



## PRODUCER GUIDE

### MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

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**BUSINESS HOURS:**  
8:00 a.m. to 4:20 p.m., Monday through Friday

*Last Updated: 05/2011*

## MAIPF PRODUCER GUIDE

### INTRODUCTION

We have prepared the Producer Guide to assist you in placing risks through the Michigan Automobile Insurance Placement Facility. By using this Guide in conjunction with the MAIPF Manual we are confident that you will be able to complete our applications easily. Let us know what additional information you need to reduce rating and procedural errors and to enhance your communication with the servicing carriers.

We urge you to question the applicant carefully to make sure the information on the application is accurate and complete. Please take an extra moment or two to review the application before you submit it to us. Your accuracy and completeness will facilitate the processing and assignment of the application. Remember, each question is necessary; so answer all questions in their entirety.

**Note: Because this Guide is also available on our web site, some of the references (i.e., the hyperlinks) are more meaningful when viewed on the web.**

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**105. Qualifications**

The Facility is available to:

- Persons who (1) own a motor vehicle registered or to be registered in the State, or (2) have a valid driver's license, or (3) are eligible for the restoration of their Michigan driver's license upon the filing of proof of financial responsibility.

**Note:** "Repeat Offenders" may not be eligible for automobile insurance. A "repeat offender" does not have a valid driver's license; and, technically, has no insurable interest in a vehicle once the current registration expires.

- A non-resident owner or registrant of a motor vehicle not registered in this State shall only be eligible when they are required to maintain security by Section 3102 of the Michigan Insurance Code.
- Members of the military, who have vehicles registered in other states, provided the applicant is stationed in Michigan and the vehicle is garaged in Michigan.
- Commercial applicants must have their operating headquarters in Michigan or the autos to be insured must be required to maintain security by Section 3102 of the Michigan Insurance Code. Operating headquarters is the chief or usual place of business where the principal officers, partners and/or owners(s) generally transact business.

**110. Available Coverages**

	Private Passenger		Commercial		
	Mandatory	Optional	Mandatory		Optional
Bodily Injury	\$ 20/40,000 \$ 25/50,000 \$ 50/100,000 \$100/300,000 \$ 250/500,000		Split Limits \$ 20/40,000 \$ 25/50,000 \$ 50/100,000 \$ 100/300,000 \$ 250/500,000 \$ 500/500,000 \$ 500/1M \$ 1M/1M	Combined Single Limits \$100,000 \$500,000 \$750,000 \$1,000,000	
Property Damage	\$ 10,000 \$ 25,000 \$ 50,000 \$ 100,000		\$ 10,000 \$ 25,000 \$ 50,000 \$ 100,000 \$ 250,000 \$ 500,000 \$ 1M		
Property Protection Insurance	\$1,000,000		\$1,000,000		

Personal Injury Protection	a. No Deductible Primary Coverage b. \$300 c. Coordinated Medical and/or Work Loss Benefits Subject to a \$300 deductible (May be Selected only if the Principal Driver has other Health and Accident Medical or Surgical Disability or Salary Continuation Insurance). d. Rejection of Work Loss for the Principal Operator age 60 or Older, or Rejection of Work Loss for Each Occasional Operator age 60 or Older.		a. No Deductible Primary Coverage b. \$300 c. Coordinated Medical and/or Work Loss Benefits Subject to a \$300 deductible (May be Selected only if the Principal Driver has other Health and Accident Medical or Surgical Disability or Salary Continuation Insurance).	
Uninsured Motorists		\$20/40,000		\$20/40,000
Michigan Limited Property Damage (Mini Tort)		\$500 Maximum		\$500 Maximum
Comprehensive Deductibles - ACV		\$50 \$100 \$250 \$500 \$1,000		\$100 \$250 \$500 \$1,000 \$2,000 \$3,000 \$5,000
Regular or Broad Collision Deductibles - ACV		\$100 \$250 \$500 \$1,000		\$100 \$250 \$500 \$1,000 \$2,000 \$3,000 \$5,000
Limited Collision Deductibles - ACV		No Deductible \$100 Deductible		No Deductible * \$100 Deductible

\* Not available for zone rated autos.

