

**COMMERCE INSURANCE COMPANY**

**SUMMARY OF INSTALLMENT PLANS FOR MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE POLICIES  
(Excluding Policies Assigned to Commerce Through MAIP Effective 4/1/09 and Later)  
Includes information on All Plans Approved and Filed for Approval as of 06/15/09**

	<b>New Business (Effective Prior to 09/01/09)</b>	<b>New Business (Effective Dates 09/01/09 and Later)</b>	<b>Renewal and Book Transfer Business (Effective Prior to 11/01/09)</b>	<b>Renewal and Book Transfer Business (Effective 11/01/09 and Later)</b>	<b>EFT New Business</b>	<b>EFT Renewal Business</b>
<b>Down Payment</b>	<b>20%</b>	<b>20%</b>	<b>10%</b>	<b>10%</b>	<b>12%</b>	<b>8.33%</b>
<b>Number of Installments Including Down Payment</b>	<b>10</b>	<b>11</b>	<b>10</b>	<b>11</b>	Up to 12, depending on how far in advance application was submitted to company	<b>12</b>
<b>Installment Fees (Applied to Each Invoice After the Policy Effective Date)</b>						
<b>1. If all vehicles on the policy are rated with Merit rating points 02-45</b>	<b>\$6.00</b>	<b>\$6.00</b>	<b>\$6.00</b>	<b>\$6.00</b>	<b>Not eligible*</b>	<b>Not eligible*</b>
<b>2. If any vehicle on the policy is rated with Merit rating points 98, 99, 00 or 01.</b>	<b>\$5.00</b>	<b>\$6.00</b>	<b>\$5.00</b>	<b>\$6.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Returned Check Fees (Also Applied When EFT Scheduled Deduction is Not Honored)</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>
<b>Late Fees (Assessed When a Statutory Notice of cancellation is Issued for Non- Payment of Premium)</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$25.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>*Additional Information / Comments</b>	<b>1. If all vehicles on the policy are rated with Merit rating points 02 – 45, the policy is not eligible for the EFT Plan.</b> <b>2. 100% of the premium is required for any policy that was cancelled for non-payment of premium within the preceding 24 months.</b> <b>3. New Group Business is processed same as new business.</b>					

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	<b>New Business (Effective Dates Prior to <del>04/09/09</del> 09/01/09)</b>	<b>New Business (Effective <del>04/09/09</del> 09/01/09 and later)</b>	<b>New Business Group</b>	<b>Renewal and Book Transfer Business (Effective Dates Prior to 11/01/09)</b>	<b>Renewal and Book Transfer Business (Effective 11/01/09 and Later)</b>	<b>EFT New Business</b>	<b>EFT Renewal Business</b>
<b>Down Payment</b>	25%	20%	<del>20%</del>	10%	10%	12%	8.33%
<b>Number of Installments Including Down Payment</b>	10	<del>10</del> 11	<del>10</del>	10	11	Up to 12, depending on how far in advance application was submitted to company	12
<b>Installment Fees (Applied to Each Invoice After the Policy Effective Date)</b>							
<b>1. If all vehicles on the policy are rated with Merit rating points 02-45</b>	\$6.00	\$6.00	<del>\$6.00</del>	\$6.00	\$6.00	Not eligible	Not eligible
<b>2. If any vehicle on the policy is rated with Merit rating points 98, 99, 00 or 01.</b>	\$5.00	<del>\$5.00</del> \$6.00	<del>\$5.00</del>	\$5.00	\$6.00	\$0.00	\$0.00
<b>Returned Check Fees (Also Applied When EFT Scheduled Deduction is Not Honored)</b>	\$25.00	\$25.00	<del>\$25.00</del>	\$25.00	\$25.00	\$25.00	\$25.00
<b>Late Fees (Assessed When a Statutory Notice of cancellation is Issued for Non-Payment of Premium)</b>	\$25.00	\$25.00	<del>\$25.00</del>	\$25.00	\$25.00	\$0.00	\$0.00
<b>Additional Information/Comments</b>	<ol style="list-style-type: none"> <li><b>If all vehicles on the policy are rated with SDIP points 02-45, the policy is not eligible for the EFT Plan</b></li> <li><b>100% of the premium is required for any policy that was cancelled for non-payment of premium within the preceding 24 months.</b></li> <li><b>New Group Business is processed same as New Business.</b></li> </ol>						

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	New Business (Effective Dates Prior to 09/01/09)	New Business (Effective Dates 9/01/09 and later)	*	Renewal and Book Transfer Business (Effective Dates Prior to 11/01/09)	Renewal and Book Transfer Business (Effective 11/01/09 and Later)	EFT New Business	EFT Renewal Business
Down Payment	25%	20%	▼	10%	10%	12%	8.33%
Number of Installment s Including Down Payment	10	11	▼	10	11	Up to 12, depending on how far in advance application was submitted to company	12
<b>Installment Fees (Applied to Each Invoice After the Policy Effective Date)</b>							
2. If any vehicle on the policy is rated with Merit rating points 98, 99, 00 or 01.	\$5.00	\$6.00	▼	\$5.00	\$6.00	\$0.00	\$0.00
Returned Check Fees (Also Applied When EFT Scheduled Deduction is Not Honored)	\$25.00	\$25.00	▼	\$25.00	\$25.00	\$25.00	\$25.00
Late Fees (Assessed When a Statutory Notice of cancellation is Issued for Non-Payment of Premium)	\$25.00	\$25.00	▼	\$25.00	\$25.00	\$0.00	\$0.00
Additional Information/Comments	1. If all vehicles on the policy are rated with SDIP points 02-45, the policy is not eligible for the EFT Plan 2. 100% of the premium is required for any policy that was cancelled for non-payment of premium within the preceding 24 months. 3. New Group Business is processed same as new business						

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<b>Down Payment</b>	<b>20%</b>	<b>20%</b>	<b>10%</b>	<b>10%</b>	<b>12%</b>	<b>8.33%</b>
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<b>2. If any vehicle on the policy is rated with Merit rating points 98, 99, 00 or 01.</b>	<b>\$5.00</b>	<b>\$6.00</b>	<b>\$5.00</b>	<b>\$6.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
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<b>*Additional Information / Comments</b>	<b>1. If all vehicles on the policy are rated with Merit rating points 02 – 45, the policy is not eligible for the EFT Plan.</b> <b>2. 100% of the premium is required for any policy that was cancelled for non-payment of premium within the preceding 24 months.</b> <b>3. New Group Business is processed same as new business.</b>					