Motor Vehicle Insurance Installment Plan Fee Schedule[1]

Insurer	Excellent Driver Discounts (98, 99)	Safe Driver Insurance Plan Points					
		0	1	2	3	4	5 to 45
AIG Property Casualty Company	$0	$0	$0	$0	$0	$0	$0
Allstate Insurance Company	$8 (EFT $2)	$8 (EFT $2)	$8 (EFT $2)	$8 (EFT $2)	$8 (EFT $2)	$8 (EFT $2)	$8 (EFT $2)
American Modern Property and Casualty Insurance Company	$7 (EFT /credit card$1)	$7 (EFT/credit card $1)	$7 (EFT/credit card $1)	$7 (EFT/credit card $1)	$7 (EFT/credit card $1)	$7 (EFT/credit card $1)	$7 (EFT/credit card $1)
Amica Mutual Insurance Company	$0-$3[2] (EFT $0)	$0-$3[2] (EFT $0)	$0-$3[2] (EFT $0)	$0-$3[2] (EFT $0)	$0-$3[2] (EFT $0)	$0-$3[2] (EFT $0)	$0-$3[2] (EFT $0)
Arbella Mutual Insurance Company	$7 (EFT $0)	$7 (EFT $0)	$7 (EFT $0)	$7 (EFT $0)	$7 (EFT $0)	$7 (EFT $0)	$7 (EFT $0)
Bankers Standard Insurance Company[21]	$10 (EFT $0)	$10 (EFT $0)	$10 (EFT $0)	$10 (EFT $0)	$10 (EFT $0)	$10 (EFT $0)	$10 (EFT $0)
Citizens Insurance Company of America	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)
Commerce Insurance Company	$6 (e-bill $4 or EFT $1)	$6 (e-bill $4 or EFT $1)	$6 (e-bill $4 or EFT $1)	$6 (e-bill $4 or EFT $1)	$6 (e-bill $4 or EFT $1)	$6 (e-bill $4 or EFT $1)	$6 (e-bill $4 or EFT $1)
Electric Insurance Company	$5 (EFT $1 & $2[11])	$5 (EFT $1 & $2[11])	$5 (EFT $1 & $2[11])	$5 (EFT $1 & $2[11])	$5 (EFT $1 & $2[11])	$5 (EFT $1 & $2[11])	$5 (EFT $1 & $2[11])
Esurance Insurance Company	$4-$8 (EFT $0) based on tier	$4-$8 (EFT $0) based on tier	$4-$8 (EFT $0) based on tier	$4-$8 (EFT $0) based on tier	$4-$8 (EFT $0) based on tier	$4-$8 (EFT $0) based on tier	$4-$8 (EFT $0) based on tier
Farm Family Casualty Insurance Company	$7.50	$7.50	$7.50	$7.50	$7.50	$7.50	$7.50
Government Employees Insurance Company (GEICO), GEICO General Insurance Company	$5[16] (EFT $1)	$5[16] (EFT $1)	$5[16] (EFT $1)	$5[16] (EFT $1)	$5[16] (EFT $1)	$5[16] (EFT $1)	$5[16] (EFT $1)
Green Mountain Insurance Company, Inc.	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)
Hanover Insurance Company	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)
Harleysville Mutual Insurance Company[17]	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)
IDS Property Casualty Insurance Company	$0, $4 (EFT $1)[13]	$0, $4 (EFT $1)[13]	$0, $4 (EFT $1)[13]	$0, $4 (EFT $1)[13]	$0, $4 (EFT $1)[13]	$0, $4 (EFT $1)[13]	$0, $4 (EFT $1)[13]
Integon National Insurance Company	$6	$6	$6	$6	$6	$6	15% APR[4]
Liberty Mutual Insurance Company	$5 [5] (EFT $2)	$5 [5] (EFT $2)	$5 [5] (EFT $2)	$5 [5] (EFT $2)	15% APR[4 & 6] (EFT$2)	15% APR[4 & 6] (EFT$2)	15% APR[4 & 6] (EFT$2)
LM General Insurance Company	$6 (EFT $2)	$6 (EFT $2)	$6 (EFT $2)	$6 (EFT $2)	$6 (EFT $2)	$6 (EFT $2)	$6 (EFT $2)
Metropolitan Property and Casualty Insurance Company	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)
NGM Insurance Company/Main St America Assurance Company	$4 (EFT $0)	$4 (EFT $0)	$4 (EFT $0)	$4 (EFT $0)	$4 (EFT $0)	$4 (EFT $0)	$4 (EFT $0)
Norfolk & Dedham Mutual Fire Insurance Company	$6 (EFT $0)	$6 (EFT $0)	15% APR[4] (EFT $0)	15% APR[4] (EFT $0)	15% APR[4] (EFT $0)	15% APR[4] (EFT $0)	15% APR[4] (EFT $0)
Occidental Fire & Casualty Company of North Carolina	$10	$10	$10	$10	$10	$10	$10
Peerless Insurance Company	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)	$5 (EFT $0)
Plymouth Rock Assurance Corporation	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)
Preferred Mutual Insurance Company	$5	$5	$5	$5	$5	$5	$5
Privilege Underwriters Reciprocal Exchange	$0	$0	$0	$0	$0	$0	$0
Progressive Casualty Insurance Company/Progressive Direct Insurance Company	$5 or $8 (EFT $1 or $4)[24]	$5 or $8 (EFT $1 or $4)[24]	$5 or $8 (EFT $1 or $4)[24]	$5 or $8 (EFT $1 or $4)[24]	$5 or $8 (EFT $1 or $4)[24]	$5 or $8 (EFT $1 or $4)[24]	$5 or $8 (EFT $1 or $4)[24]
Quincy Mutual Fire Insurance Company	$2-$5[8] (EFT $0)	$2-$5[8] (EFT $0)	$2-$5[8] (EFT $0)	$2-$5[8] (EFT $0)	$2-$5[8] (EFT $0)	$2-$5[8] (EFT $0)	$2-$5[8] (EFT $0)
Safeco Insurance Company of America[23]	$3, $6 (EFT $2, $3, $5 - credit card)	$3, $6 (EFT $2, $3, $5 - credit card)	$3, $6 (EFT $2, $3, $5 - credit card)	$3, $6 (EFT $2, $3, $5 - credit card)	$3, $6 (EFT $2, $3, $5 - credit card)	$3, $6 (EFT $2, $3, $5 - credit card)	$3, $6 (EFT $2, $3, $5 - credit card)
Safety Insurance Company/Safety Indemnity Insurance Company/Safety Property and Casualty Insurance Company[20]	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	15% APR[4] (EFT $0)	15% APR[4] (EFT $0)	15% APR[4] (EFT $0)
State Farm Mutual Automobile Insurance Company	$3	$3	$3	$3	$3	$3	$3
The Cincinnati Insurance Company	$5 (EFT $1)	$5 (EFT $1)	$5 (EFT $1)	$5 (EFT $1)	$5 (EFT $1)	$5 (EFT $1)	$5 (EFT $1)
The Standard Fire Insurance Company	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)
Trumbull Insurance Company	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)	$5 (EFT $2)
United General Indemnity/Garrison Property and Casualty Insurance Company[15]	$0	$0	$0	$0	$0	$0	$0
United Services Automobile Association and USAA Casualty Insurance Company[15]	$0	$0	$0	$0	$0	$0	$0
Vermont Mutual Insurance Company	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)	$6 (EFT $0)

