

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.



My Work

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

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<u>Agency / Applicant</u> Information	Reference # 1326 for Rodriguez,Osmani My Defaults History
Policy Coverages	Policy Coverages
Drivers Incidents	* Denotes Required Fields Liability Coverages
Garaging Locations Vehicles	* Liability Coverage Type No Liability -
Driver Vehicle Assignments	UM/UIM Coverages
Personal Auto General Information Loss History	Reject Uninsured Motorist Coverage Yes 👻
Additional Interests	No Fault Coverages
Unlicensed Members File Attachments	Apply Deductible To Named Insured and Dependent Relatives Work Loss Exclusion Applies To Named Insured and Dependent Relatives
Agent Comments Quote Summary	Work Loss Exclusion Applies To Named Insured and Dependent Relatives 💌
Payment	Conti
Confirmation Bind/Submit	

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:



My Work

Agency / Applicant Information

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Policy Coverages

Drivers

Incidents

Garaging Locations

Vehicles

Driver Vehicle Assignments

Personal Auto General Information

Loss History

Additional Interests

Unlicensed Members

File Attachments

Agent Comments

Quote Summary

Paymen

nfirmatio

Bind/Submit

Reference # 1326 for Rodriguez,Osmani	My Defaults	<u>History</u>
Policy Coverages		
* Denotes Required Fields		
Liability Coverages		
* Liability Coverage Type	Split Limits	•
* Split BI Limits	\$10,000/20,	,000
* Property Damage Limit	Select One	
Extended NonOwned Liability Coverage	No Coverage \$10,000/20, \$15,000/30,	,000
Medical Payments Coverage	\$25,000/50, \$50,000/100 \$100,000/30	0,000
Medical Payments	No Coverage	
UM/UIM Coverages		
Reject Uninsured Motorist Coverage	Yes 🔻	
No Fault Coverages		

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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	Yes 🔻
WOIN LOSS	
Work Loss Exclusion Applies To	Named Insured and Dependent Relatives \checkmark
Broadened PIP Coverage	No 👻

Cont

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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