



PRODUCER GUIDE

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

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MAIPF PRODUCER GUIDE

INTRODUCTION

We have prepared the Producer Guide to assist you in placing risks through the Michigan Automobile Insurance Placement Facility. By using this Guide in conjunction with the MAIPF Manual we are confident that you will be able to complete our applications easily. Let us know what additional information you need to reduce rating and procedural errors and to enhance your communication with the servicing carriers.

We urge you to question the applicant carefully to make sure the information on the application is accurate and complete. Please take an extra moment or two to review the application before you submit it to us. Your accuracy and completeness will facilitate the processing and assignment of the application. Remember, each question is necessary; so answer all questions in their entirety.

Note: Because this Guide is also available on our web site, some of the references (i.e., the hyperlinks) are more meaningful when viewed on the web.

Table of Contents

Applications - 100	4
105. Available Coverages.....	4
110. Qualifications.....	5
115. Coverage Limitations or Risks Not Written by MAIPF.....	5
120. MAIPF Manual.....	6
125. Policy Period.....	6
130. Available Forms.....	6
135. Options for Ordering Supplies.....	6
140. Effective Date of Coverage – Private Passenger.....	7
145. Effective Date of Coverage – Commercial.....	7
150. Electronic Rating Programs (EASi, CARS, Quick Quote).....	7
155. Private Passenger – Notes for Special Circumstances.....	8
160. Banking.....	9
165. Deposits.....	10
170. Payment Plans.....	10
180. Payments.....	11
185. Application Assignment.....	11
190. Lost Applications.....	11
195. Commercial Specific.....	11
Producers – 200	11
205. Producer Eligibility.....	11
210. Your Producer & Public Reps for MAIPF.....	12
215. Notice of Placement.....	12
220. Producer Performance Program.....	12
225. Commission Rate.....	13
230. Commission Payment Schedule.....	13
235. 1099 Forms.....	13
240. Cancellation/Policy Change Requests.....	13
245. Retiring or Transferring Your MAIPF Book of Business.....	13
Servicing Carriers - 300	14
305. Servicing Carriers.....	14
310. Servicing Carrier Duties.....	14
315. Rental Reimbursement.....	15
320. Reporting Claims.....	15

Applications - 100

105. Available Coverages

	Private Passenger	Commercial	
	Mandatory Coverages	Mandatory Coverages	
		Split Limits	Combined Single Limits
Bodily Injury	\$ 20/40,000 \$ 25/50,000 \$ 50,100,000 \$100/300,000 \$ 250/500,000	\$ 20/40,000 \$ 25/50,000 \$ 50/100,000 \$ 100/300,000 \$ 250/500,000 \$ 500/500,000 \$ 500/1M \$ 1M/1M	\$100,000 \$500,000 \$750,000 \$1,000,000
Property Damage	\$ 10,000 \$ 25,000 \$ 50,000 \$ 100,000	\$ 10,000 \$ 25,000 \$ 50,000 \$ 100,000 \$ 250,000 \$ 500,000 \$ 1M	
Property Protection Insurance	\$1,000,000		
Personal Injury Protection	a. Full Coverage - \$0 Deductible b. Full Coverage - \$300 Deductible c. Excess Medical and/or Work Loss Benefits Subject to a \$300 deductible (May be Selected only if the Principal Operator has other Health and Accident Medical or Surgical Disability or Salary Continuation Insurance). d. Rejection of Work Loss may be selected if the Principal Operator is retired and age 60 or older.		
	Private Passenger	Commercial	
	Optional Coverages	Optional Coverages	
Uninsured Motorists *	\$20/40,000		
Michigan Limited Property Damage	\$1,000 Maximum		
Comprehensive Deductibles - ACV	\$50 \$100 \$250 \$500 \$1,000	\$100 \$250 \$500 \$1,000 \$2,000 \$3,000 \$5,000	
Regular or Broad Collision Deductibles - ACV	\$100 \$250 \$500 \$1,000	\$100 \$250 \$500 \$1,000 \$2,000 \$3,000 \$5,000	
Limited Collision Deductibles - ACV	No Deductible \$100 Deductible	No Deductible ** \$100 Deductible	

