

Encompass Insurance Company of MA
PROPOSED DIRECT BILL INSTALLMENT PLANS

Proposed effective July 1, 2009

INVOICE BILL PLAN – NEW BUSINESS

- 20% Downpayment due at policy inception
- 9% Monthly Invoice Bill
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- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 8% Monthly Invoice Bill

- \$25.00 NSF Fee for Unhonored Checks
- \$6.00 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

- 20% Downpayment due at policy inception
- 9% Monthly Invoice Bill
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- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 8% Monthly Invoice Bill

- \$25.00 NSF Fee for Unhonored Checks
- \$6.00 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

ELECTRONIC FUNDS TRANSFER (EFT) BILL PLAN

- 10% Initial Withdrawal
- Insured may select the 1st or 15th Payment Option
- 10% Monthly Withdrawal
- 10% Monthly Withdrawal
- 10% Monthly Withdrawal
- 10% Monthly Withdrawal
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- 10% Monthly Withdrawal
- 10% Monthly Withdrawal
- 10% Monthly Withdrawal

- \$25.00 NSF Fee For Unsuccessful Withdrawal Attempts

The EFT bill plan would be available to customers for whom we write the auto and property policies.

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