

**MASSACHUSETTS
CLASSIC CAR
INSURANCE MANUAL**

Effective:
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Ineligible Drivers

The following drivers are not eligible in the Classic Car Program:

1. Drivers with more than any of the following in the prior 34 months:
 - a. DWI/alcohol/drug/major violations
 - b. One at-fault accident; or
 - c. Any combination of three minor moving or speeding violations; or
 - d. Combination of one at-fault accident & two minor moving/speeding violations
2. Nonstandard risks are not permitted in the Classic Car program at new business.
3. Drivers with a Financial Responsibility Filing;
4. Drivers without a specific, in-state address;
5. Drivers who are not permanent residents (ten-month intended stay) of the rating state;
6. Drivers with permanently suspended or revoked licenses, unless that driver is excluded from coverage;
7. Persons who have been convicted of insurance fraud;
8. Persons employed in illegal enterprises and occupations;
9. Persons employed in occupations involving the use of an insured vehicle by non-resident non-dependent operators;
10. Drivers without a means of daily transportation other than vehicles we insure in our Classic Car Program
11. Drivers who have had a policy canceled by us for loss experience or misrepresentation.

Ineligible Vehicles

The following vehicles are not eligible in the Classic Car Program:

1. Vehicles principally garaged or stored in Delaware, Hawaii, Maine, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least 6 months in a given state or location)
2. Vehicles used in any racing or speed events
3. Vehicles used in the delivery of goods, or used as limo or taxi service, or emergency services.
4. Vehicles with jet or nitric oxide or similar type engines
5. Vehicles used in off road recreational activities
6. Vehicles used as a daily transportation vehicle or made available as a substitute vehicle for the household members unless written as Classic Regular Use
7. Vehicles owned or partially owned by someone not listed on the policy
8. Vehicles that do not include physical damage
9. Vehicles that are parked outside, on the street or in public parking garages
10. Vehicles used for any business or commercial activities
11. Vehicles driven to and from school

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Safeco Insurance Company of America's Massachusetts Automobile Insurance Policy and the Massachusetts Essential Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is does not duplicate expenses that are paid or payable under Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Rule 20. Vehicle Age Rating

Vehicle Age Defined

The vehicle age is determined based on the model year of an auto and is used in rating physical damage coverage. 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 any 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 at of 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) apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- **Electronic lock and key replacement deductible waiver** – if Comprehensive (Part 9) applies to the policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- **World-wide coverage for physical damage and indirect loss of use of rental vehicles** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is provided up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

Endorsement titled Optimum Package Plus SA-2769/MAEP must be attached.

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SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
SECTION III -MISCELLANEOUS COVERAGE'S

RULE 41. AUTO LOAN/LEASE COVERAGE

A policy providing Collision Coverage (Part 7) and Comprehensive Coverage (Part 9) may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new auto and the actual cash value of the auto. A new auto as used in this rule is an auto that has not previously been titled by any state.

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to the total loss covered under Collision Coverage (Part 7) and Comprehensive Coverage (Part 9). Coverage is not available for Limited Collision (Part 8) and does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.

Endorsement titled Auto Loan/Lease Coverage SA-1914/MAEP must be attached.

Refer to rate filing pages for rates.

RULE 42-45. Reserved for Future Use

RULE 46. Excess Electronic Equipment Coverage

If a vehicle has excess electronic equipment valued in excess of \$1,000 that is non-factory/ non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application.

This coverage is only available on those vehicles for which Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9) coverage's are provided. No additional deductible applies. The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed excess electronic equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:

- Radios and stereos
- Tape decks
- Compact disc players
- DVD players

See rate filing pages for rates

Endorsement titled Excess Electronic Equipment Coverage Endorsement SA-2948/MAEP must be issued with the policy.