1 - Schedule includes payment by EFT (electronic funds transfer program).
2 - Unpaid balance of $79.99 and less = $0.00, $239.99-$80.00 = $1.00, $240.00 or more = $3.00
3 - Also, required is the presence of at least one rated vehicle with a class of 10, 15, 17, 18 or 30.
4 - Interest rates shown are annualized.
5 - Based on drivers licensed 3 or more years
6 - 15% APR also applies where all assigned operators are licensed less than three years.
8 - $2 for EFT paper billing or e-bills (no service charges for EFT customers on E-Bill), $8 for MAIP policies (MAIP policies not eligible for EFT) and $5 for all other policies.
11 - $1 without notification or $2 with notification
13 - $0 if from payroll deduction, $4 if paid by credit card or $1 for EFT from personal account
15 - Coverage is only available to those who belong to USAA due to an affiliation with the armed services.
16 - $5 transaction fee whether or not payment is paid by credit card, but fee is $0 if payment is by credit card company that has a sponsorship agreement between the bank and the Company
17 - Available to monoline policies with an annual premium of at least $100 or account policies with a minimum of two personal line accounts
20 - Reflects fees for one insured vehicle
21 - Fee applies if AMEX is used or if the insured pays by check
23 - Only charged on installments for less than 6 months less of premium.
24 - Fee varies depending on company risk criteria.

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 summary 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.