## 115. Coverage Limitations or Risks Not Written by MAIPF

Coverage Limitation	No Coverage
Trailers: Uninsured Motorists is Not Available.	Motorcycles
Custom Camper – Limited to \$25,000	Garage Liability
Audio Visual Equipment – Must be installed by the manufacturer	Road Service
	Multi Car Discount
	Anti-Theft Device Discount

Check out [www.insurancemarketplace.com](http://www.insurancemarketplace.com) for carriers who may write these coverages.

## 120. MAIPF Manual

Our manuals are provided by the Automobile Insurance Plans Service Office (AIPSO). Producers with Internet access can view the MAIPF electronic manuals, **free of charge**, by logging onto our web site, [www.maipf.org](http://www.maipf.org), or AIPSO's web site, [www.aipso.com](http://www.aipso.com) (login required). You may view the manuals online or download them for offline viewing and printing.

You may also sign up for a free automated service that will notify you via e-mail whenever AIPSO updates the MAIPF manual, policy forms and rating symbols. To subscribe to this free service, click on **Email Alerts** after logging into your AIPSO account.

## 125. Policy Period

- **Private Passenger** – Six-month policy term
- **Commercial** – One-year policy term

## 130. Available Forms

All private passenger and commercial non-fleet applications must be submitted electronically via the MAIPF website. Handwritten applications for these risks are no longer acceptable unless the EARS and/or CARS web program are unavailable. Under those situations, you may download applications from our website.

Title	Form Number	Forms that can be completed on the web (Instructions Included)
Temporary Certificate of Insurance	MAIPF-01	N/A online
Private Passenger Application with Vehicle Inspection Form	MAIPF-03	<a href="#">MAIPF-03</a>
Commercial Application	MAIPF-04	<a href="#">MAIPF-04</a>
Taxicab Vehicle Inspection Form	MAIPF-05	<a href="#">MAIPF-05</a>
Policy Change Request	MAIPF-36	<a href="#">MAIPF-36</a>
Declaration of Intention to Reside Form	MAIPF-60	<a href="#">MAIPF-60</a>
H*E*A*T Brochure	MAIPF-124	N/A online

### 135. Ordering Supplies

- Download forms from our website (with the exception of the Temporary Certificate of Insurance, MAIPF-01). Login Required.
- Call the Facility office at (734) 464-1100 and press 1.
- Write to us at MAIPF | P. O. Box 33617 | Detroit, MI 48232-5617.
- E-mail us at [info@maipf.org](mailto:info@maipf.org). Be sure to include your name or agency name AND your System ID number.
- Fax us at 734.464.0009. Be sure to include your name or agency name AND your System ID number.

If you don't receive your supply order within seven business days, please contact our Mail Department at extension 228. If you are not receiving adequate amounts, please contact us at [info@maipf.org](mailto:info@maipf.org).

### 140. Effective Date of Coverage – Private Passenger

Producers may certify coverage using the MAIPF-01 for all eligible risks under the following conditions:

- The producer and applicant certify on the application the date and time that the application was written.
- A copy of the temporary certificate of insurance (MAIPF-01) is given to the applicant.
- Upon completion, the producer forwards the application, deposit and any other applicable documentation to the Facility no later than the next working day by first-class mail.
- The producer maintains a record of the application and agrees to permit inspection or photocopying of the record by the Facility or a company representative in case coverage is in question due to an accident or claim.

If the application is not mailed within one working day, coverage will take effect on 12:01 A.M. on the day the application arrives in our office unless a future effective date was requested on the application.

If the application is hand delivered to us, but is received more than one working day after it was completed, coverage will begin at 12:01 A.M. on the day after the application arrives in our office unless a future effective date was requested on the application.