* Not available for trailers and off road vehicle types.
 ** No Deductible is not available for zone rated autos

110. Qualifications

The Facility is available to:

- Persons who (1) own a motor vehicle registered or to be registered in the State, or (2) have a valid driver's license, or (3) are eligible for the restoration of their Michigan driver's license upon the filing of proof of financial responsibility.

Note: "Repeat Offenders" may not be eligible for automobile insurance. A "repeat offender" does not have a valid driver's license; and, technically, has no insurable interest in a vehicle once the current registration expires.

- A non-resident owner or registrant of a motor vehicle not registered in this State shall only be eligible when they are required to maintain security by Section 3102 of the Michigan Insurance Code.
- Members of the military, who have vehicles registered in other states, provided the applicant is stationed in Michigan and the vehicle is garaged in Michigan.
- Commercial applicants must have their operating headquarters in Michigan or the autos to be insured must be required to maintain security by Section 3102 of the Michigan Insurance Code. Operating headquarters is the chief or usual place of business where the principal officers, partners and/or owners(s) generally transact business. Vehicles not required to maintain security by Section 3102 of the Michigan Insurance Code cannot be insured through the MAIPF.

115. Coverage Limitations or Risks Not Written by MAIPF

Coverage Limitation	No Coverage/No Discount
Trailers: Uninsured Motorists is Not Available.	Motorcycles
Antique Autos and Historical Vehicles: <ul style="list-style-type: none"> • Physical Damage is available at \$100 Deductible – other deductibles are not available. 	Garage Liability
Off Road or Similar Type Vehicles: <ul style="list-style-type: none"> • BI & PD: 20/40/10 only option. • Uninsured Motorists is not available • MLPD is not available • Physical Damage is not available 	Road Service
Custom Camper: <ul style="list-style-type: none"> • Coverage Limited to \$25,000 	Multi Car Discount
Audio Visual Equipment: Must be installed by the manufacturer	Anti-Theft Device Discount

Check out www.insurancemarketplace.com for carriers who may write these coverages.

120. MAIPF Manual

Our manuals are provided by the Automobile Insurance Plans Service Office (AIPSO). Producers with Internet access can view the MAIPF electronic manuals, **free of charge**, by logging onto our web site, www.maipf.org, or AIPSO's web site, www.aipso.com (login required). You may view the manuals online or download them for offline viewing and printing.

You may also sign up for a free automated service that will notify you via e-mail whenever AIPSO updates the MAIPF manual, policy forms and rating symbols. To subscribe to this free service, click on **Email Alerts** after logging into your AIPSO account.

125. Policy Period

- **Private Passenger** – Six-month policy term
- **Commercial** – One-year policy term

130. Available Forms

All private passenger and commercial non-fleet applications must be submitted electronically via the MAIPF website. Handwritten applications for these risks are no longer acceptable unless the EASi and/or CARS web programs are unavailable. Under those situations, you may download applications from our website.

Title	Form Number	Forms that can be completed or downloaded from the web
Temporary Certificate of Insurance	MAIPF-01	N/A online
Private Passenger Application	MAIPF-03	MAIPF-03
Commercial Application	MAIPF-04	MAIPF-04
Taxicab Vehicle Inspection Form	MAIPF-05	MAIPF-05
Passenger Vehicle Questionnaire	MAIPF-06	MAIPF-06
Retraction Form	MAIPF-07	MAIPF-07
Policy Change Request	MAIPF-36	MAIPF-36
Vehicle Inspection Form	MAIPF-40	MAIPF-40
Declaration of Intention to Reside Form	MAIPF-60	MAIPF-60
MAIPF Supplement to ACORD 125	ACORD 139 MI	ACORD 139 MI
H*E*A*T Brochure	MAIPF-124	N/A online

