

**MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**

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SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Q. Policy Transfer Discount

The Policy Transfer Discount is applied to a new business policy which is part of an agreed, qualified book transfer from a designated Non-Safeco company. The discount is applied at the policy level and will decrease by 2 percentage points per policy term until the effective discount is zero percent.

Application of Discount

Refer to rate order of calculation

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Refer to rate pages for Rating Factors

Rule 21. Optimum Plus Coverage Options

Safeco Optimum Package Plus™ is a bundled coverage only available to policies written prior to December 12, 2015 that includes the items below. Coverage afforded by the package is determined by the underlying coverage carried on the policy. Additionally, if one vehicle has the package selected, all vehicles must select the package.

- **Accident forgiveness** – For a policy that has been consecutively in force with us for THREE years or longer on which none of the rated drivers with three or more years driving experience have an at fault accident or chargeable (pointed) violation, the first at fault accident (regardless of payout amount) caused by a driver with three or more years driving experience will not result in a surcharge. Subsequent at fault accidents will result in a surcharge, as will all accidents for drivers with less than three years driving experience. Once forgiveness has been applied to a policy, the policy will not be eligible for forgiveness of another at fault accident until all of the rated drivers with three or more years driving experience have not had an at fault accident or chargeable (pointed) violation for a period of at least 36 months from the date of last at fault accident.
- **Increased loss of income** – if Bodily Injury to Others (Part 1), Damage to Someone Else's Property (Part 4) and Optional Bodily Injury (Part 5) coverage applies to the policy, payment for loss of income due to attending a trial or hearing at our request is increased to \$400 per day.
- **Death Benefits**
If Medical Payments (Part 6) applies to the policy and the policyholder or **household member** die within three years of an auto accident because of bodily injury sustained in the accident, we will pay Subject to a maximum limit of \$4,000 to the surviving kin or legal representative.
 1. The unused part of the Medical Payments (Part 6), Limit of Liability; and
 2. \$2,000 for each such death;
- **Tapes, records, disks and other media** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, up to \$500 of coverage for tapes, records, disks and other media.
- **Coverage for injury or death to your dog or cat** – if Collision (Part 7) coverage applies to the policy, coverage up to \$500 for veterinary expenses if your pet is injured or \$500 if your pet dies as a result of a collision involving the insured auto.
- **Comprehensive deductible waiver** – if Comprehensive (Part 9) coverage applies to the policy, any comprehensive deductible in excess of \$100 will be waived if we declare a total loss.
- **Diminishing deductible** –if Collision (Part 7) applies to the policy, a \$50 reduction is applied to the selected deductible at every renewal (\$100 per renewal for an annual policy), up to a maximum reduction of \$500. The collision deductible amount will never be reduced below \$100 (coverage is subject to a minimum deductible of \$100). Reductions continue at each renewal until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- **Emergency expenses** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, coverage for necessary expenses such as alternative transportation, meals, or lodging incurred when the insured auto is disabled to the degree that it cannot be driven safely.
- **Waiver of adjustment for depreciation or betterment** – if Collision (Part 7) and/or Comprehensive (Part 9)

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SAFECO INSURANCE COMPANY OF AMERICA