If no date is indicated on the application, coverage will take effect on 12:01 A.M. on the day after the application arrives in our office unless a future effective date was requested on the application.

### 145. Effective Date of Coverage – Commercial

Producers may certify coverage using the MAIPF-01 for all eligible risks under the following conditions:

- Non-Fleet Corporately Owned Private Passenger Vehicles – Same conditions as Private Passenger risks.
- All Other Commercial Risks:
  - If submitting through CARS, collect 50% of the annual premium.
  - For risks not submitted through CARS, double the amount of the premium deposit – either collect 50% of the estimated annual premium or double the dollar amount per auto or per risk type from section G1C of the manual, whichever is greater.
  - Submit a money order, cashier's check or a bank check for the deposit.
  - A copy of the temporary certificate of insurance (MAIPF-01) is given to the applicant.

**Important** – If these conditions are not met, coverage will take effect at 12:01 A.M. on the day after the application arrives in our office unless a future effective date is indicated on the application.

## 150. Electronic Rating Programs (EARS, CARS, Quick Quote)

The MAIPF requires that all private passenger and commercial non-fleet applications be submitted electronically via the MAIPF website.

Private Passenger applications must be submitted through our **Electronic Application and Rating System (EARS)**. Handwritten applications will only be accepted if the EARS on-line rating system becomes unavailable. Under those circumstances, private passenger applications can be downloaded from our website to complete manually.

Producers are also required to submit all **non-fleet** risks through our **Commercial Application and Rating System (CARS)**. Fleet risks are not included in this requirement; however, CARS can be used to develop a premium indication and application. As with our private passenger program EARS, handwritten applications are only accepted for non-fleet commercial risks if the CARS rating system becomes unavailable. Under those circumstances, paper applications can be downloaded from our website to complete manually.

While the application is generated at the end of an EARS/CARS submission, the temporary certificate of insurance is not included as part of the printout. Producers should make sure that they have an adequate supply of certificates (MAIPF-01) on hand to issue to their private passenger applicants, and to commercial applicants if the requirements for immediate certification are met. After the EARS/CARS entry process is complete, the application, deposit, ownership documentation and any other applicable documentation must be mailed to the MAIPF by your next working day.

Additional rating assistance is available through our [Quick Quote](#) Rating Program which can give you a pricing indication based on the rating criteria you enter but does not allow you to continue to the application process and does not save your work.

<b>Web-based Tools to Rate and Process MAIPF Applications (Log in Required)</b>		
(The links are found on our home page.)		
<b>Tool</b>	<b>Line of Business</b>	<b>Description</b>
<b>EARS</b>	Private Passenger	<ul style="list-style-type: none"> <li>• Rating Program used to enter applicant and risk information to develop an estimated premium.</li> <li>• Generates a completed MAIPF-03.</li> <li>• Application, deposit and any pertinent information must be mailed to MAIPF.</li> </ul>
<b>Quick Quote</b>	Private Passenger Private Passenger Corporately Owned Autos (Commercial)	<ul style="list-style-type: none"> <li>• Rating program which requires only the risk characteristics. Use when you need to know the estimated premium quickly.</li> <li>• No application is generated.</li> </ul>
<b>CARS</b>	Commercial, includes Special Risks	<ul style="list-style-type: none"> <li>• Rating program which develops the estimated premium first and allows user to continue through the application process or print the quote and exit.</li> <li>• Generates a completed MAIPF-04 when submitting an application electronically.</li> <li>• Application, deposit and any other pertinent information must be mailed to MAIPF.</li> </ul>
<p><i>The developed premium in these rating tools is non-binding and may differ from the actual premium calculated for the policy once an application is submitted. Actual premium can only be calculated following receipt of a properly completed and executed application.</i></p>		

