



**Michigan Automobile Insurance Placement
Facility
Fall 2014 Newsletter**

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Passenger and Commercial Auto Rate Change – January 1, 2015

Private Passenger Auto

Coverage	% Change
Bodily Injury	15.4%
Property Damage	20.3%
Personal Injury Protection	5.2%
Property Protection Ins.	7.8%
Mandatory Coverages	7.1%
Optional Coverages	-7.1%
Overall Change	5.7%

Per statute, MAIPF private passenger rates are the weighted average of the base rates of the top five writers of private passenger auto in Michigan.

Commercial Auto

Subline	% Change
Trucks, Tractors and Trailers	25.0%
Public Automobile Excluding Taxicab	18.1%
Taxicab	12.3%
Private Passenger Types and Related Lines	19.1%
Zone Rated Risks	14.3%
Employer's Non-Ownership Liability	4.9%
Liability Coverages	17.0%
Physical Damage	5.5%
Overall Change	16.6%

EASi Transition

EASi has arrived! Our new private passenger electronic application launched December 1st.

Michigan has joined the ranks of several other states that are using EASi, the **E**lectronic **A**pplication and **S**ystem **I**nterface. This state-of-the-art rating product was built by AIPSO and customized for MAIPF. EASi provides the rating functionality for all private passenger vehicles, including risk types that could not be rated in EARS such as motorhomes, classic autos, trailers, etc. While EARS has served us well since its debut in 2004, it will eventually be removed from our website. During this transition period, EARS will be available to view previously saved or submitted applications, but you will not be able to submit any new business; you must use EASi.

Here is what you can look forward to:

The Benefits of EASi

- **EASi** permits producers to calculate an estimated premium online for all private passenger risks.
- Producers can get a quick quote which can be saved and retrieved at a later date.
- **EASi** can carry forward information from a quick quote to an application.
- Producers can validate VIN numbers online during **EASi** app entry for most private passenger vehicles.
- With edits built into **EASi's** system, application deficiencies will be greatly reduced.
- **EASi** permits producers to save partially completed applications online for retrieval at a later time.
- **EASi** permits producers to reprint previously submitted applications.



How does it work? It's EASi!

To create a private passenger quick quote and/or application through EASi, producers must log into the MAIPF Secure Site using their MAIPF user name and password. Once logged in, click on the button labeled EASi. From the home page of EASi, click on the link labeled **Create New Quote or Application**. Each application begins with the quick quote, which calculates the estimated six month premium by gathering basic rating information through a series of questions. Once the quick quote is completed, the producer is given the option of continuing to the application portion, saving the information and exiting the system, or exiting the system (without saving).

For producers who continue to the application phase, additional detail will be required. Follow the prompts through the tab based environment. EASi features a "save and exit" option at every tab, allowing for greater flexibility for producers. Once the application portion is completed, producers are presented with a Summary Sheet which shows final risk selections, the estimated six month premium and the required deposit amount. At any time during the application process, producers can make edits to operators, coverages, etc. by navigating to the proper tab.

When the risk is submitted, the application data is sent electronically to the MAIPF and at the same time, the producer will be presented with a fully populated PDF application. The PDF will include a unique EASi reference number, along with the date and time of the transmission.

After the risk is submitted electronically:

- Print the completed PDF application.

- Collect signatures for the producer and the applicant in the prescribed areas of the application.
- Collect the deposit premium.
- Include a copy of the applicant's driver's license.
- Include a copy of the current vehicle ownership.
- Include a copy of the applicant's health card (if applicable).
- Complete the temporary certificate of insurance (MAIPF-01) and issue to the applicant.
- Photocopy all items for your records.
- Mail or hand deliver the application, deposit premium and all other supporting documentation to:

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

What else can EASi do?

Applications can be reprinted by accessing the link labeled [View Previous Quotes or applications](#) on the EASi home page.

What EASi cannot do:

- Print the temporary proof of insurance. Producers need to manually complete the MAIPF-01 (for each vehicle) and give to the applicant.
- Modify the application once the data has been electronically submitted.
- Issue applications for more than 4 vehicles. Under these circumstances follow these instructions:
 - Submit information in EASi for four vehicles;
 - For the remaining vehicles, calculate the rate using the EASi Quick Quote;
 - Complete additional MAIPF-03 application for the vehicles not entered in EASi.

