

PERSONAL LINES BILLING PLAN MANUAL (FF)

EDITION: 02/01/2016

1. General Information

- A. Annual policies are eligible for the following payment plans:
 - 1. Without Easy Pay: "One Pay", "Two Pay", or "Four Pay" plans.
 - 2. With Easy Pay: "One Pay", "Two Pay", "Four Pay" or "Twelve Pay" plans.

- B. Short term policies are only eligible for the following payment plans:

Policy Term is:	Pay Plans
Less than 4 months	One Pay Plan
4 months <= Term < 6 months	One Pay Plan or Two Pay Short-Term Plan
6 months <= Term < 10 months	One Pay Plan or Two Pay Short-Term Plan or Four Pay Short-Term Plan
10 months <= Term < 12 months	One Pay Plan or Two Pay Plan or Four Pay Plan

- C. If outstanding payments are prepaid, the installment charge does not apply.

- D. Acceptable payment types include, but are not limited to, credit card payments, checks, Easy-Pay (payment is deducted via electronic funds transfer), money orders, and ACH payments.

2. Payment Plans

A. Policies Not on Easy-Pay

- 1. **One Pay Plan:**
 - a. 25% down payment is recommended at the time of application.
 - b. The remainder is due 20 days after the policy is issued.

- 2. **Two Pay Plan:**
 - a. 50% down payment is recommended at the time of application.
 - b. 50% is due 150 days from the effective date of the policy, plus a \$7.50* installment charge.

- 3. **Two Pay Short-Term Plan:**

- a. 50% down payment is recommended at the time of application.
- b. 50% is due 60 days from the effective date of the policy, plus a \$7.50* installment charge.

4. Four Pay Plan:

- a. 25% down payment is recommended at the time of application.
- b. 25% is due 60 days from the effective date of the policy, plus a \$7.50* installment charge.
- c. 25% is due 150 days from the effective date of the policy, plus a \$7.50* installment charge.
- d. 25% is due 240 days from the effective date of the policy, plus a \$7.50* installment charge.

5. Four Pay Short-Term Plan:

- a. 25% down payment is recommended at the time of application.
- b. 25% is due 30 days from the effective date of the policy, plus a \$7.50* installment charge.
- c. 25% is due 60 days from the effective date of the policy, plus a \$7.50* installment charge.
- d. 25% is due 90 days from the effective date of the policy, plus a \$7.50* installment charge.

B. Policies On Easy-Pay

1. One Pay Plan:

- a. 25% down payment is recommended at the time of application.
- b. The remainder is due 20 days after the policy is issued.

2. Two Pay Plan:

- a. 50% down payment is recommended at the time of application.
- b. 50% is due 180 days from the effective date of the policy.

3. Two Pay Short-Term Plan:

- a. 50% down payment is recommended at the time of application.
- b. 50% is due 60 days from the effective date of the policy.

4. Four Pay Plan:

- a. 25% down payment is recommended at the time of application.
- b. 25% is due 90 days from the effective date of the policy.
- c. 25% is due 180 days from the effective date of the policy.
- d. 25% is due 270 days from the effective date of the policy.

5. Four Pay Short-Term Plan:

- a. 25% down payment is recommended at the time of application.
- b. 25% is due 30 days from the effective date of the policy.
- c. 25% is due 60 days from the effective date of the policy.
- d. 25% is due 90 days from the effective date of the policy.

6. Twelve Pay Plan:

- a. 8.34% down payment is recommended at the time of application.

- b. 8.34% is due 30 days from the effective date of the policy.
- c. 8.34% is due 60 days from the effective date of the policy.
- d. 8.34% is due 90 days from the effective date of the policy.
- e. 8.34% is due 120 days from the effective date of the policy.
- f. 8.34% is due 150 days from the effective date of the policy.
- g. 8.34% is due 180 days from the effective date of the policy.
- h. 8.34% is due 210 days from the effective date of the policy.
- i. 8.34% is due 240 days from the effective date of the policy.
- j. 8.34% is due 270 days from the effective date of the policy.
- k. 8.34% is due 300 days from the effective date of the policy.
- l. 8.26% is due 330 days from the effective date of the policy.

