

**PERSONAL VEHICLE MANUAL**  
**MASSACHUSETTS EXCEPTION PAGE**

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Effective **OCTOBER 27, 2014**

**ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS**

**A. All Electronic Delivery**

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

**B. Billing**

The total premium is to be billed and paid in installments as follows:

1. Individual policy premiums are consolidated and billed on an account statement.
2. An installment fee will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the fee will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<b>Unpaid Balance</b>	<b>Service Charge</b>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 or less	\$0.00

3. The fee is not considered part of the policy premium. The fee does not apply to pre-paid installments.
4. A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
5. At anytime during the installment period, the policyholder may pay the outstanding balance due.

**C. Premium Payment Options**

**1. Payment in Full**

- a. The total premium is due and payable on the effective date of the policy.
- b. Payment Plan Discount

A discount of 2% will apply if the policyholder pays the entire premium in full.

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9 and 12.
- Finance company payments do not qualify for the discount.

**2. Ten Payment Plan**

- a. The down payment equal to 10% of the premium is required.
- b. The balance of the premium is paid in up to nine installments.
- c. For any new business applicant who does not have an existing Automobile insurance contract in force, a down payment of 20% is required and the balance of the premium is paid in up to eight monthly installments.

### **3. Monthly Payment Plan**

- a. A deposit equal to 1/12 (8.33%) of the premium is required.
- b. The balance of the premium is paid in up to twelve installments.
- c. For any new business applicant who does not have an existing Automobile insurance contract in force, a down payment of 1/6 (16.67%) is required and the balance of the premium is paid in up to eleven monthly installments.

### **4. Quarterly Payment Plan**

- a. 25% of the premium is required as down payment.
- b. The balance of the premium is paid in up to three additional installments.

### **5. Payroll Deduction**

20 Installments – an installment will be deducted every other week up to ten months.

### **6. Pension Deduction**

- a. 10 Installments – an installment will be deducted once a month up to ten months.
- b. 12 Installments – an installment will be deducted once a month up to twelve months.

### **D. AutoPay**

1. Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
2. No fee is made for policies paid using AutoPay.
3. Policyholders may discontinue participation in AutoPay at any time by giving AMICA and/or the bank or credit card company notification.
4. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.
5. AutoPay Discount

A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment Plan, including payroll or pension deduction plans.

### **E. Additional Charge**

A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

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A. ~~Payment in Full~~ All Electronic Delivery

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1. ~~Renewal Business:~~

- ~~• The total premium is due and payable on the effective date of the policy.~~

2. ~~New Business:~~

- ~~• Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.~~

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- ~~• The full payment must be made prior to the due date of the first bill.~~
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- ~~An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.~~

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**G. D. Automatic Payment Plan.**

**1. ~~Renewal Business:~~**

- **1.** Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- **2.** No service charge **fee** is made for policies paid using the Automatic Payment Plan **AutoPay**.
- **3.** Policyholders may discontinue participation in the plan **AutoPay** at any time by giving AMICA and/or the bank or credit card company notification.
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**5. Automatic Payment Plan **AutoPay** discount**

A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment

Plan **AutoPay**, including payroll or pension deduction plans.

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**Massachusetts  
Amica Mutual Insurance Company  
Private Passenger Automobile**

**Explanatory Memorandum**

Effective October 27, 2014 new business and renewals, Amica wishes to revise the Electronic Delivery, Billing and Premium Payment Options rule. In particular, we wish to implement the following changes:

1. We wish to revise the current monthly installment plan. In particular, we wish to use the same plan for both new and renewal business except, we wish to continue to require a 20% deposit premium if the new business applicant does not have an existing automobile insurance contract in force. The revised plan is titled Ten Payment Plan.
2. We also wish to introduce a monthly payment plan, a quarterly payment plan, options for payroll deduction and options for pension deduction.
3. In addition, the following changes are being made to the rule:
  - a. We have reorganized the rule so that individual paragraphs correspond to the items listed in the title of the rule.
  - b. We revised the title of the first Paragraph from “All Electronic Discount” to “All Electronic Delivery” in order to more accurately reflect the intent of the Paragraph.
  - c. We have replaced the words “service charge” with the word “fee.”
  - d. We have renamed the “Automatic Payment Plan Discount” Paragraph to “AutoPay” to correspond with changes occurring in the billing center.

There is no rate level impact associated with these changes. These changes are being implemented in order to provide more options to our policyholders.

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A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment



Plan **AutoPay**, including payroll or pension deduction plans.

~~C.~~ All Electronic Discount

~~A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.~~

~~A discount of 2% will apply to all policy premiums.~~

~~D.~~ **E.** Additional Charge.

A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

**PERSONAL VEHICLE MANUAL**  
**MASSACHUSETTS EXCEPTION PAGE**

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Effective **OCTOBER 27, 2014**

**ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS**

**A. All Electronic Delivery**

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

**B. Billing**

The total premium is to be billed and paid in installments as follows:

1. Individual policy premiums are consolidated and billed on an account statement.
2. An installment fee will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the fee will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<b>Unpaid Balance</b>	<b>Service Charge</b>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 or less	\$0.00

3. The fee is not considered part of the policy premium. The fee does not apply to pre-paid installments.
4. A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
5. At anytime during the installment period, the policyholder may pay the outstanding balance due.

**C. Premium Payment Options**

**1. Payment in Full**

- a. The total premium is due and payable on the effective date of the policy.
- b. Payment Plan Discount

A discount of 2% will apply if the policyholder pays the entire premium in full.

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9 and 12.
- Finance company payments do not qualify for the discount.

**2. Ten Payment Plan**

- a. The deposit equal to 10% of the premium is required.
- b. The balance of the premium is paid in up to nine installments.
- c. For any new business applicant who does not have an existing Automobile insurance contract in force, a deposit premium of 20% is required and the balance of the premium is paid in up to eight monthly installments.