RULE 47. COVERAGE LEVEL

Available to New Business policies effective on or after December 12, 2015, insurance will be offered through four coverage levels:

- Massachusetts Essential Automobile Policy (SA-3025/MAEP 12/15)
- Enhanced Level Endorsement (SA-2891/MAEP 12/15)
- Superior Level Endorsement (SA-2892/MAEP 12/15)
- Ultra Level Endorsement (SA-2893/MAEP 12/15)

Differences Among Coverage Levels			
Essential	Enhanced	Superior	Ultra
<ul style="list-style-type: none"> • No Accident forgiveness • Lower limits for: <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment • OEM optional coverage endorsement is not available for purchase 	<p>The Enhanced Level Endorsement modifies the terms of the Essential Automobile Policy as follows:</p> <p>Higher limits for:</p> <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment <p>• Earned Accident forgiveness</p>	<p>Superior Level Endorsement modifies the terms of the Enhanced Level Endorsement as follows:</p> <ul style="list-style-type: none"> • New Business Accident forgiveness • Comprehensive deductible waived for total loss • Diminishing deductible • Electronic key replacement • New vehicle replacement • Worldwide Rental 	<p>Ultra Level Endorsement modifies the terms of the Superior Level Endorsement:</p> <ul style="list-style-type: none"> • Extra Death Benefit • No adjustment for depreciation/betterment • Roadside Assistance • Roadside Assistance for RV • Higher limit loss of earnings for Trial • Key and Lock Coverage- RV • Dog and Cat Coverage • Auto Loan/Lease Coverage • Emergency Expenses • Personal Property Coverage • Disabled Vehicle Transportation,

Policies effective prior to December 12, 2015, will get the Massachusetts Automobile Policy (SA-2890/MAEP 3/13), which compares to the Enhanced Coverage Level shown above.

RULE 48 - 49. Reserved for Future Use

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos, excluding vehicles used by anyone in the course of their employment in the business of selling, servicing, repairing or parking autos or vehicles used in the business or occupation of the named insured. The policy may also be extended to provide coverage for household members

Endorsement titled Use of Other Autos-Vehicles Furnished or Available for Regular Use SA-2940/MAEP must be attached to the policy.

RULES 51 - 53. RESERVED FOR FUTURE USE

SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS/FORMS
ALPHABETICAL INDEX**

TITLE	SAFECO FORM NO.
Additional-Lessor's Interest	SA-2935/MAEP 3/13
Agreed Amount – Comprehensive	SA-2929/MAEP 3/13
Auto-Loan-Lease Coverage	SA-1914/MAEP 3/13
Coverage For Custom Parts or Equipment	SA-2926/MAEP 3/13
Emergency Assistance Package	SA-2267/MAEP 3/13
Enhanced Level Endorsement	SA-2891/MAEP 12/15
Excess Electronic Equipment Coverage	SA-2948/MAEP 3/13
Loss Payee	SA-1700/MAEP 3/13
New Vehicle Coverage	SA-2692/MAEP 3/13
Notice of Suspension for Physical Damage Coverage	SA-2951/MAEP 3/13
Operator Exclusion Form	SA-2934/MAEP 3/13
Original Equipment Manufacturer Parts Coverage	SA-2946/MAEP 3/13
Other Optional Insurance Combined Additional Coverage	SA-2945/MAEP 3/13
Other Optional Insurance Fire, Lightning, and Transportation	SA-2943/MAEP 3/13
Other Optional Insurance Theft	SA-2944/MAEP 3/13
Safeco Optimum Package Plus	SA-2769/MAEP 3/13
Separate Glass Deductible – Comprehensive	SA-2930/MAEP 3/13
Superior Level Endorsement	SA-2892/MAEP 12/15
Suspension of Coverage - Reduction of Limits	SA-2928/MAEP 3/13
Trust Endorsement	SA-2931/MAEP 3/13
Ultra Level Endorsement	SA-2893/MAEP 12/15
Use of Other Autos - Vehicles Furnished or Available for Regular Use	SA-2940/MAEP 3/13
Waiver of Deductible	SA-2932/MAEP
Massachusetts Automobile Insurance policy	SA-2890/MAEP 3/13
Massachusetts Essential Automobile Insurance Policy	SA-3025/MAEP 12/15

**Safeco Insurance Company of America
Classic Car Program
Classic Car & Antique Auto
Rate Manual**

State of Massachusetts

NB Effective: 12/12/2015

RB Effective: 01/18/2016

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Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

NB 12/12/2015

RB 1/18/2016

RATE ORDER CALCULATION - SAFECO (Business Written Prior to 12/12/2015)

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED	
Base Rate	1																	
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*	
Value Class Factor	3							*	*	*								
Vehicle Age Factor	4							*	*	*								
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
Legacy Factor	6	*	*	*	*	*	*	*	*	*								
65+ Discount (Class 15)	7	*	*	*	*	*	*	*	*	*								
Accident Prevention Discount	8	*	*			*	*		*	*								
Anti-Theft Discount	9							*										
Passive/Safety Restraint Discount	10				*	*	*											
Policy Term	11	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
Rate by Coverage*	12	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	
Safeco Optimum Package Plus TM **	13	+																
Loan/Lease***	14	+																
Auto Enhancement Endorsement****	15	+																
Auto Enhancement Endorsement Ultra*****	16	+																
Total Premium*	17	=																

