

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GENERAL RULES SECTION
MASSACHUSETTS**

***RULE G-04. AUTOMOBILE INSTALLMENT PAYMENTS**

The following rules govern the payment of automobile premiums for policies written for 6 month policy terms.

The total premium for an automobile policy providing any coverage is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

The total policy premium may be paid in installments in accordance with the following:

A. AVAILABLE PAYMENT PLANS

1. Payment in Full

Due in accordance with the initial billing notice. (No Service Charge)

2. Two Payment Plan

- **1st Payment** One-half due with application for new business and by the policy effective date for renewals.
- **2nd Payment** One-half due 2 months after policy effective date.

3. Three Payment Plan

- **1st Payment** Two-fifths due with application for new business and by the policy effective date for renewals.
- **2nd Payment** Three-tenths due 1 month after policy effective date.
- **3rd Payment** Three-tenths due 2 months after policy effective date.

4. Four Payment Plan

- **1st Payment** One-fourth due with application for new business and by the policy effective date for renewals.
- **2nd Payment** One-fourth due 1 month after policy effective date.
- **3rd Payment** One-fourth due 2 months after policy effective date.
- **4th Payment** One-fourth due 3 months after policy effective date.

5. Five/Six Payment Plan

At New Business

- **1st Payment** One-fourth due with application.
- **2nd Payment through 5th Payment** Three-sixteenths due every month thereafter.

OR

- **1st Payment** One-third due with application.
- **2nd Payment through 5th Payment** One-sixth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 1 month prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due on effective date of the policy or renewal.
- **3rd Payment** One-sixth due 1 month after the effective date of the policy or renewal.
- **4th Payment through 6th Payment** One-sixth due every month thereafter.

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***RULE G-04. AUTOMOBILE INSTALLMENT PAYMENTS (Cont'd)**

6. **Five/Six with GEICO AutoPay Payment Plan – EFT or Recurring Card enrollment is required to start and maintain this plan.**

At New Business

- **1st Payment** One-fifth due with application.
- **2nd Payment through 5th Payment** One fifth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 1 month prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due on effective date of the policy or renewal.
- **3rd Payment** One-sixth due 1 month after the effective date of the policy or renewal.
- **4th Payment through 6th Payment** One-sixth due every month thereafter.

7. **Monthly with GEICO AutoPay Payment Plan – EFT or Recurring Card enrollment is required to start and maintain this plan.**

- **1st Payment** One-sixth due with application for new business and by the policy effective date for renewals.
- **2nd Payment** One-sixth due 1 month after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

8. **Monthly without GEICO AutoPay Payment Plan**

At New Business

- **1st Payment** One-sixth due with application.
- **2nd Payment** One-sixth due 15 days after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 15 days prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due 15 days after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

- B.** An additional charge of \$4.00 shall be made for each installment including the first payment, and the additional charge shall be included in each installment payment. For Electronic Fund Transfer payments made under GEICO AutoPay or recurring payment plan, a \$1.00 charge applies in lieu of \$4.00. For payments made under a recurring credit card plan, the \$4.00 installment fee charge shall apply unless the credit card is offered pursuant to a sponsorship agreement between the issuing bank and the Company or its affiliates. In this case, no installment fee charge shall apply.
- C.** The premium paid to the Company exclusive of the total installment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment where additional installments are to be paid, or to expiration of the policy where no further installments are due.

The rule does not preclude the use of an installment payment plan which provides for deferring the due date of installments where the insurance for which the installment is due is under suspension on the original due date.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
MASSACHUSETTS**

FILING MEMORANDUM

We propose to begin offering a new payment plan to policyholders, the Five/Six Payment with GEICO Auto Pay Payment Plan. In addition to current payment plans, premium may be paid in installments in accordance with the following:

- EFT or Recurring Card enrollment is required to start and maintain this plan
- For new business:
 - the first payment of one-fifth is due on the policy effective date
 - the second through fifth payments of one-fifth are due every month thereafter
- At renewal:
 - the first payment of one-sixth is due one month prior to the policy effective date
 - the second through sixth payments of one-sixth are due every month thereafter

We are pleased to propose an additional payment option that allows greater flexibility and more choice for consumers.