## 155. Private Passenger – Notes for Special Circumstances

- a. **International Driver's License** – We accept any valid driver's license, including an International Driver's license. Please include a copy of any non Michigan Driver's license along with the application.
- b. **Drive Other Car Coverage (Rule 26)** – applies to an **individual** seeking coverage while operating non-owned vehicles. Here are the instructions:
  - The applicant will always be an individual.
  - Coverage is rated from the private passenger chapter of the manual. EARS can provide this rate by selecting the appropriate start up question.
  - Often (but not always) requires a financial responsibility filing
- c. **Financial Responsibility Filing** -- Complete the financial responsibility section on the application only if the individual is required to have this filing done on his or her behalf in order to get or keep a driver's license. A financial responsibility filing is a specially worded certificate required by the Secretary of State's office as evidence that an individual has auto liability coverage in effect.
- d. **Repeat Offender** - If the applicant cannot produce a driver's license, it may be a good indication that they may not be allowed to purchase a vehicle. If you know the full name and date of birth of the individual, you can obtain the drivers license number by calling any Secretary of State Branch office

To check the status of customers who may be subject to restrictions under the repeat offender laws, use [Repeat Offender Registration Status Inquiry \(Secretary of State\)](#).

- e. **Divorce Situations** – To remove a named insured (with or without a vehicle) from an existing Facility policy, the request for removal must be signed by the individual being removed from the policy.
- f. **Driving Permits** – An individual with any type of instructional permit is considered an operator in the household. However, there may be certain circumstances that will allow the carrier to remove the operator from the policy.
  - Operators under the age of eighteen with any type of instructional permit may be removed from a policy providing they are not the owner or principal operator of a vehicle and we have received verification from the Secretary of State or an MVR that their driving privileges have been voluntarily revoked.
  - Operators aged eighteen and older with any type of instructional permit who are not the owner or principal operator of a vehicle and have had their driving privileges voluntarily revoked should contact the servicing carrier to determine if they can be removed from the policy and what documentation is required for verification.
- g. **Intent to Reside** -- Use the MAIPF-60 form when a foreign visitor requests a Facility policy. A foreign visitor who gives a Michigan address and declares that he or she intends to reside in Michigan for 30 days or more is eligible for placement through the Facility. [Print form!](#)
- h. **Surcharging Drivers Who Have Multiple Policies** – The Facility will not apply a penalty point surcharge if the applicant provides a copy of the dec sheet from the other insurer showing that surcharges for penalty points have been applied. The burden of proof is on the applicant! If both policies are Facility policies, both carriers will work together to determine where the surcharge will be applied – based on the vehicle coverage and symbol. A driver on a fleet policy is likely not being charged for any penalty points; therefore the surcharge on the MAIPF policy will apply.

## 160. Deposits

Deposit checks should be made payable to the Michigan Automobile Insurance Placement Facility or MAIPF.

<b>Private Passenger</b>				
<b>Initial Premium Deposit</b>	\$100 per vehicle or 40% of the estimated premium, whichever is greater.			
<b>Midterm addition of auto or coverage</b>	Same as initial premium deposit unless the policy expiration date is 60 days or less – which would then require 100% of the premium for the remainder of the policy period. Checks should be made payable to the appropriate servicing carrier and mailed directly to the assigned servicing carrier.			
<b>Commercial</b>				
<b>CARS Submissions</b>	Non-Fleet, Corporately Owned Private Passenger Vehicles	25% of the estimated annual premium. *		
	All Other Risks	25% of the estimated annual premium or 50% for immediate coverage. *		
<b>Other Than CARS Submissions</b>	Non-Fleet, Corporately Owned Private Passenger Vehicles	\$100 per vehicle or 25% of the estimated premium, whichever is greater.		
	All Other Risks	25% of the estimated annual premium or the dollar amount listed below, whichever is greater. *		
		<b>Liability</b>	<b>With Physical Damage</b>	
	Non Owners Coverage (Hired Car & Other Than Intensified)	\$250	N/A	
	Non Owners Coverage (Intensified)	\$550		
	Church or School Bus	\$400	\$600	
	All Other Public Autos	\$600	\$800	
	All Other Autos	\$500	\$800	
	Long-Haul Truckers	\$1,150	\$2,600	
	All Other Buses	\$3,300	\$3,700	
	Taxicabs	\$2,100	\$2,750	
	Limousines	\$1,100	\$1,350	
Trailer	\$150	\$600		
Registration Plate	\$450	N/A		
<b>Midterm addition of auto or coverage</b>	Same as initial premium deposit unless the policy expiration date is 60 days or less – which would then require 100% of the premium for the remainder of the policy period.			