135. Options for Ordering Supplies

- Download forms from our website (with the exception of the Temporary Certificate of Insurance, MAIPF-01). Login Required.
- Call the Facility office at **(734) 464-1100**.
- Write to us at MAIPF | P. O. Box 532318 | Livonia, MI 48153-2318.
- E-mail us at info@maipf.org. Be sure to include your name or agency name AND your System ID number.
- Fax us at (734) 464-0009. Be sure to include your name or agency name AND your System ID number.

If you don't receive your supply order within seven business days, please contact our Mail Department at extension 228. If you are not receiving adequate amounts, please contact us at info@maipf.org.

140. Effective Date of Coverage – Private Passenger

Producers may certify coverage using the MAIPF-01 for all eligible risks under the following conditions:

- The producer and applicant certify on the application the date and time that the application was written.
- The temporary certificate of insurance (MAIPF-01) is given to the applicant.
- Upon completion, the producer forwards the application, deposit and any other applicable documentation to the Facility no later than the next working day by first-class mail with the correct amount of postage.
- The producer maintains a record of the application and agrees to permit inspection or photocopying of the record by the Facility or a company representative in case coverage is in question due to an accident or claim.

If the application is not mailed within one working day, is delayed due to an incorrect mailing address or insufficient postage, coverage will take effect on 12:01 A.M. on the day the application arrives in our office unless a future effective date was requested on the application.

If the application is hand delivered to us, but is received more than one working day after it was completed, coverage will begin at 12:01 A.M. on the day after the application arrives in our office unless a future effective date was requested on the application.

If no date is indicated on the application, coverage will take effect on 12:01 A.M. on the day after the application arrives in our office unless a future effective date was requested on the application.

145. Effective Date of Coverage – Commercial

Producers may certify coverage using the MAIPF-01 for all eligible risks under the following conditions:

- Non-Fleet Corporately Owned Private Passenger Vehicles – Same conditions as Private Passenger risks.
- All Other Commercial Risks:
 - If submitting through CARS, collect 50% of the annual premium.
 - For risks not submitted through CARS, double the amount of the premium deposit – either collect 50% of the estimated annual premium or double the dollar amount per auto or per risk type from section G1c of the manual, whichever is greater.
 - Submit a money order, cashier's check or a bank check for the deposit.
 - Mail or hand deliver the application to the MAIPF by your next business day.
 - The temporary certificate of insurance (MAIPF-01) is given to the applicant.

Important – If these conditions are not met, coverage will take effect at 12:01 A.M. on the day after the application arrives in our office unless a future effective date is indicated on the application.

150. Electronic Rating Programs (EASi, CARS, Quick Quote)

The MAIPF requires that all private passenger and commercial non-fleet applications be submitted electronically via the MAIPF website.

Private Passenger applications must be submitted through our **Electronic Application Submission Interface (EASi)**. Handwritten applications will only be accepted if the EASi on-line rating system becomes unavailable. Under those circumstances, private passenger applications can be downloaded from our website to complete manually.

Producers are also required to submit all **non-fleet** risks through our **Commercial Application and Rating System (CARS)**. Fleet risks are not included in this requirement; however, CARS can be used to develop a premium indication and application. As with our private passenger program EASi, handwritten applications are only accepted for non-fleet commercial risks if the CARS rating system becomes

unavailable. Under those circumstances, paper applications can be downloaded from our website to complete manually.

While the application is generated at the end of an EASi/CARS submission, the **temporary certificate of insurance is not included as part of the printout**. Producers should make sure that they have an adequate supply of certificates (MAIPF-01) on hand to issue to their private passenger applicants, and to commercial applicants if the requirements for immediate certification are met. After the EASi/CARS entry process is complete, the application, deposit, ownership documentation and any other applicable documentation must be mailed to the MAIPF by your next working day.