MANUAL OF AUTOMOBILE INSURANCE

PERSONAL MASSACHUSETTS RATE ORDER CALCULATION PRIVATE PASSENGER VEHICLES

	Rounding per coverage	BI	OBI	PD	PIP	MED	UMBI	UIMBI	COMP	COLL	Limited COLL	ACE	Loss of Use	Roadside Assistance	EAP
Years Experience	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driving Record (Points)	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Good Student Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Distant Student Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Accident Prevention Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driving Training Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Class 15 Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driver Factor		=	=	=	=	=	=	=	=	=	=		=		
Average Driver Factor															
Base Rate	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x	x	x
Territory	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Tier	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Limit/ Deductible	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x		
Symbol	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Value Class **	Round (X,3)								x	x	x				
Model Year	Round (X,3)	x	x	x	x	x	x	x	x	x	x				
Usage	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Vehicle-Driver Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Child-Youth Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driver-Child Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Full Coverage Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Full Pay Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Advance Quote Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Account Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Accident Free Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Violation Free Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Excluded Surcharge	Round (X,3)	x	x	x	x	x	x	x	x	x	x				
Age of Vehicle	Round (X,3)												x	x	
Anti-Theft Discount	Round (X,3)								x						
Low Mileage Discount*****	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RightTrack	Round (X,3)	x	x	x	x	x	x	x	x	x	x				
Expense Fee	Round (X,3)	+	+	+	+	+			+	+	+				
Legacy Enhanced Factor	Round (X,3)	x	x	x	x	x	x	x	x	x	x				
Policy Term	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Group Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Transfer Discount Factor	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Final Coverage Premium	Round (X,0)	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Auto Loan/Lease ****	Round (X,0)	+													
OEM *****	Round (X,0)	+													
Optimum Package Plus *****	Round (X,0)	+													
New Vehicle Replacement *****	Round (X,0)	+													
Auto Enhanced Coverage Endorsement*****	Round (X,0)	+													
Auto Enhanced Coverage Endorsement - Ultra*****	Round (X,0)	+													
Drive Other Cars *****	Round (X,0)	+													
Financial Responsibility (SR-22)	Round (X,0)	+													
Enhanced Coverage Level Endorsement(A)	Round (X,0)	+													
Superior Coverage Level Endorsement(B)	Round (X,0)	+													
Ultra Coverage Level Endorsement(C)	Round (X,0)	+													
Final Policy Premium		=													

** Only used if no Safeco or ISO symbol can be determined

****Loan/Lease is calculated as (Comp Cov Prem + Coll Cov Prem) * Loan/Lease Factor

***** OEM Endorsement is calculated as (Comp Cov Prem + Coll Cov Prem) * OEM Factor

***** Optimum Package Plus is calculated as (BI cov Prem + OBI cov Prem) * OPP BI Factor + (PD cov Prem) * OPP PD Factor + (MED cov Prem) * OPP MED Factor + (Comp cov Prem) * OPP Comp Factor + (Coll cov Prem) * OPP Coll Factor

***** New Vehicle Replacement is calculated as (Coll Cov Prem) * New Vehicle Replacement Factor

***** DOC is calculated as ((DOC BI Base + DOC OBI Base) * DOC BI Tier * DOC OBI Limit * DOC BI Policy Term) + (DOC PD Base * DOC PD Tier * DOC PD Limit * DOC PD Policy Term) + (DOC MED Base * DOC PD Tier * DOC MED Limit * DOC MED Policy Term)

***** Grandfathered coverage for converting Peerless Insurance business only. (SUB TRANS premium * SUB TRANS Factor) + (COMP Premium * COMP Factor) + (COLL Premium * COLL Factor) + (LCOLL Premium * LCOLL Factor)

***** Grandfathered coverage for converting Peerless Insurance business only. (BI Premium * BI Factor) + (MED Premium * MED Factor) + (SUB TRANS premium * SUB TRANS Factor) + (COMP Premium * COMP Factor) + (COLL Premium * COLL Factor) + (LCOLL Premium * LCOLL Factor)

(A) For NB policies effective on or after 12/12/2015 Enhanced Endorsement is calculated as (BI cov Prem) * Enhanced Covg. Charge+ (OBI cov Prem) * Enhanced Covg. Charge+ (PD cov Prem) * Enhanced Covg. Charge+ (PIP cov Prem) * Enhanced Covg. Charge (MED cov Prem) * Enhanced Covg. Charge+ (COMP cov Prem) * Enhanced Covg. Charge+ (COLL/LCOLL Cov Prem) * Enhanced Covg. Charge+ (UMBI/UIMBI cov Prem) * Enhanced Covg. Charge

(B) For NB policies effective on or after 12/12/2015 Superior Endorsement is calculated as (BI cov Prem) * Superior Covg. Factor + (OBI cov Prem) * Superior Covg. Factor + (PD cov Prem) * Superior Covg. Factor + (PIP cov Prem) * Superior Covg. Factor + (MED cov Prem) * Superior Covg. Factor + (COMP cov Prem) * Superior Covg. Factor + (COLL/LCOLL cov Prem) * Superior Covg. Factor + (UMBI/UIMBI cov Prem) * Superior Covg. Factor