\* If the applicant has a previous commercial Facility policy with an unpaid balance that has not been disputed, the applicant will be subject to a down payment of 50% of the estimated premium.

## 165. Banking

**Deposits** - We utilize a state-of-the-art banking product called Corporate Remote Capture. This allows us to process electronic deposits by capturing the images of checks and money orders and sending the deposit information electronically to the assigned servicing carriers' bank accounts. Once an item is presented to the bank, the physical check will be voided and destroyed after a short holding period. This function includes deposit checks only, not installment payments.

NSF Checks – Handled as follows:

- **Applicant Check** – When the bank returns an applicant's check for any reason, the policy will cancel flat.
- **Producer Check** – When the bank returns a check written by the producer, the policy will continue to remain in force and the producer will be required to resolve the NSF situation immediately. If we are advised of more than one NSF check from your office, you will be notified that your future MAIPF transactions within a certain timeframe must be in the form of guaranteed funds such as a cashier's check or money order. The only exception is when you have accepted an applicant's check payable to you which returns for non sufficient funds resulting in your check returning for non-sufficient funds.

There is no resource to reimburse you for an applicant's NSF check, so it's always best to have the applicant submit their own check made payable to the MAIPF when submitting their deposit.

## 170. Payment Plans

Private Passenger – After payment of the 40% premium deposit, the balance of the premium will be billed in three equal payments, due at 60, 90 and 120 days from the effective date of coverage. There is a \$6 service charge on each private passenger deferred payment.

Commercial – After payment of the premium deposit, the balance of the premium will be billed in three equal payments, due at 60, 120 and 180 days from the effective date of coverage. Those insureds whose estimated annual premium is \$15,000 or more may choose the ten payment plan. With the ten payment plan, after the premium deposit is made, the balance will be billed in nine equal installments. The first payment would be due 30 days from the effective date with each subsequent payment due every 30 days. There is a \$5 service charge on each commercial deferred payment.

If a previous commercial JUA policy cancels midterm for nonpay and there is an unpaid, uncontested balance, the applicant is required to submit a deposit of 50% of the estimated premium until the unpaid uncontested balance is paid. The remaining 50% balance on the new application will be due at 30 days (25%) and 60 days (25%) from the inception date. The \$5 service charge applies.

## 175. Premium Financing

Policies may be premium financed. When your clients choose to finance their premium, please take time to explain that our service fees are normally less than the premium finance company's service charges. Servicing carriers will include the [Consumer Alert](#) notice below with all renewal policies. Please use it as a guide to show your clients that they have an opportunity to reduce the cost of their automobile insurance.

For those applicants who want to premium finance their policies, attach a completed **finance agreement** along with the required ownership documentation and check with the original application. The agreement should include the amount financed, the number of payments, the amount of each payment, the due date of each payment, and the insured's signature. If the application is received with a premium finance company check, but without the signed finance agreement, the servicing carrier will request a copy of the agreement from the producer. The servicing carrier will not process the check until the signed agreement is received. If a copy of the agreement is not received within five (5) working days, **the servicing carrier will return the check to the producer and bill the applicant. The billing will include a service fee. In all cases, the servicing carrier will bill the applicant for any deficient premium.**

For **multiple vehicle policies**, the servicing carrier will issue a separate policy for the vehicle that is being premium financed, **except when there are filings in place**. Insureds financing premium for additional vehicles or additional coverage are required to have the Policy Change Request form (MAIPF-36) submitted along with a deposit check and a properly completed and signed finance agreement. Failure to submit the required deposit and signed finance agreement may affect coverage and will result in a producer violation.