### **3. Monthly Payment Plan**

- a. A deposit equal to 1/12 (8.33%) of the premium is required.
- b. The balance of the premium is paid in up to twelve installments.
- c. For any new business applicant who does not have an existing Automobile insurance contract in force, a deposit premium of 1/6 (16.67%) is required and the balance of the premium is paid in up to eleven monthly installments.

### **4. Quarterly Payment Plan**

- a. 25% of the premium is required as down payment.
- b. The balance of the premium is paid in up to three additional installments.

### **5. Payroll Deduction**

- a. 20 Installments – an installment will be deducted every other week up to ten months.
- b. 24 Installments – an installment will be deducted every other week up to twelve months.

### **6. Pension Deduction**

- a. 10 Installments – an installment will be deducted once a month up to ten months.
- b. 12 Installments – an installment will be deducted once a month up to twelve months.

## **D. AutoPay**

- 1. Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- 2. No fee is made for policies paid using AutoPay.
- 3. Policyholders may discontinue participation in AutoPay at any time by giving AMICA and/or the bank or credit card company notification.
- 4. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.
- 5. AutoPay Discount

A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment Plan, including payroll or pension deduction plans.

## **E. Additional Charge**

A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

**PERSONAL VEHICLE MANUAL  
MASSACHUSETTS EXCEPTION PAGE**

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Effective **OCTOBER 1, 2013**

**ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS**

A. ~~Payment in Full~~ **All Electronic Delivery**

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

1. ~~Renewal Business:~~

- ~~• The total premium is due and payable on the effective date of the policy.~~

2. ~~New Business:~~

- ~~• Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.~~

3. ~~Payment Plan Discount~~

~~A discount of 2% will apply if the policyholder pays the entire premium in full.~~

- ~~• The full payment must be made prior to the due date of the first bill.~~
- ~~• The discount will apply to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9 and 12.~~
- ~~• Finance company payments do not qualify for the discount.~~

B. ~~Account Billing:~~

~~The total premium is to be billed and paid in installments as follows:~~

1. ~~Renewal Business:~~

- **1.** Individual policy premiums are consolidated and billed on a monthly account statement.
- ~~Ten monthly installments of 10% each.~~
- **2.** An installment ~~service charge~~ **fee** will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the ~~service charge~~ **fee** will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<u>Unpaid Balance</u>	<u>Service Charge</u>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

- **3.** The ~~service charge~~ **fee** is not considered part of the policy premium. The ~~service charge~~ **fee** does not apply to pre-paid installments.
- **4.** A separate statement is produced for any policy subject to cancellation for nonpayment. No ~~service charge~~ **fee** is made for this statement.

- 5. At anytime during the installment period, the policyholder may pay the outstanding balance due.

### C. Premium Payment Options

#### 1. Payment in Full

a. The total premium is due and payable on the effective date of the policy.

#### b. Payment Plan Discount

A discount of 2% will apply if the policyholder pays the entire premium in full.

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9 and 12.
- Finance company payments do not qualify for the discount.

#### 2. Ten Payment Plan

a. The deposit equal to 10% of the premium is required.

b. The balance of the premium is paid in up to nine installments.

c. For any new business applicant who does not have an existing Automobile insurance contract in force, a deposit premium of 20% is required and the balance of the premium is paid in up to eight monthly installments.

#### 3. Monthly Payment Plan

a. A deposit equal to 1/12 (8.33%) of the premium is required.

b. The balance of the premium is paid in up to twelve installments.

c. For any new business applicant who does not have an existing Automobile insurance contract in force, a deposit premium of 1/6 (16.67%) is required and the balance of the premium is paid in up to eleven monthly installments.

#### 4. Quarterly Payment Plan

a. 25% of the premium is required as down payment.

b. The balance of the premium is paid in up to three additional installments.

#### 5. Payroll Deduction

a. 20 Installments – an installment will be deducted every other week up to ten months.

b. 24 Installments – an installment will be deducted every other week up to twelve months.

#### 6. Pension Deduction

a. 10 Installments – an installment will be deducted once a month up to ten months.

b. 12 Installments – an installment will be deducted once a month up to twelve months.

#### 2. New Business:

- ~~For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.~~
- ~~For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.~~

~~The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.~~

- ~~An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.~~

<del>Unpaid Balance</del>	<del>Service Charge</del>
<del>\$240.00 or more</del>	<del>\$3.00</del>
<del>\$239.99 to \$80.00</del>	<del>\$1.00</del>
<del>\$79.99 and less</del>	<del>\$0.00</del>

~~The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.~~

- ~~A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.~~
- ~~At any time during the installment period, the policyholder may pay the outstanding balance due.~~

#### ~~G. D. Automatic Payment Plan.~~

##### ~~1. Renewal Business:~~

- ~~1. Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.~~
- ~~2. No service charge **fee** is made for policies paid using the Automatic Payment Plan **AutoPay**.~~
- ~~3. Policyholders may discontinue participation in the plan **AutoPay** at any time by giving AMICA and/or the bank or credit card company notification.~~
- ~~4. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.~~

##### ~~2. New Business:~~

- ~~For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.~~
- ~~For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.~~

~~The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.~~

- ~~No service charge is made for policies paid using the Automatic Payment Plan.~~
- ~~Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.~~
- ~~Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.~~

##### ~~5. Automatic Payment Plan **AutoPay** discount~~

~~A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment~~

Plan **AutoPay**, including payroll or pension deduction plans.

~~C.~~ All-Electronic Discount

~~A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.~~

~~A discount of 2% will apply to all policy premiums.~~

~~D.~~ **E.** Additional Charge.

A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.