

Billing

Direct billing is provided in an account bill environment for all lines except Bonds and Massachusetts Personal Lines Auto. Through account billing, we bill multiple policies for a single Insured under one account. The bill itemizes the lines of business being billed for and provides a single total amount due. To be account billed, all policies under the account must have the same payment plan.

With this payment program, policyholders are given the option of paying a minimum installment amount, or paying the remaining balance and avoiding monthly service fees.

Personal Lines policies which are billed with our 12 pay plan display both the current month minimum payment due, the full balance due and the amount needed to pay the scheduled minimum installments for a three month period. This 3rd option is provided as a convenience for customers who would prefer to pay on a quarterly basis. Our billing system will only generate a statement when there is a minimum payment due, so customers choosing to pay the 3 month minimum will not receive another statement for 3 months unless coverage is changed or renewed.

Commercial Lines policies which are billed with our 8 pay plan display both the current month minimum payment due, the full balance due and the amount needed to pay the scheduled minimum installments for a two month period. This 3rd option is provided as a convenience for customers who would prefer to pay on a bi-monthly basis. Our billing system will only generate a statement when there is a minimum payment due, so customers choosing to pay the 2 month minimum will not receive another statement for 2 months unless coverage is changed or renewed.

Mortgagee billing for homeowner and dwelling fire policies is supported by account bill. The amount billed to the mortgagee is reflected on the Insured's copy of the billing statement.

All bills include remittance stubs and return envelopes. Payments can be made by electronic funds transfer (EFT), online bill pay, pay by phone or U.S. Mail. Payments by U.S. Mail are sent to a Post Office Box in Keene, NH dedicated to policy premiums ensuring that deposits are not delayed due to internal sorting requirements. Deposits are made on a daily basis with most payments (checks returned with OCR stub) deposited within 24 hours, and exception/research payments deposited within 48 hours.

General Billing Specifications

(Please refer to the Table of Pay Plans and Billing Fees for your state for more specific information)

- Billing date - the effective date of the first policy issued will be used to establish the day of the month bills will be issued. The timing of the first bill could vary depending on when the new business policy is produced. Premium activity from transactions subsequently added to the account will appear on the next scheduled monthly bill after the transaction is processed.
- Due date - Payments are due 20 days after the bill date in all states except Massachusetts Personal Lines Auto, where renewal term monthly billing is due in 35 days.
- Installment fees - Installment fees vary by state. Applicable fees will not apply to the initial bill, but are added to the account balance each time we issue an installment bill with a minimum payment due. There is no installment fee when an insured elects to pay via our Enrolled EFT program.
- Late/processing fees - these fees also vary by state; where applicable, they are assessed on an account when the payment is late enough to require the issuance of a non-pay cancellation notice.
- Returned Item fees – these fees also vary by state; where applicable, if a check is returned by the payer's bank for non-sufficient funds, the payment credit on the account is reversed and any applicable fee is added to the balance due.
- A convenience fee of \$4.95 per payment may be applicable for on-line or telephone payments (depending on state of residence of the insured)*.

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While the Account Bill system may produce a bill each month as dictated by the requirements of the policies within the account, each individual policy follows a defined collection schedule. This allows billing of non-concurrent terms within a single account. The Account Bill system will automatically adjust the installment schedule for short term coverage. Refer to the Table of Pay Plans and Billing Fees for your state for a list of available pay plans.

Cash Application

Each bill issued reflects the full balance and the minimum payment due on an account. The billed minimum includes the minimum amount due for the current month on each policy and any applicable fees. Payments apply as follows:

- Full payment of an account applies immediately to the policy and fee balances.
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- Any overpayment of the minimum due is applied to the pended cash file, and will be applied to the policy each month as needed to satisfy the monthly minimum amount due.
- Payments specified for a particular policy are applied directly to that policy, and will not apply to any other policy or to fees unless the policy premium in question is paid in full.

Nonpayment Cancellations

Notice of cancellation for nonpayment of premium is issued if payment sufficient to satisfy the minimum amount due on an account is not received. A Notice of cancellation is also issued in the event a payment received is returned as insufficient funds. If multiple policies are involved, individual notices will be issued for any policy with an overdue payment. The minimum due to rescind the notice will include the past due amount, the current scheduled installment and any applicable fees for all states except New York. In New York the minimum due to rescind the notice will include the past due amount and any applicable fees. The effective date of the cancellation notice will depend on the state requirements for notification and mail time.

The non-pay notice will be automatically rescinded if the payment required is received at MSA Group before the cancellation or nonrenewal effective date and time shown on the notice of cancellation. Coverage will continue without interruption. Payments received after the cancellation effective date will be applied to the account in anticipation of an earned premium. A letter will be released to the policyholder advising coverage is canceled and recommending that they contact their agent for replacement coverage. An earned premium bill or refund will be issued upon receipt of the cancellation return(s).

