



# AIUA

PO Box 11407  
Dept #6597  
Birmingham, AL 35246  
Phone (251) 943-4029  
Fax (251) 943-4030  
[www.aiua.org](http://www.aiua.org)  
[producer@aiua.org](mailto:producer@aiua.org)

## New Agency Application

W. E. Buckley

Thank you for your interest in the Alabama Insurance Underwriting Association. The requirements shown below must be satisfied in order to become an AIUA authorized agency.

### **Agency must submit the following documents to AIUA:**

1. Completed Agency/Producer Information Form
2. Signed Producer's Access Agreement
3. Form W-9 - Request for Taxpayer Identification Number and Certification
4. Copy of company's and ALL producer(s)' current license(s) with the State of Alabama Department of Insurance
5. Copy of current Errors & Omissions Insurance Declarations page - carrier must have a Best's Financial Strength Rating of 'A-' or better and a per claim limit of \$1 million or better
6. **\$500 application fee + \$100 fee per producer** (non-refundable; paid by check to the address listed above)
7. Signed acknowledgement form from the AIUA Resource Guide (one for each producer)

Application processing time is approximately one week. Failure to include all of the application requirements may result in the delay or refusal of your application. Once your application is approved and processed by AIUA you will be provided login credentials and authorization for the AIUA website.

Once authorized, you will be required to renew your agency's authorization with AIUA each year. AIUA will send an annual renewal packet approximately 60 days prior to the renewal date. Renewal date will be determined by the original inception date of the Producer's Access Agreement (i.e. if your agency's agreement became effective on June 7, 2020, your agency's renewal date will be June 7, 2021.) At each annual renewal agents will be expected to provide all required documents, including a renewal fee of \$100 per producer.

Again, we thank you for your interest in the Alabama Insurance Underwriting Association.

\*AIUA will not conduct business with any agencies/producers located in the states of Florida or Mississippi.



**AIUA**

PO Box 11407  
Dept #6597  
Birmingham AL 35246  
www.aiua.org  
producer@aiua.org

Agency/Producer Information

W. E. Buckley

**AGENCY CONTACT INFORMATION:**

Name of Agency: \_\_\_\_\_

Exclusive Affiliate Company (if applicable): \_\_\_\_\_

Owner/Principal: \_\_\_\_\_

Owner/Principal Email Address: \_\_\_\_\_

Company/Main Producer License: \_\_\_\_\_ Expiration: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Physical Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Email Address for agency: \_\_\_\_\_

**AFFILIATED CARRIER LICENSED TO WRITE PROPERTY INSURANCE IN ALABAMA:**

Admitted Carrier Name \_\_\_\_\_

Affiliated since (year) \_\_\_\_\_

Contact Name \_\_\_\_\_ Contact Phone Number \_\_\_\_\_

**Name(s) of ALL Licensed Producers within your Agency & AL License Number:**

*\$100 fee per producer (in addition to the \$500 application fee)*

Name \_\_\_\_\_

License # \_\_\_\_\_ Exp \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

License # \_\_\_\_\_ Exp \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

License # \_\_\_\_\_ Exp \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

License # \_\_\_\_\_ Exp \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

License # \_\_\_\_\_ Exp \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

License # \_\_\_\_\_ Exp \_\_\_\_\_

Email \_\_\_\_\_

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION  
PRODUCER'S ACCESS AGREEMENT**

This Agreement made and entered into this \_\_\_\_\_ day of \_\_\_\_\_ (month), \_\_\_\_\_ (year), by and between Alabama Insurance Underwriting Association ("AIUA") an Association created pursuant to Regulation 52 of the Insurance Regulations of the State of Alabama and Acts of Alabama Act No. 2008-392 (codified Ala. Code 27-1-24 (1975)), and \_\_\_\_\_ ("Producer").

WITNESS THAT:

In consideration of the mutual covenants and agreements herein contained, the parties hereto agree as follows:

**A. APPOINTMENT**

1. AIUA hereby grants Producer authority to submit applications for insurance on certain properties that meet the insurability standards and limits prescribed by the AIUA Plan of Operation, AIUA Rules and Procedures for Submitting Applications, and the AIUA Dwelling Policy Program Manual and receive policies with respect hereto.
2. Where the AIUA E-Commerce system is applicable, and as determined by the AIUA, AIUA shall assign to Producer a user-name and password offering it access to the AIUA E-Commerce web site -including a location database and other files necessary for determining if a property is insurable. Producer agrees that the password shall be kept confidential in accordance with the provisions of Paragraph F of this Agreement.
3. Where the AIUA E-Commerce system is applicable, and as determined by the AIUA, Producer shall submit applications for insurance utilizing the E-Commerce web site program, and shall, upon compliance with the provisions thereof, receive an AIUA "E-Commerce Binder" evidencing the binding of the risk.
4. Where E-Commerce is not available, Producer shall submit applications for insurance utilizing forms and methods as prescribed by the AIUA Plan of Operation, AIUA Rules and Procedures for Submitting Applications, AIUA Dwelling Policy Program Manual, and other written directives as may be furnished to Producer by AIUA from time to time.
5. Nothing in this Agreement shall create, nor shall it be deemed to constitute, a contract of employment, a relationship of master / servant or principal / agent, a partnership, or a joint venture between Producer and the AIUA.

**B. COMPLIANCE WITH UNDERWRITING GUIDELINES**

1. Producer shall comply with the underwriting guidelines (including eligibility criteria and limits of liability) set forth in the AIUA Plan of Operation, AIUA Rules

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION INSURANCE  
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and Procedures for Submitting Applications, and the AIUA Dwelling Policy Program Manual, receipt of which is hereby acknowledged by Producer, and other written directives as may be furnished to Producer by AIUA from time to time including, without limitation, the AIUA E-Commerce criteria. The underwriting guidelines may be revised by AIUA at any time upon providing prior notice to the Producer.