*** There is no installment charge for policies being paid via the Easy Pay Electronic Funds Transfer Program.**

3. ACCOUNT BILL PROGRAM

- A. Account Bill is designed for our insureds who have multiple policies and would like to combine them into one invoicing and payment process.
- B. The premium payments for each policy are based on the payment plan selected for each policy in Paragraph 2. Payment Plans above.
- C. A statement is sent to the insured that lists the policies on Account Bill. **The Account Bill Statement:**
 - 1. Itemizes billing activity on each of the insured's Account Bill policies.
 - 2. Summarizes payment activity for all of the insured's Account Bill policies.
 - 3. Indicates the insured's account balance, minimum amount due and payment due date.
- D. One account number is assigned.
- E. If the insured pays only a portion of the minimum amount due, the payment will be applied to the policies based on the pro rata method.
- F. The insured will only be charged one \$7.50 installment fee each time a statement is produced regardless of the number of policies billed together on that account bill.

4. DISHONORED CHECKS

- A. Any insured who submits a NSF (non-sufficient funds)/dishonored check during the policy period will be billed an additional NSF fee of \$25.00.
- B. If the NSF/dishonored check represents payment for more than one policy, only one (1) NSF Charge will be required from the insured.
- C. The check that replaces the NSF check should be in the form of a certified check or money order and must contain the owed premium plus the \$25.00 NSF Fee.

5. WAIVER OF PREMIUM

- A. Additional Premium Waiver: We will waive any additional premium of \$7.50 or less. This waiver occurs at the end of the policy term.
- B. Return Premium Waiver: We will waive any return premium of \$5.00 or less. This waiver occurs at the end of the policy term. We will grant the return premium if requested by the insured.

**PERSONAL AUTOLINES BILLING PLAN MANUAL (FF) ~~FOR MASSACHUSETTS~~
EDITION: 02/01/2016**

1. General Information

~~A. This rule applies to Massachusetts.~~

~~B. This rule applies to the following Personal lines of business:
Personal Automobile.~~

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EC. If outstanding payments are prepaid, the installment charge does not apply.

FD. Acceptable payment types include, but are not limited to, credit card payments, checks, Easy-Pay Plan (payment is deducted via electronic funds transfer), ~~ach payments and~~ money orders, and ACH payments.

2. Payment Plans

A. Policies Not on Easy-Pay

A1. One Pay Plan:

- 1a. 25% down payment is recommended at the time of application.

2b. The remainder is due 201 days after the policy is issued.

B2. Two Pay Plan:

1a. 50% down payment is recommended at the time of application.

2b. 50% is due 150 days from the effective date of the policy, plus a \$~~5.00~~7.50* installment charge.

C3. Two Pay Short-Term Plan:

1a. 50% down payment is recommended at the time of application.

2b. 50% is due 60 days from the effective date of the policy, plus a \$~~5.00~~7.50* installment charge.

D4. Four Pay Plan:

1a. 25% down payment is recommended at the time of application.

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3c. 25% is due 150 days from the effective date of the policy, plus a \$~~5.00~~7.50* installment charge.

4d. 25% is due 240 days from the effective date of the policy, plus a \$~~5.00~~7.50* installment charge.

E5. Four Pay Short-Term Plan:

1a. 25% down payment is recommended at the time of application.

2b. 25% is due 30 days from the effective date of the policy, plus a \$~~5.00~~7.50* installment charge.

3c. 25% is due 60 days from the effective date of the policy, plus a \$~~5.00~~7.50* installment charge.

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B. Policies On Easy-Pay

1. One Pay Plan:

a. 25% down payment is recommended at the time of application.

b. The remainder is due 20 days after the policy is issued.

2. Two Pay Plan:

a. 50% down payment is recommended at the time of application.

b. 50% is due 180 days from the effective date of the policy.

3. Two Pay Short-Term Plan:

a. 50% down payment is recommended at the time of application.

b. 50% is due 60 days from the effective date of the policy.

4. Four Pay Plan:

a. 25% down payment is recommended at the time of application.

b. 25% is due 90 days from the effective date of the policy.

c. 25% is due 180 days from the effective date of the policy.

d. 25% is due 270 days from the effective date of the policy.

