

WESTERN ASSOCIATION OF AUTOMOBILE INSURANCE PLANS

Lisa Simone, Western Regional Manager • PO Box 6530 Providence, RI 02940-6530
(800) 227-4659 • Fax (800) 827-6260 • Email waaip@aipso.com _
<https://www.aipso.com/plansites>

Frequently Asked Questions About.....

Western Association of Automobile Insurance Plans

What is it?

The Western Association of Automobile Insurance Plans (WAAIP) is a processing center where people who have trouble buying automobile insurance are put in touch with an insurance company which will insure them.

Private Passenger Vehicles

- A private passenger auto is a non-fleet (less than 5) auto of the private passenger, station wagon, or jeep type.
 - A pick-up or van with a load capacity of 1,500 or less not used in business or registered to a business.
 - Miscellaneous Non-fleet Vehicles that are registered for road use:
 - Motor homes, auto homes (self-propelled)
 - Campers and travel trailers
 - Dune Buggies and All-terrain Vehicles
 - Antique Autos
 - Amphibious autos
 - Snowmobiles
 - Golf Carts
 - Motorcycles, motor scooters, motorbikes, trail bikes and mopeds.
1. **WHO IS ELIGIBLE?** - Anyone who has a driver's license and does not owe money on previous automobile insurance policies.
 2. **WHAT COVERAGES ARE AVAILABLE?** - Private Passenger Cars - Bodily Injury and Property Damage Liability (up to \$100,000/\$300,000 B.I. and \$50,000 P.D.) Uninsured Motorist, Medical Payments (P.I.P. where required), Comprehensive and Collision (Deductible - Refer to Manual).
 3. **HOW DO I APPLY?** - If you are an individual or company having difficulty buying automobile liability insurance, ask your agent or broker (*anyone who sells automobile insurance*) to assist you in making application for insurance through the Plan. This individual can estimate your costs and advise you about premium payment plan options.

The completed application form should be submitted to the Plan at the address indicated on the application with a deposit check for the appropriate amount.

4. **WHAT IS THE APPROPRIATE DEPOSIT?** - For Private Passenger cars; 40% of the annual premium, (*with the exception of Arizona, which offers an 18.5% deposit with 11 monthly installments,*) subject to a \$50.00 minimum per coverage (*i.e. \$50.00 Liability, \$50.00 Physical Damage*), per vehicle.

5. **HOW FAST IS COVERAGE EFFECTIVE?** - The producer of record may propose an effective date and time that is no earlier than the date and time in which the application is completed. This proposed date is acceptable as long as the legible U.S. Postal Service Postmark (**metered mail is not acceptable**), or Plan receipt of the application from the producer, occurs no later than the next business day.

Producers also have the option of using the Internet-based application process called **EASi** (Electronic Application Submission Interface). Producer can propose an immediate or future effective date through EASi, however the proposed effective dates will only be honored if the producer complies with all of the rules governing **EASi**. Producers who wish to become registered to use **EASi** should access <https://easi.aipso.com/> and select the register option or hit the **EASi** link on their state plan's website.

6. **HOW DO I GET AN SR22?** - If the applicant or spouse requires an SR22 Filing, the Plan, on behalf of the assigned company, will issue the certificate and file it with proper authority. A copy of the certificate will be sent to the company and such certificate shall become effective as of the effective date of the coverage. PUC and other related filings are made by the assigned carrier.

7. **WHAT RATES APPLY?** - Rates and surcharges are outlined in the plan manual for the designated state plan. All insurance companies are required to charge these rates for the risks assigned.

8. **WHERE CAN I GET A COPY OF THE MANUAL?** - All state plan manuals are available online free of charge. Log onto the website: <http://www.aipso.com/manuals> and go directly to the specific state manual you wish to view.

9. **CAN I CHOOSE THE ASSIGNED COMPANY?** - No. Assignments are made on a random basis, following the quotas set by AIPSO.

10. **WHAT SHOULD I DO WHEN PROBLEMS ARISE?** - If there is a problem relating to rating or service by the assigned company, contact the company directly to resolve the issue. If the problem cannot be resolved with the company directly, you may call the Plan at 800-227-4659.

Commercial Automobile Insurance Plan (CAIP)

1. **WHAT IS CAIP?** - CAIP (*Commercial Automobile Insurance Procedure*). It is a pooling arrangement operated by the Plan, under which commercial risks are assigned to a "servicing carrier" (*insurance company*) for handling, but the losses and expenses are shared by all insurance companies writing in the state. Therefore, risks requiring higher limits are less of a drain on the assets of any one company.
2. **WHAT COVERAGES ARE AVAILABLE?** - Bodily Injury and Property Damage Liability with the basic financial responsibility limits, *unless* higher limits are required by law, i.e. PUC/ICC Filing, or if required by County, State or Federal Law or Ordinance. Physical Damage Coverage is not available, except on light pick-up trucks and motorcycles.
3. **HOW FAST IS COVERAGE EFFECTIVE?** - CAIP applicants (*except Alaska*) requiring Motor Carrier type filings or limits in excess of \$500,000, Combined Single Limit Coverage, coverage is effective on a date specified by the applicant, **which may not be earlier than 15 calendar days, following the Plan assignment date shown on the Notice of Designation. (See Plan Rule Section 23.B.4 for exception to the 15-day delay provision.)**

On all other commercial assignments, the producer of record may request an effective date by indicating the date on the application and mailing the application form to the Plan, *no later than one working day* from the effective date indicated in the application, as evidenced by the U.S. Postal Service postmark date (*metered postmark is not acceptable*). Otherwise coverage is effective at 12:01 AM on the day following receipt of the application in the Plan Office.