EASi Support Staff

If you need assistance with navigation of a web page, technical assistance or error message resolution, you can contact the EASi support staff toll free at (888) 424-0026 or by email at WebSupport@aipso.com Monday through Friday from 9:00 a.m. to 10:00 p.m. and on Saturday from 9:00 a.m. to 6:00 p.m.

We would love to hear your feedback about EASi. Please send your comments to us at info@maipf.org.

Frequently Asked Question

Q - Why is the Personal Injury Protection (PIP) being issued at Full PIP rather than Coordinated, as requested on the application?

A - The PIP coverage may be changed from Coordinated to Full PIP for the following reasons:

- The applicant has identified Medicare or Medicaid as their medical provider. Medicare and Medicaid do not provide any coverage in the event of an automobile accident if other insurance is available; therefore, benefits cannot be coordinated.
- The applicant is 65 or older. Medicare becomes primary at age 65 and PIP coverage cannot be coordinated with Medicare.
- A copy of the applicant's health card was not provided with the application.

Application Trends

Through October 2014, we have received 14,894 private passenger applications and 516 commercial applications, an overall decrease of 22.4% from the same period in 2013.

Vehicle Eligibility Changes

Effective immediately, MAIPF is unable to provide coverage or issue filings for policies covering multi-state trucking risks unless all vehicles are registered in Michigan or meet the statutory requirement of being operated in the state for more than 30 days per year.

Our legal counsel has advised that we do not have the statutory authority to provide coverage for units not registered or operated in Michigan. We can, and will, continue to provide coverage for Michigan units but cannot issue filings which obligate us to provide coverage for all vehicles owned by the applicant.

Effective January 1, 2015, two vehicle types which were previously classified as commercial autos will now be eligible for placement with the private passenger lines. This includes:

- Fleets (more than four) private passenger type autos that are personally owned and not used in business;
- Vehicles with a gross vehicle weight (GVW) over 10,000 lbs., but less than 15,000 lbs. that are owned and operated for personal use.

Please note that at this time, EASi is not equipped to accept more than four private passenger vehicles. Under these circumstances follow these instructions:

- Submit information in EASi for four vehicles;
- For the remaining vehicles, calculate the rate using the EASi Quick Quote;
- Complete additional MAIPF-03 application for the vehicles not entered in EASi.

Updated Servicing Carrier Directory

CARRIER	ADDRESS	CONTACT INFORMATION	
Auto Club	JUA Processing 1 Auto Club Drive Dearborn MI 48126-2694	Billing /Commission (313) 336-1145	Underwriting (313) 583-2361 (313) 583-2375
Auto Owners	JUA Operations 6101 Anacapri Blvd. PO Box 30660 Lansing MI 48909-8160	(800) 346-0346 Ext. 1038, 6366 or 2532	
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	(855) 342-4066 Email: gtlk.auto-aip-jua.184o18@statefarm.com	
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 http://www.maipf.org/SC/SC-Directory.pdf			

MAIPF Holiday Schedule

Dec 12	Friday	Company Meeting	Closed at Noon
Dec 24	Wednesday	Christmas Eve	Closed All Day
Dec 25	Thursday	Christmas Day	Closed All Day
Dec 26	Friday	Day After Christmas	Closed All Day
Jan 1	Thursday	New Year's Day	Closed All Day
Jan 2	Friday	Day After New Years	Closed All Day


HEAT® (Help Eliminate Auto Thefts) Update

HEAT® is in its 29th year and continues to serve as a valuable tool for fighting crime. Our program has aided law enforcement in the recovery of over \$58 million in stolen vehicles and related property. Rewards paid to tipsters for information now total \$4.1 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! Funding is provided by Michigan auto insurers. Live operators are ready to take calls 24/7.

We can also be found on social media. “[Like](#)” our page on Facebook and “[follow](#)” us on Twitter to receive updates on program successes and activities as well as breaking auto theft news.

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. Program information and theft prevention tips are also available on our web site, www.1800242HEAT.com.

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

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: info@maipf.org	Fax: 734.464.0009	Internet: www.maipf.org

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; our website, rating programs and employee support. Send us your comments at info@maipf.org.