

Michigan Automobile Insurance Placement Facility

www.maipf.org

February 2017 Newsletter

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New MAIPF Automobile Rating System



We are pleased to introduce our new rating system, MARS! **Effective 2/16/2017 you will be able to rate and submit Employee Non-Owned and Hired Auto risks in MARS.** To ensure a smooth transition, we will be launching one risk classification at a time. CARS will continue to be available for the remaining risk classifications throughout the transition period.

MARS comes with many features that will allow each user to have a more positive experience while rating with MAIPF.

Here are some things you can look forward to:

- The ability to upload the signed application and supporting documents within the system.
- Quotes are automatically saved as you proceed through the screens.
- Once fully launched, MARS Commercial Auto will allow producers to quote multiple risk types under one application.
- The rating system will guide you to the appropriate risk classification based on the vehicle type and usage.
- An updated premium outline for the total application, as well as a breakdown for each risk type if multiple risks are selected for one application.

For a complete guide on how to access and use MARS, visit our website at:
<http://www.maipf.org/guides/MARS-User-Guide-02-2017.pdf>

For revised Producer Guide pages for Hired & Nonowned only, visit our website at:
<http://www.maipf.org/guides/Producer-Guide-02012017-Hired-NonOwned.pdf>


Quick Quote is Getting a New Name

Reminder: All private passenger new business quoting and electronic application submission should be completed through EASi. Quick Quote will only be available for quoting mid-term change requests. The button will change on 2/16/2017 to read "Quote a Change".

Site for Registered Producers

[LOGOUT](#) [Check App Status](#)

Producer Tools		
Application Tools	Producer Account Tools	
Application Checklist	Change Address	Add/Remove Producers
Verify Outstanding Premium	Agency Management	Change Password
	Sell/Transfer Business	
MAIPF Rating Tools		
Private Passenger & Rating	EASi Private Passenger Electronic Application & Rating System	Quick Quote Quick Quote for Private Passenger & Corporately Owned PPNF
Commercial Application & Rating	MARS	CARS All other risk types
Both EASi & CARS allow producers to submit MAIPF applications via the Internet. Both have the ability to quote, save and reprint applications. EASi has VIN validation.		
EASi Instruction Brochure How to Use CARS?		
MAIPF Forms		ORDER SUPPLIES
MAIPF-03	MAIPF-04	MAIPF-04a



Down Payment Reminders

Sending appropriate down payment with your application submission is critical. Here are some reminders about down payments.

- We do not accept cash!** Cash is not traceable and can very easily become "lost" before ever arriving at MAIPF. Producers that mail cash to the MAIPF will receive a violation which can lead to disciplinary action up to and including disqualification.
- Minimum Deposit Requirements:**

Type of Risk	Liability	With Physical Damage
Private Passenger	\$100 per vehicle or 40% of the estimated premium, whichever is greater.*	
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. **	
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.

* If the applicant has a previous private passenger Facility policy with an unpaid balance that has not been disputed, the applicant will be subject to a down payment of 100% of the estimated premium.

** 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.

Agency and Producer Access to MAIPF

Producer System ID – You Need One!

With the upcoming roll out of our new rating system, MARS, all agency users will be required to have an affiliation with at least one individual producer system ID. We are asking that each agency listed in our database be updated to include each producer that will be using our system to quote applications. Please follow the instructions below to add these producers to your agency.

You will need to log in as the agency using the Agency System ID. Once you are logged in you will land on the Producer Tools page. From here, you will need to select Add/Remove Producers under the Producer Account Tools section.

The screenshot shows the MAIPF website interface. At the top, there is a navigation bar with links for Home, MAIPF, Producers, Servicing Carriers, Board & Member Companies, Private Passenger Rating, Commercial Rating, and Contact Us. Below the navigation bar, the main content area is titled "Site for Registered Producers" and includes a "LOGOUT" button and a "Check App Status" button. The "Producer Tools" section is divided into three main categories: "Application Tools" (Application Checklist, Verify Outstanding Premium), "Producer Account Tools" (Change Address, Agency Management, Sell/Transfer Business, Add/Remove Producers, Change Password), and "MAIPF Rating Tools" (Private Passenger & Rating with EASI and Quick Quote options; Commercial Application & Rating with MARS and CARS options). Below the rating tools, there is a note about EASI and CARS capabilities and links for "EASI Instruction Brochure" and "How to Use CARS?". The "MAIPF Forms" section lists various forms: MAIPF-03 (Private Passenger Application), MAIPF-04 (Commercial Application), MAIPF-04a (Commercial Vehicle Schedule), MAIPF-04b (Change in Ownership - Commercial Risks), MAIPF-05 (Vehicle Inspection Form for Taxicabs), MAIPF-06 (Passenger Vehicle Questionnaire), MAIPF-36, MAIPF-40, and MAIPF-60. An "ORDER SUPPLIES" button is also present.

You should see the Producer Registration & Staff Changes page as pictured below:

The top section will be automatically filled out with the agency's information. The bottom section will need to be filled out for each producer that should have access to our website to write MAIPF applications.

Please note, you will need the Producer System ID, or the Producer's Michigan license number, as well as their email address.

Once the submit button is selected on this form, a request will be sent to the MAIPF staff to update your agency file. An email will be sent to the producer being added that will include the username and password required for the first-time log in.

If you have any questions or concerns, please email info@maipf.org or call 734-464-1100 for further assistance.

Please Note: An agency without any affiliated producers will not be able to access MARS. Commissions will still be paid at the agency level. Therefore, it is extremely important that any producer doing business for your agency be registered in the manner provided here. Any producers registered without an agency affiliation will be paid their own commission.

Record Clean Up

As a part of our normal record clean up, agency and producer accounts that have not been maintained for several years have been removed. If you need to make updates to your existing account, visit our website at (login required): <https://www.maipf.org/Authorized/changeAddressReq.aspx>. If you need to register as a new agency and/or producer, visit our website at: <https://www.maipf.org/Registration/frmagencyinfo.aspx>

Billing Address and Contact Info for Servicing Carriers

Please note the current billing address and contact information for the servicing carriers. This information is available on our website at <http://www.maipf.org/SC/SC-Directory.pdf>.

Amerisure

Amerisure Mutual Insurance Company
26777 Halsted Rd
Mail Code 270

Farmington, MI 48331

Billing Phone # 1-800-789-9594 Ext. 54142

Auto Club

AAA Insurance
PO Box 740864
Cincinnati, OH 45274-0864

Billing Phone # 313-336-1145

Auto Owners

Auto-Owners Insurance Company Billing
PO Box 740312
Cincinnati, OH 45274

Billing Phone # 1-800-288-8740

Citizens Insurance

Hanover Insurance
PO Box 15083
Worcester, MA 01615
Attn: MAIPF

Overnight Address
Hanover Insurance
440 Lincoln St
Worcester, MA 01653
Attn: N187

State Farm

Insurance Support Center
PO Box 588002
North Metro, GA 30029-8002

Billing Phone # 855-342-4066