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Loan/Lease = (COMP & COLL) x Loan/Lease %
 ****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 *****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)

RATE ORDER CALCULATION - SAFECO (Business Written On or After 12/12/2015)

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED
Base Rate	1																
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*
Value Class Factor	3							*	*	*							
Vehicle Age Factor	4							*	*	*							
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
65+ Discount (Class 15)	6	*	*	*	*	*	*	*	*	*							
Accident Prevention Discount	7	*	*			*	*		*	*							
Anti-Theft Discount	8							*									
Passive/Safety Restraint Discount	9				*	*	*										
Policy Term	10	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	11	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Loan/Lease***	12	+															
Auto Enhancement Endorsement****	13	+															
Auto Enhancement Endorsement Ultra*****	14	+															
Enhanced Coverage Level Endorsement^^	15	+															
Superior Coverage Level Endorsement^^^	16	+															
Ultra Coverage Level Endorsement^^^	17	+															
Total Premium*	18	=															

*Round final coverage calculation to the nearest dollar
 ***Loan/Lease = (COMP & COLL) x Loan/Lease %
 ****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 *****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)
 ^^Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)
 ^^Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)
 ^^Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

NB 12/12/2015

RB 1/18/2016

BASE RATES

Territory	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL
1	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
2	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
3	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
4	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
5	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
6	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
7	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
8	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
9	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
10	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
11	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
12	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
13	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
14	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
15	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
16	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
17	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
18	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
19	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
20	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
21	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
22	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
23	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
24	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
25	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
26	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
27	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
40	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
41	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
42	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
43	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
44	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
45	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46

Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

NB	12/12/2015
RB	1/18/2016

MISCELLANEOUS COVERAGES**Roadside Assistance (RA)**

Basic	\$	4.00
No Cov	\$	-

Emergency Assistance Package (EAP)

Y	\$	5.00
N	\$	-

Loan/Lease (LOAN)

COMP		0.030
COLL		0.030

Loss of Use (LOU)

25/750	\$	21.03
35/1050	\$	29.44
50/1500	\$	42.27
75/2250	\$	63.30
No Cov	\$	-

Optimum Package Plus (OPP)

BI - COMP		0.480
BI - OPT		0.480
PD		0.011
MED		0.052
COMP		0.147
COLL		0.119

Auto Enhancement Endorsement (ECE)*

LOU		0.136
COMP		0.002
COLL		0.051
LMTD COLL		0.051

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*

BI - COMP		0.001
BI - OPT		0.001
MED		0.263
LOU		0.136
COMP		0.335
COLL		0.112
LMTD COLL		0.112

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)

BI - COMP		0.055
BI - OPT		0.055
PD		0.055
MED		0.055
PIP		0.055
UMBI		0.055
UIMBI		0.055
COMP		0.055
COLL		0.055
LMTD COLL		0.055

Superior Coverage Level Endorsement (SUPER)

BI - COMP		0.105
BI - OPT		0.105
PD		0.105
MED		0.105
PIP		0.105
UMBI		0.105
UIMBI		0.105
COMP		0.105
COLL		0.105
LMTD COLL		0.105

Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

NB	12/12/2015
RB	1/18/2016

MISCELLANEOUS COVERAGES**Ultra Coverage Level Endorsement (ULTRA)**

BI - COMP	0.148
BI - OPT	0.148
PD	0.148
MED	0.148
PIP	0.148
UMBI	0.148
UIMBI	0.148
COMP	0.148
COLL	0.148
LMTD COLL	0.148

Legacy Enhanced Coverage Level (LEGACY)*

BI - COMP	1.055
BI - OPT	1.055
PD	1.055
MED	1.055
PIP	1.055
UMBI	1.055
UIMBI	1.055
COMP	1.055
COLL	1.055
LMTD COLL	1.055

*Legacy Enhanced factor applies to policies written prior to December 12, 2015

Audio, Visual & Custom Equipment (ACE)

0	\$	-
500	\$	15.00
1,000	\$	30.00
1,500	\$	45.00
2,000	\$	60.00
2,500	\$	75.00
3,000	\$	90.00
3,500	\$	105.00
4,000	\$	120.00
4,500	\$	135.00
5,000	\$	150.00

Policy Term

Semi-annual	1.000
Annual	2.000

Minimum Physical Damage Premium

Semi-annual	\$	40.00
Annual	\$	80.00

DOC - BI* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	14.82
Underlying Insurance - Named Insured	\$	2.28
Underlying Insurance - Relative	\$	4.56
None	\$	-

*OBI limit factors and market factors apply unless OBI is not selected. Then BI limit factor and market factor apply.