(C) For NB policies effective on or after 12/12/2015 Ultra Endorsement is calculated as (BI cov Prem) * Ultra Covg. Factor + (OBI cov Prem) * Ultra Covg. Factor + (PD cov Prem) * Ultra Covg. Factor + (PIP cov Prem) * Ultra Covg. Factor + (MED cov Prem) * Ultra Covg. Factor + (COMP cov Prem) * Ultra Covg. Factor + (COLL/LCOLL cov Prem) * Ultra Covg. Factor + (UMBI/UIMBI cov Prem) * Ultra Covg. Factor

*****For customers enrolling in RightTrack, the final Low Mileage Discount factor = Low Mileage Discount Factor / RightTrack Mileage Factor; Low Mileage Discount applied will never be greater than 0.990

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MASSACHUSETTS
POLICY TRANSFER DISCOUNT

Policy Transfer Discount	Tenure*	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
N	0 to 5 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	6 to 11 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	12 to 17 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	18 to 23 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	24 to 29 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	30 to 35 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	36 to 41 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	42 to 47 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	48 to 53 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	54 to 59 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	60+ months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Y	0 to 5 months	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Y	6 to 11 months	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
Y	12 to 17 months	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
Y	18 to 23 months	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
Y	24 to 29 months	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
Y	30 to 35 months	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94
Y	36 to 41 months	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
Y	42 to 47 months	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
Y	48 to 53 months	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
Y	54 to 59 months	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
Y	60+ months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

* Tenure is the amount of time the policy has been with the company

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Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

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Rule 21. Optimum Plus Coverage Options

Safeco Optimum Package Plus™ is a bundled coverage only available to policies written prior to December 12, 2015 that includes the items below. Coverage afforded by the package is determined by the underlying coverage carried on the policy. Additionally, if one vehicle has the package selected, all vehicles must select the package.

- **Accident forgiveness** – For a policy that has been consecutively in force with us for THREE years or longer on which none of the rated drivers with three or more years driving experience have an at fault accident or chargeable (pointed) violation, the first at fault accident (regardless of payout amount) caused by a driver with three or more years driving experience will not result in a surcharge. Subsequent at fault accidents will result in a surcharge, as will all accidents for drivers with less than three years driving experience. Once forgiveness has been applied to a policy, the policy will not be eligible for forgiveness of another at fault accident until all of the rated drivers with three or more years driving experience have not had an at fault accident or chargeable (pointed) violation for a period of at least 36 months from the date of last at fault accident.
- **Increased loss of income** – if Bodily Injury to Others (Part 1), Damage to Someone Else's Property (Part 4) and Optional Bodily Injury (Part 5) coverage applies to the policy, payment for loss of income due to attending a trial or hearing at our request is increased to \$400 per day.
- **Death Benefits**
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 1. The unused part of the Medical Payments (Part 6), Limit of Liability; and
 2. \$2,000 for each such death;
- **Tapes, records, disks and other media** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, up to \$500 of coverage for tapes, records, disks and other media.
- **Coverage for injury or death to your dog or cat** – if Collision (Part 7) coverage applies to the policy, coverage up to \$500 for veterinary expenses if your pet is injured or \$500 if your pet dies as a result of a collision involving the insured auto.
- **Comprehensive deductible waiver** – if Comprehensive (Part 9) coverage applies to the policy, any comprehensive deductible in excess of \$100 will be waived if we declare a total loss.
- **Diminishing deductible** –if Collision (Part 7) applies to the policy, a \$50 reduction is applied to the selected deductible at every renewal (\$100 per renewal for an annual policy), up to a maximum reduction of \$500. The collision deductible amount will never be reduced below \$100 (coverage is subject to a minimum deductible of \$100). Reductions continue at each renewal until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- **Emergency expenses** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, coverage for necessary expenses such as alternative transportation, meals, or lodging incurred when the insured auto is disabled to the degree that it cannot be driven safely.
- **Waiver of adjustment for depreciation or betterment** – if Collision (Part 7) and/or Comprehensive (Part 9)

