

Producer Bulletin 2017-6 – FAJUA Producer Training – Getting Started

This week is the last week based on September Effective dates that you will enter or process anything in the current system. As of Saturday September 30th, 2017 at 7:30 pm you will no longer be able to log into the prior system (Blue Cod – Web Quote). You will be able to navigate to the landing page for any documentation or form that you need to use for all of your clients that have not been rolled off and re-written in the new system (AIPSO – Easi). The clients who have renewed in the prior system up to and including 09/30/2017 effective dates will stay on the Blue Cod system until next year. Please make sure you finish processing any quotes / applications in the system that have September 2017 effective dates. If you have already submitted them to Blue Cod, you are fine. If you are working on a current quote, you need to finish them as soon as possible.

We have attached a getting started guide provided by AIPSO. This is a very handy tool. Also you can navigate to the new FAJUA landing page from our www.fajua.org website. Simply click on the FAJUA PRODUCERS button in the center of the page. From there you will see options for both current and new landing sites. Please review carefully. All phone numbers and email addresses for current and new providers are there. Click on the Blue box for current and the Red box for new landing page. All new documents and training videos are available at our new AIPSO landing page.



FAJUA Producer Training

Getting Started

This document contains instructions for producers who want to become familiar with the Florida Automobile Joint Underwriting Association. The information in this document will help you to get started with the new automated application processing system that will be in effect for new business effective 10/1/2017 and forward, whether you are a currently registered producer needing assistance with the new system, or a new producer to the FAJUA.

Please read this document, then proceed to the 2 training videos also available on the **FAJUA Producers** screen:

- **Creating a Private Passenger Application in EASi**
- **Creating a Commercial Application in EASi**

EASi is the new website portal for creating both Private Passenger and Commercial applications for the FAJUA, for new business with an effective date of 10/1/2017 and forward.

This document will provide you with an overview of some of the features of the EASi system, as well as some helpful information before you view the training videos, including the following topics:

1. **Exploring the FAJUA.org Website**
2. **Application Processing for Private Passenger and Commercial Quotes and Applications**
 - a. **Logging in to the Application Submission System (EASi)**
 - b. **Exception processing for Private Passenger Operators and Vehicles**
 - c. **Commercial Applications – Bound vs. Non-Bound**
3. **Tools to Help with Completing your Application**
 - a. **Penalty Points Calculator**
 - b. **Rating Worksheets**
 - c. **Printer Friendly versions of Private Passenger quotes and applications**
 - d. **VIN Validation**
 - e. **Hurricane Watch**

1. Exploring the FAJUA.org Website

Log in to the Home page on FAJUA.org

fajua
Florida Automobile Joint Underwriting Association

**HIGH RISK
AUTOMOBILE
INSURANCE
PROVIDERS**

The Florida Automobile Joint Underwriting Association is available to licensed drivers and vehicle owners who have been unable to purchase insurance from other companies. The FAJUA is often referred to as "The High Risk Market" or "Market of Last Resort."

Every insurer authorized to write automobile liability insurance or automobile physical damage insurance in Florida shall be a member of the Association and shall subscribe and be bound by the Articles of Association of the FAJUA and by the rules and regulations adopted pursuant thereto. FAJUA was created pursuant Sections 627.311 and 627.351, Florida Statutes, by order of the Insurance Commissioner Dated February 9, 1973.

FORMS & MANUALS

FAJUA PRODUCERS

ASK FAJUA A QUESTION

PRODUCER/AGENTS DIRECTORY
If you are in need of a "high risk" policy, please click here to look up a producer in your area.

CLAIMS
New losses or questions: YorkClaimsintake@yorkrsg.com
or Call 866-391-9675 | Fax 800-393-8104
Mailing Address: PO Box 183188, Columbus, OH 43218

The Home Page contains links to;

- **Forms and Manuals** – click the link to reference the FAJUA Underwriting Manual, Accounting & Statistical Manual, FAJUA 5 Year History and Producer Bulletins.
- **Ask FAJUA a Question** links to an email application where you can enter questions for FAJUA staff to respond to.
- **Producer/Agents Directory** is a link to a facility where you can enter a zip code and locate a producer near you.

