

**Motor Vehicle Insurance  
Installment Plans by Insurer**

Insurer*	No. of Installments <sup>1</sup>	EFT Plan <sup>3</sup> (Yes or No)	Down Payment
Allstate Insurance Company	11 (new),10 (renewal and multi-car)	Yes	30% for New Business, 10% for Renewal Business and 15 % for multi-car
American Automobile Insurance Company	2, 4, 5, 6, 9, 11, 12	Yes	2 pay 50%, 4 pay 25%, 5 pay 33.30%, 6 pay 16.70%, 9 pay 30%, 11 pay 16.70%, 12 pay 8.30 (Options vary depending on length of policy and whether it is new or renewal business.)
American Modern Home Insurance Company - Motorcycle	2, 4, 8, 10, 12	Yes	2 pay 50%, 4 pay 25%, 8 pay 25%, 10 pay 16.30%, 12 pay 8.30%
American Property and Casualty Insurance Company	2, 4, 6, 12	Yes	N/A
Amica Mutual Insurance Company	relationship), monthly, 20 (payroll deduction), 10, 12 (pension deduction)	Yes	4 pay 25% (new business), monthly 1/12th or 1/6th (renewal business)
Arbella Mutual Insurance Company	11	Yes	10% New Business, 10% Renewal Business
Bankers Standard Insurance Company	2, 4, 10	Yes	N/A
Chartis Property Casualty Company	4	NA	N/A
The Cincinnati Insurance Company	2, 4, monthly	Yes	N/A
Citizens Insurance Company of America	4, 10 and monthly (EFT available under all payment plans)	Yes	10 pay or monthly 20%, 4 pay 25% (EFT monthly - one month)
Commerce Insurance Company	11, 12 (EFT up to 12)	Yes	New Business 20% (EFT New Business 8%), New Group Business 20%, and Renewal Business/Book Transfer 10% (EFT Renewal Business 10%)
Electric Insurance Company	3, 5, 8 & 12 (EFT 12)	Yes	3 pay 30%, 5 pay 20%, 8 pay 25%, 12 pay 12.5% or 25% (EFT 12 pay 8.3%), semi-annual 50%, quarterly 25%, payroll deduct - 0%
Encompass Insurance Company of MA	10 (EFT 10 <sup>6</sup> )	Yes	20% New Business/20% Renewal Business (EFT 10%)
Esurance Insurance Company	5 New Business or 6 Renewal Business (6 month policies), 11 New Business, 12 Renewal Business	Yes	20% or 30% for New Business / 20% for Renewal Business 16.666% (6 month policies), 16.7% for New Business / 8.33% for Renewal Business (12 month policies)
Farm Family Casualty Insurance Company	2, 4, (EFT 12)	Yes	2 pay 25% or 50%, 4 pay 25% EFT 12 pay 8.34%
Government Employees Insurance Company (GEICO), GEICO General Insurance Company	2, 3, 4, 5, 6, 9, monthly or semi monthly (EFT only)	Yes	2 pay 50% (6 month policies), 3 pay 40% (6 month policies), 4 pay 25%, 5 pay New Business 25% or 33.3%, 6 pay Renewal Business or Autopay
GEICO Indemnity Insurance Company - Motorcycle	4, 6, 9, 11, 12 (EFT only)	Yes	4, 6 pay 25%, 9 pay 17.6%, 11 12.5%, 12 pay 8.33%
Green Mountain Insurance Company, Inc.	2, 4, 9 or 12	Yes	N/A
Harleysville Mutual Insurance Company <sup>9</sup>	2, 4, 9 (EFT 2, 4, 9, 12)	Yes	2 Pay 50%, 4 Pay 25%, 9 Pay 15%, (EFT - 12 Pay 1/12th)
Hanover Insurance Company - Motorcycle	4, 10 and monthly (EFT available under all payment plans)	Yes	10 pay or monthly 20%, 4 pay 25% (EFT monthly - one month)
IDS Property Casualty Insurance Company	2, 11 (EFT 11)	Yes	initial payment of 11th of premium