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MANUAL OF AUTOMOBILE INSURANCE
PERSONAL MASSACHUSETTS RATE ORDER CALCULATION PRIVATE PASSENGER VEHICLES**

	Rounding per coverage	BI	OBI	PD	PIP	MED	UMBI	UMBI	COMP	COLL	Limited COLL	ACE	Loss of Use	Roadside Assistance	EAP
Years Experience	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driving Record (Points)	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Good Student Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Distant Student Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Accident Prevention Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driving Training Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Class 15 Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driver Factor		=	=	=	=	=	=	=	=	=	=		=		
Average Driver Factor															
Base Rate	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x	x	x
Territory	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Tier	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Limit/ Deductible	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x		
Symbol	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Value Class **	Round (X,3)														
Model Year	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Usage	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Vehicle-Driver Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Child-Youth Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driver-Child Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Full Coverage Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Full Pay Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Advance Quote Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Account Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Accident Free Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Violation Free Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Excluded Surcharge	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x	x	
Age of Vehicle	Round (X,3)												x	x	
Anti-Theft Discount	Round (X,3)								x						
Low Mileage Discount*****	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RightTrack	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Expense Fee	Round (X,3)	+	+	+	+	+			+	+	+				
Legacy Enhanced Factor	Round (X,3)	x	x	x	x	x	x	x	x	x	x				
Policy Term	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Group Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Transfer Discount Factor	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Final Coverage Premium	Round (X,0)	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Auto Loan/Lease *****	Round (X,0)	+													
OEM *****	Round (X,0)	+													
Optimum Package Plus *****	Round (X,0)	+													
New Vehicle Replacement *****	Round (X,0)	+													
Auto Enhanced Coverage Endorsement*****	Round (X,0)	+													
Auto Enhanced Coverage Endorsement - Ultra*****	Round (X,0)	+													
Drive Other Cars *****	Round (X,0)	+													
Financial Responsibility (SR-22)	Round (X,0)	+													
Enhanced Coverage Level Endorsement(A)	Round (X,0)	+													
Superior Coverage Level Endorsement(B)	Round (X,0)	+													
Ultra Coverage Level Endorsement(C)	Round (X,0)	+													
Final Policy Premium		=													

** Only used if no Safeco or ISO symbol can be used.

*****Loan/Lease is calculated as (Comp Cov Prem + Coll Cov Prem)

***** OEM Endorsement is calculated as (Comp Cov Prem + Coll Cov Prem) * OEM Factor

***** Optimum Package Plus is calculated as (BI cov Prem + OBI cov Prem) * OPP BI Factor +

***** New Vehicle Replacement is calculated as (Coll Cov Prem) * New Vehicle Replacement Factor

***** DOC is calculated as ((DOC BI Base + DOC OBI Base) * DOC BI Tier * DOC OBI Limit * DOC BI Policy Term) + (DOC PD Base * DOC PD Tier * DOC PD Limit * DOC PD Policy Term) + (DOC MED Base * DOC MED Tier * DOC MED Limit * DOC MED Policy Term)

***** Grandfathered coverage for converting Peerless Insurance business only. (SUB TRANS premium * SUB TRANS Factor) + (COMP Premium * COMP Factor) + (COLL Premium * COLL Factor) + (LOOLL Premium * LOOLL Factor)

***** Grandfathered coverage for converting Peerless Insurance business only. (BI Premium * BI Factor) + (MED Premium * MED Factor) + (SUB TRANS premium * SUB TRANS Factor) + (COMP Premium * COMP Factor) + (COLL Premium * COLL Factor) + (LOOLL Premium * LOOLL Factor)

(A) For NB policies effective on or after 12/12/2015 Enhanced Endorsement is calculated as (BI cov Prem) * Enhanced Covg. Charge+ (OBI cov Prem) * Enhanced Covg. Charge+ (PD cov Prem) * Enhanced Covg. Charge+ (PIP cov Prem) * Enhanced Covg. Charge (MED cov Prem) * Enhanced Covg. Charge+ (COMP cov Prem) * Enhanced Covg. Charge+ (COLL cov Prem) * Enhanced Covg. Charge+ (UMBI/UMBI cov Prem) * Enhanced Covg. Charge