The **premium finance company** may cancel the policy if the agreement permits. To request cancellation, the finance company must notify the servicing carrier within 30 days of the cancellation date. Even if the finance company receives the payment before the cancellation date, the servicing carrier will not reinstate the policy. **The producer may not cancel a premium-financed policy without the insured's signature.**

The servicing carrier will send all **refunds** for cancelled financed policies directly to the finance company. For **renewals**, include a new, signed contract with the renewal payment.

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**CONSUMER ALERT**

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If you are currently financing your auto insurance premium through a premium finance company, you may want to consider using the Facility's deferred payment plan.

- A 40% deposit is due on or before the renewal effective date,
- The 1<sup>st</sup> payment of 20% is due 60 days from the renewal effective date, plus a \$5 service fee,
- The 2<sup>nd</sup> payment of 20% is due 90 days from the renewal effective date, plus a \$5 service fee,
- The 3<sup>rd</sup> payment of 20% is due 120 days from the renewal effective date, plus a \$5 service fee.

**EXAMPLE:** If a policy renews July 1 and the 6-month premium is \$1,000, the payments would be as follows:

\$400 <b>Deposit</b> due July 1	<b>Payment #2</b> of \$205 is due <b>Oct. 1</b>
<b>Payment #1</b> of \$205 is due <b>Sep. 1</b>	<b>Payment #3</b> of \$205 is due <b>Nov. 1</b>

\*\*\* PLEASE REFER TO YOUR RENEWAL BILLING FOR YOUR ACTUAL PREMIUM DUE.

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## 180. Payments

Installment payments are due in the office of the servicing carrier on the due date. We recommend producers not accept an insured's payment.

## 185. Application Assignment

Private passenger applications are placed in accordance with the applicant's preference whenever possible. However, contractual arrangements or any earned premium owed from a previous policy may limit us in granting an applicant's request.

Private Passenger	All Other
<a href="#">Auto Club Insurance Company</a>	<a href="#">Amerisure Mutual Insurance Company</a>
<a href="#">Auto Owners Insurance Company</a>	
<a href="#">Citizens Insurance Company</a>	
<a href="#">State Farm Insurance Company</a>	

## 190. Lost Applications

All producers should establish a "tickler file" to ensure that each application they submit is received by the company and a policy issued. If you do not receive your Notice of Placement notice, contact the Facility office.

- Once it is determined that the application was lost in the mail, the producer must:
- Verify whether or not the original check was cashed.

- Upon verification that the check was not cashed, the producer must submit, within 5 working days, two copies of the application, supporting documentation, and a replacement check, along with an explanatory memo to the person contacted at the Facility office.

## Producers – 200

### 205. Producer Eligibility

Chapter 12 of the Michigan Insurance Code permits licensed agents who are appointed by an insurance company writing auto casualty insurance in Michigan to submit applications to the Facility for placement and receive commissions. The MAIPF is not an insurance company; therefore we do not appoint producers.

Newly-appointed licensed agents (not solicitors) must register with us by providing us with the System I.D. assigned by the Office of Financial and Insurance Regulation (OFIR). The registration form can be found on the home page of our website at [www.maipf.org](http://www.maipf.org). Upon verification from OFIR, we will notify the producer when they are eligible to begin using the MAIPF as a source of placement for their insureds

When you place business through the Facility, you are recognized as a producer of record. Please convey to your applicants that on Facility business, producers do not act on behalf of the Facility or any insurance company, but act on behalf of the applicant.

