

<b>RESIDUAL MARKETS AND SPECIAL PROGRAMS -</b>  <b>All Other</b>	Insurance Institute of Michigan 334 Townsend, Lansing, MI 48933 517-371-2880 * Fax 517-371-2882
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Compiled by Insurance Institute of Michigan.

**Michigan Automobile Insurance Placement Facility (MAIPF)** was created by law to provide auto insurance for persons who might be unable to obtain coverage from private insurance companies.

**Michigan Workers' Compensation Placement Facility (MWCPF)** came into being on January 1, 1983. It is a residual market mechanism for workers' compensation insurance. All workers' compensation insurers operating in the state are required to fund Facility losses.

**Michigan Basic Property Insurance Association (MBPIA)**, often called the FAIR Plan, is a residual market plan established by law for home and business insurance. Fair Access to Insurance Requirements (FAIR) Plans were formed in a number of states as a result of the riots and civil disorders that took place in many metropolitan areas during the 1960s.

**Automobile Theft Prevention Authority (ATPA)** was created by Public Act 10 of 1986 to fight auto theft. The organization grants funds to public and private organizations for sponsorship of activities and programs designed to help control this crime. The Authority is financed through assessments paid by private insurers. Amounts shown in this report reflect assessments collected during the calendar year.

**Assigned Claims Facility**, also established by state law, is operated by the Department of State. The Facility, working through servicing carriers, provides Personal Injury Protection (PIP) benefits to eligible persons injured in auto accidents -- when no regular policy coverage is applicable or identifiable.

The **Silicosis, Dust Disease and Logging Industry Compensation Fund** was created by the State Legislature in 1966. The Fund reimburses employers or insurers for certain workers' compensation benefits paid in excess of statutory limits -- in case of disability from silicosis, other dust disease or employment in the logging industry.

Michigan's **Workers' Compensation Second Injury Fund** has five areas of responsibility: 1) payment of additional benefits to formerly-injured persons with total and permanent disability, 2) reimbursement of employers for 70 percent benefit awards which are subsequently reduced or rescinded, 3) assumption of future benefits costs beyond statutory limits, for employers of handicapped persons, 4) payment of supplementary benefits for persons injured under dual employment, and 5) provision of additional benefits for certain persons whose benefits are less than 50 percent of the state's average weekly wage (for the year of injury).

**Safety Education and Training Fund** is used to support the Safety Education and Training Division, Michigan Department of Labor. This governmental unit conducts training programs and promotes job safety.

**Michigan Property and Casualty Guaranty Association** levies assessments against property/casualty insurers operating in Michigan. The assessments are used to pay losses on behalf of insolvent insurers.

*The Insurance Institute of Michigan (IIM) is a government affairs and public information association proud to represent more than 90 property/casualty insurance companies and related organizations operating in Michigan. IIM members write almost \$8 billion in annual premium, or approximately 52 percent of the state's property/casualty insurance. IIM's purpose is to serve the Michigan insurance industry and the insurance consumer as a central focal point for educational, media, legislative and public information on insurance issues.*