

BILL PLAN RULES

Cover

Progressive Casualty Insurance Company
Progressive Direct Insurance Company
201401 Bill Plans and Fees Recreational Vehicle Program
Rules Filing
State of Massachusetts

Rule Index:

General

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**Progressive Casualty Insurance Company
Progressive Direct Insurance Company
201401 Bill Plans and Fees Recreational Vehicle Program
Rules Filing
State of Massachusetts**

Rule Classification: General

Rule Number: G01

Rule Description: Bill Plans

1. The 1-pay bill plan is available for new business and renewals .
2. The 2-pay bill plan is available for new business and renewals and requires a 30% down payment and 1 installment of 70% due 30 days after the inception of the policy. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).
3. The 4-pay bill plan is available for new and renewal business and requires a 25% down payment and 3 installments of 25%. The installments are due every 30 days after the inception of the policy for 3 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).
4. The 6-pay bill plan is available for new and renewal business and requires a 20% down payment and 5 installments of 16%. The installments are due every 30 days after the inception of the policy for 5 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).
5. The 12-pay bill plan is available for new business and requires a 15% down payment and 11 installments of 7.727% due on the inception date each month for 11 months. The installments are electronically transferred from the insured's account. If the electronic transfer fails, a paper bill will be mailed for each installment above.
6. The 12-pay bill plan is available for renewal business and requires an 8.333% down payment and 11 installments of 8.333% due on the inception date each month for 11 months. The installments are electronically transferred from the insured's account. If the electronic transfer fails, a paper bill will be mailed for each installment above.
7. The 12-pay "Out of State Mover" bill plan is available for existing customers who have moved to another state and start a new policy in our Direct Channel only. This bill plan requires no down payment, a first installment of 10.1% due on the one-month inception date, and 9 subsequent installments of 9% and a final installment of 8.9% due on the inception date each month thereafter. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).

G01.01.004

**Progressive Casualty Insurance Company
Progressive Direct Insurance Company
201401 Bill Plans and Fees Recreational Vehicle Program
Rules Filing
State of Massachusetts**

Rule Classification: General

Rule Number: G02

Rule Description: Fees

1. The installment fee for the EFT (Electronic Funds Transfer) payment plan is \$1. The installment fee is \$5 for a non-EFT (paper) payment plan. For policies on installment plans, the fee will be charged on all payments after the new business down payment, including the renewal down payment.
2. The late fee is \$5. A late fee will be charged for any installment payment that is postmarked (mail payments) or transacted (phone or Internet payments) more than 2 days after the bill due date or for a payment that is received no more than 2 days after the bill due date if the payment is less than the minimum amount due.
3. A late fee will be charged if the payment is returned for non-sufficient funds (NSF) and the payment problem is not remedied on or before the 2nd day after the bill due date.
4. The fee for a check that is returned NSF is \$20.

G02.00.000

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200806 201401 Bill Plans and Fees Recreational Vehicle Program
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Rule Classification: General

Rule Number: G01

Rule Description: Bill Plans

~~Rule 13- INSTALLMENT PAYMENT OF PREMIUMS~~

~~All insurance policy premium charges are due and payable on the effective date of the policy subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.~~

- ~~1. Pay premium in full. No installment processing fee included. The 1-pay bill plan is available for new business and renewals.~~
- ~~2. 50% of annual premium down payment with one follow up payment and a \$5 installment processing fee for each payment. The 2-pay bill plan is available for new business and renewals and requires a 30% down payment and 1 installment of 70% due 30 days after the inception of the policy. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
- ~~3. Four consecutive equal monthly payments—Requires 25% down payment with three payments and \$5 installment processing fee for each payment.— The 4-pay bill plan is available for new and renewal business and requires a 25% down payment and 3 installments of 25%. The installments are due every 30 days after the inception of the policy for 3 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
- ~~4. Six consecutive monthly payments—Required 20% down payment with five payments of 16% and \$5 installment processing fee for each payment.— The 6-pay bill plan is available for new and renewal business and requires a 20% down payment and 5 installments of 16%. The installments are due every 30 days after the inception of the policy for 5 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
- ~~5. Monthly payment via Electronic Funds Transfer (EFT)—One month down and \$1 installment processing fee for each deduction.— The 12-pay bill plan is available for new business and requires a 15% down payment and 11 installments of 7.727% due on the inception date each month for 11 months. The installments are electronically transferred from the insured's account. If the electronic transfer fails, a paper bill will be mailed for each installment above.~~
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- ~~7. The 12-pay "Out of State Mover" bill plan is available for existing customers who have moved to another state and start a new policy in our Direct Channel only. This bill plan requires no down payment, a first installment of 10.1% due on the one-month inception date, and 9 subsequent installments of 9% and a final installment of 8.9% due on the inception date each month thereafter. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~