Additional rating assistance is available through our [Quick Quote](#) Rating Program which can give you a pricing indication based on the rating criteria you enter but does not allow you to continue to the application process and does not save your work.

Web-based Tools to Rate and Process MAIPF Applications (Log in Required)		
Tool	Line of Business	Description
EASi	Private Passenger	<ul style="list-style-type: none"> • Rating Program used to enter applicant and risk information to develop an estimated premium. • Generates a completed MAIPF-03. • Application, deposit and any pertinent information must be mailed to MAIPF.
Quick Quote	Private Passenger Private Passenger Corporately Owned Autos (Commercial)	<ul style="list-style-type: none"> • Rating program which requires only the risk characteristics. Use when you need to know the estimated premium quickly. • No application is generated.
CARS	Commercial, includes Special Risks	<ul style="list-style-type: none"> • Rating program which develops the estimated premium first and allows user to continue through the application process or print the quote and exit. • Generates a completed MAIPF-04 when submitting an application electronically.
<p><i>The developed premium in these rating tools is non-binding and may differ from the actual premium calculated for the policy once an application is submitted. Actual premium can only be calculated following receipt of a properly completed and executed application.</i></p>		

155. Private Passenger – Notes for Special Circumstances

- a. International Driver’s License** – We accept any valid driver’s license, including an International Driver’s license. Please include a copy of the driver’s license along with the application.
- b. Drive Other Car Coverage (Rule 26)** – applies to an **individual** seeking coverage while operating non-owned vehicles. Here are the instructions:
 - The applicant will always be an individual.
 - Coverage is rated from the private passenger chapter of the manual. EASi can provide this rate.
 - Often (but not always) requires a financial responsibility filing
- c. Financial Responsibility Filing** -- Complete the financial responsibility section on the application only if the individual is required to have this filing done on his or her behalf in order to get or keep a driver’s license. A financial responsibility filing is a specially worded certificate required by the Secretary of State’s office as evidence that an individual has auto liability coverage in effect.

- d. **Repeat Offender** - If the applicant cannot produce a driver's license, it may be a good indication that they may not be allowed to purchase a vehicle. If you know the full name and date of birth of the individual, you can obtain the drivers license number by calling any Secretary of State Branch office

To check the status of customers who may be subject to restrictions under the repeat offender laws, use [Repeat Offender Registration Status Inquiry \(Secretary of State\)](#).

- e. **Divorce Situations** – To remove a named insured (with or without a vehicle) from an existing Facility policy, the request for removal must be signed by the individual being removed from the policy.
- f. **Driving Permits** – An individual with any type of instructional permit is considered an operator in the household. However, there may be certain circumstances that will allow the carrier to remove the operator from the policy.
- Operators under the age of eighteen with any type of instructional permit may be removed from a policy providing they are not the owner or principal operator of a vehicle and we have received verification from the Secretary of State or an MVR that their driving privileges have been voluntarily revoked.
 - Operators aged eighteen and older with any type of instructional permit who are not the owner or principal operator of a vehicle and have had their driving privileges voluntarily revoked should contact the servicing carrier to determine if they can be removed from the policy and what documentation is required for verification.
- g. **Intent to Reside** -- Use the MAIPF-60 form when a foreign visitor requests a Facility policy. A foreign visitor who provides a Michigan address and declares that he or she intends to reside in Michigan for 30 days or more is eligible for placement through the Facility. [Print form!](#)
- h. **Surcharging Drivers Who Have Multiple Policies** – The Facility will not apply a penalty point surcharge if the applicant provides a copy of the dec sheet from the other insurer showing that surcharges for penalty points have been applied. The burden of proof is on the applicant! If both policies are Facility policies, both carriers will work together to determine where the surcharge will be applied – based on the vehicle coverage and symbol. A driver on a fleet policy is likely not being charged for any penalty points; therefore the surcharge on the MAIPF policy will apply.