2. For purposes of this Agreement and all transactions conducted hereunder, Producer is, and at all times shall be deemed to be, the broker, agent, and authorized representative of the applicant, NOT the agent, representative, or employee of AIUA.
  
6. Producer shall have no authority to bind AIUA on any risk. Policies shall be issued by the AIUA pursuant to the AIUA Rules and Procedures for Submitting Applications and the AIUA Plan of Operation, and where the AIUA E-Commerce program is available, binders shall be issued by AIUA pursuant to its E-Commerce system.

**C. WARRANTIES, REPRESENTATIONS AND COVENANTS**

Producer warrants, represents, and covenants:

7. that Producer has and will maintain during the term of this Agreement all licenses necessary to conduct the business described in this Agreement, and will provide proof of such licensure to AIUA upon request. In the event that any such license expires or terminates, for any reason, the Producer shall immediately notify AIUA and this Agreement shall be immediately terminated.
  
8. that Producer shall successfully complete AIUA E-Commerce training within 90 days of this appointment.
  
9. that Producer is and will remain during the term of this Agreement a representative, in good standing, of one or more admitted carriers licensed to write property insurance in the State of Alabama, and Producer shall provide proof of such status to AIUA on request.
  
10. that Producer shall operate at all times in compliance with this Agreement, with all applicable Rules and Procedures of the AIUA, and with all applicable laws and regulations. The Producer agrees that it is its responsibility to know and comply with the laws and regulations applicable to this Agreement and the business contemplated hereunder.
  
11. that Producer will not represent, in advertising or otherwise, that it has binding authority on behalf of AIUA.

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION INSURANCE  
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**D. PREMIUM PAYMENTS, RULES AND PROCEDURES**

12. Premium payments and the rules and procedures to be followed in using AIUA facilities are governed by the provisions with respect thereto set forth in the AIUA Plan of Operation and the AIUA Rules and Procedures for Submitting Applications.

13. AIUA may revise the premium payments and/or rules and procedures at any time providing prior notice to the Producer.

**E. INDEMNIFICATION**

Producer agrees to indemnify and hold AIUA harmless from any claims, demands, suits, fines, penalties, or damages of any kind or nature (collectively "claims") which arise from or relate to Producer's acts or omissions in conducting the business described in this Agreement. AIUA agrees to indemnify and hold Producer harmless from any claims to the extent that those claims are attributable solely to the acts or omissions of AIUA in the performance of its business. For purposes of this Indemnity provision, the acts or omissions of a "Producer" and of "AIUA" includes each of the parties' employees, agents, servants, and contractors. Notice and demand for indemnification shall be provided in the manner required under Paragraph H., herein. Indemnitee shall not settle or compromise in any manner any claim for which indemnity is sought without the advance consultation and consent of indemnitor, and indemnitor shall not be required to provide indemnification for any claim settled or compromised, in whole or in part, without indemnitor's approval.

**F. CONFIDENTIALITY**

Producer agrees never to disclose to or use with any other party, any technical, commercial, operations, legal or other information of a confidential nature obtained from AIUA through or in relation to this Agreement, except for such information, if any, which has been a matter of public record.

**G. ERRORS AND OMISSIONS**

Producer shall maintain in force at all times during the term of this Agreement an errors and omissions insurance policy issued through an insurer possessing a rating of "A-" or higher by recognized rating organizations, and with minimum limits of \$1 million per occurrence, in a form acceptable to AIUA. Producer will provide proof of the insurance required by this paragraph to AIUA on request.

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**H. NOTICES**

All notices, requests and other communication hereunder must be in writing sent by mail (using any method that provides proof of delivery) fax with conformation of successful transmission, overnight nationally recognized courier (by overnight delivery service), email to hand-delivered to the address below:

(A) If to AIUA:  
Alabama Insurance Underwriting Association Attn: Manager  
315 East Laurel Avenue, Suite 216D Foley, AL 36535

(B) If to Producer:

\_\_\_\_\_  
\_\_\_\_\_

Addresses may be changed by notice to all parties, in writing, signed by the addressee.

**I. GOVERNING LAW**

This Agreement shall be deemed to be made in, and in all respects shall be interpreted, construed and governed by and in accordance with the laws of the State of Alabama.

**J. NON-ASSIGNABILITY**

Except as required by law, the rights and obligations set forth in this Agreement may not be assigned, in whole or in part, without prior written approval of the parties.

**K. FEES**

Producer shall pay an application fee of \$500 for a NEW Producer Agreement, plus an additional fee of \$100 per authorized producer named in the Producer Agreement. A fee of \$100 per authorized producer shall be paid for a RENEWAL Producer Agreement. Applicable Fees are non-refundable and due and payable upon submission of the Producer Application Package to the AIUA and at each subsequent anniversary until such time that the Agreement is terminated by either party.

**L. PRODUCER COMPENSATION**

Producer shall receive compensation for applications accepted on policies issued by the AIUA as provided in Section X of the AIUA Plan of Operation and Section II of the Rules and Procedures for Submitting Applications, as in effect on the date the compensation becomes payable.

