

TO: FAJUA CONTRACTED PRODUCERS

Producer Bulletin 2017-1

FROM: FAJUA MANAGEMENT

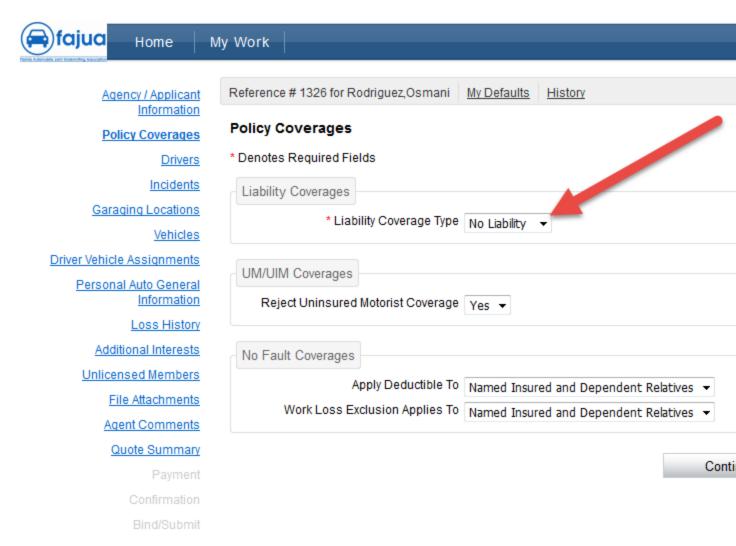
RE: Improper Applications - No Legally Requested Coverages Selected (PIP and PD)

We are receiving many applications that are improperly submitted to our processor. The primary problem is a single selection on the Policy Coverages tab in the FAJUA Web Quote system. See the following notes and screen shots:

The very first selection on the Policy Coverages tab is "Liability Coverage Type"

Producers writing a PIP and PD only policy are selecting "No Liability" thinking this is correct given they are not quoting BI limits. Notice the two screen shots below.

Agency / Applicant	Reference # 1326 for Rodriguez,Osmani	My Defaults History
Information Policy Coverages	Policy Coverages	
Drivers	* Denotes Required Fields	
Incidents		
Garaging Locations	Liability Coverages	
Vehicles	* Liability Coverage Type	Split Limits ▼
Driver Vehicle Assignments	* Split BI Limits	\$10,000/20,000 ~
Personal Auto General	* Property Damage Limit	\$10,000 ▼
Information	Extended NonOwned Liability Coverage	No ▼
Loss History		
Additional Interests	Medical Payments Coverage	
Unlicensed Members	Medical Payments	No Coverage ▼
File Attachments		
Agent Comments	UM/UIM Coverages	
Quote Summary	Reject Uninsured Motorist Coverage	Voc -
Payment	region of motorior outsing	ies v
Confirmation	No Fault Coverages	
Bind/Submit		
	PIP Coverage Limit	
	PIP Deductible	1000
		Named Insured and Dependent Relatives
	10,000 Fixed Limit Exclude Benefits for Work Loss	
	Work Loss Exclusion Applies To	Named Insured and Dependent Relatives
	Broadened PIP Coverage	No ▼



When you select 'No Liability' the screen shifts and you cannot add PIP and PD. Many producers are simply continuing through without realizing that no PIP or PD has been selected.

You have to select 'Split Limits' in order to properly continue the application. If you are writing no Bodily Injury, that is fine but you do that in the next selection. See below:

Reference # 1326 for Rodriguez, Osmani My Defaults <u>History</u> Agency / Applicant Information **Policy Coverages Policy Coverages** * Denotes Required Fields Drivers **Incidents** Liability Coverages Garaging Locations * Liability Coverage Type Split Limits <u>Vehicles</u> * Split BI Limits \$10,000/20,000 **Driver Vehicle Assignments** Select One * Property Damage Limit No Coverage Personal Auto General Extended NonOwned Liability Coverage \$10,000/20,000 Information \$15,000/30,000 Loss History \$25,000/50,000 \$50,000/100,000 Medical Payments Coverage Additional Interests \$100,000/300,000 Unlicensed Members Medical Payments No Coverage ▼ File Attachments Agent Comments UM/UIM Coverages Quote Summary Reject Uninsured Motorist Coverage Yes ▼ No Fault Coverages PIP Coverage Limit 10,000 ▼ PIP Deductible 1000 Apply Deductible To Named Insured and Dependent Relatives ▼ 10,000 Fixed Limit Exclude Benefits for Work Loss

Work Loss Exclusion Applies To Named Insured and Dependent Relatives ▼

Broadened PIP Coverage No

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This allows you to take Bodily Injury Off, but still add the legally required PIP and PD. The ONLY time you would select 'No Liability' in the first selection is for a Physical Damage only policy. To date we have not had a single request for Physical Damage only. We are receiving as many as 3 of these improper 'Physical Damage' only applications a day. Please be careful in your selections and double check everything before binding coverage that doesn't have the legally required coverages.

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