160. **Banking**

Deposits - We utilize a state-of-the-art banking product called Corporate Remote Capture. This allows us to process electronic deposits by capturing the images of checks and money orders and sending the deposit information electronically to the assigned servicing carriers' bank accounts. Once an item is presented to the bank, the physical check will be voided and destroyed after a short holding period. This function includes deposit checks only, not installment payments.

NSF Checks – Handled as follows:

- **Applicant Check** – When the bank returns an applicant's check for any reason, the policy will cancel flat.
- **Producer Check** – When the bank returns a check written by the producer, the policy will continue to remain in force and the producer will be required to resolve the NSF situation immediately. If we are advised of more than one NSF check from a producer's office, the producer will be notified that future MAIPF transactions within a certain timeframe must be in the form of guaranteed funds such as a cashier's check or money order.
 - **Exception** – In the event that a producer or agency check is returned as NSF due to the customer presenting the producer/agency with a bad check, the producer/agency will not be held responsible. We recommend that customers submit their own checks for deposit.

165. Deposits

Deposit checks should be made payable to the Michigan Automobile Insurance Placement Facility or MAIPF.

Private Passenger			
Initial Premium Deposit	\$100 per vehicle or 40% of the estimated premium, whichever is greater.		
Midterm addition of auto or coverage	40% of the pro-rated premium unless the policy expiration date is 60 days or less – which would then require 100% of the premium for the remainder of the policy period. Checks should be made payable to the appropriate servicing carrier and mailed directly to the assigned servicing carrier.		
Commercial			
Initial Premium Deposit	Type of Risk	Liability	With Physical Damage
	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
Midterm addition of auto or coverage	25% of the pro-rated premium deposit unless the policy expiration date is 60 days or less – which would then require 100% of the premium for the remainder of the policy period.		

* 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.

170. Payment Plans

Private Passenger – After payment of the 40% premium deposit, the balance of the premium will be billed in three equal payments, due at 60, 90 and 120 days from the effective date of coverage. There is a \$6 service charge on each private passenger deferred payment.

Commercial – After payment of the premium deposit, the balance of the premium will be billed in three equal payments, due at 60, 120 and 180 days from the effective date of coverage. Those insureds whose estimated annual premium is \$15,000 or more may choose the ten payment plan. With the ten payment plan, after the premium deposit is made, the balance will be billed in nine equal installments. The first payment would be due 30 days from the effective date with each subsequent payment due every 30 days. There is a \$5 service charge on each commercial deferred payment.

If a previous commercial JUA policy cancels midterm for nonpay and there is an unpaid, uncontested balance, any subsequent application would be required to have a deposit of 50% of the estimated premium until the unpaid uncontested balance is paid. The remaining 50% balance on the new application will be due at 30 days (25%) and 60 days (25%) from the inception date. The \$5 service charge applies.

180. Payments

Installment payments are due in the office of the servicing carrier on the due date. We recommend producers not accept an insured's payment to ensure that there is no misunderstanding with the customer of how payments should be made.

185. Application Assignment

Private passenger applications are placed in accordance with the applicant's preference whenever possible. However, contractual arrangements or any earned premium owed from a previous policy may limit us in granting an applicant's request.

Private Passenger	All Other
Auto Club Insurance Company	Amerisure Mutual Insurance Company
Auto Owners Insurance Company	
Citizens Insurance Company	
State Farm Insurance Company	

190. Lost Applications

All producers should establish a "tickler file" to ensure that each application they submit is received by the company and a policy issued. If you do not receive your Notice of Placement notice, contact the Facility office.

Once it is determined that an application has been lost in the mail, the producer must:

- Verify whether or not the original check was cashed.
- Upon verification that the check was not cashed, the producer must submit, within 5 working days, two copies of the application, supporting documentation, and a replacement check, along with an explanatory memo to the person contacted at the Facility office.