**ALABAMA INSURANCE UNDERWRITING ASSOCIATION INSURANCE  
PRODUCER'S ACCESS AGREEMENT**

**M. TERMINATION OF AGREEMENT**

14. Either party hereto will have the right at any time to terminate this Agreement by written notice sent in accordance with Paragraph H hereof specifying the effective date of termination, which shall not be less than 15 days thereafter.
15. This Agreement may be terminated immediately at AIUA's option in the event ( i ) that the Producer has not acted in compliance with the underwriting guidelines and/or rules and procedures of AIUA; or ( ii ) that the Producer has violated any of the warranties, representations and covenants set forth in Paragraph C of this Agreement, or ( iii ) that the Producer has failed to comply with the provisions of Paragraph G of this Agreement.
16. Any termination of this Agreement shall not affect the rights and obligations of the parties hereto as to transactions, acts or things done by either party prior to the effective date of termination.

**N. OWNERSHIP OF EXPIRATIONS**

During the term of this Agreement, AIUA shall have the right and authority to use policyholder information for any purpose recognized and permitted under the Privacy Policy of the Alabama Insurance Underwriting Association. Upon termination of this Agreement, Producer's records pertaining to the business transacted hereunder and Producer's use and control of expirations referable to policies solicited by Producer shall be deemed the property of Producer, unless (a) Producer fails to promptly account for and pay over any amounts due to be paid to AIUA, or (b) Producer has violated the terms of this Agreement, in which event all such records, information, and expirations shall become the property of AIUA, for use and disposition in AIUA's sole discretion. After termination of this Agreement, and regardless of how ownership of expirations is vested, AIUA shall have the right and authority to maintain its own separate records pertaining to the business transacted hereunder for statistical purposes, for purposes of managing any claim exposure relating to said business, or for any other purpose required by applicable law or regulation.

**O. APPEALS**

Any dispute or controversy arising under or relating to this Agreement shall be subject to and resolved under the Appeals provisions of the AIUA Plan of Operation.

**P. AMENDMENT**

This Producer Access Agreement may be amended in the sole discretion of AIUA by providing such amendment to Producer in a writing, duly executed by the Secretary and Manager of AIUA, 30 days prior to its effective date, in the manner required by Paragraph H., above.



**ALABAMA INSURANCE UNDERWRITING ASSOCIATION INSURANCE  
PRODUCER'S ACCESS AGREEMENT**

**IN WITNESS WHEREOF**, the parties hereto have executed this Agreement by their duly authorized representative effective as of the date first shown above.

**AIUA Representative**

Witness: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Producer**

Witness: \_\_\_\_\_

Agency: \_\_\_\_\_

Owner/Principal: \_\_\_\_\_

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_





**AIUA**

315 E Laurel Ave, Suite 216D  
Foley, Alabama 36535  
Phone (251) 943-4029  
Fax (251) 943-4030  
[www.aiua.org](http://www.aiua.org)  
[accounting@aiua.org](mailto:accounting@aiua.org)

**COMMISSION AUTHORIZATION FORM**

Agency Name: \_\_\_\_\_

Agency #: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Phone #: \_\_\_\_\_

Select your payment method:

Check

- Statements will be emailed to the email address provided below.

ACH

- Look for a registration code from FIS to the email address provided below.

The benefits of receiving ACH payments:

- Update your own account information as needed!
- Prompt settlements - A deposit is made directly to your bank account
- Improved controls - No lost or stolen checks
- Detailed remittance information - Listing all invoices paid

**AUTHORIZATION:**

I hereby authorize Alabama Insurance Underwriting Association to initiate credit entries for Agency Commission Payments to my account on file with FIS Integrated Payables. I understand that I will need to register with FIS separately using a code in a forthcoming email. I am aware that any future changes to my bank account information must go through FIS.

I understand direct deposit will continue until Alabama Insurance Underwriting Association terminates it for any reason or until AIUA or FIS receives written notice of termination from me in such a time and manner as to afford the Association a reasonable opportunity to act on such request.

\_\_\_\_\_  
Signature of Owner/Agent

\_\_\_\_\_  
Date

**REQUIRED:** Email address for commission statements/deposit notice:

\_\_\_\_\_



## AIUA Resource Guide

This resource guide should be used as a reference guide and referred to as needed *prior* to contacting AIUA. In order to become an AIUA Authorized Producer you will be required to read this guide and the additional documents found on the AIUA website as directed. Please sign and return the acknowledgement form once completed.

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Other pertinent documents such as the AIUA Rules and Procedures for Submitting Applications and the AIUA Plan of Operations can be found by clicking [here](#) or under 'About AIUA' at [www.aiua.org](http://www.aiua.org).

# AIUA E-Commerce User Guide

Welcome to AIUA E-Commerce! These instructions will guide you through the process of filling out and submitting a new application through AIUA's E-Commerce system.

## Requirements

The following equipment/items/information will be necessary to submit a new business application:

- An E-Commerce username and password (provided to you by AIUA)
- Computer Software Requirements;
  - Microsoft Windows 10 or 11.
  - Microsoft Edge, Chrome or Firefox;
- Relevant policy-related information typically required to submit a new AIUA application.
- These documents in *electronic format* (PDF, Word, jpg, or tiff file type). File size is capped at 5 MB:
  - Flood Insurance Application/Policy Declaration if property in flood hazard zones 'A', or 'V'.
  - Fire Insurance application/Policy Declaration
  - Photos (minimum of 2, max of 4, max 5MB size each) (PDF, Word, jpg, or tiff).  
\* Note \* Larger file size, high resolution photos *are not* necessary and will result longer e-app upload times. Low and standard resolutions photos are more appropriate for AIUA needs and will expedite the e-app submission process.
  - Marshall & Swift/Boech (MSB) (or other type) valuation or recent appraisal. There is an option in the MSB tool to download valuation in PDF format.
  - Notice One Acknowledgement (signed by applicant)
  - DOI Policy Outline (signed by applicant)
  - Wind Mitigation Discount Certification Form (as applicable);
    - IRC 2006 certification
    - IBHS Fortified for Safe Living Standards certification
    - Fortified standards retrofit certification
- Last 4 digits of Applicant's Social Security Number (used for legal validation)
  - The last 4 digits of the applicant's SSN, in conjunction with annotated agreement to the 3 legal acknowledgements are used to validate submission of an E-App.
    - Legal Acknowledgement- signed by both applicant and producer
    - Notice 1- signed by applicant
    - ACH Acknowledgement- signed by whoever's account is being debited through ACH (if premium is being paid through debit of bank account)