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The total policy premium may be paid in installments in accordance with the following:

A. AVAILABLE PAYMENT PLANS

1. **Payment in Full**
Due in accordance with the initial billing notice. (No Service Charge)
 - Deleted: One
 - Deleted: Plan

2. **Two Payment Plan**
 - 1st Payment One-half due with application for new business and by the policy effective date for renewals. Deleted: 50%
 - 2nd Payment One-half due 2 months after policy effective date. Deleted: 50%

3. **Three Payment Plan**
 - 1st Payment Two-fifths due with application for new business and by the policy effective date for renewals. Deleted: 40%
 - 2nd Payment Three-tenths due 1 month after policy effective date. Deleted: 30%
 - 3rd Payment Three-tenths due 2 months after policy effective date. Deleted: 30%

4. **Four Payment Plan**
 - 1st Payment One-fourth due with application for new business and by the policy effective date for renewals. Deleted: 25%
 - 2nd Payment One-fourth due 1 month after policy effective date. Deleted: 25%
 - 3rd Payment One-fourth due 2 months after policy effective date. Deleted: 25%
 - 4th Payment One-fourth due 3 months after policy effective date. Deleted: 25%

5. **Five/Six Payment Plan**
 - At New Business**
 - 1st Payment One-fourth due with application. Deleted: 25%
 - 2nd Payment through 5th Payment Three-sixteenths due every month thereafter. Deleted: 18.75%
 - OR**
 - 1st Payment One-third due with application. Deleted: 33.3%
 - 2nd Payment through 5th Payment One-sixth due every month thereafter. Deleted: 16.675%
 - At Renewal**
 - 1st Payment One-sixth due 1 month prior to effective date of policy or renewal. Deleted: 16.66%
 - 2nd Payment One-sixth due on effective date of the policy or renewal. Deleted: 16.66%
 - 3rd Payment One-sixth due 1 month after the effective date of the policy or renewal. Deleted: 16.66%
 - 4th Payment through 6th Payment One-sixth due every month thereafter. Deleted: 16.66%
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G-04(1)

Effective 12/13/2009

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GENERAL RULES SECTION
MASSACHUSETTS**

***RULE G-04. AUTOMOBILE INSTALLMENT PAYMENTS (Cont'd)**

6. Five/Six with GEICO AutoPay Payment Plan – EFT or Recurring Card enrollment is required to start and maintain this plan.

At New Business

- **1st Payment** One-fifth due with application.
- **2nd Payment through 5th Payment** One fifth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 1 month prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due on effective date of the policy or renewal.
- **3rd Payment** One-sixth due 1 month after the effective date of the policy or renewal.
- **4th Payment through 6th Payment** One-sixth due every month thereafter.

7. Monthly with GEICO AutoPay Payment Plan – EFT or Recurring Card enrollment is required to start and maintain this plan.

- **1st Payment** One-sixth due with application for new business and by the policy effective date for renewals.
- **2nd Payment** One-sixth due 1 month after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

8. Monthly without GEICO AutoPay Payment Plan

At New Business

- **1st Payment** One-sixth due with application.
- **2nd Payment** One-sixth due 15 days after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 15 days prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due 15 days after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

B. An additional charge of \$4.00 shall be made for each installment including the first payment, and the additional charge shall be included in each installment payment. For Electronic Fund Transfer payments made under GEICO AutoPay or recurring payment plan, a \$1.00 charge applies in lieu of \$4.00. For payments made under a recurring credit card plan, the \$4.00 installment fee charge shall apply unless the credit card is offered pursuant to a sponsorship agreement between the issuing bank and the Company or its affiliates. In this case, no installment fee charge shall apply.

C. The premium paid to the Company exclusive of the total installment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment where additional installments are to be paid, or to expiration of the policy where no further installments are due.

The rule does not preclude the use of an installment payment plan which provides for deferring the due date of installments where the insurance for which the installment is due is under suspension on the original due date.

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GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

MASSACHUSETTS

GENERAL RULES

Revised pages G-04(1) and G-04(2)
replace current pages of same number
now on file.

File No.: 2009-285

Effective: 12/13/2009 NB & RNL

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

MASSACHUSETTS

SIDE-BY-SIDE COMPARISON