

Green Discount – Commerce Insurance

Available to Massachusetts Private Passenger Automobile Policies Effective November 1, 2010 and Later

You can select the Green Discount in CollaborativeEdge at the point of sale or anytime during the policy term when the policyholder chooses to participate in EDF and EFT OR e-Bill. If the policy becomes eligible to receive the Green Discount during the policy term, Commerce will endorse the discount as of the eligibility date.

CommerceCares Account	+	EDF (Electronic Delivery of Forms)	+	EFT Payment Plan qualified policyholders	<u>OR</u>	e-Bill	=	Savings!
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How to take advantage of this savings opportunity:

CommerceCares Account	EDF	EFT	e-Bill *
<p>To setup an account, the policyholder selects “Enroll Me” at www.CommerceCares.com or selects the “Register Now” link for CommerceCares at www.commerceinsurance.com.</p> <p>To create an account, the policyholder will need their policy number and the Policy Access Code (PAC) that displays on the lower left corner of their premium invoice or EFT statement.</p> <p>If the Policyholder elects EDF before they have a CommerceCares account, Commerce will send a reminder letter to the policyholder with their PAC number to expedite the setup process.</p>	<p>Enroll the policyholder in EDF so they will receive policy declaration pages electronically. An email will be sent to the policyholder advising documents are available in their CommerceCares account.</p> <p>Agents select “Yes” in the Electronic Delivery of Forms field located on the Policy Page in CollaborativeEdge at the point of sale or by endorsing an existing policy.</p> <p>If the policyholder already has a CommerceCares account and is not enrolled in EDF, Commerce will send an email with EDF sign-up instructions.</p>	<p>The policyholder has options for how to enroll in EFT:</p> <p style="text-align: center;"><u>Option 1:</u> Their CommerceCares account</p> <p style="text-align: center;"><u>Option 2:</u> Your agency</p> <p style="text-align: center;"><u>Option 3:</u> The Commerce Insurance website, where they can print the EFT authorization form and return to Commerce for processing.</p>	<p>The policyholder must enroll through their financial institution’s online banking system.</p> <p>Note that not all financial institutions offer the option to participate with Commerce, however, policyholders also have the ability to enroll at www.mycheckfree.com.</p> <p><u>OR</u> If the policyholder does not enroll in e-Bill within two weeks after the Green Discount has been selected, the discount will be removed.</p> <p>Note that the policyholder will need the full policy number, including the seventh digit, to enroll in e-Bill. Most questions policyholders have relating to the e-Bill process can be answered by their financial institution.</p>

** Beginning in May 2011, policyholders will also be able to sign up for e-Bill from within their CommerceCares account. The actual date of this enhancement will be announced in the near future.*