



## Michigan Automobile Insurance Placement Facility Fall 2012 Newsletter

<b>MAIL:</b> P.O. Box 532318, Livonia, MI 48153-2318 ( <i>Apps &amp; General Correspondence</i> )	Phone: 734-464-1100
17456 Laurel Park Drive North, Suite 130E, Livonia, MI 48152-3981 ( <i>Drop off Apps</i> )	8:00 a.m. to 4:20 p.m.
<a href="http://www.maipf.org">www.maipf.org</a>	Email: <a href="mailto:info@maipf.org">info@maipf.org</a>
Fax: 734-464-0009	

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### MANAGER'S MESSAGE

**Terri A. Miller, CPCU – MAIPF General Manager**

I just wanted to say a quick “thank you” for taking the time to read our newsletter. We use this to provide rate and coverage information, helpful hints and updates to keep you current with Facility operations. If you have any comments or suggestions for topics you would like to see in a future edition, please contact me at ([info@maipf.org](mailto:info@maipf.org)).



### MAIPF's New Mailing Address!

We have recently changed our mailing address and request that all MAIPF applications and any other correspondence be sent to our new mailing address:

MAIPF  
P. O. Box 532318  
Livonia, MI 48153-2318



The MAIPF forms will soon be reprinted with our new address. Until then, you can continue to use your current supply of forms. Please note that only the mailing address has changed. Items mailed to us for express delivery that require a street address should still be addressed to:

MAIPF  
17456 N. Laurel Park Dr.  
Suite 130E  
Livonia, MI 48152-3981

### 2012 Holiday Schedule

Nov 22	Thursday	Thanksgiving	Closed All Day
Nov 23	Friday	Day After Thanksgiving	Closed All Day
Dec 14	Friday	Company Function	Closed at Noon
Dec 24	Monday	Christmas Eve	Closed All Day
Dec 25	Tuesday	Christmas Day	Closed All Day
Dec 31	Monday	New Year's Eve	Closed All Day

## Frequently Asked Questions

**Q** - How can I tell if a commercial risk requires a filing?

**A** – Typically, the applicant is aware of whether a filing is needed; however, a good rule of thumb is to ask the applicant whether the vehicles will be used “for hire” or if they will be charging for the use of their vehicles. If the risk is “for hire”, filings are required. This means that in addition to the mandatory liability coverages and optional physical damage coverages, hired and non-owned coverage will automatically be added to the policy.

**Q** – Why does the MAIPF require a cashier’s check or money order on a commercial risk that needs filings?

**A** – We require the guaranteed funds to make sure that there is sufficient premium for coverage when the filings are made. MDOT requires that filings remain in place for 30 days even if the policy is cancelled.

**Q** – What is the associated cost when filings are needed on a commercial risk?

**A** - There is no additional fee when a filing is required.

## Manual & Rate Revisions

Rate Revisions (approved by OFIR):

1. October 1, 2012 — Private Passenger Base Rate Revision: Overall 20.0% decrease (includes Limited Property Damage limit increase from \$500 to \$1000)
2. October 1, 2012 — Commercial Base Rate Revision: Overall 3.0% decrease (includes Limited Property Damage limit increase from \$500 to \$1000)
3. January 1, 2013 – Personal Injury Protection – Additional Charges:
  - Private Passenger Auto: The semi-annual per-vehicle charge will increase to \$161.
  - Commercial Auto: The annual per-vehicle charge will increase to \$557 for all non-fleet autos (owned by a corporation, partnership or unincorporated association) and to \$554 for all other commercial autos, dealer plates or registration plates.

These increases result from our annual assessment from the Michigan Assigned Claims Facility.

## Private Passenger Applications (MAIPF-03)

Now that private passenger applications are being submitted electronically through EARS, the MAIPF will no longer maintain a supply of the paper forms (MAIPF-03) in our office. Blank applications may be downloaded from our website on the rare occasions when the EARS system is unavailable. If necessary, we can ship you a small quantity of applications which we are now printing on site. Use of the three page carbon-paper form with the tear-away edge will be discontinued.