Any payments received after the cancellation returns have processed and the account is satisfied are returned to the policyholder with notification that the coverage is canceled.

Commission Payments To Agents

Commission statements and checks are produced monthly for the prior month's activity. Commission statements are produced and available online the 1st workday and checks are printed and dated by the 5th work day and mailed by the 10th workday of the month. Check mailings are made directly to agents. Commission is paid on all premiums effective during the prior month, or processed during the prior month for previous effective dates.

Table of Pay Plans and Billing Fees - Massachusetts

Personal Lines Other Than Mass Auto

Pay Plan(s)

New Business Effective On or After	Renewal Effective On or After	Deposit Amount	# Installments	Frequency
10/29/1999	10/29/1999	1/12th	11	Monthly

Billing Fees

New Business Effective On or After	Renewal Effective On or After	Installment Fee	Returned Item Fee	Late/Processing Fee
9/1/2006	9/1/2006	\$6.00	\$25.00	\$25.00
8/15/2002	11/15/2002	\$5.50	\$20.00	\$20.00

Personal Mass Auto*

Pay Plan(s)

New Business Effective On or After	Renewal Effective On or After	Deposit Amount	# Installments	Frequency
10/1/2005	12/1/2005	20% New Business, 1/12 th at Renewal	9 New Business, 11 at Renewal	Monthly

Billing Fees

New Business Effective On or After	Renewal Effective On or After	Installment Fee	Returned Item Fee	Late/Processing Fee
9/1/2006	9/1/2006	\$4.00	\$25.00	\$25.00
8/15/2002	11/15/2002	\$4.00	\$20.00	\$20.00

Commercial Lines Other Than Mass Auto

Pay Plan(s)

New Business Effective On or After	Renewal Effective On or After	Deposit Amount	# Installments	Frequency
6/2/1986	6/2/1986	20%	8	Monthly
7/1/2014	7/1/2014	20%	4	Bi-Monthly

Billing Fees

New Business Effective On or After	Renewal Effective On or After	Installment Fee	Returned Item Fee	Late/Processing Fee
9/1/2006	9/1/2006	\$6.00	\$25.00	\$25.00
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7/1/2014	7/1/2014	\$6.00	\$25.00	\$25.00

Commercial Mass Auto*

Pay Plan(s)

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Table of Pay Plans and Billing Fees - Massachusetts
Personal Lines Other Than Mass Auto

Pay Plan(s)

New Business Effective On or After	Renewal Effective On or After	Deposit Amount	# Installments	Frequency
10/29/1999	10/29/1999	1/12th	11	Monthly

Billing Fees

New Business Effective On or After	Renewal Effective On or After	Installment Fee	Returned Item Fee	Late/Processing Fee
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Personal Mass Auto*

Pay Plan(s)

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Billing Fees

New Business Effective On or After	Renewal Effective On or After	Installment Fee	Returned Item Fee	Late/Processing Fee
9/1/2006	9/1/2006	\$4.00	\$25.00	\$25.00
8/15/2002	11/15/2002	\$4.00	\$20.00	\$20.00

Commercial Lines Other Than Mass Auto

Pay Plan(s)

New Business Effective On or After	Renewal Effective On or After	Deposit Amount	# Installments	Frequency
6/2/1986	6/2/1986	20%	8	Monthly
<u>7/1/2014</u>	<u>7/1/2014</u>	<u>20%</u>	<u>4</u>	<u>Bi-Monthly</u>

Billing Fees

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Commercial Mass Auto*

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Billing Manual – Installment Plan EXPLANATORY MEMORANDUM

We are proposing revisions to our currently filed and approved Billing Manual and Installment Plans to address:

- add additional premium payment methods available to consumers; and
- to address editorial changes to insure they reflect current business practices

The Billing Manual consists of 3 pages; the first two pages are countrywide pages (BL-1 and BL-2) which are utilized for all commercial lines and personal lines products. The 3rd page consists of a table for Personal Lines Installment Plan Information and a table for Commercial Lines Installment Plan information.

As pages BL-1 and BL-2 are countrywide Bill Plan Manual pages, they were primarily revised to address editorial changes to provide clarity and consistency across all states and lines of business. In addition, we added verbiage outlining that additional methods of collecting premium payments are now available to consumers, such as: by phone, on-line, via EFT, etc.

Page BL- 3 is state specific. There are no proposed revisions to the Personal Lines Installment options. However, there is an update to the Commercial lines Installment options, and the edition date has been updated to reflect this filing/change. A separate filing for Commercial Lines has been submitted to include the new Commercial Lines Installment Plan payment option.

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