

Payment Plans for both Commercial and Personal Lines

Full Term Policy (12 months)

Plan	Deposit	Installments (Schedule)	Commercial Policies (Eligible/Notes)	Personal Policies (Eligible/Notes)
Full (One)	100%	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Any policy excluding MIGPay® 	<ul style="list-style-type: none"> Any Policy Personal Auto 6% discount Not to be combined with the EFT discount
Quarterly	25%	<ul style="list-style-type: none"> 25% due three, six and nine months from inception date of policy term 	<ul style="list-style-type: none"> See note below¹ 	<ul style="list-style-type: none"> Any Policy \$250 minimum premium required
Ten	20%	<ul style="list-style-type: none"> 20% due for the 1st installment followed by 9 remaining installments 	<ul style="list-style-type: none"> See note below¹ 	<ul style="list-style-type: none"> Any Policy \$250 minimum premium required
Twelve EFT Required	8.37%	<ul style="list-style-type: none"> 8.37% due for the 1st installment followed by 11 remaining installments 	<ul style="list-style-type: none"> See note below² 	<ul style="list-style-type: none"> Any Policy Personal Auto 2% discount Not to be combined with Pay in Full discount \$250 minimum premium required
MIGPay Pay-As-You-Go Workers' Compensation	0%	<ul style="list-style-type: none"> Billed by third party partner on EFT as payrolls are reported 	<ul style="list-style-type: none"> Minimum Premium \$1,500 Excludes short-term policies Excludes certificate only policies 	<ul style="list-style-type: none"> Not Applicable

Short Term Policies (Less than 12 months)

Plan	Deposit	Installment (Schedule)	Commercial Policies (Eligible/Notes)	Personal Policies (Eligible/Notes)
Full Pay (one)	100%	<ul style="list-style-type: none"> Not applicable 	<ul style="list-style-type: none"> Any policy 	6 month Personal Auto policy Only
Two Pay – 4 to 6 month duration	60%	<ul style="list-style-type: none"> 40% balance due 60 days from inception date of policy term 	<ul style="list-style-type: none"> MAP® Contractors 	6 month Personal Auto Only
Three Pay – 7 to 11 month duration	40%	<ul style="list-style-type: none"> 1st 30% due 90 days from inception date of policy term 2nd 30% due 180 days from inception date of policy term 		Not Applicable

Electronic Funds Transfer (EFT) is a no fee automatic recurring payment plan that will deduct premium payments directly from the insured's checking or savings account of the designated financial institution. Enrollment in eBill or Texting is recommended. EFT is available for all payment plans, excluding the MIGPay® Workers Compensation program.

Personal Lines Auto policies that are on Full Pay are not eligible for EFT discount since these discounts cannot be combined. Full Pay policies will receive the Full Pay discount Only.

Personal Lines policies must have a premium greater than \$250 to be eligible for any pay plan other than Full Pay.

1) Not offered for monoline MAP® BOP, MAP® Auto Repair or MAP® Contractors Package policies with premium less than \$750 in the states of Massachusetts, Michigan, New Hampshire, Pennsylvania, Vermont or monoline CTR policies for states of New Jersey, New York or Ohio.

2) Not offered for monoline CTR policy with premium less than \$750 in the states of Massachusetts, Michigan, New Hampshire, Pennsylvania, Vermont.

Legacy Program of Existing Business Only – for VT, 10 payment plan indicated as 'V0' – this payment plan requires a 28% deposit.

Legacy Program of Existing Business Only – for NH, 10 payment plan indicated as 'NO' – this payment plan requires a 23% deposit.

Payment Plans are selected when new business is issued or at renewal. If a change in payment plan is desired, Merchants can make the requested payment plan change on the current term up to 5 months into the policy provided the account is current. Pay plan changes are available on 12-month term policies only. If a payment plan change is requested after 5 months, for a 12-month policy only, Merchants will make the change at the next renewal. Payment plan changes can be requested by calling our toll-free billing number, 1-800-462-8182.