DOC - OBI* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	6.53
Underlying Insurance - Named Insured	\$	1.01
Underlying Insurance - Relative	\$	2.01
None	\$	-

*BI limit factors and market factors apply

DOC - Property Damage* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	3.32
Underlying Insurance - Named Insured	\$	1.11
Underlying Insurance - Relative	\$	1.11
None	\$	-

*PD limit factors and market factors apply

DOC - Medical* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	3.50
Underlying Insurance - Named Insured	\$	3.50
Underlying Insurance - Relative	\$	3.50
None	\$	-

*MED limit factors and market factors apply

Classic Car Program

Safeco Insurance Company of America

Antique Auto

Massachusetts

NB 12/12/2015

RB 1/18/2016

RATE ORDER CALCULATION - SAFECO (Business Written Prior to 12/12/2015)

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Factor	5	*	*	*	*	*	*	*	*	*				
65+ Discount (Class 15)	6	*	*	*	*	*	*	*	*	*				
Accident Prevention	7	*	*			*	*		*	*				
Anti-Theft Discount	8							*						
Policy Term	9	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	10	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus TM **	11	+												
Auto Enhancement Endorsement***	12	+												
Auto Enhancement Endorsement Ultra****	13	+												
Total Premium*	14	=												

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)

RATE ORDER CALCULATION - SAFECO (Business Written On or After 12/12/2015)

Part #	1	5	4	3	12	6	2	9	7	8	10	-	-	11
	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
65+ Discount (Class 15)	6	*	*	*	*	*	*	*	*	*				
Accident Prevention	7	*	*			*	*		*	*				
Anti-Theft Discount	8							*						
Policy Term	9	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	10	=	=	=	=	=	=	=	=	=	=	=	=	=
Auto Enhancement Endorsement***	12	+												
Auto Enhancement Endorsement Ultra****	13	+												
Enhanced Coverage Level Endorsement^	14	+												
Superior Coverage Level Endorsement^^	15	+												
Ultra Coverage Level Endorsement^^^	16	+												
Total Premium*	17	=												

*Round final coverage calculation to the nearest dollar
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)
 ^Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)
 ^^Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)
 ^^Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

Classic Car Program

Safeco Insurance Company of America

Antique Auto

Massachusetts

NB

12/12/2015

RB

1/18/2016

BASE RATES

Territory	BI - COMP	BI - OPT	PD	UM	UIM	MED	PIP
1	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
2	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
3	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
4	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
5	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
6	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
7	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
8	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
9	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
10	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
11	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
12	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
13	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
14	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
15	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
16	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
17	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
18	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
19	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
20	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
21	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
22	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
23	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
24	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
25	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
26	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
27	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
40	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
41	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
42	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
43	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
44	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
45	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31

Classic Car Program

Safeco Insurance Company of America

Antique Auto

Massachusetts

NB

12/12/2015

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1/18/2016

MISCELLANEOUS COVERAGES**Roadside Assistance (RA)**

Basic	\$	4.00
No Cov	\$	-

Emergency Assistance Package (EAP)

Y	\$	5.00
N	\$	-

Loss of Use (LOU)

25/750	\$	21.03
35/1050	\$	29.44
50/1500	\$	42.27
75/2250	\$	63.30
No Cov	\$	-

Optimum Package Plus (OPP)

BI - COMP		0.480
BI - OPT		0.480
PD		0.011
MED		0.052
COMP		0.147
COLL		0.119

Auto Enhancement Endorsement (ECE)*

LOU		0.136
COMP		0.002
COLL		0.051
LMTD COLL		0.051

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*

BI - COMP		0.001
BI - OPT		0.001
MED		0.263
LOU		0.136
COMP		0.335
COLL		0.112
LMTD COLL		0.112

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)

BI - COMP		0.055
BI - OPT		0.055
PD		0.055
MED		0.055
PIP		0.055
UMBI		0.055
UIMBI		0.055
COMP		0.055
COLL		0.055
LMTD COLL		0.055