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Integon National Insurance Company	10 (EFT 12)	Yes	New Business 10 pay 25% or 15% Renewal Business 10 pay 10% or 20%
Liberty Mutual Insurance Company	4, 5, 11 (EFT 12)	Yes	11 pay New Business Non Group 20% or 12% New Group Business/Renewal Business, 5 pay New Business 30% or 20% New Group
LM General Insurance Company	4, 5, 11 (EFT 12)	Yes	New Group Business/Renewal Business, 5 pay New Business 30% or 20% New Group Business/Renewal Business, 4 pay 25% New
Massachusetts Homeland Insurance Company <sup>4</sup>	10 (EFT 12)	Yes	New Business 10 pay 25% Renewal Business 10 pay 20%
Metropolitan Property and Casualty Insurance Company	9, flexible monthly payments 4-11 monthly payment	Yes	9 pay 25%, Flexible pay 20% for new business remainder over 3-10 months REMOVE
Middlesex Insurance Company, Sentry Select Insurance Company - Motorcycle	3, 6 and 12	Yes	3 pay or monthly 40%, 6 pay 25%, 12 pay 8.33%
NGM Insurance Company/Main St America Assurance Company	9 or 11	Yes	New Business 9 pay 20% Renewal Business 11 pay 1/12th of Annual Premium
Norfolk & Dedham Mutual Fire Insurance Company	4 & 10	Yes	4 pay 25%, 10 pay 20% or 10% EFT
Occidental Fire & Casualty Company of North Carolina	Annual Policies 11, 12, Semiannual Policies 5, 6	N/A	Annual Policies 12 pay 9.0% downpayment, 11 pay 10.5% downpayment, Semiannual Policies 5 pay 20.0% downpayment, 6 pay 17.0 % downpayment
Peerless Insurance Company	4 & 10	Yes	4 pay 25%, 10 pay 15% (EFT 4 pay 25%, 12 pay 8.33%)
Plymouth Rock Assurance Corporation	2, 4, 10 (EFT 12)	Yes	2 pay 50%, 4 pay 25%, 10 pay* 20% New Business, 10% Renewal Business or company agent quote/book of business (EFT New Business
Preferred Mutual Insurance Company	2, 3, 4, 6, 7, 8, 9, 10	Yes	2 pay 50%, 3 pay 30%, 6 pay 15%, 8 pay 10% or equal installments of 12.5%, 9 pay 9.375% or 20% 10 pay 10%
Privilege Underwriters Reciprocal Exchange	4	No	
Progressive Casualty Insurance Company/Progressive Direct Insurance Company	5 pay 20.0%, 25.0%, 27.5%, 30.0%, 6 pay 16.7% (includes EFT)	Yes	5 pay, 6 pay (includes EFT)
Quincy Mutual Fire Insurance Company	2, 4, 9 (12 EFT )	Yes	2 pay 50%, 4 pay 25% or 9 pay 20% (EFT 1/12th of the premium on renewals)
Safeco Insurance Company of America Safety Insurance Company/Safety Indemnity Insurance Company/Safety Property and Casualty Insurance Company	2, 4, montly (EFT 2, 4, monthly) 10(EFT 9)	Yes Yes	months, 10%, 20%, 25% depending on circumstances) 20% New Business / 10% Renewals (EFT 20% New Business/0% Renewal Business)
The Standard Fire Insurance Company	monthly	Yes	2 - 3 months premium (16.67% or 25%)
The Premier Insurance Company of Massachusetts	9, (EFT monthly)	Yes	20% (EFT 0%)
United General Indemnity/Garrison Property and Casualty Insurance Company <sup>8</sup>	9, 11	Yes	up to 30%
United Services Automobile Association/USAA Casualty Insurance Company <sup>8</sup>	New Business 10, 12 or Renewal Business 9, 12	Yes	30 days of premium for New Business
Vermont Mutual Insurance Company	2, 4 or 9 <sup>5</sup> (EFT 12)	Yes	(EFT 15%)

1 - The number of installments/payments includes downpayment.

3 - Schedule includes payment by EFT (electronic funds transfer program).

4 - Massachusetts Homeland Insurance Company has a four payment plan with a 25% downpayment filed.

The company indicates the four payment plan is not currently used.

5 - For two or more policies 20% downpayment is required.

6 - EFT bill plan is available to customers for which we write both auto and property insurance.

8 - USAA coverage is only available to those who belong to USAA due to an affiliation with the armed services.

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9 - Available to monoline policies with an annual premium of at least \$100 or account policies with a minimum of two personal line accounts

11 - Offered to policyholders who insure both their home and mobile home or auto policy with Preferred Mutual Insurance Company.

\*The Massachusetts Automobile Insurance Plan (MAIP) on or after April 1, 2009 has 10 payments with 25% downpayment for new business and 20% downpayment for renewal business.

Please note that you have the option to pay your bill in full in one payment to avoid paying any of the applicable installment fees. Reasonable efforts have been made to ensure that this information is accurate, it may not apply to your specific circumstances. You are urged to contact your producer (agent, broker) or insurer with specific questions concerning installment plans.