increase coverage. See FAJUA Manual Rule 22 for additional information on available increases. Requests for increased limits shall be submitted with a copy of the appropriate regulatory documentation.

Risks with five or more vehicles must also submit the prior carrier's base premium for the last 3 years.

## MIGRANT TRANSPORTATION IS NOT SUBJECT TO THIS BULLETIN.

## GARAGE DEALERS

Provide the number of Full Time Employees and the number of Part Time Employees along with MVR.

Provide the number of Employees furnished an auto for regular use. Provide the number of Non Employees furnished an auto for regular use. Include MVRs

## GARAGE SERVICE OPERATIONS

Provide the latest IRS filing Provide a copy of the current Worker's Compensation Policy.

The FAJUA staff thanks you for your attention to the details. By submitting the documents required with a Request for a Proposal quotes can be easily prepared. Late submission of documents will delay the preparation of quotes.