



Michigan Automobile Insurance Placement Facility

[www.maipf.org](http://www.maipf.org)

# Newsletter

December 2018

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## MARS Private Passenger Launch Effective 12/10/2018

MAIPF will be launching our new and improved electronic rating system for Private Passenger on **Monday, December 10th, 2018.**

A screenshot of the MARS website interface. The top navigation bar includes links for Home, Contact Us, New Quote, and Existing Quote. The user is logged in as MARK MATHEWS. The main content area features a large image of a person driving a car on a road. On the left side, there is an 'Actions' menu with options for 'New Quote' and 'Existing Quote'. The footer contains the text 'Home | Contact Us | New Quote | Existing Quote', 'Build 4.13.1.1 November 13, 2018 © 2018 IDP - All Rights Reserved Data loaded on: 01/01/1753', and the 'Powered by InsuraSphere' logo.

For a complete guide on how to access and use MARS for Private Passenger rating, visit our website at <http://www.maipf.org/online-rating> (Login Required)

On Monday, December 10<sup>th</sup>, our Producer Tools page will be updated to include a link to MARS for Commercial and Private Passenger risks under the Rating Tools section.

Rating Tools	
MARS	All Private Passenger Auto Risks Commercial Auto – Hired and Non-Owned Risks <a href="#">Pro-Rata Calculator</a> : To estimate the premium for mid-term changes <a href="#">EASI</a> (Will only remain available for a short time for existing quotes)
CARS	All other Commercial Risks not contained in MARS

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## 01/01/2019 Rate Revision

Effective 01/01/2019 MAIPF will implement the following **Commercial** base rate and additional charges to PIP revisions.

Trucks, Tractors, and Trailers +49.1%

Publics Excluding Taxicabs +43.2%

Taxicabs +29.1%

Private Passenger Types +42.7%

Zone Rated Risks +31.3%

Employer Non-Owned +34.5%

**Liability Sub-Total +35.5%**

Physical Damage Coverages +21.7%

**Overall impact of +35.1%**

Additional charges to PIP revisions effective 01/01/2019

From \$536 to \$724 per auto for Corporate Owned Private Passenger Non-Fleet

From \$532 to \$720 per auto for all other Commercial autos



There will be no **Private Passenger Auto** base rate revision effective 01/01/2019. Base rates will remain the same as they have been since 07/01/2018.

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## MAIPF Rule Updates Effective 01/01/2019

- ***Eligibility changes for Intensified Retail Risk Types***

MAIPF has amended its Intensified Retail Delivery rule under Hired and Non-Owned coverage. Effective 01/01/2019 for new business and 03/01/2019 for renewals, only risk locations with all associated vehicles registered or to be registered in the State of Michigan are eligible for coverage. For more details, please see the Producer Tools page on the MAIPF website.

- ***Change in Territory Rule for Public Auto Risk Types***

Effective 01/01/2019, all public auto territories will now be determined based on the garaging location of the vehicles. Previously, certain public auto territories were determined by the highest rated territory of operation. This method will discontinue on 01/01/2019, when all public auto territories will be based on garaging location.

- ***Additional Insured Endorsement for Private Passenger Policies***

The additional insured endorsement is being introduced effective 01/01/2019 for private passenger autos. This will allow individuals who have ownership stake in a vehicle, but would otherwise not need to be listed on the policy, to be listed in a more suitable manner which is consistent with the rest of the insurance industry.

- ***Reminder for insureds engaged in Transportation Network Company (TNC) activity***

Since the emergence of this type of exposure, MAIPF's position is that TNC activity is not covered under the MAIPF policy. Effective 1/1/19, policy language has been introduced which defines TNC activity and specifies that activity is not covered under the MAIPF policy. If you have an applicant that participates as a driver for a TNC, they will need to obtain other coverage for that exposure.

**NOTE:** Nothing has changed regarding MAIPF's handling of TNC activity. The revisions described here simply reinforce MAIPF's existing positions.

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## Certificate of Insurance Reminders

- **The only acceptable certificate of insurance issued for a MAIPF application is the MAIPF-01.** The MAIPF-01 cannot be provided to producers electronically. You may place an order for up to 20 certificates at a time through the Supply Order Request form located on the Producer Tools page (login required). Once the MAIPF receives your request, the order will be sent to you via

priority mail. Producers also have the option to come to the facility office and pick-up their order of certificates.

**NOTE:** If the MAIPF is made aware of any document other than the MAIPF-01 being used as a certificate of insurance, a serious or flagrant violation will be assigned and could result in disqualification with the MAIPF.

Producer Tools		
<p><b>Producer Procedure Guide</b> Review our producer manual to ensure you are following proper MAIPF procedures</p>	<p><b>Producer Training Guide</b> This presentation provides valuable info regarding properly submitting an application</p> <p><b>New Producer Quick Start Guide</b> This tool provides helpful info on getting started with MAIPF.</p>	<p><b>Report a Claim</b> Contact information for the claims centers for our Servicing Carriers</p>
<p><b>Product &amp; Filing Page</b> Find information regarding the MAIPF manual and PDF versions of our forms and endorsements</p>	<p><b>Policy Change Page</b> Review instructions for submitting a change request and also a link to our policy change request form</p>	<p><b>Servicing Carrier Directory</b> Contact information for our servicing carriers for billing, underwriting, and claims</p>
<p><b>Order Supplies</b> Use this web form to order in-office supplies for MAIPF business</p>	<p><b>Sell/Transfer Business</b> Use this tool to transfer your existing MAIPF book of business to another licensed Michigan producer</p>	<p><b>Supply Order History</b> Review your recent orders for MAIPF supplies</p>

- **A copy of any issued certificate must be provided when the application is submitted to MAIPF.**

**Note:** These instructions are included on the MAIPF Application for Insurance and may warrant a violation if they are not followed.

NOTE: You will be billed for the balance. The balance can be paid in full or in three installments. There is a nominal service charge per installment. All installment payments are due in the office of the servicing carrier on or before the date indicated on the payment notices. Late payments will lead to cancellation of the insurance coverage. A minimum premium of \$100 per policy may be retained under certain circumstances.

14. MAILING INSTRUCTIONS	
<ul style="list-style-type: none"> <li>• Print two copies – one for the MAIPF, and one Producer copy</li> <li>• Producer and Applicant must sign the completed application</li> <li>• <b>If Certification is requested, attach completed and signed MAIPF-01 Form.</b></li> <li>• Attach a copy of the applicant's driver's license</li> <li>• Attach a copy of the applicant's health card (if applicable).</li> <li>• Include required deposit</li> <li>• Attach documentation showing proof of ownership for each vehicle.</li> </ul>	<ul style="list-style-type: none"> <li>• For more than four vehicles, complete additional private passenger application.</li> <li>• Mail to: <b>MAIPF</b> PO Box 532318 Livonia, MI 48153-2318</li> <li>• For more information, call (734) 464-1100 or go to <a href="http://www.maipf.org">www.maipf.org</a></li> </ul>