

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	125.38	55.31	121.49	8.76	29.51	10.08	1.73	57.34	368.6	31.47	39.16

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
MISCELLANEOUS COVERAGES
EXHIBIT 15

Coverage Level	Charge
Enhanced	0.040
Superior	0.090
Ultra	0.133

Coverage Level	Factor
Legacy Enhanced*	1.040

*Policies effective prior to December 12, 2015, will get the Massachusetts Automobile Policy, which compares to the Enhanced Coverage Level shown above.

SAFECO INSURANCE COMPANY OF AMERICA
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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
1.140

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 Prems) * 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
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
VEHICLE DRIVER RELATIONSHIP TABLE

Inexperienced Driver*	Vehicles	Drivers**	Deferred Drivers	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
N	0	1	0	1.56	1.56	1.57	1.26	1.23	1.56	1.56	1.31	1.46	1.46	1.46
N	0	1	1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
N	0	1	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	0	1	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	1	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	2	0	1.42	1.42	1.43	1.3	1.18	1.42	1.42	1.22	1.24	1.24	1.24
N	0	2	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	0	2	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	2	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	2	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43
N	0	3	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43
N	0	4+	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	1	0	1.56	1.56	1.57	1.26	1.23	1.56	1.56	1.31	1.46	1.46	1.46
N	1	1	1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
N	1	1	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	1	1	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	1	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	2	0	1.42	1.42	1.43	1.3	1.18	1.42	1.42	1.22	1.24	1.24	1.24
N	1	2	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	1	2	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	2	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	2	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43
N	1	3	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	4+	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43
N	1	4+	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	4+	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	4+	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	4+	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	2	1	0	1.16	1.16	0.99	0.94	1.12	1.16	1.16	1.15	1.24	1.24	1.24
N	2	1	1	0.99	0.99	0.88	0.92	1.05	0.99	0.99	1.08	1.03	1.03	1.03
N	2	1	2	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.99	1.03	1.03	1.03
N	2	1	3	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	1	4+	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	2	0	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
N	2	2	1	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.99	1.03	1.03	1.03
N	2	2	2	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	2	3	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	2	4+	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	3	0	1.11	1.11	1.05	1.23	1.24	1.11	1.11	0.99	1.06	1.06	1.06
N	2	3	1	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	3	2	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	3	3	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	3	4+	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	4+	0	1.11	1.11	1.05	1.23	1.24	1.11	1.11	0.98	1.06	1.06	1.06
N	2	4+	1	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	4+	2	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	4+	3	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	2	4+	4+	1.05	1.05	1.01	1.2	1.28	1.05	1.05	0.97	0.99	0.99	0.99
N	3	1	0	1.16	1.16	0.99	0.94	1.12	1.16	1.16	1.15	1.24	1.24	1.24
N	3	1	1	0.99	0.99	0.78	0.92	1.05	0.99	0.99	1.07	1.03	1.03	1.03
N	3	1	2	0.9	0.9	0.87	0.92	1.09	0.9	0.9	0.98	0.96	0.96	0.96
N	3	1	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	1	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	2	0	0.86	0.86	0.76	0.8	0.9	0.86	0.86	0.93	0.89	0.89	0.89
N	3	2	1	0.9	0.9	0.87	0.92	1.09	0.9	0.9	0.98	0.96	0.96	0.96
N	3	2	2	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	2	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	2	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	3	0	0.9	0.9	0.87	1.04	1.1	0.9	0.9	0.86	0.89	0.89	0.89
N	3	3	1	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	3	2	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	3	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	3	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	4+	0	0.9	0.9	0.87	1.04	1.1	0.9	0.9	0.84	0.86	0.86	0.86
N	3	4+	1	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	4+	2	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	4+	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	3	4+	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
VEHICLE DRIVER RELATIONSHIP TABLE