- FAJUA Producers** – click the link to arrive at a screen that provides contact information for business effective before 10/1/2017, and on or after 10/01/2017. This new information in the column on the right applies to the new application process. For any business with an effective date of 9/30/2017 or prior, refer to the link and information in the column on the left.

****For new business prior to 9/30/2017****
 Click here for supplemental applications, forms and guides, or to log in to the application processing system

****For new business effective 10/01/2017****
 Click here for supplemental applications, forms and guides, or to log in to the application processing system

Mailing Address:

Florida Auto JUA
 PO Box 9142
 Marlborough, MA 01752-9142

Mailing Address:

Florida Auto JUA — serviced by AIPSO
 PO Box 6530
 Providence, RI 02940-6530

Payment Address:

Florida Auto JUA
 PO Box 9142-B
 Marlborough, MA 01752-9142

Payment Address:

Florida Auto JUA — serviced by AIPSO
 PO Box 6530
 Providence, RI 02940-6530

Physical Address:

Florida Auto JUA
 325 Donald Lynch Blvd
 Suite 115
 Marlborough, MA 01752

Physical Address:

Florida Auto JUA — serviced by AIPSO
 302 Central Avenue
 Johnston, RI 02919

P: 866-496-1781

P: 800-827-6370

Email for service, quotes, general help:

fajuaservice@bluecod.com

Email for general help: FAJUA-AIQ@aipso.com

Applications, endorsements, changes:

fajuadp@bluecod.com

Premium services: FAJUAPremium@bluecod.com


Click on the red link and you will arrive at this screen.

Florida Plan Sites / Florida

Florida Plan Links
Claims Reporting
Florida Office of Insurance Regulation
Insurance Fraud Notice

Quick Links
About AIPSO
Careers
Find Us
Frequently Asked Questions
Glossary of Insurance Terms
Services
Why Register?

Florida Automobile Joint Underwriting Association



The Florida Automobile Joint Underwriting Association is available to licensed drivers and vehicle owners who have been unable to purchase insurance from other companies. The FAJUA is often referred to as "The High Risk Market" or "Market of Last Resort".

Every insurer authorized to write automobile liability insurance or automobile physical damage insurance in Florida shall be a member of the Association and shall subscribe and be bound by the Articles of Association of the FAJUA and by the rules and regulations adopted pursuant thereto. FAJUA was created pursuant Sections 627.311 and 627.351, Florida Statutes, by order of the Insurance Commissioner Dated February 3, 1973.

[Application Submission System \(EASi\)](#) [Producer/Agents Directory](#) [Rating Worksheets](#)

Announcements

Producer Registration:
For Producer Registration: Email Elaine Joyner, or call 866-691-2001.

Claims:
New Losses or Questions: YorkClaimsIntake@yorkreg.com, or call 866-391-9675
Fax: 800-393-8104
Mailing Address: PO Box 183188, Columbus, OH 43218

Forms

Title	Category	Modified Date	Size
AIP2505 FL PIP Coverage Form for PP		8/16/2017	94.27 KB Download

This screen provides you with links to:

- [Producer/Agents Directory](#), (which also has a direct link from the Home screen)
- [Rating Worksheets](#) for Commercial and Private Passenger rating help
- [Access to the Application Submission System \(EASi\)](#)
- [Supplemental application forms](#)
- [Producer Training documents and videos](#)
- [Contact information for Producer Registration and Claims](#)

2. Application Processing for Private Passenger and Commercial Quotes and Applications

Logging in to the Application Submission System (EASi)

All registered producers were provided with a letter that included a temporary login ID and password to the new EASi system. This letter would also be sent to any newly registered producer during the registration process. You will use these temporary credentials to login and create your EASi account, which includes selecting a new password and setting up security questions in the event you can't remember your user name or password in the future.

There is a link in the Private Passenger portal in EASi that allows you to update this information at any time.

