

ESURANCE PAYMENT PLANS

MASSACHUSETTS

Payment Plan Options for 6 month policies:

1. New Business:
 - a. Full Pay: Full pay of premium.
 - b. Regular Downpay: 5 payments that include 30% of the total policy premium for the term with the down payment and 4 monthly installment pays of 17.5% of the total policy premium. This option will be made available to every customer.
 - c. Lower Downpay: 5 payments that include 20% of the total policy premium for the term with the down payment and 4 monthly installment pays of 20.0% of the total policy premium.
 - d. 6 Pay: 6 payments that include 16.7% of the total policy premium for the term with the down payment and 5 monthly installment pays of 16.66% of the total policy premium.
2. Renewal Business:
 - a. Full pay of premium.
 - b. 6 payments that include 16.666% of the total policy premium for the term with the down payment and 5 monthly installment pays of 16.666% of the total policy premium.

Payment Plan Options for 12 month policies:

1. New Business:
 - a. Full Pay: Full pay of premium.
 - b. Regular Downpay: 11 payments that include 16.7% of the total policy premium for the term with the down payment and 10 monthly installment pays of 8.333% of the total policy premium. This option will be made available to every customer.
2. Renewal Business:
 - a. Full pay of premium.
 - b. 12 payments that include 8.333% of the total policy premium for the term with the down payment and 11 monthly installment pays of 8.333% of the total policy premium.

Installment Fees:

An installment fee will be applied to each installment payment based on the market tier of the policy. Market tier definitions can be found in the rate manual.

FEE	AMOUNT	RULES
INSTALLMENT FEE	\$8.00 – NS \$7.00 – MM \$6.00 – ST \$5.00 – PR \$4.00 -UL	A variable fee based upon market tier will be applied to each installment payment.

Late Fees:

A \$15.00 late fee will be applied to each time a minimum due payment is received late.

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