~~NSF Fee~~

~~The fee for a payment not honored by the insured's financial institution is \$20.~~

~~Late Fee Charges/Grace Period~~

~~The late fee is \$5. The late fee will be charged for any installment payment when either the minimum amount due is not paid on or before the 2nd day after the bill due date, or payment is postmarked (mailed payments) or transacted (phone or internet payments) more than 2 days after the bill due date. A late fee will also be charged if~~

~~a payment is returned and the payment problem is not remedied before the 2nd day after the bill due date.~~

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~~All insurance policy premium charges are due and payable on the effective date of the policy subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.~~

- ~~1. Pay premium in full. No installment processing fee included. The 1-pay bill plan is available for new business and renewals.~~
- ~~2. 50% of annual premium down payment with one follow up payment and a \$5 installment processing fee for each payment. The 2-pay bill plan is available for new business and renewals and requires a 30% down payment and 1 installment of 70% due 30 days after the inception of the policy. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
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Rule Classification: General

Rule Number: G01

Rule Description: Bill Plans

~~All insurance policy premium charges are due and payable on the effective date of the policy subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.~~

- ~~1. Pay premium in full. No installment processing fee included. The 1-pay bill plan is available for new business and renewals.~~
- ~~2. 50% of annual premium down payment with one follow up payment and a \$5 installment processing fee for each payment. The 2-pay bill plan is available for new business and renewals and requires a 30% down payment and 1 installment of 70% due 30 days after the inception of the policy. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
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~~All insurance policy premium charges are due and payable on the effective date of the policy subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance. The following bill plans are available. This listing is not inclusive of all bill plans offered in previous revisions, therefore policies written prior to this revision may use bill plans not included in the following list. Bill plans offered may vary by risk. Not all bill plans are available at all times.~~

- ~~1. Pay premium in full. No installment processing fee included. The 1-pay bill plan is available for new business and renewals.~~
- ~~2. 50% of annual premium down payment with one follow up payment and a \$5 installment processing fee for each payment. The 2-pay bill plan is available for new business and renewals and requires a 30% down payment and 1 installment of 70% due 30 days after the inception of the policy. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
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Rule Description: Fees

1. The installment fee for the EFT (Electronic Funds Transfer) payment plan is \$1. The installment fee is \$5 for a non-EFT (paper) payment plan. For policies on installment plans, the fee will be charged on all payments after the new business down payment, including the renewal down payment.
2. The late fee is \$5. A late fee will be charged for any installment payment that is postmarked (mail payments) or transacted (phone or Internet payments) more than 2 days after the bill due date or for a payment that is received no more than 2 days after the bill due date if the payment is less than the minimum amount due.
3. A late fee will be charged if the payment is returned for non-sufficient funds (NSF) and the payment problem is not remedied on or before the 2nd day after the bill due date.
4. The fee for a check that is returned NSF is \$20.

G02.00.000

BILL PLAN RULES

Cover

Progressive Casualty Insurance Company
Progressive Direct Insurance Company
201401 Redline Bill Plans and Fees Recreational Vehicle Program
Rules Filing
State of Massachusetts

Rule Index:

General

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Bill Plans

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Fees

Progressive Casualty Insurance Company
Progressive Direct Insurance Company
200806 201401 Bill Plans and Fees Recreational Vehicle Program
Redline Rules Filing
State of Massachusetts

Rule Classification: General
Rule Number: G01
Rule Description: Bill Plans

~~All insurance policy premium charges are due and payable on the effective date of the policy subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance.~~

- ~~1. Pay premium in full. No installment processing fee included. The 1-pay bill plan is available for new business and renewals.~~
- ~~2. 50% of annual premium down payment with one follow up payment and a \$5 installment processing fee for each payment. The 2-pay bill plan is available for new business and renewals and requires a 30% down payment and 1 installment of 70% due 30 days after the inception of the policy. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
- ~~3. Four consecutive equal monthly payments. Requires 25% down payment with three payments and \$5 installment processing fee for each payment. The 4-pay bill plan is available for new and renewal business and requires a 25% down payment and 3 installments of 25%. The installments are due every 30 days after the inception of the policy for 3 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
- ~~4. Six consecutive monthly payments. Required 20% down payment with five payments of 16% and \$5 installment processing fee for each payment. The 6-pay bill plan is available for new and renewal business and requires a 20% down payment and 5 installments of 16%. The installments are due every 30 days after the inception of the policy for 5 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~
- ~~5. Monthly payment via Electronic Funds Transfer (EFT). One month down and \$1 installment processing fee for each deduction. The 12-pay bill plan is available for new business and requires a 15% down payment and 11 installments of 7.727% due on the inception date each month for 11 months. The installments are electronically transferred from the insured's account. If the electronic transfer fails, a paper bill will be mailed for each installment above.~~
- ~~6. The 12-pay bill plan is available for renewal business and requires an 8.333% down payment and 11 installments of 8.333% due on the inception date each month for 11 months. The installments are electronically transferred from the insured's account. If the electronic transfer fails, a paper bill will be mailed for each installment above.~~
- ~~7. The 12-pay "Out of State Mover" bill plan is available for existing customers who have moved to another state and start a new policy in our Direct Channel only. This bill plan requires no down payment, a first installment of 10.1% due on the one-month inception date, and 9 subsequent installments of 9% and a final installment of 8.9% due on the inception date each month thereafter. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).~~