You must have signed copies of these documents prior to submission of the application. These signed documents should be maintained in the applicant's file within the agency for the life of the policy. E-Commerce documentation can be downloaded or printed from the AIUA web site at- <https://aiua.org/agent-forms>

- Necessary information from payee’s voided check being used to make payment via ACH;
    - Bank routing number
    - Account number
    - Name on account
- \*\* Only applicant’s personal bank accounts and local agency bank accounts can be debited through the ACH transaction process. Mortgagee escrow, line-of-credit, home equity, and other commercial company checks must be mailed to AIUA for standard processing**

Or

- Information from credit or debit card (includes a surcharge)
  - Card number
  - Card expiration date
  - 3 (or 4) digit CVC code

**New policy submission**

To begin please go to AIUA’s website and login with your provided credentials - [www.aiua.org](http://www.aiua.org)  
 Click on ‘Submit an App’ icon and then select Residential or Commercial to determine eligibility and select values pertaining to the coverage and property. If you’re applying for a Mortgage Closing Binder, make sure to click the checkbox for “Mortgage Closing Binder for New Purchase with a Transfer of Ownership?”.

After clicking ‘Continue’ you will be presented with a Premium Quote based on the deductible you selected. After reviewing quote information, you have the options to “Save Quote for later”, “Print Quote, and “Continue Application”. *Please do not provide mortgage/title companies with a quote in lieu of an invoice generated from the application.*

After clicking “Continue Application” you will be presented with a Prescreening page listing several questions relating to the policy. Select ‘Yes’ or ‘No’ as applicable. *Please note – if you falsify, forge, or knowingly provide inaccurate information in order to submit the application, **the application will be denied.*** Your agency will be issued a warning which can result in termination of the agency’s Producer Access Agreement.

During the “Apply” step you’ll fill in all relevant information as applicable. Whenever possible, information will automatically be filled in based on your selections on the rate calculator. These “pre-filled” fields are not editable. There are 8 specific screens to be filled out;

- |              |  |
|--------------|--|
| 1. Agent     | 5. Flood Insurance                               |
| 2. Applicant | 6. Fire Insurance                                |
| 3. Property  | 7. Mortgagee/Loss History/Present-Prior Coverage |
| 4. Coverage  | 8. Documentation/Acknowledgements                |

\*\*Be aware that you can tab between fields/tabs if preferred.

\*Note\* that e-application's in-work can be saved and completed later. Click the 'Save for Later' button at the bottom right-hand corner of the application. After being saved, the application can be retrieved by selecting "Producer Access", "Saved Quotes & Applications" toward the top of the AIUA website pages.

### **Final Review & Payment**

Review the application by clicking through the tabs listed to the left of the "Apply" section. Verify that all required fields are filled in correctly. Feel free to edit/change information as needed. Click the 'Submit' button to proceed to the payment option screen.

\*Note\* Validation of e-app data takes place after 'Submit' button is pressed. Any discrepancies will be highlighted in red. Correct any missing items and return to the last screen (tab). Again, click the 'Submit' button.

You will be presented with three payment options:

- **Automated Clearing House (ACH) Payment**
- **Invoice Option (for escrow)**
- **Credit Card (includes a surcharge)**

Select the appropriate payment option.

\*Note\* that the processing fee has been automatically added to the policy premium:

\$35 for residential

\$65 for commercial

**Selecting 'Automated Clearing House (ACH) Payment'** will take you to the ACH payment screen.

Filling-in and submitting bank account related data will result in an immediate debit of funds from the submitted banking account. Reminder that ACH payments can only be drafted on personal and small agency company accounts. The following types of checks are *not* electronically negotiable and should not be used to initiate an ACH transaction:

- Mortgagee (escrow) and other commercial entity checks
- 'Line of credit', 'home equity' checks
- Credit card checks

Type in and verify the appropriate banking account information. These values cannot be changed after clicking the 'Make a Payment' button so please *double and triple check* this information. Failure to submit this data correctly will result in an ACH charge back which creates a hassle for you, AIUA and the applicant.

**Selecting 'Invoice Option'**, you will be presented with an on-screen 'Invoice' to email or print and mail to the mortgagee. In addition, the option to pay online will be available upon submission for 30 days.

Please note: Regardless if an application is marked escrowed, the effective date of a new policy shall be 12:01 am local time on the day the completed application and premium due are received in the Association Office.

Selecting 'Credit Card Option', you will enter the card number, expiration date, and CVC code. Notice that the appropriate surcharge will be automatically included in the total. You will be required to check the box indicating you waive the right to dispute this credit card transaction and agree to the additional processor fees as indicated.

After completing a payment option, you will be presented with either an 'Evidence of Insurance', 'Mortgage Closing Binder' or 'Invoice' depending on your payment selection.

Click 'Print' to print a copy of the document for your records.

Click 'Print this Application' to print a copy of the application including information you filled out.

Click 'Close' when printing is complete.

Within a few minutes, a duplicate copy of the 'Evidence of Insurance', 'Mortgage Closing Binder' or 'Invoice' will be delivered to your email address. If you don't receive it, check any 'Spam' email delivery folders. As a precaution identify any mail received from aiua.org in your mail filter settings as 'safe'.