FLTEST Agency
PO BOX 8530
PROVIDENCE, RI
02940
FL - PPAS

Account Management

Home | Profile | Security Questions | Password

Applications

Frequently Asked Questions

Register for EASi

Edit Security Information

Hours of Operation

Log Out

User Name: fltes0001

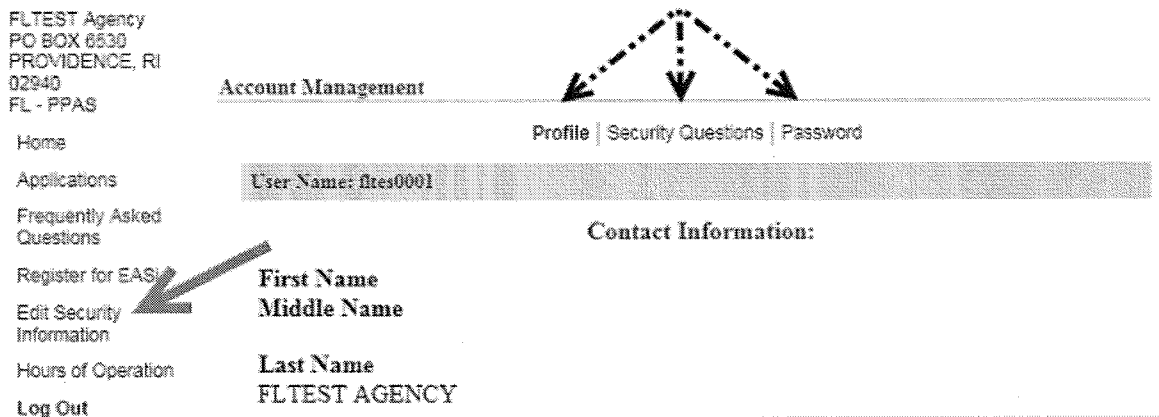
Contact Information:

First Name

Middle Name

Last Name

FLTEST AGENCY

A screenshot of the EASi user interface. On the left is a navigation menu with links: Home, Applications, Frequently Asked Questions, Register for EASi, Edit Security Information, Hours of Operation, and Log Out. An arrow points from 'Edit Security Information' to the 'Contact Information' section. The 'Contact Information' section displays 'User Name: fltes0001' and fields for 'First Name', 'Middle Name', and 'Last Name', with 'FLTEST AGENCY' entered in the last name field. At the top right, there are links for 'Profile', 'Security Questions', and 'Password', with a dashed arrow pointing to them from the 'Account Management' header.

Note the links marked above for Profile, Security Questions and Password. These sections allow you to update your agency access to EASi as needed. Please note the reference to Email address is for the Email address you use for access to the EASi system only, and will not update any address provided to the FAJUA during your registration process. For changes to your registration Email information, please contact Elaine Joyner at 850-681-2003.

Exception processing for Private Passenger Operators and Vehicles

The FAJUA allows for more than 5 operators and 5 vehicles on a Private Passenger application. This is a very rare occurrence, and one that needs to be accommodated using an exception process. The EASI system for Private Passenger can only accommodate up to 5 vehicles and 5 operators on one application, so the system displays a message, in both the Residents tab and the Vehicles tab that describes how to submit your application in the event you have 6 or more operators and/or vehicles.

Refer to the note as shown below:

The screenshot shows a web application interface with tabs for Applicant, Residents, Driving History, Vehicles, Add Info, and Summary. The 'Residents' tab is active, and within it, the 'Operators' sub-tab is selected. A message box states: 'All residents of the household over the age of 14 must be listed on the application. Choose the Operators tab to add all licensed drivers who should be included on the policy. Choose the Residents tab to add all resident relatives over the age of 14 who are unlicensed, as well as any residents who should be excluded from the policy.' Below this, a callout box says: 'If you need to enter more than 5 operators, the remaining operators must be entered on a separate application. Please make note in the Remarks section that you are entering additional operators on a separate application, and include this application's reference number on the additional application. Both applications should be mailed in together.'

Operator List Add Another Operator Cancel

Last Name	First Name	Gender	Marital	Status	Date of Birth	Driver's License Number	Action
Test	Karen	M	S		01/01/1984		Edit

Below the table, there are input fields for 'First Name' (Karen), 'MI', and 'Last Name' (Test). To the right, there are checkboxes for 'Operator Discounts/Surcharges', 'Mature Operator Accident Prevention Course Discount', and 'FR-44 Filing'.

For either additional operators or vehicles, you will need to complete another application. Enter a note in the Remarks section of the first application that you are entering any additional operators and/or vehicles on another application. On the second application, enter the Reference number for the first application in Remarks, and combine the 2 completed applications into one mailing.