195. Commercial Specific

Loss Control – On policies providing coverage for high hazard operations, a loss control inspection may be required. High hazard operations may include, but are not limited to the following: haulers of hazardous substances, truckers, public livery vehicles, or any other risk at the discretion of the underwriter.

Failure to comply with scheduling or completion of a loss control inspection and/or failure to resolve critical loss control recommendations may result in policy limits being reduced to minimum statutory requirements and the cancellation of any state or Federal filings upon renewal.

Producers – 200

205. Producer Eligibility

Chapter 12 of the Michigan Insurance Code permits licensed agents who are appointed by an insurance company writing auto casualty insurance in Michigan to submit applications to the Facility for placement and receive commissions. The MAIPF is not an insurance company; therefore we do not appoint producers.

Newly-appointed licensed agents (not solicitors) must register with us by providing us with the System I.D. assigned by the Department of Insurance and Financial Services (DIFS). A link to the registration form can be found on the home page of our website at www.maipf.org. Upon verification from DIFS, we will notify the producer when they are eligible to begin using the MAIPF as a source of placement for their insureds.

When you place business through the Facility, you are recognized as a producer of record. Please convey to your applicants that on Facility business, producers do not act on behalf of the Facility or any insurance company, but act on behalf of the applicant.

If a producer has not been appointed by a company writing auto casualty in Michigan or the producer's license has been suspended or revoked, then he or she cannot place business through the Facility and is not entitled to receive commissions.

Click [here](#) to see if you are registered with us. You can also verify your status and appointments through DIFS [here](#):

Producers - http://www.dleg.state.mi.us/fis/ind_srch/ins_agnt/insurance_agent_criteria.asp

Agencies - http://www.dleg.state.mi.us/fis/ind_srch/ins_agcy/insurance_agency_criteria.asp

210. Your Producer & Public Reps for MAIPF

PRODUCER	PRODUCER	PUBLIC	Public
LeRoy Bostic	Cheri G. Locker	Laura Quinn, CPCU	Sandra Liddle
Lewis & Thompson Agency, Inc.	State Farm Mutual Auto Ins. Co.	N/A	N/A
2621 W. Grand Blvd.	450 E. Saginaw Hwy. Ste. 101	N/A	N/A
Detroit, MI 48208-1234	Grand Ledge, MI 48837-2164	N/A	N/A
(313) 875-7555	(517) 627-8600	(586) 242-2772	(517) 676-1222
ltagency@ameritech.net	cheri.locker.c3ao@statefarm.com	laura-quinn@sbcglobal.net	ednsandyalso@gmail.com

215. Notice of Placement

For those producers that have an email address on file with us, your Notice of Placement will arrive in your email inbox. Producers that do not have an email address on file with us will receive their Notice of Placement through the mail. Producers should make sure to add www.maipf.org as a trusted site and add www.info@maipf as an approved sender. If you do not hear from us within thirty days of submitting an application, you can search for an assignment by logging into your Producer Account on our website and run a query of dates. You can also call us at (734) 464-1100 and listen to the prompts to reach one of our support staff.

220. Producer Performance Program

Applications must be fully completed and have all the necessary information to rate and issue a policy, prepare a bill and make any required financial responsibility or motor carrier filings. Applications must also be signed by the producer and applicant and mailed or hand delivered to us in a timely manner along with the correct amount of deposit. The Facility reviews all applications and maintains a record of producer infractions through our [Producer Violation Program](#). Repeated violations are brought to the producer's attention via telephone and/or a letter. If violations continue after the initial contact, the level of contact from our office will increase and the producer could be disqualified from writing business through the MAIPF.

225. Commission Rate

Private Passenger – 10%

Commercial – 5% for long haul trucking and public autos (other than school buses). The commission rate for all other commercial risks is **10%** of the policy premium. If the policy has a mixture of commercial vehicles the commission will be based on whichever class generates 80% of the policy premium. If neither class generates 80% of the policy premium, 5% commission will be paid. Commission is paid based on premiums collected and the checks are issued directly by the servicing carrier.

