



Michigan Automobile Insurance Placement Facility Winter 2011 Newsletter

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We're taking this opportunity as we close 2011 to bring you a brief newsletter with only the most important Facility information. The staff at MAIPF wishes you all the best this holiday season.

Holiday Hours

Please note that the MAIPF will be closed on the following dates:

DATE	DAY	HOLIDAY
December 23	Friday	Christmas Eve (Observed)
December 26	Monday	Christmas Day (Observed)
December 30	Friday	New Year's Eve (Observed)

MAIPF Welcomes New Board Members

Commissioner Kevin Clinton has appointed the following to a one-year term as Public Representatives to the MAIPF Board of Governors:

- Ms. Sandra Liddle
- Ms. Laura Quinn

Producer Representatives LeRoy Bostic and Cheri Locker were reappointed for an additional one-year term.

Frequently Asked Question

Q – Where can I find the rating symbols to complete a quote for a full coverage vehicle using your private passenger Quick Quote rating system?

A – The button at the top of the Quick Quote page “Symbol Look-Up – (AIPSO Login)” will send you out to the AIPSO website where you can query the VIN and locate the comp and collision symbols. It's important to note that you will be prompted for your AIPSO user name and password so it's important to have an AIPSO account set up first. An alternative to the Quick Quote is our EARS product which will give you a complete rate and includes VIN validation and locates the symbols for you.

MAIPF RATE REVISIONS			
Effective 1.1.2012 for New Business & Renewal Policies			
APPENDIX 1	PP Chapter (semi-annual)	Commercial Chapter (annual)	
		PPNF	Commercial
Michigan Catastrophic Claims Association	\$80	\$160.00	\$160.00
Michigan Assigned Claims Facility	\$44,50	\$284.00	\$284.00
Auto Theft Prevention Authority	0.50	\$1.00	N/A
Recoupment Assessment Fee	1.00	\$2.00	N/A
TOTAL	\$126.00	\$447.00	\$444.00
MLPD (per auto)	\$5.00	\$10.00	Dealer/Transit Plates: \$13.00 Taxicabs: \$14.00 All Others: \$13.00
Uninsured Motorists Coverage	Refer to PP Rate Section		Per Registered Auto: \$5.00 Dealer/Transit Plates: \$5.00
Installment Fees	\$6.00	\$5.00	\$5.00
Effective 10.1.2011 for New Business & Renewal Policies			
Private Passenger	% Change	Commercial	% Change
		Trucks, Tractors, & Trailers/Related	0.2%
Bodily Injury	4.1%	Public Automobiles (w/o Taxicabs)	-8.7%
Property Damage	9.2%	Taxicabs	-3.4%
Personal Injury Protection	-8.6%	PP Types and Related Lines	-9.1%
Property Protection Ins.	16.8%	Zone Rated Risks	-5.4%
Mandatory Coverages	-5.4%	Employers' Non-Ownership Liability	-11.0%
Optional Coverages	-14.2%	Comprehensive and Collision	-8.9%
Overall Total	-7.5%	Overall Total	-6.7%


HEAT® PROGRAM

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, carjackings, 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.

Check out the results!!

	2011	Cumulative Since 1985
Tip Calls	292	9,152
Tips Paid	45	2,209
# of Arrests	63	3,501
# of Vehicles Recovered	79	4,402
Amount Awarded	\$1,440,907	\$53,846,880
Value of Recovery	\$92,945	\$3,713,397

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.miheat.org.

	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

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.