Inexperienced Driver*	Vehicles	Drivers**	Deferred Drivers	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
N	4+	1	0	1.16	1.16	0.99	0.94	1.12	1.16	1.16	1.15	1.24	1.24	1.24
N	4+	1	1	0.99	0.99	0.78	0.92	1.05	0.99	0.99	1.07	1.03	1.03	1.03
N	4+	1	2	0.9	0.9	0.87	0.92	1.09	0.9	0.9	0.98	0.96	0.96	0.96
N	4+	1	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	1	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	2	0	0.86	0.86	0.67	0.8	0.9	0.86	0.86	0.92	0.89	0.89	0.89
N	4+	2	1	0.9	0.9	0.87	0.92	1.09	0.9	0.9	0.98	0.96	0.96	0.96
N	4+	2	2	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	2	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	2	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	3	0	0.78	0.78	0.75	0.8	0.94	0.78	0.78	0.85	0.83	0.83	0.83
N	4+	3	1	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	3	2	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	3	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	3	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	4+	0	0.78	0.78	0.72	0.8	0.94	0.78	0.78	0.85	0.76	0.76	0.76
N	4+	4+	1	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	4+	2	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	4+	3	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
N	4+	4+	4+	0.9	0.9	0.84	0.92	1.09	0.9	0.9	0.98	0.88	0.88	0.88
Y	0	1	0	1.63	1.63	1.59	1.57	1.36	1.63	1.63	1.35	1.58	1.58	1.58
Y	0	1	1	0.98	0.98	0.95	1.1	1.1	0.98	0.98	1.02	1.02	1.02	1.02
Y	0	1	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.09	1.18	1.18	1.18
Y	0	1	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	1	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	2	0	1.33	1.33	1.34	1.17	1.25	1.33	1.33	1.26	1.3	1.3	1.3
Y	0	2	1	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.09	1.18	1.18	1.18
Y	0	2	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	2	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	2	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	3	0	1.67	1.67	1.51	1.38	1.53	1.67	1.67	1.38	1.52	1.52	1.52
Y	0	3	1	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	3	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	3	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	3	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	4+	0	1.67	1.67	1.51	1.38	1.53	1.67	1.67	1.38	1.52	1.52	1.52
Y	0	4+	1	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	4+	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	4+	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	0	4+	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	1	0	1.63	1.63	1.59	1.57	1.36	1.63	1.63	1.35	1.58	1.58	1.58
Y	1	1	1	0.98	0.98	0.95	1.1	1.1	0.98	0.98	1.02	1.02	1.02	1.02
Y	1	1	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.09	1.18	1.18	1.18
Y	1	1	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	1	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	2	0	1.33	1.33	1.34	1.17	1.25	1.33	1.33	1.26	1.3	1.3	1.3
Y	1	2	1	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.09	1.18	1.18	1.18
Y	1	2	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	2	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	2	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	3	0	1.67	1.67	1.51	1.38	1.53	1.67	1.67	1.38	1.52	1.52	1.52
Y	1	3	1	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	3	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	3	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	3	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	4+	0	1.67	1.67	1.51	1.38	1.53	1.67	1.67	1.38	1.52	1.52	1.52
Y	1	4+	1	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	4+	2	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	4+	3	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	1	4+	4+	1.11	1.11	1.1	1.15	1.44	1.11	1.11	1.08	1.18	1.18	1.18
Y	2	1	0	1.59	1.59	1.31	1.56	1.23	1.59	1.59	1.2	1.36	1.36	1.36
Y	2	1	1	1.06	1.06	0.9	0.92	1.04	1.06	1.06	0.98	0.95	0.95	0.95
Y	2	1	2	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	1	1
Y	2	1	3	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	1	4+	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	2	0	0.9	0.9	0.87	1.01	1.01	0.9	0.9	0.94	0.94	0.94	0.94
Y	2	2	1	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	1	1	1
Y	2	2	2	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	2	3	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	2	4+	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	3	0	1.02	1.02	1.01	1.06	1.32	1.02	1.02	1	1.09	1.09	1.09
Y	2	3	1	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	3	2	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	3	3	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	3	4+	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	4+	0	1.02	1.02	1.01	1.06	1.32	1.02	1.02	0.99	1.09	1.09	1.09
Y	2	4+	1	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	4+	2	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	4+	3	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95
Y	2	4+	4+	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.93	0.95	0.95	0.95

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
VEHICLE DRIVER RELATIONSHIP TABLE

Inexperienced Driver*	Vehicles	Drivers**	Deferred Drivers	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
Y	3	1	0	1.59	1.59	1.31	1.56	1.23	1.59	1.59	1.2	1.36	1.36	1.36
Y	3	1	1	1.06	1.06	0.8	0.92	1.04	1.06	1.06	0.98	0.95	0.95	0.95
Y	3	1	2	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	3	1	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	1	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	2	0	0.98	0.98	0.83	0.85	0.96	0.98	0.98	0.9	0.87	0.87	0.87
Y	3	2	1	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	3	2	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	2	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	2	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	0	0.86	0.86	0.85	0.89	1.18	0.86	0.86	0.87	0.92	0.92	0.92
Y	3	3	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	0	0.86	0.86	0.85	0.89	1.18	0.86	0.86	0.86	0.87	0.87	0.87
Y	3	4+	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	1	0	1.59	1.59	1.31	1.56	1.23	1.59	1.59	1.2	1.36	1.36	1.36
Y	4+	1	1	1.06	1.06	0.8	0.92	1.04	1.06	1.06	0.98	0.95	0.95	0.95
Y	4+	1	2	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	4+	1	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	1	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	2	0	0.98	0.98	0.74	0.85	0.96	0.98	0.98	0.9	0.87	0.87	0.87
Y	4+	2	1	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	4+	2	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	2	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	2	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	0	0.73	0.73	0.73	0.75	1	0.73	0.73	0.82	0.85	0.85	0.85
Y	4+	3	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	0	0.73	0.73	0.69	0.75	1	0.73	0.73	0.82	0.78	0.78	0.78
Y	4+	4+	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85

