

BILL PLAN SUMMARY FOR TRAVELERS PROPERTY CASUALTY CORP.

PERSONAL LINES - MASSACHUSETTS

Approved by the Division of Insurance on  
Effective

**PERSONAL LINES MOTOR VEHICLE INSURANCE**

The Premier Insurance Company of Massachusetts (NAIC # 3548-12850)

Bill Plan	Option 1 PD-G	Option 2 DB-G	Option 3 DB-G	Option 4 EFT-R&G	Option 5 FP-R&G	Option 6 DB-R	Option 7 DB-R	Option 7A DB-R	Option 8 DB-R
<b>Group or Retail</b>	Group	Group	Group	Retail/Group	Retail/Group	Retail	Retail	Retail	Retail
<b>Eligible Policies</b>	Motor Vehicle	Motor Vehicle	Motor Vehicle	Motor Vehicle	Motor Vehicle	Motor Vehicle (account business) Property insurance written by one of the Travelers companies	Motor Vehicle (new business)	Motor Vehicle (renewal business)	Motor Vehicle (SDIP Pts =5 or greater) (single vehicle)
<b>Type of Plan</b>	Payroll Deduct	Direct Bill	Direct Bill	EFT Deduct	Full Pay	Direct Bill	Direct Bill	Direct Bill	Direct Bill
<b>Billing Schedule</b>	List bills sent to sponsor monthly - deductions begin the following month	Every 30 days	Every 30 days	Monthly deduction from financial account as directed by insured	Payment in full due by policy effective date. Subsequent activity must be paid within 20 days from receipt of invoice.	Every 30 days	Every 30 days	Every 30 days	Every 30 days
<b>Installments</b>	Unpaid balance spread over remaining deductions. Number of debits varies based on pay period.	11 equal installments	1st=20%, remaining premium billed in 10 equal monthly installments	Equal monthly automatic payments from financial account as directed by insured.	Not Applicable	1st=20%, remaining premium billed in 8 equal monthly installments	1st=25%, remaining premium billed in 8 equal monthly installments	1st=20%, remaining premium billed in 8 equal monthly installments	1st=30%, remaining premium billed in 8 equal monthly installments
<b>Finance/Service Charges</b>	None	None	None	None	None	\$2.00 service charge on each bill excluding the 1st	\$5.00 service charge on each bill excluding the 1st	\$5.00 service charge on each bill excluding the 1st	1.25% finance charge per installment
<b>Late Charge (Cancellation Fee)</b>	None	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.
<b>NSF Charge</b>	None	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF
<b>Reinstatement Fee (Restart Fee)</b>	None	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment
<b>Payment Allocation</b>	N/A	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first
<b>Cancellation Provisions</b>	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions

**Option 4:** If single vehicle policy, must be class10, 15,18,21, 26 or 30 and SDIP Discount/Point must equal 99,98,00,01,02,03 or 04. All multi-vehicle policies are eligible.

**Option 6:** If single vehicle policy, must be class 10, 15 or 30 and SDIP Discount/Point 99, 98, 00, 01, 02, 03 or 04

If multi vehicle policy, SDIP Discount/Point for all drivers must equal 99, 98, 00, 01, 02, 03 or 04 and experienced operators must exceed inexperienced

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Group or Retail	Group	Group	Group	Retail/Group	Retail/Group	Retail	Retail	Retail	Retail
Eligible Policies	Motor Vehicle	Motor Vehicle	Motor Vehicle	Motor Vehicle	Motor Vehicle	Motor Vehicle (account business) Property insurance written by one of the Travelers companies	Motor Vehicle (new business)	Motor Vehicle (renewal business)	Motor Vehicle (SDIP Pts =5 or greater) (single vehicle)
Type of Plan	Payroll Deduct	Direct Bill	Direct Bill	EFT Deduct	Full Pay	Direct Bill	Direct Bill	Direct Bill	Direct Bill
Billing Schedule	List bills sent to sponsor monthly - deductions begin the following month	Every 30 days	Every 30 days	Monthly deduction from financial account as directed by insured	Payment in full due by policy effective date. Subsequent activity must be paid within 20 days from receipt of invoice.	Every 30 days	Every 30 days	Every 30 days	Every 30 days
Installments	Unpaid balance spread over remaining deductions. Number of debits varies based on pay period.	11 equal installments	1st=20%, remaining premium billed in 10 equal monthly installments	Equal monthly automatic payments from financial account as directed by insured. Unpaid balance spread over remaining deductions. Retail = 10 installments Group = 12 installments	Not Applicable Payment in full	1st=20%, remaining premium billed in 8 equal monthly installments	1st=25%, remaining premium billed in 8 equal monthly installments	1st=20%, remaining premium billed in 8 equal monthly installments	1st=30%, remaining premium billed in 8 equal monthly installments
Finance/Service Charges	None	None	None	None	None	\$2.00 service charge on each bill excluding the 1st	\$5.00 service charge on each bill excluding the 1st	\$5.00 service charge on each bill excluding the 1st	1.25% finance charge per installment
Late Charge (Cancellation Fee)	None	\$25 for each Notice Of Cancellation issued. None	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.	\$25 for each Notice Of Cancellation issued.
NSF Charge	None	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF	\$25, future payments must be secured after second NSF
Reinstatement Fee (Restart Fee)	None	\$25 Applied when policy is reinstated after cancellation for nonpayment. None	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment	\$25 Applied when policy is reinstated after cancellation for nonpayment
Payment Allocation	N/A	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first N/A	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first	Fees and/or service charges paid first
Cancellation Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions	In accordance with MGL Provisions

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**Option 6:**

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If multi vehicle policy, SDIP Discount/Point for all drivers must equal 99, 98, 00, 01, 02, 03 or 04 and inexperienced operators cannot exceed inexperienced