

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
BASE RATES

Market	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
All Markets	119.16	52.51	115.55	8.57	28.05	10.01	1.73	54.54	347.22	30.2	35.96

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL

MASSACHUSETTS

MISCELLANEOUS

Fee Type	Fee
SR-22	22.00

EMERGENCY ASSISTANCE PACKAGE BASE RATE
5.00

AUDIO, VISUAL & CUSTOMIZED EQUIPMENT
 (previously Electronic Equipment/Special Equipment)

LIMIT	PREMIUM
500	15
1000	30
1500	45
2000	60
2500	75
3000	90
3500	105
4000	120
4500	135
5000	150

ROADSIDE ASSISTANCE BASE RATE
1.050

AUTO LOAN/LEASE (% of Comp & Coll Premium)
0.030

LOSS OF USE	
LIMIT	FACTOR
\$25/750	1.00
\$35/1050	1.40
\$50/1500	2.01
\$75/2250	3.01

NEW VEHICLE REPLACEMENT
Collision Coverage premiums * 0.05

OEM ENDORSEMENT COVERAGE
(Comprehensive + Collision Cov Prens) * 0.10

OPTIMUM PACKAGE PLUS™*
BI Coverage premiums * 0.48
PD Coverage premiums * 0.011
COMP Coverage premiums * 0.147
COLL Coverage premiums * 0.119
MED Coverage premiums * 0.052

DRIVE OTHER CAR COVERAGES				
Grouping	DOC BI	DOCOPTBI	DOC MED	DOCPD
No Underlying Insurance for Named Insured and Relative	14.82	6.53	3.50	3.32
Underlying Insurance for Names Insured	2.28	1.01	3.50	1.11
Underlying Insurance for Relative	4.56	2.01	3.50	1.11

* Total Premium is the sum of above factors

SAFECO INSURANCE COMPANY OF AMERICA

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MASSACHUSETTS

MODEL YEAR FACTORS

Model Year	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL
1959 & Prior	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1960	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1961	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1962	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1963	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1964	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1965	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1966	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1967	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1968	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1969	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1970	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1971	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1972	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1973	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1974	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1975	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1976	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1977	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1978	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1979	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1980	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1981	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1982	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1983	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1984	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1985	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1986	0.770	0.770	0.900	0.649	0.624	1.000	1.000	0.443	0.242
1987	0.788	0.788	0.912	0.672	0.676	1.000	1.000	0.443	0.248
1988	0.806	0.806	0.923	0.695	0.728	1.000	1.000	0.443	0.253
1989	0.825	0.825	0.934	0.718	0.781	1.000	1.000	0.443	0.261
1990	0.845	0.845	0.944	0.740	0.832	1.000	1.000	0.443	0.268
1991	0.866	0.866	0.954	0.761	0.883	1.000	1.000	0.443	0.277
1992	0.888	0.888	0.962	0.783	0.911	1.000	1.000	0.443	0.287
1993	0.911	0.911	0.970	0.803	0.934	1.000	1.000	0.443	0.298
1994	0.934	0.934	0.977	0.823	0.955	1.000	1.000	0.443	0.311
1995	0.951	0.951	0.983	0.842	0.971	1.000	1.000	0.443	0.325
1996	0.967	0.967	0.988	0.861	0.984	1.000	1.000	0.443	0.341
1997	0.975	0.975	0.992	0.878	0.993	1.000	1.000	0.468	0.368
1998	0.983	0.983	0.995	0.894	0.998	1.000	1.000	0.500	0.401
1999	0.992	0.992	0.998	0.910	1.000	1.000	1.000	0.534	0.437
2000	1.000	1.000	0.999	0.924	1.000	1.000	1.000	0.572	0.479
2001	1.000	1.000	1.000	0.938	1.000	1.000	1.000	0.613	0.525

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MASSACHUSETTS

MODEL YEAR FACTORS

Model Year	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL
2002	1.000	1.000	1.000	0.950	1.000	1.000	1.000	0.655	0.576
2003	1.000	1.000	1.000	0.961	1.000	1.000	1.000	0.699	0.631
2004	1.000	1.000	1.000	0.971	1.000	1.000	1.000	0.742	0.689
2005	1.000	1.000	1.000	0.979	1.000	1.000	1.000	0.785	0.750
2006	1.000	1.000	1.000	0.986	1.000	1.000	1.000	0.829	0.809
2007	1.000	1.000	1.000	0.992	1.000	1.000	1.000	0.871	0.867
2008	1.000	1.000	1.000	0.996	1.000	1.000	1.000	0.913	0.921
2009	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.955	0.966
2010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.047	1.035
2012	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.100	1.072
2013	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.153	1.110
2014	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.208	1.149
2015	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.268	1.206
2016	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.332	1.267

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All Markets	414.03	50.25	110.57	8.20	26.84	9.58	4.66	52.19	332.27	28.9	34.41
All Markets	119.16	52.51	115.55	8.57	28.05	10.01	1.73	54.54	347.22	30.2	35.96

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1993	0.911	0.911	0.970	0.803	0.934	1.000	1.000	0.443	0.298
1994	0.934	0.934	0.977	0.823	0.955	1.000	1.000	0.443	0.311
1995	0.951	0.951	0.983	0.842	0.971	1.000	1.000	0.443	0.325
1996	0.967	0.967	0.988	0.861	0.984	1.000	1.000	0.443	0.341
1997	0.975	0.975	0.992	0.878	0.993	1.000	1.000	0.468	0.368
1998	0.983	0.983	0.995	0.894	0.998	1.000	1.000	0.500	0.401
1999	0.992	0.992	0.998	0.910	1.000	1.000	1.000	0.534	0.437
2000	1.000	1.000	0.999	0.924	1.000	1.000	1.000	0.572	0.479
2001	1.000	1.000	1.000	0.938	1.000	1.000	1.000	0.613	0.525

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MASSACHUSETTS

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Model Year	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL
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2003	1.000	1.000	1.000	0.961	1.000	1.000	1.000	0.699	0.631
2004	1.000	1.000	1.000	0.971	1.000	1.000	1.000	0.742	0.689
2005	1.000	1.000	1.000	0.979	1.000	1.000	1.000	0.785	0.750
2006	1.000	1.000	1.000	0.986	1.000	1.000	1.000	0.829	0.809
2007	1.000	1.000	1.000	0.992	1.000	1.000	1.000	0.871	0.867
2008	1.000	1.000	1.000	0.996	1.000	1.000	1.000	0.913	0.921
2009	1.000	1.000	1.000	0.999	1.000	1.000	1.000	0.955	0.966
2010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.047	1.035
2012	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.100	1.072
2013	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.153	1.110
2014	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.208	1.149
2015	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.268	1.206
2016	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.332	1.267