



Michigan Automobile Insurance Placement Facility

www.maipf.org

Newsletter

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07/01/2019 Rate Changes



Effective 07/01/2019 MAIPF will implement a Private Passenger base rate revision and a revision to the per-vehicle amounts for additional charges to PIP. The base rate revision has an overall impact of -1.1%. Below are the updated additional charges to PIP for both Private Passenger and Commercial.

Additional Charges to PIP			
7/1/2019			
Note: These premiums shall not be subject to modification under the provisions of any rating plan or other rating modification rules.			
ADDITIONAL CHARGES	Private Passenger Chapter	Commercial Chapter	
	For each PPNF auto written on a private passenger application	For each nonfleet private passenger type auto owned by a corporation, partnership, or unincorporated association and written on a commercial application	For each auto,
	(Six-Month Policies)	(Annual Policies)	dealer plate or registration plate specified on a commercial policy (Annual Policies)
Additional Charges for PIP Coverage			
Add the total charge* to the final developed personal injury protection premium.			
Michigan Catastrophic Claims Association	\$122.00	\$244.00	\$244.00
For registered historic vehicles under section 803A or 803P of the Michigan Vehicle Code, charge 20% of the MCCA premium above, rounded to the nearest whole dollar.	\$24.00	\$49.00	\$49.00
Michigan Assigned Claims Plan	\$57.00	\$505.00	\$505.00
Automobile Theft Prevention Fund	\$1.00	\$1.00	\$1.00
MAIPF Operations Recoupment Assessment	\$1.00	\$2.00	N/A
TOTAL*	\$181.00	\$752.00	\$750.00
Note: Trailers are not subject to the MCCA and MACP charges.			

Immediate Coverage Requirements for Commercial Applications

A commercial application must meet the following requirements to be eligible for immediate coverage:

- 50% of the premium received as a down payment
- The down payment must be in the form of a money order, cashier's check or bank check
- The completed application must be postmarked or hand-delivered no later than the next working day after the application was submitted through the electronic rating system.

If any of these requirements are not met, the effective date of coverage will be the day after the application and deposit are received in the MAIPF office.

Reminder for MAIPF-01 Certificate of Insurance

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). The MAIPF monitors the number of certificates ordered by an agency against the number of applications received and retractions submitted in an effort to limit the number of unaccounted certificates. After the MAIPF staff has reviewed the request, the amount of certificates issued are subject to change from the requested amount based on the number of outstanding certificates for an agency. The order will be sent to you via a 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.

The MAIPF also requires that a legible copy of the MAIPF-01 be submitted for each private passenger auto application where coverage is certified. Certificates with the VOID watermark in the background are acceptable if legible. This information is listed in the MAIPF Producer Violation Guide under violation V74 – Missing/Incomplete/Illegible Ownership Documentation or Facility Temporary Certificates of Insurance (MAIPF-01).