

Applicant Information Webpage

This page is intended to provide the general public with information about the New York Automobile Insurance Plan (NYAIP) and to provide contact information so we may be of service to you. Looking for more information? Please call or write using the contact information provided below.

About the NEW YORK AUTOMOBILE INSURANCE PLAN

The New York Automobile Plan is the central mechanism established pursuant to Article 53 of the New York Insurance Law to provide auto liability and or physical damage coverage to those insureds who are unable to obtain such auto insurance in the voluntary market. All insurance companies writing automobile insurance in New York State must participate in the NYAIP to provide such insurance. Applications for insurance that are submitted to the NYAIP through certified producers (broker/agent) are assigned to an insurance company. Applicants are notified by the assigned insurance company and/or by the producer, after the application is assigned by the NYAIP.

Why use the NYAIP?

Applicants to the NYAIP, who have tried to obtain automobile insurance in the voluntary market and have been denied coverage, can enlist the services of a NYAIP certified producer to apply for automobile insurance through the NYAIP. However, during the application process applicants will be required to provide the names of the insurance companies that declined their request and the reasons given by the company for not providing coverage.

What is Available?

The following types of insurance are available in the NYAIP:

- Private Passenger Vehicles
- Commercial Vehicles
- Public Transportation Vehicles
- Garage- Dealers coverage only

Am I eligible?

Any producer certified with the NYAIP can help in determining if you qualify for automobile insurance coverage through the NYAIP. However, applicants are ineligible for automobile insurance coverage through the NYAIP if there is unpaid premium on a prior NYAIP policy. The outstanding premium balance must be settled with the insurance company to become eligible.

Brokers/Agents (Producers)

Agents and brokers (also referred to as producers) are required to hold a valid automobile insurance license issued by the NY State Insurance Department in order to transact automobile insurance business in New York State. In order to submit applications to the NYAIP, licensed producers must also be certified by the New York Automobile Insurance Plan. Producers have agreed to comply with rules, standards and procedures of the NYAIP as a part of the NYAIP's certification process. The manual of

rules can also be found on our web site.

If you want to find out if a producer is certified with the NYAIP contact us at the email address or phone number provided above.

Finding Your Assigned Company On-line

The assigned insurance company and/or the producer will notify the applicant following assignment of the application. However, the NYAIP provides an [Online Assignment Confirmation Facility](#) that can be used by the applicant to determine the name of the assigned insurance company. Visitors to this web page must complete a one-time registration page requesting basic user information. Once access is granted to the facility, the applicant's driver's license number or Vehicle Identification Number (VIN) of the vehicle(s) listed on the application are needed to obtain the assignment information.

The NYAIP assignment process takes several days and varies based on the type of application submitted. Private passenger assignments are automatically assigned after two business days. Commercial applications are assigned after the Plan receives the original application documents, which is typically longer than 2 days due to mail time.

Fraud:

The NYAIP is committed to protecting our customers by preventing, detecting, and investigating insurance fraud. Click [here](#) to view/download our [fraud brochure](#) that provides you with information regarding our fraud fighting efforts and who to contact to report fraud.

Contacting the NYAIP

The NYAIP staff is available to answer your questions. Our schedule is available on this website on the [General Information](#) page. You may contact us at:

- Phone: 212-943-5100
- Email: Customer.Feedback@Aipso.com