

**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.
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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 \$5.00 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 \$5.00. For payments made under a recurring credit card plan, the \$5.00 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.

**GEICO GENERAL INSURANCE COMPANY
MASSACHUSETTS**

AUTOMOBILE CASUALTY MANUAL

GEICO General Insurance Company's rates and rules are identical to those rates and rules in use by Government Employees Insurance Company with the exception of the following rule:

RULE G-04. AUTOMOBILE INSTALLMENT PAYMENTS

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

A. AVAILABLE PAYMENT PLANS

1. One Payment Plan

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

2. Four Payment Plan

- **1st Payment** 25% due with application for new business and by the policy effective date for renewals.
- **2nd Payment** 25% due two months after policy effective date.
- **3rd Payment** 25% due four months after policy effective date.
- **4th Payment** 25% due six months after policy effective date.

3. Six Payment Plan

- **1st Payment** 25% due with application for new business and by the policy effective date for renewals.
- **2nd Payment** 15% due two months after policy effective date.
- **3rd Payment** 15% due four months after policy effective date.
- **4th Payment** 15% due six months after policy effective date.
- **5th Payment** 15% due eight months after policy effective date.
- **6th Payment** 15% due ten months after policy effective date.

4. Nine Payment Plan

- **1st Payment** 17.6% due with application for new business and by the policy effective date for renewals.
- **2nd Payment** 10.3% due one month after policy effective date.
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- **6th Payment** 10.3% due five months after policy effective date.
- **7th Payment** 10.3% due six months after policy effective date.
- **8th Payment** 10.3% due seven months after policy effective date.
- **9th Payment** 10.3% due eight months after policy effective date.

**GEICO GENERAL INSURANCE COMPANY
MASSACHUSETTS**

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

5. Monthly Payment Plan

At New Business

- **1st Payment** 12.5% due with application
- **2nd Payment** 8.75% due one month after policy effective date.
- **3rd Payment** 8.75% due two months after policy effective date.
- **4th Payment** 8.75% due three months after policy effective date.
- **5th Payment** 8.75% due four months after policy effective date.
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***B.** An additional charge of \$5.00 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, a \$1.00 charge applies in lieu of \$5.00. For payments made under a recurring credit card plan, the \$5.00 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.

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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

FILING MEMORANDUM

The purpose of this filing is to revise the Installment Payment Plan Rule to increase the amount of the installment charge to \$5.00 for our automobile line of business. This fee applies to other than Electronic Funds Transfer payment methods. Please note that we propose revisions to this Rule in our Automobile Casualty Manual and in the separate Installment Payment Plan filing.

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

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

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

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G-04(2)

Effective 06/09/2010

**GEICO GENERAL INSURANCE COMPANY
MASSACHUSETTS**

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

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GG-EXC (2)

Effective 06/09/2010

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

MASSACHUSETTS

GENERAL RULES

Revised page G-04(2) replaces current page of same number now on file.

GG-EXC

Revised page GG-EXC (2) replaces current page of same number now on file.

File No.: 2010-003

Effective: 06/09/2010 NB & RNL

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