

What is LAIP?

The purpose of the LAIP is to make automobile insurance available to qualified drivers who are unable to purchase such coverage in the voluntary market. The basic function of the LAIP is the allocation of residual market drivers among authorized insurance companies selling automobile insurance, based on each company's share of voluntary business written in the state.

How To Access The Plan

Producers licensed to issue property and casualty or personal lines insurance in Louisiana must register at www.aipso.com and <https://easi.aipso.com>. Registering at AIPSO.com gives a producer access to the LAIP Manual. The Plan will issue to each registered producer a unique Electronic Application Submittal Interface (EASi) user identification code and password.

What is EASi?

EASi provides rating for most private passenger risks. EASi is the exclusive means for registered producers to submit business to the LAIP. It is the responsibility of the producer submitting the business to the Plan to estimate the commercial annual premium using the LAIP Manual available at AIPSO.com.

Questions?

If you have questions on becoming registered at AIPSO.com or EASi, or if you have questions regarding the Plan manual please contact the Plan office at: **(866) 989-9902**

EASi is available to the Louisiana Plan's registered producers from 9:00 a.m. to 10:00 p.m. ET Monday through Friday, and from 9:00 a.m. to 6:00 p.m. ET on Saturday. If you have questions regarding Web technical difficulties contact the EASi User Support Line at: **(888) 424-0026**

Coverage Effective Date

The Louisiana Automobile Insurance Plan Manual in Section 8. Application for Assignment, Designation of Company, Evidence of Insurance, and Effective Date of Coverage, identifies how producers will be able to establish a coverage effective date.

In order for coverage to become effective on the date specified on a private passenger application, the signed application and full payment must be received in the Plan office within fifteen (15) days to be eligible for Plan coverage.

If not received within fifteen (15) days, coverage will become effective at 12:01 A.M. on the day following the date of mailing of the signed paper application and the full annual estimated premium.

Full Annual Premium Payment

In the Louisiana Plan Automobile Insurance Plan Manual in Section 7. Premium Requirements, the Plan requires that all applications be submitted to the Plan accompanied by the full annual estimated premium.

Who is eligible for the Plan?

Coverage through the Plan is available to residents and non-residents only on automobiles registered in the state of Louisiana or which will be registered within 15 days.

Exception: nonresidents who are members of the United States military forces shall be eligible with respect to motor vehicles registered in other states provided those military nonresidents are stationed in this state and their motor vehicles are garaged in this state at the time of application. For details please refer to Section 19. Eligibility, of the Louisiana Automobile Insurance Plan Manual.

What risks are eligible for the Plan?

For details regarding personal automobile coverage, please refer to the Louisiana Automobile Insurance Plan Manual Section 2.B. Risks Eligible for Assignment.

Private auto coverage is available for private passenger auto, named nonowner applicants and some light trucks. Commercial auto coverage is available for commercial automobiles including trucks, tractors and trailers, public transportation, auto dealers, hired auto & non-owned auto liability and special types.

For more details regarding commercial automobile coverage, please refer to the Louisiana Automobile Insurance Plan Manual Section 19. B. Risks Eligible for Assignment.

Frequently Asked Questions

Why can't I print an EASi application?

EASi applications must be submitted electronically before they can be printed. Clicking on the "Save and Exit" button for Private Passenger applications or the "Save and Validate" button for Commercial application, will not submit an application. Once the completed application is reviewed, click on the "Submit" button. Your application will then be submitted electronically to the Plan and may be printed.

What is the difference between AIPSO.com login and EASi login?

- AIPSO.com username is the email address you used when you registered at AIPSO.com
- EASi username is the username assigned to you by the Plan

What do I do if I have a complaint against a company?

Contact the LAIP at 866-989-9902.

More Frequently Asked Questions

Can I view company assignment information online if I use EASi?

To view assigned company information, the producer would log on to EASi and choose "Prior Applications". A list of that producer's EASi submissions for the last 30 days will appear and the producer can select a 120-day prior option as well. A link to the application will also be available and the producer has an option of reprinting the application.

My account is locked, what do I do?

- Your account will lock if you have tried unsuccessfully to login more than 10 times
- You must wait 15 minutes for the account to unlock before you can attempt to login again
- Web Support representatives are unable to unlock accounts, they can only reset passwords

When do I contact the Plan office and when do I contact Web Support?

- Contact the Plan office when you have questions regarding:
 - Plan rules and rates
 - Coverages
 - EASi registration
 - Other insurance related items
- Contact Web Support when you have questions regarding:
 - Web technical difficulties
 - Error messages
 - Saving, submitting, and printing EASi applications
 - Producer information not populating on EASi applications
 - Resetting your password

More Frequently Asked Questions

How are SR22s/Certificates filed?

The Plan may issue SR-22's. The application, premium deposit, and supplemental information are mailed to the assigned company. The assigned company will make any additional required filings and issue certificates.

I have a user ID and password for EASi, why can't I login to AIPSO.com?

EASi and AIPSO.com require you to register separately. NOTE: Your EASi user ID and password will not allow access to AIPSO.com.

You must be registered to access certain parts of AIPSO.com, such as the Plan manuals.

To register:

1. Go to AIPSO.com
2. On the left side, under the login button, click on Register
3. Fill out registration form (your username will be your email address)
4. Click on Submit at bottom of the page
5. You will receive a verification code in your email, click on the link
6. Login with your username (email address) and password

NOTE: Once registered, you will have access to the electronic manuals, circulars, and email alert management.

What do I send to the Plan?

- ☐ The original signed application
- ☐ Deposit check-full annual premium
- ☐ Finance agreement if applicable
- ☐ Copy of vehicle registration(s)
- ☐ Driver training certificate (if applicable) - if credit is applied, copy of certificate must be attached
- ☐ Anti-theft credit docs (if applicable)
- ☐ Supplementary vehicle schedule (if necessary)

LOUISIANA AUTOMOBILE INSURANCE PLAN



LAIP Users' Guide

The Louisiana Department of Insurance manages the LAIP which employs AIPSO to serve as the Operations Manager.

Warren Byrd
Deputy Insurance Commissioner
Chair, LAIP Governing Committee

Thomas Assad
Operations Manager
AIPSO

AIPSO Contact Info:
LAIP@AIPSO.COM
(866) 989-9902

LAIP Rules and Rates Manual Access:
www.aipso.com/LA