(B) For NB policies effective on or after 12/12/2015 Superior Endorsement is calculated as (BI cov Prem) * Superior Covg. Factor + (OBI cov Prem) * Superior Covg. Factor + (PD cov Prem) * Superior Covg. Factor + (PIP cov Prem) * Superior Covg. Factor + (MED cov Prem) * Superior Covg. Factor + (COMP cov Prem) * Superior Covg. Factor + (COLL cov Prem) * Superior Covg. Factor + (UMBI/UMBI cov Prem) * Superior Covg. Factor

(C) For NB policies effective on or after 12/12/2015 Ultra Endorsement is calculated as (BI cov Prem) * Ultra Covg. Factor + (OBI cov Prem) * Ultra Covg. Factor + (PD cov Prem) * Ultra Covg. Factor + (PIP cov Prem) * Ultra Covg. Factor + (MED cov Prem) * Ultra Covg. Factor + (COMP cov Prem) * Ultra Covg. Factor + (COLL cov Prem) * Ultra Covg. Factor + (UMBI/UMBI cov Prem) * Ultra Covg. Factor

*****Low Mileage Discount = Low Mileage Discount Factor / RightTrack Mileage Factor; Low Mileage Discount applied will be no greater than 0.990

**MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**

Effective:

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SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Q. Policy Transfer Discount

The Policy Transfer Discount is applied to a new business policy which is part of an agreed, qualified book transfer from a designated Non-Safeco company. The discount is applied at the policy level and will decrease by 2 percentage points per policy term until the effective discount is zero percent.

Application of Discount

Refer to rate order of calculation

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Refer to rate pages for Rating Factors

Rule 21. Optimum Plus Coverage Options

Safeco Optimum Package Plus™ is a bundled coverage only available to policies written prior to December 12, 2015 that includes the items below. Coverage afforded by the package is determined by the underlying coverage carried on the policy. Additionally, if one vehicle has the package selected, all vehicles must select the package.

- **Accident forgiveness** – For a policy that has been consecutively in force with us for THREE years or longer on which none of the rated drivers with three or more years driving experience have an at fault accident or chargeable (pointed) violation, the first at fault accident (regardless of payout amount) caused by a driver with three or more years driving experience will not result in a surcharge. Subsequent at fault accidents will result in a surcharge, as will all accidents for drivers with less than three years driving experience. Once forgiveness has been applied to a policy, the policy will not be eligible for forgiveness of another at fault accident until all of the rated drivers with three or more years driving experience have not had an at fault accident or chargeable (pointed) violation for a period of at least 36 months from the date of last at fault accident.
- **Increased loss of income** – if Bodily Injury to Others (Part 1), Damage to Someone Else's Property (Part 4) and Optional Bodily Injury (Part 5) coverage applies to the policy, payment for loss of income due to attending a trial or hearing at our request is increased to \$400 per day.
- **Death Benefits**
If Medical Payments (Part 6) applies to the policy and the policyholder or **household member** die within three years of an auto accident because of bodily injury sustained in the accident, we will pay Subject to a maximum limit of \$4,000 to the surviving kin or legal representative.
 1. The unused part of the Medical Payments (Part 6), Limit of Liability; and
 2. \$2,000 for each such death;
- **Tapes, records, disks and other media** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, up to \$500 of coverage for tapes, records, disks and other media.
- **Coverage for injury or death to your dog or cat** – if Collision (Part 7) coverage applies to the policy, coverage up to \$500 for veterinary expenses if your pet is injured or \$500 if your pet dies as a result of a collision involving the insured auto.
- **Comprehensive deductible waiver** – if Comprehensive (Part 9) coverage applies to the policy, any comprehensive deductible in excess of \$100 will be waived if we declare a total loss.
- **Diminishing deductible** –if Collision (Part 7) applies to the policy, a \$50 reduction is applied to the selected deductible at every renewal (\$100 per renewal for an annual policy), up to a maximum reduction of \$500. The collision deductible amount will never be reduced below \$100 (coverage is subject to a minimum deductible of \$100). Reductions continue at each renewal until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge.
- **Emergency expenses** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, coverage for necessary expenses such as alternative transportation, meals, or lodging incurred when the insured auto is disabled to the degree that it cannot be driven safely.
- **Waiver of adjustment for depreciation or betterment** – if Collision (Part 7) and/or Comprehensive (Part 9)