You've successfully submitted an AIUA E-Commerce application! To fill out another application, click the 'Fill out another application?' button.

\*NOTE: Do not make multiple submissions for the same policy or mortgage closing binder. If you need changes made after you've submitted the application, please contact AIUA directly and we will issue a revised declarations page or revised binder.

It is AIUA's intent that the submission & payment processes are efficient. Please make us aware of any suggestions or improvements you may have. Point of contact for E-Commerce application submissions is:

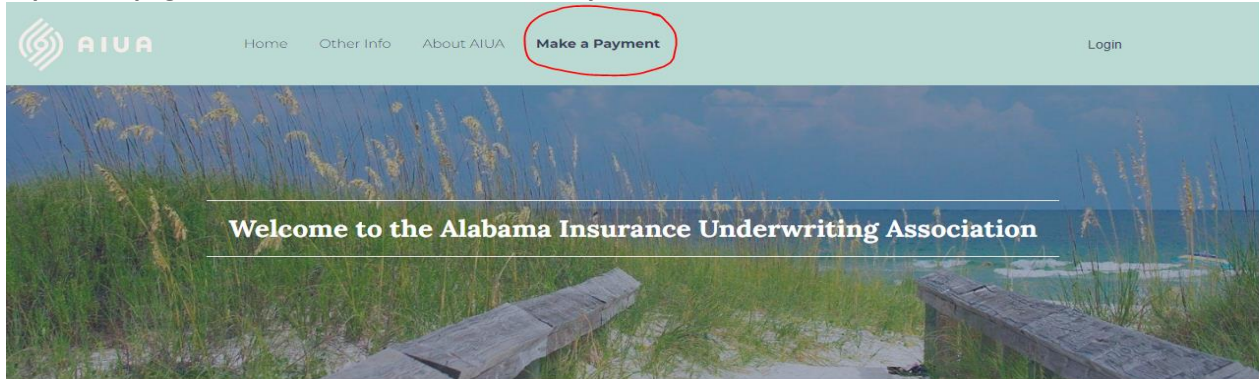
Chuck Woods  
[chuck@aiua.org](mailto:chuck@aiua.org)  
251-201-7228



# Paymentus ROTP

Agents AND Insureds can now make electronic payments using ACH (bank account) or Credit Card without having to login to our website!

There will be two links on the AIUA homepage to make a real one-time payment (ROTP). One at the top of the page and the other at the 'Make a Payment' icon. Refer to the circled below in red.



## TO REPORT A CLAIM:

When claims arise they need to be reported to AIUA promptly, please do one of the following:

- Call toll free at 1-866-780-2482
- Fill out our on-line claim form

*Temporary repairs need to be made to prevent further damage. Document these repairs with photos if possible. Special attention should be given to salvage. You should keep all damaged property until it has been inspected by an adjuster.*

*Temporary repairs need to be made to prevent further damage. Document these repairs with photos if possible. Special attention should be given to salvage. You should keep all damaged property until it has been inspected by an adjuster.*

## Our mission is to provide a market for owners of eligible property

located in coastal areas of Baldwin and Mobile counties to obtain essential insurance when they are unable to obtain coverage in the private insurance market. AIUA has successfully and efficiently served this mission for more than 40 years.



### Forms & Docs

Quick links to forms and applications that agents need.



### Maps

Determine if your property is in a territory eligible for AIUA coverage.



### Agent Submit an App

For use by agents to generate a quote or application.



### Report a Claim

How to report a claim promptly to AIUA.



### Make a Payment

For use by an insured or agent to make a policy payment.



### Consumer Quote

For use by a customer to determine an AIUA policy premium.

Both payment links will route users to the screen below, advising they are being redirected to Paymentus for payment processing. They will need to select 'Continue to Paymentus'.

### Make a Policy or Agency Payment

#### You are leaving AIUA's website

You are being redirected from AIUA's website to a third-party payment processor, Paymentus. If you choose to pay by credit card, an additional surcharge fee will apply to the premium. Please click "Continue to Paymentus" to complete your payment.

Continue to Paymentus

Once redirected to Paymentus the user will see the screen below. The policy number (without any suffix) and Property Zip Code will need to be entered in order to proceed. Then the user will select 'Continue'.



One Time Payment

Account Information



#### Enter Account Information

All fields are required unless labeled as optional.

##### Account Number

Please Enter The First 6 Digits Of Your Policy Number or Agent ID

##### Property Zip Code

5 Digits

Continue

Please note: Agency-related invoices can be paid by entering the AIUA Agency ID Number and the agency mailing zip code.

On the next screen, the user will need to enter the following as **required fields**:  
 Note that some may be pre-filled already.

- First Name
- Last Name
- Property Zip Code
- Email Address
- Re-Enter Email

Enter Payment Information

All fields are required unless labeled as optional.

First Name

Last Name

**\*Email (Required)**

Middle Name (Optional)

**\*ZIP Code (Required):**

**\*Re-Enter email (Required)**

Account #

<input type="checkbox"/>	Invoice Number	Alabama Insurance Underwriting Association	Date Due	Amount Due	Payment Amount
<input type="checkbox"/>	243733930-WIND-1%	Renewal Bill	Oct 27, 2024	\$3,371.00	\$ 3,371.00
<input type="checkbox"/>	243733931-WIND-2%	Renewal Bill	Oct 27, 2024	\$3,126.00	\$ 3,126.00
<input type="checkbox"/>	243733932-WIND-5%	Renewal Bill	Oct 27, 2024	\$2,635.00	\$ 2,635.00
<input type="checkbox"/>	243733933-WIND-10%	Renewal Bill	Oct 27, 2024	\$2,134.00	\$ 2,134.00

Payment Method

eCheck / Bank Account

Credit Card (incurs 2.95% fee)

< Back
Continue

Invoices

Name

Account

Invoices

- 243733930-WIND-1%
- 243733931-WIND-2%
- 243733932-WIND-5%
- 243733933-WIND-10%

← For renewal bills, all deductible options will display.

