



Florida Workers Compensation Joint Underwriting Association, Inc.

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AUTHORIZED AGENCIES & DESIGNATED PRODUCERS BULLETIN 17-2

TO: FWCJUA Authorized Agencies & Designated Producers

FROM: Michael Cleary, Operations Manager

DATE: October 4, 2017

RE: **DECLINATIONS**

This serves to remind Authorized Agencies and their Designated Producers that an Employer must have applied for and been rejected by two non-affiliated workers compensation insurers in the voluntary market that write workers compensation insurance in the Employer's classification code within the past 60 days specifically including, where applicable, the current insurer to be eligible for coverage with the FWCJUA.

Authorized Agencies and their Designated Producers must make a "diligent effort" to place an Employer with at least two insurers actively writing workers compensation insurance in Florida for the Employer's class code and document these specific declinations. If using a 3rd party to shop the Employer, Agencies and their Designated Producers must validate that any declinations are specific to the Employer and that the insurer declining is actively writing workers compensation insurance in Florida for the Employer's class code. If declinations are for "ineligible class code," "prohibited class code," "nature of operations," or specifically mentions the operation in the declination, the declination will not be acceptable.

Further, Authorized Agencies and their Designated Producers that secure FWCJUA coverage for Employers have the continuing responsibility of attempting to place the Employers' coverage in the voluntary market. At least annually, there must be an attempt made to place each Employer's workers compensation coverage in the voluntary market with at least two non-affiliated workers compensation insurers actively writing workers compensation insurance in Florida for the Employer's class code. Further, these specific declinations secured annually in an attempt to place the Employer's coverage in the standard market must be documented in the Employer's file.

By way of information, the Division of Workers' Compensation has an online tool to assist Authorized Agencies and their Designated Producers find standard market insurers writing workers compensation insurance in Florida for specific class codes and business operations. To utilize the Coverage Assistance Program (C.A.P.), simply enter the primary class code or business description of an Employer to search for workers compensation insurers actively writing that job class or business operation in Florida. To access the C.A.P or find additional information related to securing coverage visit the Division's website:

<http://www.myfloridacfo.com/division/wc/Employer/obtaining.htm>

Should you have any questions concerning the above, please do not hesitate to contact the FWCJUA at 941-378-7400 or email us at underwriting@fwcjua.com.

c: Travelers

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