230. Commission Payment Schedule

Commissions are paid based on premiums collected by the servicing carrier under the following guidelines. (They cannot be deducted from an applicant's deposit.)

New and Renewal Policies - Commissions are paid by the servicing carrier not less than monthly and will be made within 30 days after the close of the month in which the commission was credited to the producer's account.

Endorsements (Additional Premium) - Commission on an endorsement resulting in additional premium will be paid at the time the endorsement is issued or in accordance with the procedures for new and renewal policies.

235. 1099 Forms

1099 forms are issued by the servicing carrier.

240. Cancellation/Policy Change Requests

Once an application has been placed, all policy change requests including cancellation requests should be mailed directly to the servicing carrier by using the Policy Change Request Form [MAIPF-36](#). If the change is for a new application that has not been placed yet, mail the policy change form, deposit (if any) and any applicable documentation to the MAIPF office. Once the application has been assigned, the MAIPF-36 form will be forwarded to the carrier.

245. Retiring or Transferring Your MAIPF Book of Business

Retiring producers or producers selling their business need to notify our office. Notification can be done on our website (login required). The notification should include the name, address, phone number, email address and System I.D. of the new producer. The servicing carriers will begin to pay commissions to the new producer after they receive notification of the change. Please note that some carriers are not able to change midterm and may need to wait for the renewal before establishing the updated producer info.

305. Servicing Carriers

CARRIER	ADDRESS	PHONE NUMBER
Auto Club	JUA Processing 1 Auto Club Drive Dearborn MI 48126-2694	(313) 336-1145 (Billing and Commission) (313) 583-2361 (Underwriting)
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
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		

310. Servicing Carrier Duties

Type of Duty	Time Standards
Issue a New Business Policy	Within 30 calendar days of receipt of the completed application from the Facility.
Issue Renewal Policy or Certification	Within 30 days of receipt of renewal premium.
Endorsements	Within 30 days of receipt of request for endorsement, the servicing carrier will issue the endorsement or acknowledge receipt of the request.
Cancellations	Within 30 calendar days of the servicing carrier's receipt of the cancellation request.
Return Premium	Within 30 days of a request for cancellation or endorsement resulting in return premium, the servicing carrier will mail the return premium, credit the renewal billing or apply any outstanding balance.
Claims	All claims are handled properly and promptly in accordance with the terms of the contract of insurance subject to limits of coverage provided. Claim adjustment practices and procedures of each servicing carrier shall correspond with those followed for their voluntary business.

315. Rental Reimbursement

If the applicant was covered for comprehensive, the Facility will pay up to \$15 per day to a maximum of \$450. The Facility does not offer rental reimbursement for a vehicle involved in a collision.

320. Reporting Claims

Please use the following information to report claims to our servicing carriers. Be sure to have the policy number and claim details available before placing the call. If you have a service problem, you may ask that you speak with a manager or supervisor. The [Servicing Carrier Name and Address Directory](#) also lists the underwriting and claim office addresses and telephone numbers for all servicing carriers.

REPORTING CLAIMS TO SERVICING CARRIERS			
SERVICING CARRIER	LOCATION	PHONE	WHO SHOULD CALL
AUTO CLUB	Statewide	800-222-6424	Policyholder
AUTO OWNERS	Metro Detroit Out State	888-252-4626	Producer or Policyholder
CITIZENS	Statewide	800-628-0250	Policyholder
STATE FARM	Statewide	855-259-8568	Producer or Policyholder (Indicate at beginning of call that you are reporting a claim on a Facility policy)
AMERISURE *	Statewide fax # (800) 789-9594	248-615-9000	Producer <u>faxes</u> written claim form to carrier

* Email Amerisure for same day response during business hours at scohelp@amerisure.com