G01.01.004

**Progressive Casualty Insurance Company
Progressive Direct Insurance Company
200806 201401 Bill Plans and Fees Recreational Vehicle Program
Redline Rules Filing
State of Massachusetts**

Rule Classification: General

Rule Number: G02

Rule Description: Fees

1. The installment fee for the EFT (Electronic Funds Transfer) payment plan is \$1. The installment fee is \$5 for a non-EFT (paper) payment plan. For policies on installment plans, the fee will be charged on all payments after the new business down payment, including the renewal down payment.
2. The late fee is \$5. A late fee will be charged for any installment payment that is postmarked (mail payments) or transacted (phone or Internet payments) more than 2 days after the bill due date or for a payment that is received no more than 2 days after the bill due date if the payment is less than the minimum amount due.
3. A late fee will be charged if the payment is returned for non-sufficient funds (NSF) and the payment problem is not remedied on or before the 2nd day after the bill due date.
4. The fee for a check that is returned NSF is \$20.

G02.00.000

BILL PLAN RULES

Cover

Progressive Casualty Insurance Company
Progressive Direct Insurance Company
201401 Bill Plans Recreational Vehicle Program
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State of Massachusetts

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G01

Bill Plans

**Progressive Casualty Insurance Company
Progressive Direct Insurance Company
201401 Bill Plans Recreational Vehicle Program
Rules Filing
State of Massachusetts**

Rule Classification: General

Rule Number: G01

Rule Description: Bill Plans

The following bill plans are available. This listing is not inclusive of all bill plans offered in previous revisions, therefore policies written prior to this revision may use bill plans not included in the following list. Bill plans offered may vary by risk. Not all bill plans are available at all times.

1. The 1-pay bill plan is available for new business and renewals.
2. The 2-pay bill plan is available for new business and renewals and requires a 30% down payment and 1 installment of 70% due 30 days after the inception of the policy. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).
3. The 4-pay bill plan is available for new and renewal business and requires a 25% down payment and 3 installments of 25%. The installments are due every 30 days after the inception of the policy for 3 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).
4. The 6-pay bill plan is available for new and renewal business and requires a 20% down payment and 5 installments of 16%. The installments are due every 30 days after the inception of the policy for 5 months. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).
5. The 12-pay bill plan is available for new business and requires a 15% down payment and 11 installments of 7.727% due on the inception date each month for 11 months. The installments are electronically transferred from the insured's account. If the electronic transfer fails, a paper bill will be mailed for each installment above.
6. The 12-pay bill plan is available for renewal business and requires an 8.333% down payment and 11 installments of 8.333% due on the inception date each month for 11 months. The installments are electronically transferred from the insured's account. If the electronic transfer fails, a paper bill will be mailed for each installment above.
7. The 12-pay "Out of State Mover" bill plan is available for existing customers who have moved to another state and start a new policy in our Direct Channel only. This bill plan requires no down payment, a first installment of 10.1% due on the one-month inception date, and 9 subsequent installments of 9% and a final installment of 8.9% due on the inception date each month thereafter. This payment plan is available as either a paper bill or as an electronic funds transfer (EFT).

G01.01.004

REDLINED
BILL PLAN RULES
Cover

Progressive Casualty Insurance Company
Progressive Direct Insurance Company
201401 Bill Plans Redline Recreational Vehicle Program
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Bill Plans

Progressive Casualty Insurance Company
Progressive Direct Insurance Company
200806 201401 Bill Plans Redline Recreational Vehicle Program
Rules Filing
State of Massachusetts

Rule Classification: General

Rule Number: G01

Rule Description: Bill Plans

~~All insurance policy premium charges are due and payable on the effective date of the policy subject to the provisions of the Deposit Premium Rule, unless an installment payment plan is used as approved by the Commissioner of Insurance. The following bill plans are available. This listing is not inclusive of all bill plans offered in previous revisions, therefore policies written prior to this revision may use bill plans not included in the following list. Bill plans offered may vary by risk. Not all bill plans are available at all times.~~

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G01.01.004