The user will then select their invoice option and payment method.

For eCheck/Bank Account the user will need to enter the Routing Number, Account Number twice, and Account Holder Name (bank name will pre-fill based on routing number).

For Credit Card they will need to enter the Card Number, CVV, Expiration Month, Expiration Year and Card Holder Name. Credit card payments will incur a 2.95% fee as indicated.

Then the user will select 'Continue'.

	Invoice Number	Alabama Insurance Underwriting Association	Date Due	Amount Due	Payment Amount
<input type="checkbox"/>	243733930-WIND-1%	Renewal Bill	Oct 27, 2024	\$3,371.00	\$ 3,371.00
<input checked="" type="checkbox"/>	243733931-WIND-2%	Renewal Bill	Oct 27, 2024	\$3,126.00	\$ 3,126.00
<input type="checkbox"/>	243733932-WIND-5%	Renewal Bill	Oct 27, 2024	\$2,635.00	\$ 2,635.00
<input type="checkbox"/>	243733933-WIND-10%	Renewal Bill	Oct 27, 2024	\$2,134.00	\$ 2,134.00

**Payment Method**



eCheck / Bank Account

Where can I find the below information?

Account Type

- Checking
- Savings

**Routing Number**

**Account Number**

**Re-Enter Account Number**

Bank Name

**Account Holder Name**



Credit Card (incurs 2.95% fee)

[< Back](#)

[Continue](#)

The user will need to confirm payment and must check the authorization box to agree to terms, then select 'Pay \$'.

### Confirm Payment

Payment Method Bank Account: \*\* [REDACTED]  
Routing Number: \*\*\*\* [REDACTED]

Payments

Alabama Insurance Underwriting Association	Account Number	Invoice Number	Payment Amount
Renewal Bill	[REDACTED]	243733931-WIND-2%	\$3,126.00

Payment Amount \$3,126.00

[Click to read the Payment Authorization Terms and Privacy Notice](#)

I authorize and agree per Payment Authorization Terms.

Click the PAY button to complete your payment.

< Back
Pay \$3,126.00

### Invoices

Name [REDACTED]

Account [REDACTED]

Invoices

- 243733930-WIND-1%
- 243733931-WIND-2%
- 243733932-WIND-5%
- 243733933-WIND-10%

Once payment is submitted, the user will be shown the screen below stating payment was accepted or declined. The Print button offers a printed receipt. 'Back to home' will take the user back to AIUA's website.

## Payment Receipt

Your payment has been accepted

---

<b>Confirmation #</b>	19982278
<b>Alabama Insurance Underwriting Association</b>	Renewal Bill
<b>Account #</b>	[REDACTED]
<b>Invoice Number</b>	243733931-WIND-2%
<b>Status</b>	Accepted
<b>Payment Date</b>	Jul 31, 2024 – 1:52:42 PM
<b>Payment Method</b>	Checking Account ** [REDACTED]
<b>Payment Amount</b>	\$3,126.00

---

Print
Back to home

Also, the user will receive a confirmation email as shown below.

**Important to note:** Invoices remain on the bill pay site for up to 24 hours after a payment has been made. Please keep this in mind to avoid submitting duplicate payments.

## Payment Confirmation



billpay@paymentus.com

To [REDACTED]

Action Items

## Payment Confirmation

Dear [REDACTED],

We are pleased to confirm your payment with Alabama Insurance Underwriting Association. Below is the summary of your payment transaction. Your payment has been received and will be posted to your account on the next business day. Please note, in the event of a chargeback or dispute related to this payment, it is crucial to understand that such actions may lead to the forfeiture of insurance coverage associated with your purchase. Thank you for your continued relationship with AIUA.

**Invoices remain accessible on the bill pay site for up to 24 hours post-payment. Please be mindful of this to prevent any duplicate payments.**

Confirmation number: **19982278**  
Payment date: **Jul 31, 2024**  
Payment amount: **3,126.00**  
Processing Fee: **0.00**  
Total amount charged: **3,126.00**

### Contact Information

First name: [REDACTED]  
Last name: [REDACTED]  
Email: [REDACTED]

### Account Information

Payment type: **Renewal Bill**  
Account number: [REDACTED]  
Zip Code: [REDACTED]  
Payment method: **E-Check**  
Date due: **Oct 27, 2024**

### Payment Method Information

Account type: **Checking Account**  
Account holder name: **Jane Test**  
Account number: **\*\*[REDACTED]**  
Routing number: **\*\*\*\*\*[REDACTED]**  
Bank name: **JPMORGAN CHASE BANK, NA**

## **Paymentus IVR**

**833-735-2752**

**Agents AND insureds can also make IVR (Interactive Voice Response) payments by calling 833-735-2752 and following the voice prompts.**

**Renewal invoices include all deductible options. This can be up to 12 options and each one will be read aloud. Make sure to listen for the % and AOP (if applicable) and choose the coinciding number.**