Commercial Applications – Bound vs. Non-Bound

Commercial applications can only be bound at the time of submission if they meet specific criteria. The Commercial EASI system will identify applications as bound or non-bound based on the information you enter in the system. In the past, a separate form was used for non-binding proposals. With the introduction of the EASI system, the number of application forms have been pared down to 1 for Private Passenger, 1 for Commercial and 1 Garage supplemental form. If a Commercial application is determined to be non-binding, the application form will be marked with a watermark stating, "This is a Nonbinding Application".

There may be scenarios where you feel an application you've submitted should have been bound, but is showing the non-bound watermark. In such cases you can contact Support at 850-681-2003 to speak to an underwriter who will help you with your questions.

3. Tools to Help with Completing your Application

Penalty Points Calculator

The Penalty Points Calculator is available in the Private Passenger Quote and Full Application sections of EASI, and appears in these sections as shown below:

Penalty Points 

Clicking on the help “?” will bring you to an automated spreadsheet to help you calculate points for the application you’re completing. Select the quote or application tab of the spreadsheet, enter the **Effective Date** in the top left corner, then you can **Select Cause of Loss Code** and enter **# of Accidents**. The **Total Points** per accident will automatically populate, and **Total Operator Points** will calculate as you go.

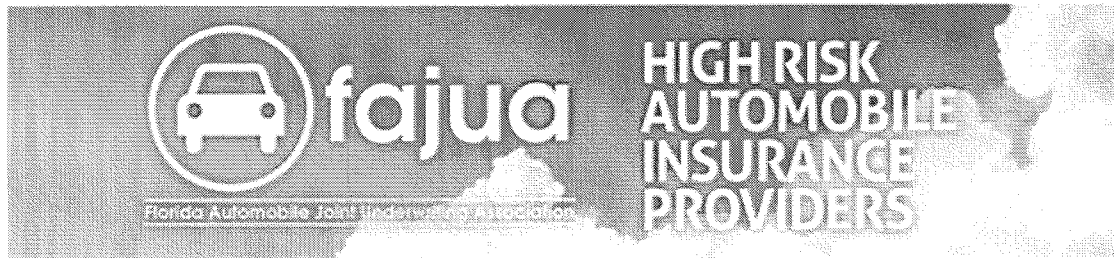
Effective date of policy	10/1/2017	Please use this worksheet to determine Operator Penalty Points for FAJUA Quick Quote processing. After selecting the Accidents and Convictions associated with each operator, please copy and paste the highlighted Total Operator Points value from this spreadsheet into the Penalty Points field for the associated operator.	
Number of operators			
Operator 1		Total Operator Points 2	
Accidents	Select CauseOfLoss Code from drop-down menu and enter number of all accidents for each in 36-month period prior to effective date of the policy	# Accidents	Total Points
Select CauseOfLoss Code	20011 ACCIDENT W/ CAUSE	1	2
Select CauseOfLoss Code		0	0
Select CauseOfLoss Code		0	0
Select CauseOfLoss Code		0	0
Select CauseOfLoss Code		0	0
Select CauseOfLoss Code		0	0
Select CauseOfLoss Code		0	0
Select CauseOfLoss Code		0	0
Convictions	Enter date of violation and select violation code from drop-down menu for each violation in 36-month period prior to effective date of the policy	18 month	36 month
1st violation date		0	0
Select Violation Code		0	0

Convictions works the same way. For the Quick Quote you will only need to enter total points, for the full application process you will need to enter more details.

Rating Worksheets

Rating Worksheets are available by clicking on the **FAJUA Producers** button on **FAJUA.org**.

Florida Automobile Joint Underwriting Association



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Refer to this screen to access Instructions, as well as the worksheets to be used to calculate premiums when required.

Rating Worksheets - Instructions

This site contains Microsoft Excel based rating worksheets for residual market autos. There are separate rating worksheets for the following residual market mechanisms and vehicle types:

Florida Automobile Joint Underwriting Association

Click on the link for the appropriate rating worksheet below. Determine the appropriate worksheet based on the risks to be included in the application (if there are multiple versions of the worksheet(s), use the worksheet(s) with an Effective Date prior to the application's requested effective date and not after another worksheet's Effective Date). To find the appropriate rating worksheet, use the search feature. Select the column and the text for which you want to search. For example, Browse records in State that contain Florida. Click Search and all rating worksheets for Florida will appear.