The MAIPF-03 has two noticeable changes:

- Limited Property Damage Liability (Mini-Tort) has been changed from \$500 to \$1000.
- The last page now includes the explanation of rights and collision coverages. This statement is also currently on the back page of the MAIPF-01 Temporary Certificate of Insurance.

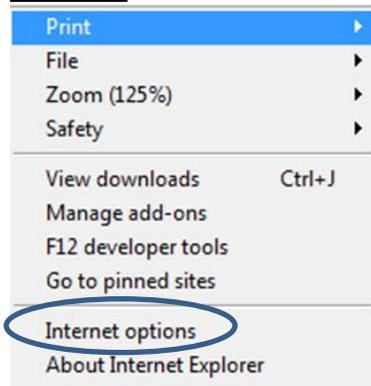
## EARS Login Assistance

We would like to share tips to successfully log in to our secure website, which is the home for our rating products EARS, CARS and Quick Quote as well as our protected areas designed for producer use only.

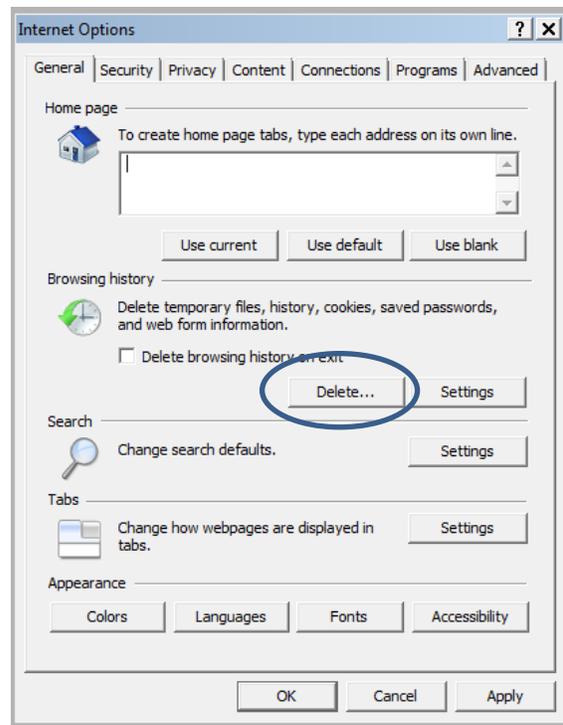
If you use Internet Explorer as your browser and have access to changing controls on your Internet options, give this a try if you're ever hung up during the log in routine.

- Open up your Internet browser
- Click on Tools - toolbar at the top
- Click on "Internet options" – Screen #1
- From the General Tab, click on the "Delete" button – Screen #2
- Uncheck "Preserve Favorites website data". Check boxes for "Temporary Internet files" and "Cookies". Click on "Delete" – Screen #3

