

SECTION A - INDEX PAGE

Version	Effective Date
1.00	6/17/2013
1.01	9/23/2013
1.02	4/1/2014
1.03	1/15/2015
1.04	2/25/2015
1.05	5/18/2015
1.06	2/25/2016
1.07	6/20/2016
1.08	1/21/2017

Table of Contents

<u>Title of Section or Rule</u>	<u>Section</u>
SECTION A – Index Page	A
SECTION G – General Rules	G
G1. Application of Manual	G1
G2. Eligibility	G2
G3. Policy Term	G3
G4. Rates and Rating Information	G4
G5. Changes	G5
G6. Cancellation	G6
G7. Suspension	G7
G8. Instructions for Pro Rata	G8
G9. Whole Dollar Premium	G9
G10. Premium Payment Plan	G10
G11. Coverages and Limits	G11
G11A - Personal Injury Protection – Deductible Form	G11A
G12. Mandatory Offer of Coverage	G12
G13. Motor Vehicle Registration Certificates	G13
G14. Pre-Insurance Inspection Program	G14
G15. Deferred Operators	G15
G16. Additional Policy Protection	G16
G17. Late Payment Fee	G17
SECTION C – Classification	C
C1. Operator Factor	C1
C2. Operator Discount Factor	C2
C2A – Public Transit Discount	C2A
C2B – Student-away-at-School Discount	C2B
C2C – Good Student Discount	C2C
C2D – Senior Discount	C2D
C2E – Defensive Driving Course Discount	C2E
C2F – Driver Training Discount	C2F
C2G – New Driver Responsibility Contract Discount	C2G
C2H – Advanced Driver Training Discount	C2H
C2I – Military Discount	C2I
C2J – Driving Years Discount	C2J
C3. Certified Risks (Financial Responsibility Laws)	C3
C4. Household Average Factor	C4
SECTION F – Other Factors	F

G10. Premium Payment Plan

Premium payments may be made in multiple installments after an initial down payment is made. Payment of the unpaid balance will be subject to a flat dollar charge (installment fee). The installment fee is reduced for customers paying by electronic funds transfer and waived for customers paying by payroll deduction. If the applicant has been in default in the payment of any premium for automobile insurance during the preceding 24 months, the entire policy premium charges may be payable in advance without the application of the Paid-in-Full Discount or the Early Shopper Discount.

Please note that a \$25.00 charge will be assessed for any check or electronic check returned to us that is dishonored by the policyholder's bank. This charge will be added to the policy balance and will appear on the next regularly scheduled bill following posting of the returned item.

G17. Late Payment Fee

Unpaid premium installment bills will be subject to a \$15 fee.

**LM GENERAL INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
VARIABLE PAYMENT PLAN
EFFECTIVE 1/21/2017**

INSTALLMENT PLAN:

Installment Option	Number of Installments	Down Payment Percentage		
		NB-GSP	NB-Non GSP	Renewal Business
Annual	1	100%	100%	100%
Monthly	11	12%	20%	9.091%
Bi-Monthly	5	20%	30%	20%
Quarterly	4	25%	n/a	25%
Monthly (EFT only)	12	8.333%	8.333%	8.333%

Installments include down payment.

NB=New Business

GSP = Group Savings Plan. These are approved Automobile group discounts as prescribed in MGL 175§193

RB = Renewal business

Bi-Monthly = payments every 2 months

Installment Fee:

\$6 for all customers not on EFT

\$2 for EFT

Related Fees:

\$25 returned check fee * (EFT \$25**)

\$25 cancellation fee

\$15 late payment fee

Application of Related Fees:

* for any returned check

** After 2 consecutive insufficient fund EFT payments, policy switches to direct bill

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Table of Contents

<u>Title of Section or Rule</u>	<u>Section</u>
SECTION A – Index Page	A
SECTION G – General Rules	G
G1. Application of Manual	G1
G2. Eligibility	G2
G3. Policy Term	G3
G4. Rates and Rating Information	G4
G5. Changes	G5
G6. Cancellation	G6
G7. Suspension	G7
G8. Instructions for Pro Rata	G8
G9. Whole Dollar Premium	G9
G10. Premium Payment Plan	G10
G11. Coverages and Limits	G11
G11A - Personal Injury Protection – Deductible Form	G11A
G12. Mandatory Offer of Coverage	G12
G13. Motor Vehicle Registration Certificates	G13
G14. Pre-Insurance Inspection Program	G14
G15. Deferred Operators	G15
G16. Additional Policy Protection	G16
G17. Late Payment Fee	G17
SECTION C – Classification	C
C1. Operator Factor	C1
C2. Operator Discount Factor	C2
C2A – Public Transit Discount	C2A
C2B – Student-away-at-School Discount	C2B
C2C – Good Student Discount	C2C
C2D – Senior Discount	C2D
C2E – Defensive Driving Course Discount	C2E
C2F – Driver Training Discount	C2F
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C2H – Advanced Driver Training Discount	C2H
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\$25 ~~late~~/cancellation fee

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**LM GENERAL INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
VARIABLE PAYMENT PLAN
EFFECTIVE 10/1/2016**

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