

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTO PROGRAM  
MASSACHUSETTS

Payment plans for **12-month** policies are applicable to the following company:

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

There is no **6-month** automobile plan in Massachusetts.

Payment Plan Type	Payment Plan Description	Premium Remaining/ Approximate Bill Date(s)
1 Pay	100% of premium paid at application or by renewal effective date.	0%
9-Pay	25% of total premium with application or by renewal effective date. Remaining eight installments of 9.375% due monthly thereafter.	Minimum annual premium: \$267  (Note: Minimum \$267 annual premium requirement is to ensure that payment fees do not exceed 15% of the annual policy premium.)
10-Pay (MAIP only)	NEW BUSINESS - 25% of the total premium with application. Remaining nine installments of 8.333%.  RENEWAL BUSINESS - 20% of the total premium with the first installment. Remaining nine installments of 8.888%.	Billed Monthly  Billed Monthly
Payroll Deduction	A payroll deduction system designed to interface with payroll systems of franchise accounts doing business with Metropolitan.	Billed according to payroll system
ExpressIt	Metropolitan will deduct monthly premium payments authorized by the insured from the insured's designated bank account.	Monthly/ Selected date
Recurring Credit Card	Metropolitan will bill monthly premium payments, authorized by the insured, to the insured's designated credit card.	Monthly/ Selected Date
Home Account Bill*	Metropolitan will send a comprehensive bill for multiple P&C products to the home of the insured. The premium installments will be billed monthly.	Billed monthly

\* Available to franchise accounts only.

**Notes:** A non-sufficient fund charge of \$25.00 is applicable.  
A late payment fee of \$25.00 is applicable.  
A processing fee of \$5.00 is applicable for payments two and subsequent [A processing fee of \$6.00 is applicable for the 10-Pay (MAIP only) installment plan].  
A monthly transaction fee of \$2.00 is applicable to the Recurring Credit Card Payment Plan.

## II. Motor Vehicle Installment Payment Plans

Chapter 175: Section 193B: Motor vehicle insurance; installment payments

Insurance companies may accept payment of motor vehicle insurance premiums in installments under plans, rates and charges approved by the Commissioner as equitable and non-discriminatory.

Chapter 175: Section 193B½: Motor vehicle insurance; interest charges on installment payments

  X   Any insurance company, which accepts payments of motor vehicle insurance premiums in installments, shall calculate the interest charge only on the unpaid balance due as of the billing date.

Chapter 175: Section 113E: Deposit premiums

  X   An insurance company, its agent or any broker, may require a deposit premium before issuance of a policy or execution of a bond.

  X   The per vehicle deposit may not exceed 30% of the annual premium or the full short term premium for the insurance requested, whichever is less, unless the applicant has been in default in the payment of any premium for automobile insurance during the preceding 24 months.

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