Any person who has been delinquent in the payment of premium, assessments, penalties or surcharges owed to the FWCJUA on previous insurance may be required to send funds sufficient to establish a deposit premium equal to 50% of the total estimated annual premium.

Use the information below, along with the ACORD Forms Instruction Guide for completing the ACORD 130 FL Workers Compensation Applications. All questions should be referred to the FWCJUA (see contact information below).

**Guide to Premium Calculation: (Pricing tool at www.fwcjua.com calculates premium)**

Employer’s Liability Increased Limits, if applicable, applied to total manual premium.

Waiver of Subrogation Factor, if applicable, is 5% applied to the portion of total manual premium where waiver is applied.

Voluntary market terrorism charge applicable to Subplan "D" only, (Payroll/100 x .03 = Premium). This premium is applied after standard premium and is not subject to any other modifications including experience rating.

Experience Modification, if applicable, applied to total subject premium

Assigned Risk Adjustment Program Surcharge, if applicable, applied to total modified premium.

Subplan “B” surcharge, if applicable, is 13%, applied to the portion of total modified premium above $2,500.

Subplan “C” surcharge, if applicable, is 99%, applied to the portion of total modified premium above $2,500.

Subplan “D” surcharge for an eligible 501(c)(3) Employer, if applicable, is 10% applied to the annual premium.

Subplan “D” surcharge for all others (not an eligible 501(c)(3) Employer), if applicable, is 25% applied to the annual premium.

Premium Discount does not apply.

FWCJUA Flat Fee, if applicable, is $475, applied to total standard premium.

Expense Constant for Subplan “A”, “B” or “C” is $340.

Expense Constant for Subplan “D” is 200.

**Note:** Florida Statute 440.381(6) provide for an employer, or his/her agent or attorney, to pay its insurer a penalty of ten times the amount of difference in premium paid and the amount the employer should have paid and reasonable attorney fees if payrolls are understated or concealed.

**Roofers Special Deposit: (Pricing tool at www.fwcjua.com calculates this special deposit)**
The FWCJUA requires roofing Employers to estimate an annual payroll or exposure amount based on one employee using one-half the state’s annual wage to compute the total estimated annual premium at time of application and/or policy renewal. If, however, upon final payroll audit no payroll or exposure actually develops, a refund will be made to the Employer adjusting the final earned premium to code 5551’s minimum premium plus the FWCJUA flat fee, if applicable.

(See Miscellaneous Values pages for minimum remuneration to calculate the special deposit.)

**Deposit & Advance Premium Requirements (Pricing tool at www.fwcjua.com calculates the deposit & advance premiums)**

**Deposit Premium:**
A deposit premium is required to secure or renew coverage in the FWCJUA. At final audit, the deposit will be applied to any earned premium due or to the renewal premium (not to the renewal deposit). A similar deposit shall be required at renewal. The amount of deposit premium is dependent upon the total estimated annual premium.

A. **Total Estimated Annual Premium less than or equal to $7,000:**
   - If the total estimated annual premium is less than or equal to $7,000, the amount of deposit premium payable must be equal to 50% of the total estimated annual premium.

B. **Total Estimated Annual Premium greater than $7,000:**
   - If, however, total estimated premium exceeds $7,000, a deposit premium is not required.

   **Exceptions to B:**
   1. Any person who has been delinquent in the payment of premium, assessments, penalties or surcharges owed to the FWCJUA on previous insurance may be required to send funds sufficient to establish a deposit premium equal to 50% of the total estimated annual premium.
   2. Any person delinquent in the payment of premium, assessments, penalties or surcharges owed to the FWCJUA will be required to pay the debt in full prior to obtaining additional insurance through the FWCJUA and may be required to send funds sufficient to establish a deposit premium equal to 50% of the total estimated annual premium.

**Advance Premium:**
An advance premium is also required to secure or renew coverage in the FWCJUA.

A. **Total Estimated Annual Premium less than or equal to $1,000:**
   - If total estimated annual premium is less than or equal to $1,000, the amount of advance premium payable must be equal to the total estimated annual premium.

