## AMsuite® Standard Payment Plan Structure

<table>
<thead>
<tr>
<th>Payment Plan Name</th>
<th>New Business Down Payment</th>
<th>Remaining Installments</th>
<th>State Exceptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Pay Plan</td>
<td>100%</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Semi-Annual Pay Plan</td>
<td>50%</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Quarterly Pay Plan</td>
<td>25%</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Bi-Monthly Pay Plan</td>
<td>20%</td>
<td>5</td>
<td>CO &amp; MI</td>
</tr>
<tr>
<td>Monthly Electronic Pay Plan</td>
<td>20%</td>
<td>8-11 varies</td>
<td>CO and MI = 8.22%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>RI = 15%</td>
</tr>
</tbody>
</table>

### Payment Plan Availability
- Varies based on state and premium amounts.

### Installment Fee
- Each installment may be subject to an installment fee (except the down payment for new & renewal business and adjust bills).

### Rounding differences
- Any rounding differences will occur in the beginning of the schedule.

### Additional or Return Premium Endorsements
- Additional Premium Endorsement will divide equally among the remaining installments, if applicable.
- Return Premium Endorsements will reduce the next installment and skip, if applicable (reduce and skip)

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When a Bill Generated or Recurring draft will set up for Withdrawal date

- A paper invoice/bill is generated 22 days prior to due date.
- A recurring draft is created/set up 15 days prior to due date (except CO 25 days).

### Recurring
- The customer can choose their draft date (1st through 28th).
- The number of installments may increase or decrease based on states renewal timing.
- Recurring payment plans installment schedule due dates will be based on the draft date chosen.
- Renewal down payment will draft the renewal payment on or after the effective date based on the date chosen.
- If the draft date lands on a holiday or weekend the payment will withdraw on the next available business day.
- There may be a month skipped, depending on the draft date chosen, to allow for customer notification (installment schedule).

### New Business
- A down payment is required, unless it is billed to the mortgagee/lienholder.
- The payment schedule in AMsuite will display an installment for invoice payment plans, regardless if the down payment is paid or billed the down (22 days or 25 days).

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates, discounts vary, are determined by many factors, are subject to change.

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19119-PaymentPlan-032020