

**ALLSTATE INSURANCE COMPANY
PRIVATE PASSENGER AUTO
MASSACHUSETTS**

Proposed Installment Fee Amounts		
Electronic Fund Transfers	All Other Payment Methods	Payroll Deduction
\$2.00	\$8.00	\$0.00

Allstate Insurance Company
PROPOSED DIRECT BILL INSTALLMENT PLANS

Proposed effective October 17, 2016

INVOICE BILL PLAN – NEW BUSINESS

**Single Car (except for those with prior BI limits
>=10/300)**

30% Down payment due at policy inception
7.77% Monthly Invoice Bill
7.77% Monthly Invoice Bill
7.77% Monthly Invoice Bill
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7.77% Monthly Invoice Bill
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**Multi-car (except prior termination for non-
payment or outstanding balance in the past 18
months)**

15% Down payment due at policy inception
9.44% Monthly Invoice Bill
9.44% Monthly Invoice Bill
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\$25.00 NSF Fee for Unhonored Checks

\$8.00 Service Charge Applies to Each Invoice with a Minimum Amount Due

\$25.00 Late Fee Applied after each invoice that is not paid by the due date

INVOICE BILL PLAN – RENEWAL

10% Down payment due at policy inception
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill
10% Monthly Invoice Bill

\$25.00 NSF Fee for Unhonored Checks

\$8.00 Service Charge Applies to Each Invoice with a Minimum Amount

\$25.00 Late Fee Applied after each invoice that is not paid by the due date

ELECTRONIC FUNDS TRANSFER (EFT) BILL PLAN

10% Initial Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal
10% Monthly Withdrawal

\$25.00 NSF Fee for Unsuccessful Withdrawal Attempts

\$2.00 Service Charge Applies to Each Invoice with a Minimum Amount

All Bill Plans are date sensitive so delays in policy issuance may impact the total number of installments.

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Current Vs. proposed Installment Fee Amounts		
Electronic Fund Transfers	All Other Payment Methods	Payroll Deduction
\$1.00 <u>\$2.00</u>	\$6.00 <u>\$8.00</u>	\$0.00

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Electronic Fund Transfers	All Other Payment Methods	Payroll Deduction
\$2.00	\$8.00	\$0.00

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MASSACHUSETTS
PRIVATE PASSENGER AUTO**

EXPLANATORY MEMORANDUM

Fee Changes for Private Passenger Auto

With this filing, Allstate Insurance Company is proposing the following changes to the Installment Fees:

- Increasing the Installment Fee for electronic fund transfers through the Allstate Easy Pay Plan to \$2.00
- Increasing the Installment Fee for all other payment methods with the exception of Allstate Payroll Deduction to \$8.00
- Allstate Payroll Deductions will continue to have no Installment Fees

The reasons for these changes are to maintain the same bill plan requirements as the approved MAIP bill plan (CAR Bulletin No. 1001, effective February 25, 2015) as well as to offset the added expense incurred for mailing documents.

We have also referenced Encompass Filing 15APR13-203 (ALSE-130026203) which implemented similar installment fee increases, and was approved and implemented on August 1, 2015.

Please see **Exhibit 1** for a list of current installment fees and proposed changes.