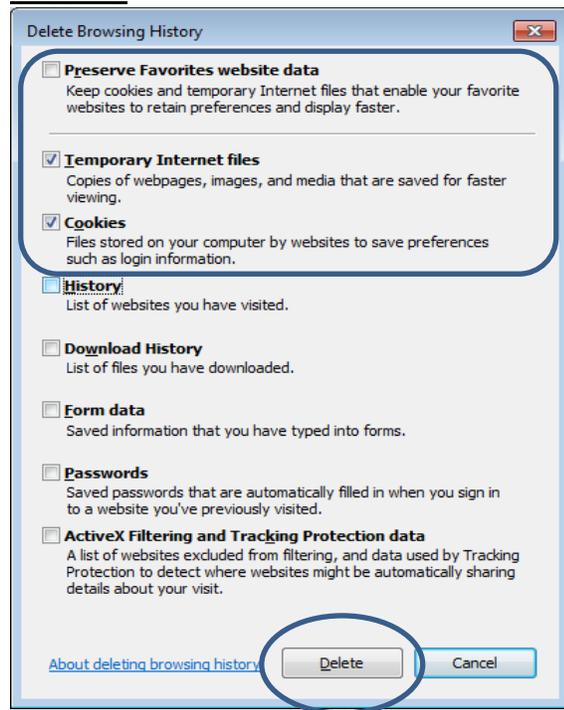
### Screen #1



### Screen #2



### Screen #3



## Producer Document Retention

We are often asked about our document retention policy for producers. The MAIPF is required to maintain all relevant documents needed for an examination by the Office of Financial and Insurance Regulation. As such, we suggest that you retain all MAIPF documents for your customers for at least the period beginning with the close of our last examination date. This suggestion is made for informational purposes only, and we recommend that you seek the advice of your legal representative, your appointing companies and/or your agent's association in order to craft a document retention policy that best meets the needs of your agency.

- Closing date of the last MAIPF examination: 12/31/2006
- Closing date of the current MAIPF examination: 12/31/2011 (to be completed in 2013 – documents must be available until exam is complete)

For additional information, see [MCL500.222\(6\)](#).

## Limousine or Taxi?

To help you classify a vehicle carrying passengers, such as a taxicab or limousine, we have put together these guidelines. Both must be submitted on the commercial application (MAIPF-04):

**Taxicab or Similar Passenger Carrying Service** - A metered or unmetered auto with a seating capacity of eight or less that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route.

**Limousine** - An unmarked auto that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes.

## HEAT® Program

Now in our 27<sup>th</sup> year, HEAT® continues to serve as a valuable tool for fighting crime. Our program has aided law enforcement in the recovery of nearly \$55 million in stolen vehicles and related property, and has paid rewards to tipsters totaling over \$3.8 million.

HEAT® is a confidential, toll-free tip line to allow citizens to report information about auto theft, auto theft-related insurance fraud or identity theft, carjacking, theft rings and chop shops. If the suspects are arrested and bound over for trial, rewards can range up to \$10,000! All funding for the program is provided by Michigan auto insurers. Live operators are ready to take calls 24/7.

To date in 2012, we have awarded over \$82,000 to tipsters who provided information leading to 55 arrests and the recovery of \$870,000 in stolen vehicles and other property.

To obtain free materials for display in your agency or to include in mailings to your clients, contact Nina Hier at ext. 227 or via email at [info@miheat.org](mailto:info@miheat.org). Program information and theft prevention tips are also available on our web site, [www.miheat.org](http://www.miheat.org).

	<b>Help Eliminate Auto Thefts</b> by reporting Auto Theft & Auto Related Crimes	
	Call the 24/7 HEAT® Confidential Tip Line <b>1-800-242-HEAT OR <a href="#">Report Tips Online!</a></b>	<a href="#">Contact us</a> for HEAT® Info and to Order Supplies

## Application Trends

Through September 2012 we have received 1,036 private passenger applications – up 42% from the same period in 2011. We received 301 commercial applications, an increase of 1% from 2011.

## How to Contact Us:

MAIPF Applications & General Correspondence	Drop off applications at our office Monday through Friday, 8:00 A.M. to 4:20 P.M.		
MAIPF P.O. Box 532318 Livonia, MI 48153-2318	17456 Laurel Park Drive N., Suite 130 E, Livonia MI 48152-3981. Our office is near 6 Mile Road & I-275. Our parking lot is adjacent to Laurel Park Mall.		
Phone: 734.464.1100	Email: <a href="mailto:info@maipf.org">info@maipf.org</a>	Fax: 734.464.0009	Internet: <a href="http://www.maipf.org">www.maipf.org</a>

## Servicing Carrier Directory:

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) 323-1201 x 2009
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>		

## We Want to Hear From You

Your feedback is especially important to us and we want to hear from you. Please share with us your experience, good or bad with any Facility related item; from our website, rating programs and employee support. Send us your comments at [info@maipf.org](mailto:info@maipf.org).