**Be sure to wait for a confirmation number to ensure the transaction is complete.**



## Frequently Asked Questions

- **Does AIUA provide coverage in the entire state of Alabama?**  
No. Eligible properties must be in areas south of the 31<sup>st</sup> parallel in Baldwin and Mobile counties of Alabama.
- **How do you determine the territory of a property?**  
Go to the MAPS section on the AIUA website & enter the property address.
- **Can consumers apply for coverage with AIUA directly?**  
No. To apply for coverage with AIUA, consumers must contact an AIUA Authorized Agent.
- **Does an agent have binding authority?**  
No. An agent does not have any authority to bind coverage on behalf of the Association under any circumstances.
- **Does AIUA insure vacant or farm property?**  
No.
- **Does an agent determine if a property is eligible for coverage?**  
No, an agent is required to complete prescreening questions to determine if the property is in compliance with AIUA's Rules and Procedures for new application submissions, however, AIUA determines if the property meets all AIUA underwriting standards and guidelines.
- **If a structure has pre-existing damage, is it eligible for coverage with AIUA?**  
No.
- **Is a structure that has pre-existing damage or has outstanding repair requirements that resulted in a denial, cancellation or non-renewal eligible for coverage with AIUA?**  
No.
- **If a structure and/or property does not meet our underwriting guidelines for coverage, who should be contacted?**  
Your servicing agent will assist you with any questions, concerns and submitted correspondence, however, as the homeowner, you may need to contact a licensed professional to determine the extent of the damage and the appropriate action(s) needed.
- **If a structure is undergoing renovations or plans to have renovations completed, is it eligible for coverage through the Association?**  
A structure *may* be eligible for coverage. However, the agent must provide a copy of the contract or work order from a licensed contractor detailing work to be completed, estimated cost and estimated completion date for review of acceptability.  
Note: The renovations cannot exceed 60 days. The structure must not be in adverse condition. The dwelling must be owner occupied.
- **Are there any restrictions on mobile homes?**  
Mobile homes must be at least 8' x 32' in size, tie-downs installed, and proof of the *current completed* Alabama Manufactured Housing Commission Installation Certification Label must be provided. Mobile homes are not eligible for DP-2 Replacement Cost Coverage. Additional information is available at Alabama Manufactured Housing Commission, ([www.amhc.alabama.gov](http://www.amhc.alabama.gov); 334-242-4036).
- **Does AIUA provide coverage for "Tiny Homes", or portable buildings converted into a residential home?**  
AIUA *may* provide coverage if the structure is a frame-built structure tied down at the location.  
Note: A home that is not built from the ground up at the location must be rated as a manufactured/mobile home and is required to possess a current installation decal confirming the home is tied down. Variations of these types of structures may not be eligible for coverage through the Association.
- **Who bills the mortgage company for payment for a new application?**  
It is the agent's responsibility to bill the mortgage company if the premium is escrowed.



- **Who bills the mortgage company for mid-term changes to a policy?**  
It is the agent's responsibility to bill the mortgage company if the premium is escrowed.
- **When can coverage become effective?**  
For acceptable risks with complete submissions, the policy effective date will be determined as follows:
  - A. New policy (no title transfer) --The effective date of a new policy shall be 12:01 am local time on the day the completed application and premium due are received in the Association Office.
  - B. New policy (transfer of title) -- For property real estate closings where there is a transfer of ownership of property, the Association will issue a 30-day binder with coverage effective the day of the request or the date of the closing, whichever is later. In order to qualify for this provision, the application(s), photos, copy of closing settlement statement, copy of the real estate appraisal and premium payment in full must be received by the Association prior to the expiration of the binder. The application must be accompanied with a signed copy of the closing papers.
  - C. New coverage / higher limits -- The effective date and waiting period for new coverage or an increase in limits on a policy in force shall be 12:01 am local time on the date the Association receives the change request and premium due or on such later date set by the insured to conform with the reason for the change.
- **Is coverage in effect if the invoice option is chosen when submitting an application?**  
No. See previous question.
- **Are there eligibility requirements for the Mortgage Closing Binder?**  
Yes. It must be an originating mortgage - a transfer of ownership from a seller to a buyer (the applicant).
- **What transactions are NOT considered an originating mortgage?**  
Line of credit, second mortgage, refinance, construction loans, credit card with equity line of credit, any type of personal loan, 30-day notes, 60-day notes or similar instruments, or any financial arrangement that does not meet the Association's definition of originating mortgage.
- **Is there a minimum premium?**  
Yes. \$100 minimum premium for both residential & commercial.
- **What are the cancellation rules and procedures?**
  - A. AIUA policies may be cancelled on a pro-rata basis for the following reasons.
    1. Coverage is replaced by another Company. Satisfactory evidence must be provided to AIUA.
    2. The property is sold. Satisfactory evidence must be provided to AIUA.
    3. There is a total loss of the property.
    4. AIUA determines that the property is no longer insurable under the Rules and Procedures of AIUA.
  - B. The effective date of Cancellation must occur within the current policy term.
  - C. Cancellation for any reason other than reasons stated above shall result in a fully earned, non-refundable premium to AIUA.
- **How do you determine if a policy is receiving an IBHS Fortified Discount?**  
The 2<sup>nd</sup> page of the DOI Policy Outline lists the eligible discounts and discounts applied. The DOI Policy Outline is printed with the policy declarations package and is available in the Agent Portal.
- **Can an applicant, insured or agent choose the dwelling limit?**  
No, AIUA requires the dwelling to be insured to 100% of its value, subject to maximum available AIUA limits, as determined by a *current* Marshall, Swift, BoeCHK replacement cost computation.
- **Does AIUA provide coverage for commercial properties?**  
Yes, AIUA does provide an ACV commercial wind only policy for eligible risks as outlined in our Plan of Operations.
- **Does a commercial wind policy have only a percentage deductible?**  
No, commercial wind only policies have an AOP deductible for all wind other than a hurricane AND a percentage deductible for hurricane.
- **What is the maximum limit of coverage for eligible commercial properties?**  
The Association will provide *wind* coverage for eligible commercial properties in the amount of no more than \$1,000,000 per building, not to exceed \$3,000,000 at any one insured location.

