

TO: FAJUA CONTRACTED PRODUCERS

**Producer Bulletin 2019-1**

FROM: FAJUA MANAGEMENT

RE: No Backdating Of Any Kind

We have had several applications recently that have come in with a printed submission and effective date of one date, but not actually signed and check received until days later. This is back dating pure and simple. You can only bind our FAJUA coverage on today's date or a date in the future. You cannot print an application on the 1<sup>st</sup> and have the consumer come in days later with a check and then sign and close the application on the 5<sup>th</sup>.

When this happens we will change the date to the actual date of binding. We will NOT under any circumstances allow back dating of coverage.

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