PP-15

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**SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE
PERSONAL MASSACHUSETTS RATE ORDER CALCULATION PRIVATE PASSENGER VEHICLES**

	Rounding per coverage	BI	OBI	PD	PIP	MED	UMBI	UMBI	COMP	COLL	Limited COLL	ACE	Loss of Use	Roadside Assistance	EAP
Years Experience	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driving Record (Points)	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Good Student Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Distant Student Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Accident Prevention Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driving Training Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Class 15 Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driver Factor		=	=	=	=	=	=	=	=	=	=		=		
Average Driver Factor															
Base Rate	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x	x	x
Territory	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Tier	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Limit/ Deductible	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x		
Symbol	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Value Class **	Round (X,3)														
Model Year	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Usage	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Vehicle-Driver Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Child-Youth Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Driver-Child Relationship	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Full Coverage Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Full Pay Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Advance Quote Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Account Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Accident Free Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Violation Free Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Excluded Surcharge	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x	x	
Age of Vehicle	Round (X,3)												x	x	
Anti-Theft Discount	Round (X,3)								x						
Low Mileage Discount*****	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
RightTrack	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Expense Fee	Round (X,3)	+	+	+	+	+			+	+	+				
Legacy Enhanced Factor	Round (X,3)	x	x	x	x	x	x	x	x	x	x				
Policy Term	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Group Discount	Round (X,3)	x	x	x	x	x	x	x	x	x	x	x	x	x	x
Policy Transfer Discount Factor	Round (X,3)	x	x	x	x	x	x	x	x	x	x		x		
Final Coverage Premium	Round (X,0)	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Auto Loan/Lease *****	Round (X,0)	+													
OEM *****	Round (X,0)	+													
Optimum Package Plus *****	Round (X,0)	+													
New Vehicle Replacement *****	Round (X,0)	+													
Auto Enhanced Coverage Endorsement*****	Round (X,0)	+													
Auto Enhanced Coverage Endorsement - Ultra*****	Round (X,0)	+													
Drive Other Cars *****	Round (X,0)	+													
Financial Responsibility (SR-22)	Round (X,0)	+													
Enhanced Coverage Level Endorsement(A)	Round (X,0)	+													
Superior Coverage Level Endorsement(B)	Round (X,0)	+													
Ultra Coverage Level Endorsement(C)	Round (X,0)	+													
Final Policy Premium		=													

** Only used if no Safeco or ISO symbol can be used.

*****Loan/Lease is calculated as (Comp Cov Prem + Coll Cov Prem)

***** OEM Endorsement is calculated as (Comp Cov Prem + Coll Cov Prem) * OEM Factor

***** Optimum Package Plus is calculated as (BI cov Prem + OBI cov Prem) * OPP BI Factor +

***** New Vehicle Replacement is calculated as (Coll Cov Prem) * New Vehicle Replacement Factor

***** DOC is calculated as ((DOC BI Base + DOC OBI Base) * DOC BI Tier * DOC OBI Limit * DOC BI Policy Term) + (DOC PD Base * DOC PD Tier * DOC PD Limit * DOC PD Policy Term) + (DOC MED Base * DOC MED Tier * DOC MED Limit * DOC MED Policy Term)

***** Grandfathered coverage for converting Peerless Insurance business only. (SUB TRANS premium * SUB TRANS Factor) + (COMP Premium * COMP Factor) + (COLL Premium * COLL Factor) + (LOOLL Premium * LOOLL Factor)

***** Grandfathered coverage for converting Peerless Insurance business only. (BI Premium * BI Factor) + (MED Premium * MED Factor) + (SUB TRANS premium * SUB TRANS Factor) + (COMP Premium * COMP Factor) + (COLL Premium * COLL Factor) + (LOOLL Premium * LOOLL Factor)

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