

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

The following rules govern the payment of automobile premiums for policies written for 12 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. 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.
- **3rd Payment** 10.3% due two months after policy effective date.
- **4th Payment** 10.3% due three months after policy effective date.
- **5th Payment** 10.3% due four months after policy effective date.
- **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.
- **6th Payment** 8.75% due five months after policy effective date.
- **7th Payment** 8.75% due six months after policy effective date.
- **8th Payment** 8.75% due seven months after policy effective date.
- **9th Payment** 8.75% due eight months after policy effective date.
- **10th Payment** 8.75% due nine months after policy effective date.
- **11th Payment** 8.75% due ten months after policy effective date.

At Renewal

- **1st Payment** 8.33% due one month prior to policy effective date.
- **2nd Payment** 8.33% due on policy effective date
- **3rd Payment** 8.33% due one months after policy effective date.
- **4th Payment** 8.33% due two months after policy effective date.
- **5th Payment** 8.33% due three months after policy effective date.
- **6th Payment** 8.33% due four months after policy effective date.
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- **9th Payment** 8.33% due seven months after policy effective date.
- **10th Payment** 8.33% due eight months after policy effective date.
- **11th Payment** 8.33% due nine months after policy effective date.
- **12th Payment** 8.33% due ten months after policy effective date.

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

- **1st Payment** 8.33% due with application for new business and by the policy effective date for renewals.
- **2nd Payment** 8.33% due one month after policy effective date.
- **3rd Payment** 8.33% due two months after policy effective date.
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- **9th Payment** 8.33% due eight months after policy effective date.
- **10th Payment** 8.33% due nine months after policy effective date.
- **11th Payment** 8.33% due ten months after policy effective date.
- **12th Payment** 8.33% due eleven months after policy effective date.

**GEICO GENERAL INSURANCE COMPANY
MASSACHUSETTS**

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

- 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 a 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**

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

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GG-EXC (2)

Effective 06/14/2012

**GEICO GENERAL INSURANCE COMPANY
MASSACHUSETTS**

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

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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.

GG-EXC (3)

Effective 06/14/2012

GEICO GENERAL INSURANCE COMPANY (GG)

Voluntary Automobile Insurance

MASSACHUSETTS

Filing Memorandum

GEICO General Insurance Company (GG) proposes to revise General Rule G-04, Automobile Installment Payments, of the Automobile Casualty Manual currently on file. With this change, we propose to add an additional payment plan, Monthly with GEICO AutoPay, for 12 month policies. This payment plan will require Electronic Fund Transfer or Recurring Credit Card enrollment.

Note the payment by credit card fee is not in addition to the installment fee. The non-sufficient funds fee has not been removed and remains in our manual.

Government Employees Insurance Company (GEICO) rules remain unchanged with this filing.

GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

MASSACHUSETTS

GG-EXC

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

Page GG-EXC (3) added.

File No.: 2012-156

Effective: 6/14/2012 NB & RNL

GEICO GENERAL INSURANCE COMPANY (GG)

Voluntary Automobile Insurance

MASSACHUSETTS

Response Memorandum

In response to the question we received on 4/25/12 we have the following response:

We are providing 12 month policyholders with an additional pay plan option that will allow policyholders to pay their premium in 12 equal installments. There are no changes to existing pay plans or to 6 month policy payment options with this change. We are also not proposing to change any payment fees, nonsufficient funds charges, etc. The downpayment options for each payment plan have been revised for clarification. The new payment plan option is bolded and underlined below.

Number of Installments: 1
2, 3, 4, 5, 6, 9 or monthly

Installment Fee:
\$5 (EFT \$1)²

Downpayment:
2 pay 50% (6 month policies),
3 pay 40% (6 month policies),
4 pay 25% (6/12 month policies),
5 pay 20% New Autopay Business (6 month policies),
5 pay 25% or 33.3% New Business (6 month policies),
6 pay 16.66% Autopay Business (6 month policies) or Renewal Business , 25% (12 month policies),
9 pay 17.6% (12 month policies),
Monthly pay 12.5% New Business (11 pay) or 8.33% Renewal (12 pay) (12 month policies), **or 8.33% Autopay Business (12 pay) (12 month policies)**

Electronic Funds Transfer Program (EFT):
Yes

Related Fees:
Non-Sufficient Funds Fee (NSF) - \$20

Application of Related Fees:
NSF - fee for insufficient funds, account closed or payment stopped (unless by Company request)

1 - The number of installments/payments includes downpayment.
2 - \$4 transaction fee whether or not payment is paid by credit card, but fee is \$0 if payment is by credit card company that has a sponsorship agreement between the bank and the Company

**GOVERNMENT EMPLOYEES INSURANCE COMPANY (GE)
GEICO GENERAL INSURANCE COMPANY (GG)**

Voluntary Automobile Insurance

MASSACHUSETTS

Response Memorandum

Comment:

Please provide manual pages that reference your nonsufficient funds fee.

Response:

Details of our insufficient funds fee can be found in the General Rules Section of the Government Employees Insurance Company rules pages under Rule G-08 SERVICE FEES. 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 Rule G-04 AUTOMOBILE INSTALLMENT PAYMENTS. This rule, pertaining to installment payments for policyholders with 12 month terms, is the only item changing in our proposed filing.

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

RULE G-08. SERVICES FEES

A. RETURNED CHECKS

A \$20.00 service fee may be charged for processing a check/draft dishonored for any of the following reasons:

1. Insufficient Funds;
2. Account Closed; or
3. Payment Stopped (unless by Company request).

B. CERTIFIED RISKS

For risks rated in accordance with this manual for which the Company has certified the policy in accordance with state requirements, a non-refundable fee of \$25 may be added to the total premium. This fee applies per policy and may be applied every time a certificate is filed.