*An Inexperienced operator has been licensed less than 6 years. It includes both rated and deferred drivers existing on policy.
**Drivers is the number of only rated drivers. This does not include deferred or excluded.

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	120.24	53.05	116.49	8.53	28.29	9.68	4.67	55.00	353.54	30.2	38.15
All Markets	125.38	55.31	121.49	8.76	29.51	10.08	1.73	57.34	368.6	31.47	39.16

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
MISCELLANEOUS COVERAGES
EXHIBIT 15

Coverage Level	Charge	Charge
Enhanced	0.055	0.040
Superior	0.105	0.090
Ultra	0.148	0.133

Coverage Level	Factor	Factor
Legacy Enhanced*	1.055	1.040

*Policies effective prior to December 12, 2015, will get the Massachusetts Automobile Policy, which compares to the Enhanced Coverage Level shown above.

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
1.110
1.140

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 Prems) * 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
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
VEHICLE DRIVER RELATIONSHIP FACTORS

Inexperienced Driver*	Vehicles	Drivers**	Deferred Drivers	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
N	0	1	0	1.73	1.73	1.74	1.4	1.37	1.73	1.73	1.45	1.62	1.62	1.62
N	0	1	1	4	4	4	4	4	4	4	4	4	4	4
N	0	1	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.04	1.12	1.12	1.12
N	0	1	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	1	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	2	0	1.49	1.49	1.5	1.37	1.24	1.49	1.49	1.28	1.31	1.31	1.31
N	0	2	1	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.04	1.12	1.12	1.12
N	0	2	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	2	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	2	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	3	0	1.66	1.66	1.68	1.51	1.52	1.66	1.66	1.37	1.5	1.5	1.5
N	0	3	1	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	3	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	3	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	3	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	4+	0	1.66	1.66	1.68	1.51	1.52	1.66	1.66	1.37	1.5	1.5	1.5
N	0	4+	1	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	4+	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	4+	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	0	4+	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	1	0	1.73	1.73	1.74	1.4	1.37	1.73	1.73	1.45	1.62	1.62	1.62
N	1	1	1	4	4	4	4	4	4	4	4	4	4	4
N	1	1	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.04	1.12	1.12	1.12
N	1	1	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	1	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	2	0	1.49	1.49	1.5	1.37	1.24	1.49	1.49	1.28	1.31	1.31	1.31
N	1	2	1	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.04	1.12	1.12	1.12
N	1	2	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	2	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	2	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	3	0	1.66	1.66	1.68	1.51	1.52	1.66	1.66	1.37	1.5	1.5	1.5
N	1	3	1	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	3	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	3	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	3	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	4+	0	1.66	1.66	1.68	1.51	1.52	1.66	1.66	1.37	1.5	1.5	1.5
N	1	4+	1	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	4+	2	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	4+	3	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	1	4+	4+	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	2	1	0	1.29	1.29	1.1	1.04	1.24	1.29	1.29	1.28	1.38	1.38	1.38
N	2	1	1	0.9	0.9	0.8	0.84	0.95	0.9	0.9	0.98	0.94	0.94	0.94
N	2	1	2	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	1	3	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	1	4+	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	2	0	4	4	4	4	4	4	4	4	4	4	4
N	2	2	1	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.9	0.94	0.94	0.94
N	2	2	2	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	2	3	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	2	4+	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	3	0	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.04	1.12	1.12	1.12
N	2	3	1	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	3	2	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	3	3	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	3	4+	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	4+	0	1.17	1.17	1.1	1.29	1.31	1.17	1.17	1.03	1.12	1.12	1.12
N	2	4+	1	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	4+	2	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	4+	3	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	2	4+	4+	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	3	1	0	1.29	1.29	1.1	1.04	1.24	1.29	1.29	1.28	1.38	1.38	1.38
N	3	1	1	0.9	0.9	0.71	0.84	0.99	0.9	0.9	0.97	0.94	0.94	0.94
N	3	1	2	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.87	0.87	0.87
N	3	1	3	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	1	4+	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	2	0	0.9	0.9	0.8	0.84	0.95	0.9	0.9	0.98	0.94	0.94	0.94
N	3	2	1	0.82	0.82	0.79	0.84	0.99	0.82	0.82	0.89	0.87	0.87	0.87
N	3	2	2	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	2	3	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	2	4+	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	3	0	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.9	0.94	0.94	0.94
N	3	3	1	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	3	2	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	3	3	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	3	4+	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	4+	0	0.95	0.95	0.92	1.09	1.16	0.95	0.95	0.88	0.9	0.9	0.9
N	3	4+	1	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	4+	2	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	4+	3	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8
N	3	4+	4+	0.82	0.82	0.76	0.84	0.99	0.82	0.82	0.89	0.8	0.8	0.8