Note that several of the worksheets have multiple tabs. Complete worksheets for all risk types to be included in the application. To complete the worksheet, fill in all the variable fields, which are indicated with green text. Some questions will appear/disappear based on vehicle specific criteria. Be sure to answer all questions and delete any variable fields that don't display a corresponding question.

Problems opening or using the rating worksheets

Rating Worksheets

Browse records in that contain Search

State	Rating Worksheet	Effective Date
Florida	FLRatingWorksheetExperienceRating.xlsx	4/1/2017
Florida	FLRatingWorksheetGarage04-01-2017.xlsx	4/1/2017
Florida	FLRatingWorksheetIredAuto04-01-2017.xlsx	4/1/2017

Click on the link to the rating worksheet you need, and you will see these worksheets are set up in a similar way to those for the Penalty Points Calculator.

On the left side of the spreadsheet you will answer the questions in green.

Trucks, Tractors, Trailers Not Zone Rated

Business Entity:	Individual
Territory:	010
Part of Fleet?	Yes
Subject to No-Fault?	Yes
Vehicle Type:	Truck
Truck GVW:	10,000 pounds or less
Weight Class (calculated field):	Light Truck
Use:	Service
Radius:	Intermediate
Industry:	All Other
Primary Class Code:	015
Secondary Class Code:	9
Special Provisions:	Transportation of Explosives
Pollution Coverage Required:	No
Number of Financial Responsibility Filings Required:	1
Owned or Long-Term Leased?	Owned

On the right side of the spreadsheet you will see the calculated premiums based on your responses.

	BI & PD CSL	Bodily Injury	Property Damage	PIP	UMBI	Comprehensive	Collision
Territorial Base Rate (Rate Schedules):				\$345	\$233	\$743	\$905
Territorial BI Base Rate (Rate Schedules):	\$0	\$941					
Fleet Factor:	1.10	1.10		1.00		0.70	0.90
Round to Whole Dollar:	\$0	\$1,035		\$345		\$524	\$815
Not Subject to No-Fault Factor (Rule 44 C.8)	1.00	1.00					
Territorial PD Base Rate (Rate Schedules):	\$0		\$275				
Fleet Factor:	1.10		1.10				
Round PD Rate to Whole Dollar:	\$0		\$303				
Combined BI & PD Rate	\$0						
Special Provisions (Amusement Devices) (Rule 43 D.3):	1.00	1.00	1.00				
Deductible (Rule 25 B)				0.95			
Subtotal				\$331.20			
Exclusion of Work Loss Benefits Discount (Rule 25 C)				\$15.56			
OCN Factor (Rate Schedules):						1.20	1.27
Age Group Factor (Rate Schedule):						0.70	0.65
Round to Whole Dollar:						\$440	\$673
Territorial Base Rate (Rate Schedules):						\$743	\$905
Fleet Factor:						0.70	0.90
Round to Whole Dollar:						\$524	\$815
Age Group Factor (Rate Schedule):						0.70	0.65
Deductible Factor (Rule 47 C):						-0.171	-0.163
Round to 2 Decimal Places:						-\$62.72	-\$89.53

Total premiums will be displayed for each coverage that can be entered into your Commercial application in the EASi system.

Printer Friendly versions of Private Passenger quotes and applications

EASi Private Passenger has a feature in both Quick Quote and the full application that allows you to print a copy of the application information prior to submission. The link can be seen on the Summary Information screen for either Quick Quote or the full application.

Summary Information

Click here for Printer Friendly version
Click here for View Only Application

Requested Effective Date: 10/01/2017
 Producer: FLTEST Agency Operator: 1 Accidents: 0
 Applicant: Karen Test Vehicles: 1 Convictions: 0

Rate Information

Operator: 1
 Vehicle: 1 Year: 2012 Comprehensive Symbol: 43 Collision Symbol: 53

Coverage	Limit/Deductible	Premium
Territory: 07 Property Damage	10000	\$795
Rate Class: 1A PIP Deductible	0	\$6223
		Vehicle Premium: \$7018
		Total Estimated Premium: \$7018

Clicking on the link will display a simple summary of the information you've entered for the application, that can be printed and reviewed with the applicant prior to submission.

