

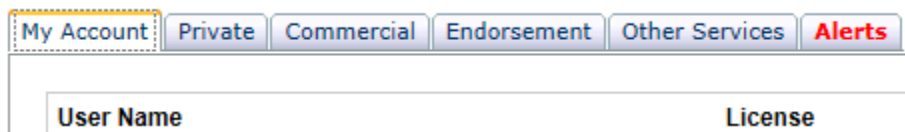
NEW YORK AUTOMOBILE INSURANCE PLAN

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REFERENCE GUIDE FOR PRODUCERS

I. PROCESSING OPTIONS AVAILABLE ON PASS

PASS displays various processing options in a Tab format.



“My Account” Tab

This tab displays the username, email address, and producer license number and allows the producer to edit their profile and other accounts (if applicable).

“Private” Tab

This tab displays available processing options for private passenger risks. You will see a link to; create a Private Passenger application with ID card & MVR, process a Quick Quote, and retract a submitted application. You will also be able to restore a saved application and/or quote.

“Commercial” Tab

This tab displays the processing options for all commercial type applications such as, Commercial application with ID card, Public application, SRDP (Special Risk Distribution Procedure-for limits more than \$500.000) Commercial or Public application and Garage application. You will also be able to retract a submitted commercial application or restore a saved application.

“Endorsement” Tab (Policy Change Request)

This tab displays the policy change request processing options. All changes to an existing policy must be submitted electronically using a Policy Change Request. The options available are: Create a Policy Change Request, Reprint a Policy Change Request/ID card, and Restore a saved Endorsement. Producers will also be able to, create an ID card for a Private Passenger or Commercial application in accordance with Sec. 11 F of Plan rules. The Endorsement tab should also be selected if a Change of Producer Request is required.

The complete Policy Change Request User Guide can be downloaded from the Producer Forms Library, located under the “Other Services” tab on the PASS site, www.nypass.com after login.

“Other Services” Tab

The “Other Services” tab will allow you to reprint a previously submitted application and view the details of an assigned and processed application. You will also be able to access the Producer Forms Library which provides a link to NYAIP forms and all Producer Guides.

“Alerts” Tab

The “Alerts Tab” displays any issues that require your immediate attention. The Alerts tab displays unresolved violations such as, M (Missing Application and/or deposit), I (Ineligible Applicant), C (Dishonored Payment) or B (ID Card) violations. In addition to the outstanding violations, the Alerts tab displays late applications, which are applications that were submitted in PASS but were not received for processing by the Plan. The producer Unbound MVR performance is also displayed. An email alert is also sent to producers for, late applications, applications where deficiencies are detected and unresolved violations.

II. **ELECTRONIC PAYMENTS AVAILABLE IN PASS**

There are two forms of electronic payment available in PASS, producer sweep and credit/debit card.

Producer Sweep (Electronic Funds Transfer-EFT) – allows the Plan to sweep the deposit premium from the producer’s pre-registered bank account for all non-financed (private passenger and commercial) applications/policy change requests submitted through PASS/EASi. Producers wishing to use this option will be required to register their bank account with the Plan.

The registration form (Electronic Funds Transfer Authorization) can be downloaded from the Producer Forms Library, located under the “Other Services” tab on the PASS site, www.nypass.com after login.

Credit/Debit Cards- are only available for the deposit premium on new business private passenger applications and all policy change requests (private passenger and all commercial) submitted through PASS/EASi. Producers may submit private passenger applications and policy change requests through PASS/EASi using the applicant’s credit/debit card or an authorized third party credit/debit card on behalf of the applicant. The use of the producer credit card is prohibited. There is no registration requirement for this payment method.

The complete Electronic Payment Process User Guide can be downloaded from the Producer Forms Library, located under the “Other Services” tab on the PASS site, www.nypass.com after login.

III. **PAPERLESS APPLICATION SUBMISSION PROCESS**

The Paperless Application Submission feature allows producers to electronically submit signed new business private passenger applications and all relevant documents to the Plan, using a scan and upload or fax option. This feature is only applicable for applications where the full deposit premium is paid by credit/debit card or producer sweep, eliminating the need to mail the application.

The complete Paperless Application Instruction Guide can be downloaded from the Producer Forms Library, located under the “Other Services” tab on the PASS site, www.nypass.com after login.

IV. **MOST COMMON DEFICIENCIES TO AVOID**

- 009- Insufficient deposit.
- 016- Late application- application must be submitted to the Plan on or no later than the following business day of the PASS/EASi transmission.
- 017- Missing/Invalid Commercial Rating Quote (applicable to commercial risks only)
- 039- MVR missing or invalid for one or more applicants (currently applicable to commercial risks only).
- 040- MVR missing or invalid for one or more operators (currently applicable to commercial risks only).
- 057- Applicant’s signature missing.
- 058- Producer signature missing.
- 060- Fair Credit Reporting Act Notice signature missing.
- 079- Acknowledgement of Requirement for Insurance Inspection is missing/ incomplete or not signed by the applicant.

A full list of the NYAIP Application Deficiency Codes can be downloaded from the Producer Forms Library, located under the “Other Services” tab on the PASS site, www.nypass.com after login.

V.OTHER

IMPORTANT REQUIREMENTS

Commercial rate Quotes and MVRs:

Since automatic rating and MVR retrieval is not available in PASS for Commercial risks, Plan rules require producers to submit MVRs and valid quotes for all Commercial New Business Applications. Rating Quotes may be obtained from one of the following Plan authorized vendor. The quote must be attached to each commercial application submitted to the Plan for assignment. The Plan reimburses producers for MVRs and valid quotes.

***What are Valid Quotes?**

- Quotes generated by a Plan authorized vendor program,
 - Must match the applicant, vehicle and rating classification information contained in the application
 - Must coincide with the submission date of the application
 - Must be printed and legible
 - Must be submitted to the Plan with the commercial application for assignment
 - Are applicable only to assigned applications.
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- ABBY Rating: For special pricing offered by ABBY Rating and to download the software, please visit www.abbyrating.com/nyaipoffer.
 - United Software Developers (USD): For pricing please contact USD at 718-648-5300 x207 or visit their website at www.nyaiprater.com .

Continued Certification:

For continued certification producers are required to:

- Take the NYAIP Producer Procedures Course (PPC) every four year cycle,
- Provide a copy of your renewal license.
- Maintain an active LexisNexis AIPSO Sponsored account