If a producer has not been appointed by a company writing auto casualty in Michigan or the producer's license has been suspended or revoked, then he or she cannot place business through the Facility and is not entitled to receive commissions.

Click [here](#) to see if you are registered with us. You can also verify your status and appointments through OFIR here:

Producers - [http://www.dleg.state.mi.us/fis/ind\\_srch/ins\\_agnt/insurance\\_agent\\_criteria.asp](http://www.dleg.state.mi.us/fis/ind_srch/ins_agnt/insurance_agent_criteria.asp)

Agencies - [http://www.dleg.state.mi.us/fis/ind\\_srch/ins\\_agcy/insurance\\_agency\\_criteria.asp](http://www.dleg.state.mi.us/fis/ind_srch/ins_agcy/insurance_agency_criteria.asp)

### 210. Your Producer & Public Reps for MAIPF

PRODUCER	PRODUCER	PUBLIC
<b>LeRoy Bostic</b>	<b>Cheri G. Locker</b>	<b>Chui Karega, Esq.</b>
Lewis & Thompson Agency, Inc.	State Farm Mutual Auto Ins. Co.	Chui Karega Law offices
2617 W. Grand Blvd.	450 E. Saginaw Hwy. Ste. 101	19771 James Couzens Fwy.
Detroit, MI 48208-1234	Grand Ledge, MI 48837-2164	Detroit, MI 48235-1937
(313) 875-7555	(517) 627-8600	(313) 864-0663
<a href="mailto:ltagency@ameritech.net">ltagency@ameritech.net</a>	<a href="mailto:cheri.locker.c3ao@statefarm.com">cheri.locker.c3ao@statefarm.com</a>	<a href="mailto:Ck27059@msn.com">Ck27059@msn.com</a>

### 215. Notice of Placement

For those producers that have an email address on file with us, your Notice of Placement will arrive in your email Inbox. Producers that do not have an email address on file with us will receive their Notice of Placement through the mail. Producers should make sure that you add [www.maipf.org](http://www.maipf.org) as a trusted site and add [www.info@maipf](mailto:www.info@maipf) on your approved sender list. If you do not hear from us within five business days of submitting an application, you can check on your Notice of Placement by logging into your Producer Account on our website and run a query of dates. You can also call us at (734) 464-1100 and press 1 and advise our support staff that you need a "file check".

## 220. Producer Performance Program

Applications must be fully completed and have all the necessary information to rate and issue a policy, prepare a bill and make any required financial responsibility or motor carrier filings. Applications must also be signed by the producer and applicant and submitted in a timely manner along with the correct amount of deposit. The Facility reviews all applications and maintains a record of producer infractions through our [Producer Violation Program](#). Repeated violations are brought to the producer's attention via telephone and/or a letter. If violations continue after the initial contact, the producer may be disqualified from writing business through the MAIPF.

## 225. Commission Rate

**Private Passenger – 10%**

**Commercial – 5%** for long haul trucking and public autos (other than school buses). The commission rate for all other commercial risks is **10%** of the policy premium. If the policy has a mixture of commercial vehicles the commission will be based on whichever class generates 80% of the policy premium. If neither class generates 80% of the policy premium, 5% commission will be paid. Commission is paid based on premiums collected and the checks are issued directly by the servicing carrier.

## 230. Commission Payment Schedule

Commissions are paid based on premiums collected by the servicing carrier under the following guidelines. (They cannot be deducted from an applicant's deposit.)

**New and Renewal Policies** - Commissions are paid by the servicing carrier not less than monthly and will be made within 30 days after the close of the month in which the commission was credited to the producer's account.

**Endorsements (Additional Premium)** - Commission on an endorsement resulting in additional premium will be paid at the time the endorsement is issued or in accordance with the procedures for new and renewal policies.

## 235. 1099 Forms

1099 forms are issued by the servicing carrier.