EASi Rate Summary

Print Go Back

Requested Effective Date: 10/01/2017
 Producer: FLTEST Agency Operator: 1 Accidents: 0
 Applicant: Karen Test Vehicles: 1 Convictions: 0

Rate Information

Operator: 1
 Vehicle: 1 Year: 2012 Comprehensive Symbol: 43 Collision Symbol: 53

Coverage	Limit/Deductible	Premium
Territory: 07 Property Damage	10000	\$795
Rate Class: 1A PIP Deductible	0	\$6223
		Vehicle Premium: \$7018
		Total Estimated Premium: \$7018

***THE TOTAL POLICY PREMIUM IS AN ESTIMATED PREMIUM. THE ESTIMATED PREMIUM IS SUBJECT TO CHANGE PENDING VERIFICATION OF THE MOTOR VEHICLE DRIVING HISTORY, VEHICLE USE BY THE LICENSED OPERATOR AND ANY OTHER INFORMATION NECESSARY TO UNDERWRITE THE POLICY. THE COMPANY RESERVES THE RIGHT TO ADJUST THE ESTIMATED PREMIUM EITHER PRIOR TO OR AFTER THE ISSUANCE OF THE POLICY, WHENEVER APPLICABLE, IN ACCORDANCE WITH PLAN RULES.**

EASi Private Passenger has a feature in both Quick Quote and the full application that will automatically populate the details specific to a VIN, saving you time and keystrokes in the entry process. There is also another feature that may be helpful if you do not have access to a vehicle's VIN.

Under the Validate VIN button, you can select, [Click here to find symbol](#)

VIN (Optional)

 The model year is required. Click here to find symbol

You will be prompted to enter the Type, Make, Year and Model you're looking for. When you have entered all the required information, the screen will display the Lookup feature, which is a list of all variations for that vehicle. Select the one for the vehicle desired. Note that using this method does not provide details as accurate as entering the specific VIN.

Quick Quote - Vehicle

Symbol Lookup

Choose Type: PASSENGER CAR Enter Make: BUICK Choose Year: 2013 Enter Model: REGAL

	VinPrefix	Symbol Comp/Col	Vehicle Type	Series	Body Style	CID	Cyl/Inders	Restraint	Security System	Fuel Code	AntiLock Brakes	Daytime Running Lights?	Price New Symbol
Select	2G4G15ER	/	P: Passenger Car	CONVENIENCE	SD: SEDAN	146	4	S: Dual air bags front, head, and side/active belts w/ automatic passenger sensor		G: Gas	2: 4 Wheel Standard	S: Standard	
Select	2G4G15GR	/	P: Passenger Car	CONVENIENCE	SD: SEDAN	146	4	S: Dual air bags front, head, and side/active belts w/ automatic passenger sensor		G: Gas	2: 4 Wheel Standard	S: Standard	
Select	2G4GV5GV	31/28	P: Passenger Car	GS Sedan 4D GS I4 Turbo	SD: SEDAN	122	4	S: Dual air bags front, head, and side/active belts w/ automatic passenger sensor		G: Gas	2: 4 Wheel Standard	S: Standard	40

Hurricane Watch

The FAJUA Underwriting Manual states under Rule 3.D. – No application for new physical damage coverage or endorsement adding physical damage coverage may be bound, written or issued, or monies received, regardless of the effective date, when a tropical storm or hurricane watch or warning has been issued by the National Weather Service for any part of the state of Florida.

EASi has been designed to display a message whenever a hurricane watch or warning is in effect, to state that Physical Damage coverage cannot be purchased during this timeframe. The message will be turned off after the watch or warning has ended.

Proceed to video demos of EASi

Now that you have familiarized yourself with some of the features and tools available in the new Application Submission system, (EASi) please view the 2 training videos also available on the **FAJUA Producers** screen:

- **Creating a Private Passenger Application in EASi**
- **Creating a Commercial Application in EASi**

Additional Info

You may also refer to additional, more detailed documentation on the **FAJUA Producers** screen. Please review the following documents:

FAJUA FAQ Guide

FAJUA Quick Reference Guide

FAJUA Private Passenger Application Guide

FAJUA Commercial Application Guide