Enroll in Arbella's Automated Payment Plan today and soon you can forget about paying your insurance bill.

With the Automated Payment Plan your insurance payments are deducted directly from your checking or savings account, meaning your bill remembers to pay itself - on time, every time.

No stamps. No checks. No envelopes.

And, you can start saving money.

Not only do you save on checks and postage, but your monthly installment charge will also be waived for as long as you use the Automated Payment Plan.

Imagine: a bill that can pay itself *and* save you money every month.

Here's How It Works

By signing the attached form, you authorize your financial institution to deduct the amount of your monthly insurance payment from the checking or savings account of your choice. The deducted funds will be transferred directly to Arbella on the date the payment is due.

Payments follow the same schedule as our direct bill payment plan - one down-payment and ten monthly installments. Each month, you will receive a statement that lists your outstanding balance, the next installment amount due, the date of your next deduction, and any credits or additions.

It takes approximately 30-60 days for the plan to begin. In the meantime, continue to send in regular payments for any bills that you receive. You will receive a notice in the mail from Arbella stating the date and amount of your first automated payment.

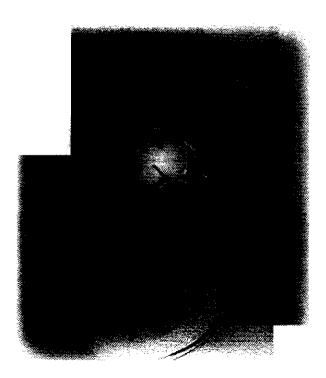
You can stop using the Automated Payment Plan at any time by notifying Arbella, in writing, 30 days prior to your next scheduled deduction.

Enrollment Instructions

- 1. Complete and sign the attached authorization form.
- 2. Enclose a voided check from your checking account, or a deposit slip from your savings account.
- 3. Return the authorization form, voided check or deposit slip to:

Arbella Insurance Group P.O. Box 699103 Quincy, MA 02269-9103

4. Continue making regular payments while the Automated Payment Plan is being set up. You will receive a notice from Arbella indicating the date and amount of the first automated payment.



Att. Billing & Collections/EFT

Name: (Please print)

Authorization Form

I hereby authorize my financial institution to make my insurance payments to Arbella on my behalf, and to post them to my account.

I understand that I am in full control of my payment and that should I decide to discontinue using the Arbella Automated Payment Plan, I will notify Arbella, in writing, at least 30 days prior to my next scheduled deduction.

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Arb	Arbella Policy Numbers: *											
For a new policy (number not known), send this form with the application.												
Financial Institution:												
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signature - required

Frequently Asked Questions

The Automated Payment Plan sounds good, but is it safe?

Safer than writing a check. Only you and your financial institution have access to your account. In fact, consumer safeguard regulations are stricter for electronic funds transfers than for conventional payments.

What happens if my account balance doesn't cover a payment?

If your bank informs us that your account has insufficient funds, normal cancellation procedures will apply, just as they would if you missed a payment.

If I'm pending cancellation, can't the funds just be deducted from my account?

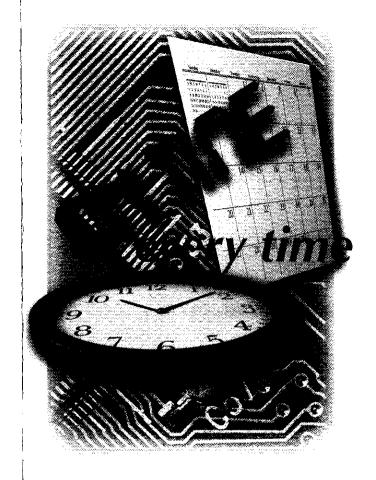
No. For cancellations you must pay us directly by the date shown on your cancellation notice. When your account is once again in good standing, automatic deductions will resume.

I would like to use the Automated Payment Plan, but my policy is in the middle of the term. Do I have to wait for my renewal date to sign up?

You can begin using the Automated Payment Plan at any point in your billing cycle. Just complete and mail the application, then continue to pay your regular bills until you are notified that your next payment will be deducted from your checking or savings account.



1100 Crown Colony Drive P.O. Box 699103 Quincy, MA 02269-9103 617-328-2800 www.arbella.com



The Automated Payment Plan