- **What are the maximum limits of coverage for eligible residential properties?**  
 The maximum dwelling limit AIUA will insure for a residential risk is \$500,000 with the maximum personal property limit of \$250,000 (personal property limit cannot exceed 50% of the dwelling limit).
- **What if the value of the structure exceeds the maximum limit available?**  
 When the value exceeds the maximum Association limit, the Association waives any applicable coinsurance requirements and charges a premium in accordance with the First Loss Scale Formula.
- **If the value of the structure exceeds the maximum limit available, is the deductible based on \$500,000 (residential) and/or \$1,000,000 (commercial)?**  
 No. The Total Insurable Value of the Structure will be used to determine the applicable deductible. The applicable Percentage Deductible amount is determined by multiplying the Total Insurable Value of the Structure by the Deductible percentage.  
 EXAMPLE: Limit of Liability equals \$500,000. Total Insurable Value of the Structure equals \$750,000  
 Applicable Hurricane Deductible is five percent (5%). Applicable Hurricane Deductible applied to the loss is \$750,000 X .05 = \$37,500.
- **What do I do if my agent is no longer authorized with the Association?**  
 AIUA provides a list of authorized agents on our website. You should choose an agent and contact them to submit an Agent of Record form so they can service your policy.
- **Who should be contacted in the event of a loss?**  
 The Insured can call 1-866-780-2482 to submit a claim, but we recommend that the insured also contact their servicing agent to make them aware of any claims.
- **Who should an Applicant/Insured contact with questions about an AIUA policy?**  
 Applicants/Insureds should contact their servicing agent who should be able to assist them with any questions they may have concerning their AIUA policy.
- **Does AIUA offer liability coverage?**  
 No.
- **Does AIUA offer Loss Assessment coverage?**  
 No.
- **Does AIUA offer Fair Rental Value Coverage (Loss of Rents)?**  
 Yes. AIUA policies include limited Fair Rental Value coverage. This coverage is outlined in the policy form under the section titled Other Coverages, Fair Rental Value.
- **Does the Association automatically renew policies?**  
 No. A Notice of Current Policy Expiration and Offer to Rewrite Coverage Invoice will be sent to the agent, insured and mortgage company (when applicable) prior to the policy expiration date.
- **Does AIUA require the insured to carry flood insurance?**  
 Yes. Flood coverage is required in an amount at least equal to the AIUA policy limits or the maximum provided by the National Flood Insurance Program for those properties located in flood hazard zones A or V.
- **Does AIUA require proof of flood coverage for condominiums if the condo association has flood coverage for the entire building?**  
 Yes, the named insured is required to maintain a flood policy as indicated above unless the condo unit is located above the second level of any multi-level building.
- **Is property located in areas protected by Coastal Barrier Resources Act (CBRA) eligible for coverage with AIUA?**  
 No.
- **Will AIUA issue a policy or process a premium bearing endorsement in the event that a named storm has been declared by NOAA to be within 80 degrees W Longitude and 20 degrees N Latitude or a Tropical Storm Watch/Warning has been declared for Baldwin and/or Mobile County?**  
 No. E-Commerce will be closed for new business applications and binders and will remain closed until 24 hours after the storm dissipates and all watches/warnings have been lifted.

- **Will AIUA accept digitized signatures on documentation?**  
Yes. AIUA accepts digitized signatures on all our documents with the proper audit paper trail included. Examples of acceptable applications: DocuSign and Adobe Sign.
- **What forms of payment are accepted by AIUA?**  
AIUA accepts premium payments in the form of a check, cashier's check, and money order. ACH (E-check) and Credit Card (incurs 2.95% fee) options are available on the AIUA website under 'Make a Payment'. Please note, AIUA does not accept cash or debit cards.
- **Can I make a payment online? Can I make a payment by phone?**  
Yes. Online payments can be made by going to the AIUA website and clicking on 'Make a Payment'. Policyholders will need their policy number and property zip code to access invoices. Phone payments can be made by calling: 833-735-2752 and following the voice prompts.
- **What is AIUA's mailing address?**  
All payments and policy-related documents can be mailed to:  
Alabama Insurance Underwriting Association  
DEPT# 6597 PO BOX 11407  
BIRMINGHAM, AL 35246-6597

Overnight address for mail:  
Alabama Insurance Underwriting Association  
DEPT# 6597  
2090 PARKWAY OFFICE CIRCLE  
HOOVER, AL 35244

# Acknowledgement Form

Please complete, sign & return this page (not the entire guide) to producer@aiua.org.

AIUA Agent Number: \_\_\_\_\_  
(if New Agency Application can leave blank)

Agency Name: \_\_\_\_\_

Producer Name: \_\_\_\_\_

I understand that by signing this acknowledgement form I have been provided and read this AIUA Resource Guide AND the additional resources found on [www.aiua.org](http://www.aiua.org).

Henceforth, I will refer to this guide as needed for future use prior to contacting AIUA. Should I contact AIUA with a question that can be answered within this guide, available online at [www.aiua.org](http://www.aiua.org), or in the Agent Portal my agency may be issued a warning that could result in termination of the Producer's Access Agreement.

Furthermore, if I provide my AIUA assigned credentials to an unauthorized user the agency will be subject to additional warnings that may result in termination of the Producer's Access Agreement.

Signed \_\_\_\_\_

Date \_\_\_\_\_