## 240. Cancellation/Policy Change Requests

Send all written requests for cancellation directly to the servicing carrier by using the Policy Change Request Form [MAIPF-36](#).

## 245. Retiring or Transferring Your MAIPF Book of Business

Retiring producers need to notify all servicing carriers with whom they have placements. This notification should include the name and System I.D. number of the new producer, along with the signatures of both the retiring producer and the new producer. In addition, please send a copy of this letter to the MAIPF office. The servicing carriers will begin to pay commissions to the new producer after they receive notification of the change. Please note that some carriers are not able to change midterm. Therefore, you may have to wait for the renewal or cancel and rewrite the policy.

## Servicing Carriers - 300

### 305. Servicing Carriers

CARRIER	ADDRESS	PHONE NUMBER
Auto Club	JUA Processing 1 Auto Club Drive Dearborn MI 48126-2694	(313) 336-2530
Auto Owners	JUA Operations 6101 Anacapri Blvd. PO Box 30660 Lansing MI 48909-8160	(517) 323-8740 or (517) 323-8741
Citizens	Auto Plan Department PO Box 930 Howell MI 48844-0930	(800) 243-8921
State Farm	JUA Operations 2550 Northwestern Ave. West Lafayette IN 47906-1394	(765) 463-8140
Amerisure (Commercial)	26777 Halsted Rd PO Box 9201 Farmington Hills MI 48333-9201	(800) 789-9594
For a complete listing of servicing carrier claim offices in Michigan, go to <a href="http://www.maipf.org/SC/SC-Directory.pdf">http://www.maipf.org/SC/SC-Directory.pdf</a>		

### 310. Servicing Carrier Duties

Type of Duty	Time Standards
Issue a New Business Policy	Within 30 calendar days of receipt of the completed application from the Facility.
Issue Renewal Policy or Certification	Within 30 days of receipt of renewal premium.
Endorsements	Within 30 days of receipt of request for endorsement, the servicing carrier will issue the endorsement or acknowledge receipt of the request.
Cancellations	Within 30 calendar days of the servicing carrier's receipt of the cancellation request.
Return Premium	Within 30 days of a request for cancellation or endorsement resulting in return premium, the servicing carrier will mail the return premium, credit the renewal billing or apply any outstanding balance.
Claims	All claims are handled properly and promptly in accordance with the terms of the contract of insurance subject to limits of coverage provided. Claim adjustment practices and procedures of each servicing carrier shall correspond with those followed for their voluntary business.

### 315. Rental Reimbursement

If the applicant was covered for comprehensive, the Facility will pay up to \$15 per day to a maximum of \$450. The Facility does not offer rental reimbursement for a vehicle involved in a collision.

### 320. Reporting Claims

Please use the following information to report claims to our servicing carriers. Be sure to have the policy number and claim details available before placing the call. If you have a service problem, you may ask that you speak with a manager or supervisor. The [Servicing Carrier Name and Address Directory](#) also lists the underwriting and claim office addresses and telephone numbers for all servicing carriers.

<b>REPORTING CLAIMS TO SERVICING CARRIERS</b>			
<b>SERVICING CARRIER</b>	<b>LOCATION</b>	<b>PHONE</b>	<b>WHO SHOULD CALL</b>
<b>AUTO CLUB</b>	Statewide	800-222-6424	Policyholder
<b>AUTO OWNERS</b>	Metro Detroit Out State	888-873-4580 or 800-346-0346 Ext. 1325	Producer or Policyholder
<b>CITIZENS</b>	Statewide	800-628-0250	Policyholder
<b>STATE FARM</b>	Statewide	800-520-3581	Producer or Policyholder (Indicate at beginning of call that you are reporting a claim on a Facility policy)
<b>AMERISURE *</b>	Statewide fax # (800) 789-9594	N/A	Producer <u>faxes</u> written claim form to carrier

\* Email Amerisure for same day response during business hours at [scohelp@amerisure.com](mailto:scohelp@amerisure.com)