5. Four Pay Short-Term Plan:

- a. 25% down payment is recommended at the time of application.
- b. 25% is due 30 days from the effective date of the policy.
- c. 25% is due 60 days from the effective date of the policy.
- d. 25% is due 90 days from the effective date of the policy.

F6. Twelve Pay Plan (Only Available via Easy Pay):

- 1a. 8.34% down payment is recommended at the time of application.
- 2b. 8.34% is due 30 days from the effective date of the policy
plus a \$0* installment charge.
- 3c. 8.34% is due 60 days from the effective date of the policy
plus a \$0* installment charge.
- 4d. 8.34% is due 90 days from the effective date of the policy
plus a \$0* installment charge.
- 5e. 8.34% is due 120 days from the effective date of the policy
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- 9i. 8.34% is due 240 days from the effective date of the policy
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- 10j. 8.34% is due 270 days from the effective date of the policy
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- 11k. 8.34% is due 300 days from the effective date of the policy
plus a \$0* installment charge.
- 12l. 8.26% is due 330 days from the effective date of the policy
plus a \$0* installment charge.

- **There is no installment charge for policies being paid via the Easy Pay Electronic Funds Transfer Program.**

3. ACCOUNT BILL PROGRAM

- A. Account Bill is designed ~~to provide a convenient method of billing and record-keeping~~ for our insureds who have multiple policies and would like to combine them into one invoicing and payment process. who carry several different policies with us.
- B. The premium payments for each policy ~~is~~are based on the ~~10~~ payment plan selected for each policy in Paragraph 2. Payment Plans above.
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The Account Bill Statement:

1. Itemizes payment billing activity on each of the insured's Account Bill policies.
 2. Summarizes payment activity for all of the insured's Account Bill policies.
 3. Indicates the insured's account balance, minimum amount due and payment due date.
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- E. If the insured pays only a portion of the minimum amount due, the payment will be applied to the policies based on the pro rata method.
- F. The insured will only be charged one ~~\$5.00~~7.50 installment fee each time a statement is produced regardless of the number of policies billed together on ~~enethat~~ account bill.

4. DISHONORED CHECKS

- A. Any insured who submits a NSF (non-sufficient funds)/dishonored check during the policy period will be billed an additional NSF fee of \$25.00
- B. If the NSF/dishonored check represents payment for more than one policy, only one (1) NSF Charge will be required from the insured.
- C. The check that replaces the NSF check should be in the form of a bank certified check or money order and must contain the owed premium plus the \$25.00 NSF ~~f~~Fee.

5. WAIVER OF PREMIUM

- A. Additional Premium Waiver: We will waive any additional premium of ~~\$5.00~~7.50 or less. This waiver occurs ~~only~~ at the time end of the ~~last installment payment~~policy term.
- B. Return Premium Waiver: We will waive any return premium of \$5.00 or less. This waiver occurs at the end of the policy term. We will grant the return premium if requested by the insured.
- ~~C. This waiver occurs only at the time of the last installment payment.~~

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2. Payment Plans

A. Policies Not on Easy-Pay

A1. One Pay Plan:

- 1a. 25% down payment is recommended at the time of application.

2b. The remainder is due 201 days after the policy is issued.

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1a. 50% down payment is recommended at the time of application.

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5. WAIVER OF PREMIUM

- A. Additional Premium Waiver: We will waive any additional premium of ~~\$5.00~~7.50 or less. This waiver occurs ~~only~~ at the time end of the ~~last installment payment~~policy term.
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2b. 25% is due 60 days from the effective date of the policy, plus a \$5.007.50* installment charge.

3c. 25% is due 150 days from the effective date of the policy, plus a \$5.007.50* installment charge.

4d. 25% is due 240 days from the effective date of the policy, plus a \$5.007.50* installment charge.

E5. Four Pay Short-Term Plan:

1a. 25% down payment is recommended at the time of application.

2b. 25% is due 30 days from the effective date of the policy, plus a \$5.007.50* installment charge.

3c. 25% is due 60 days from the effective date of the policy, plus a \$5.007.50* installment charge.

4d. 25% is due 90 days from the effective date of the policy, plus a \$5.007.50* installment charge.

