

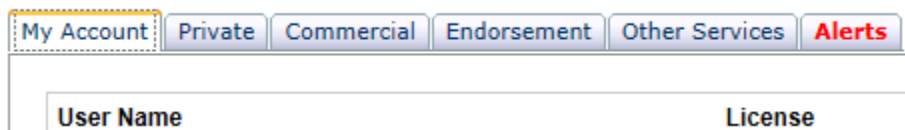
NEW YORK AUTOMOBILE INSURANCE PLAN

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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 or Restore an application with ID card & MVR,
- Process a Quick Quote, and
- Retract a submitted application.

“Commercial” Tab

This tab displays the processing options for all commercial type applications such as,

- Commercial application with ID card,
- Public application - applicable to For-Hire vehicles up to \$500,000 and 1,500,000 **(to comply with the new law for vehicles with a seating capacity of 8 or more)**
- SRDP Commercial - applicable to vehicles that require higher limits in excess of \$500,000 that are not defined as “For-Hire”.
- SRDP Public – applicable to “For-Hire” vehicles that require limits of \$750,000, 1,000,000, 1,500,000 **(if Federal filings are required, if not, use the Public application)**, and 5,000,000.
- Auto Dealers application (formerly Garage application).
- Restore a saved application
- Retract a submitted 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
- Restore a saved Endorsement and
- Create a Change of Producer Request

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 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 assignment. 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 issue that requires your immediate attention. The Alerts tab displays unresolved Producer Performance violations such as,

- M (Missing Application and/or deposit)
- I (Ineligible Applicant)
- C (Dishonored Payment)
- B (ID Card) violations and
- Unbound MVR performance

The Alerts tab also displays late applications, which are applications that were submitted in PASS but were not received for processing by the Plan. In addition to the information displayed, email alerts are also sent to producers.

Producers will have the ability to expedite resolution of certain violation by using the “Make a Payment” feature. The “Make a Payment” is currently available for M Violations (Missing Applications and/or deposit) and C Violations (Dishonored Payment) using Producer Sweep.

II. ELECTRONIC PAYMENTS AVAILABLE IN PASS

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

Electronic Funds Transfer-EFT (a.k.a Producer Sweep) – As part of the certification requirement, producers must register their Premium bank account with the Plan.

This feature allows the Plan to sweep the deposit premium from the producer’s pre-registered bank account for the non-financed portion of the deposit on all new business applications and policy change requests submitted through PASS/EASi.

To pre-register your premium bank account, please use the Epay Self Registration portal on NYPASS.

Credit/Debit Cards- currently available for the non-financed deposit premium on all new business applications and policy change requests submitted through PASS/EASi. Producers may submit 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’s 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 new business applications and supporting documents to the Plan by scanning and uploading the signed application with supporting documents. For premium financed companies not partnered with the Plan for electronic payment, producers must also upload a copy of the finance draft and agreement with the signed 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 all commercial risks only)
- 025- SUM Coverage Declination Waiver missing/not signed by the applicant
- 031- SSL Liability Insurance Declination missing/not signed by the applicant.
- 039- MVR missing or invalid for one or more applicants (applicable to all commercial risks other than Non-Owned only applications).
- 040- MVR missing or invalid for one or more operators (applicable to commercial risks only other than Non-Owned only applications).
- 057- Applicant's signature missing or invalid.
- 058- Producer signature missing.
- 060- Fair Credit Reporting Act Notice signature missing.

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 vendors. The quote must be attached to each commercial application submitted to the Plan for assignment. The Plan reimburses producers for MVRs and valid quotes. MVRs are not required on applications for Non-owned, Hired or the combination of both.

***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 212-840-5091 x501, by email at info@USDsoftware.com, or visit their website at www.nypassrater.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
- Register their producer premium account if not yet completed.