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
VEHICLE DRIVER RELATIONSHIP FACTORS

Inexperienced Driver*	Vehicles	Drivers**	Deferred Drivers	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
Y	3	1	0	1.77	1.77	1.46	1.73	1.37	1.77	1.77	1.33	1.54	1.54	1.54
Y	3	1	1	1.06	1.06	0.8	0.92	1.04	1.06	1.06	0.98	0.95	0.95	0.95
Y	3	1	2	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	3	1	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	1	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	2	0	1.06	1.06	0.9	0.92	1.04	1.06	1.06	0.98	0.95	0.95	0.95
Y	3	2	1	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	3	2	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	2	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	2	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	0	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.95	1	1	1
Y	3	3	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	3	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	0	0.93	0.93	0.92	0.97	1.28	0.93	0.93	0.95	0.95	0.95	0.95
Y	3	4+	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	3	4+	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	1	0	1.06	1.06	0.8	0.92	1.04	1.06	1.06	0.98	0.95	0.95	0.95
Y	4+	1	1	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	4+	1	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	1	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	1	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	2	0	1.06	1.06	0.8	0.92	1.04	1.06	1.06	0.98	0.95	0.95	0.95
Y	4+	2	1	0.79	0.79	0.79	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	4+	2	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	2	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	2	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	0	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.92	0.92	0.92
Y	4+	3	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	3	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	0	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85

*An Inexperienced operator has been licensed less than 6 years. It includes both rated and deferred drivers existing on policy.
**Drivers is the number of only rated drivers. This does not include deferred or excluded.

Inexperienced Driver*	Vehicles	Drivers**	Deferred Drivers	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
N	0	1	0	1.56	1.56	1.57	1.26	1.23	1.56	1.56	1.31	1.46	1.46	1.46
N	0	1	1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
N	0	1	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	0	1	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	1	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	2	0	1.42	1.42	1.43	1.3	1.18	1.42	1.42	1.22	1.24	1.24	1.24
N	0	2	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	0	2	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	2	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	2	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43
N	0	3	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	3	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43
N	0	4+	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	0	4+	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	1	0	1.56	1.56	1.57	1.26	1.23	1.56	1.56	1.31	1.46	1.46	1.46
N	1	1	1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
N	1	1	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	1	1	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	1	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	2	0	1.42	1.42	1.43	1.3	1.18	1.42	1.42	1.22	1.24	1.24	1.24
N	1	2	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.14	1.23	1.23	1.23
N	1	2	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	2	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	2	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43
N	1	3	1	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	2	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	3	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	3	4+	1.29	1.29	1.21	1.42	1.44	1.29	1.29	1.13	1.23	1.23	1.23
N	1	4+	0	1.58	1.58	1.6	1.43	1.44	1.58	1.58	1.3	1.43	1.43	1.43

SAFECO INSURANCE COMPANY OF AMERICA
MANUAL OF AUTOMOBILE INSURANCE - PERSONAL
MASSACHUSETTS
VEHICLE DRIVER RELATIONSHIP FACTORS

Inexperienced Driver*	Vehicles	Drivers**	Deferred Drivers	BI	OPTBI	PD	MEDPM	PIP	UMISP	UNDSP	COMP	COLL	LCOLL	LUSE
Y	4+	4+	1	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	2	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	3	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85
Y	4+	4+	4+	0.79	0.79	0.75	0.82	1.09	0.79	0.79	0.89	0.85	0.85	0.85

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**Drivers is the number of only rated drivers. This does not include deferred or excluded.