A. Policies On Easy-Pay

1. One Pay Plan:

a. 25% down payment is recommended at the time of application.

b. The remainder is due 20 days after the policy is issued.

2. Two Pay Plan:

a. 50% down payment is recommended at the time of application.

b. 50% is due 180 days from the effective date of the policy.

3. Two Pay Short-Term Plan:

a. 50% down payment is recommended at the time of application.

b. 50% is due 60 days from the effective date of the policy.

4. Four Pay Plan:

a. 25% down payment is recommended at the time of application.

b. 25% is due 90 days from the effective date of the policy.

c. 25% is due 180 days from the effective date of the policy.

d. 25% is due 270 days from the effective date of the policy.

5. Four Pay Short-Term Plan:

- a. 25% down payment is recommended at the time of application.
- b. 25% is due 30 days from the effective date of the policy.
- c. 25% is due 60 days from the effective date of the policy.
- d. 25% is due 90 days from the effective date of the policy.

F6. Twelve Pay Plan (Only Available via Easy Pay):

- 1a. 8.34% down payment is recommended at the time of application.
- 2b. 8.34% is due 30 days from the effective date of the policy
plus a \$0* installment charge.
- 3c. 8.34% is due 60 days from the effective date of the policy
plus a \$0* installment charge.
- 4d. 8.34% is due 90 days from the effective date of the policy
plus a \$0* installment charge.
- 5e. 8.34% is due 120 days from the effective date of the policy
plus a \$0* installment charge.
- 6f. 8.34% is due 150 days from the effective date of the policy
plus a \$0* installment charge.
- 7g. 8.34% is due 180 days from the effective date of the policy
plus a \$0* installment charge.
- 8h. 8.34% is due 210 days from the effective date of the policy
plus a \$0* installment charge.
- 9i. 8.34% is due 240 days from the effective date of the policy
plus a \$0* installment charge.
- 10j. 8.34% is due 270 days from the effective date of the policy
plus a \$0* installment charge.
- 11k. 8.34% is due 300 days from the effective date of the policy
plus a \$0* installment charge.
- 12l. 8.26% is due 330 days from the effective date of the policy
plus a \$0* installment charge.

- **There is no installment charge for policies being paid via the Easy Pay Electronic Funds Transfer Program.**

3. ACCOUNT BILL PROGRAM

- A. Account Bill is designed ~~to provide a convenient method of billing and record-keeping~~ for our insureds who have multiple policies and would like to combine them into one invoicing and payment process. who carry several different policies with us.
- B. The premium payments for each policy ~~is~~are based on the ~~10~~payment plan selected for each policy in Paragraph 2. Payment Plans above.
- A.C. A statement is sent to the insured that lists the policies on Account Bill.

The Account Bill Statement:

1. Itemizes payment billing activity on each of the insured's Account Bill policies.
 2. Summarizes payment activity for all of the insured's Account Bill policies.
 3. Indicates the insured's account balance, minimum amount due and payment due date.
- D. One account number is assigned.
- E. If the insured pays only a portion of the minimum amount due, the payment will be applied to the policies based on the pro rata method.
- F. The insured will only be charged one ~~\$5.00~~7.50 installment fee each time a statement is produced regardless of the number of policies billed together on ~~en~~that account bill.

4. DISHONORED CHECKS

- A. Any insured who submits a NSF (non-sufficient funds)/dishonored check during the policy period will be billed an additional NSF fee of \$25.00
- B. If the NSF/dishonored check represents payment for more than one policy, only one (1) NSF Charge will be required from the insured.
- C. The check that replaces the NSF check should be in the form of a bank certified check or money order and must contain the owed premium plus the \$25.00 NSF ~~f~~Fee.

5. WAIVER OF PREMIUM

- A. Additional Premium Waiver: We will waive any additional premium of ~~\$5.00~~7.50 or less. This waiver occurs ~~only~~ at the time end of the ~~last installment payment~~policy term.
- B. Return Premium Waiver: We will waive any return premium of \$5.00 or less. This waiver occurs at the end of the policy term. We will grant the return premium if requested by the insured.
- ~~C. This waiver occurs only at the time of the last installment payment.~~