B. **Total Estimated Annual Premium greater than $1,000:**
   - If the total estimated annual premium exceeds $1,000, the amount of advance premium payable shall be at least 50% of total estimated annual premium, but not less than $1,000. In addition, payments equal to the remaining balance in three equal payments rounded upward to the nearest dollar are payable three (3) months, six (6) months, and nine (9) months from policy inception.

   **Exception:** Any person aware of bankruptcy proceedings will be required to send funds sufficient to cover the entire estimated annual premium and will be required to provide the FWCJUA with copies of monthly trustee reports, within five days of filing with the bankruptcy court.
Total estimated annual premium and final policy premium are subject to verification and audit by the FWCJUA. This may result in additional premium due or in the return of premium.

If less than 5% additional premium inclusive of such charges develops for the first policy year and through the second consecutive policy year, the insured will not be required to pay a deposit premium for the third consecutive policy year and for each consecutive policy year thereafter provided additional premium generated for each policy year is less than 5% inclusive of such charges.

**Election/Rejection Under State Law:**

Executive Officers of a corporation are automatically covered under the Law. If any officer chooses not to be covered, then an exemption form must be completed. Use form BCM-250 (2/2000) for officers of a corporation in non-construction and construction industries. The payroll for all officers who are covered must be included in the premium calculations.

Partners and Sole Proprietors are not automatically covered under the Law. If they desire to be covered, they must complete an election of coverage form, BCM-205 (3/90). The payroll for partners and sole proprietors is not to be included in the premium calculation unless they have chosen to be covered under the policy.

Partners and Sole Proprietors in the construction industry are automatically covered under the Law. If they choose not to be covered, then an exemption form, BCM-250 (2/2000), has to be completed. The payroll for all partners and sole proprietors in the construction industry who are covered must be included in the premium calculation.

**FWCJUA Application for Coverage** consists of:

1. ACORD 130 FL
2. ACORD 133 FL
3. FWCJUA Subplan Election Form
4. Employment and Wage Information Release Agreement
5. Applicant's Affidavit

The "FWCJUA Application for Coverage" and instructions are available through the FWCJUA website, www.fwcjua.com or by contacting the FWCJUA (see contact information below). The ACORD forms are also available through ACORD. To become an ACORD subscriber and place an order, contact ACORD at (800) 444-3341.

**Required Application Attachments:**

- Check made payable to the FWCJUA for the Total Estimated Annual Premium or the required Deposit and/or Advance Premiums
- UCT-6 or 941 Payroll Verification Form (if applicable)
- Proof of 501(c)(3) Tax Exempt Status (if applicable)
- Exemption/Election Forms (if applicable)
- Experience Rating Worksheet (if applicable)
- ERM-14 (Confidential Request for Information) form (if applicable)
- Previous WC Policy Years Dec Page, reflecting class codes and payrolls (if applicable)
- Loss Runs (if applicable)
- FWCJUA Supplemental Employee Leasing Application (if applicable)
- Acknowledgement by Labor Contractor and Client of Terms and Conditions of the Multiple Coordinated Policy (if applicable)
- Supplemental Trucking Application (if applicable)
- Supplemental Contractors Application (if applicable)
- Copy of Contractor’s License (if applicable)
- Finance Agreement (if applicable)
- Full details on any Voluntary Offers of Coverage (if applicable)

**Mail Applications To:**

FWCJUA
P.O. Box 48957
Sarasota, FL 34230-5957

Tel: (941) 378-7400
Fax: (941) 378-7406
Website: www.fwcjua.com

FWCJUA mail requiring a street address (e.g., certified mailing or overnight delivery service) should be directed to the following address:
353 Interstate Blvd., Sarasota, FL 34240.

**Note:** Facsimile transmission of application is allowed; however the application will not be processed until payment is received.