Superior Coverage Level Endorsement (SUPER)

BI - COMP		0.105
BI - OPT		0.105
PD		0.105
MED		0.105
PIP		0.105
UMBI		0.105
UIMBI		0.105
COMP		0.105
COLL		0.105
LMTD COLL		0.105

Classic Car Program

Safeco Insurance Company of America

Antique Auto

Massachusetts

NB

12/12/2015

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1/18/2016

MISCELLANEOUS COVERAGES**Ultra Coverage Level Endorsement (ULTRA)**

BI - COMP	0.148
BI - OPT	0.148
PD	0.148
MED	0.148
PIP	0.148
UMBI	0.148
UIMBI	0.148
COMP	0.148
COLL	0.148
LMTD COLL	0.148

Legacy Enhanced Coverage Level (LEGACY)*

BI - COMP	1.055
BI - OPT	1.055
PD	1.055
MED	1.055
PIP	1.055
UMBI	1.055
UIMBI	1.055
COMP	1.055
COLL	1.055
LMTD COLL	1.055

*Legacy Enhanced factor applies to policies written prior to December 12, 2015

Audio, Visual & Custom Equipment (ACE)

0	\$	-
500	\$	15.00
1,000	\$	30.00
1,500	\$	45.00
2,000	\$	60.00
2,500	\$	75.00
3,000	\$	90.00
3,500	\$	105.00
4,000	\$	120.00
4,500	\$	135.00
5,000	\$	150.00

Policy Term

Semi-annual (COMP, COLL)	0.945
Annual (COMP, COLL)	1.890
Semi-annual (ALL OTHER)	1.000
Annual (ALL OTHER)	2.000

Minimum Physical Damage Premium

Semi-annual	\$	40.00
Annual	\$	80.00

Safeco Insurance Company of America
Classic Car Program
Classic Car & Antique Auto
Rate Manual

State of Massachusetts

NB Effective: ~~06/08/2013~~ 12/12/2015
RB Effective: 01/18/2016

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OLD

RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED
Base Rate	1																
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*
Value Class Factor	3							*	*	*							
Vehicle Age Factor	4							*	*	*							
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*					*	*	*
65+ Discount (Class 15)	7	*	*	*	*	*	*	*	*	*					*	*	*
Accident Prevention Discount	8	*	*			*	*	*	*	*							
Anti-Theft Discount	9						*	*	*	*							
Passive/Safety Restraint Discount	10				*	*	*	*	*	*							
Policy Term	11	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	12	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus TM **	13	+															
Loan/Lease***	14	+															
Auto Enhancement Endorsement****	15	+															
Auto Enhancement Endorsement Ultra*****	16	+															
Total Premium*	20	=															

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Loan/Lease = (COMP & COLL) x Loan/Lease %
 ****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 *****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)

NEW

RATE ORDER CALCULATION - SAFECO (Business Written Prior to 12/12/2015)

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED
Base Rate	1																
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*
Value Class Factor	3							*	*	*							
Vehicle Age Factor	4							*	*	*							
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*					*	*	*
Legacy Factor	6	*	*	*	*	*	*	*	*	*					*	*	*
65+ Discount (Class 15)	7	*	*	*	*	*	*	*	*	*					*	*	*
Accident Prevention Discount	8	*	*			*	*	*	*	*							
Anti-Theft Discount	9						*	*	*	*							
Passive/Safety Restraint Discount	10				*	*	*	*	*	*							
Policy Term	11	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	12	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus TM **	13	+															
Loan/Lease***	14	+															
Auto Enhancement Endorsement****	15	+															
Auto Enhancement Endorsement Ultra*****	16	+															
Total Premium*	17	=															

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Loan/Lease = (COMP & COLL) x Loan/Lease %
 ****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 *****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)

RATE ORDER CALCULATION - SAFECO (Business Written On or Before 12/12/2015)

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED
Base Rate	1																
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*
Value Class Factor	3							*	*	*							
Vehicle Age Factor	4							*	*	*							
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*					*	*	*
65+ Discount (Class 15)	6	*	*	*	*	*	*	*	*	*					*	*	*
Accident Prevention Discount	7	*	*			*	*	*	*	*							
Anti-Theft Discount	8						*	*	*	*							
Passive/Safety Restraint Discount	9				*	*	*	*	*	*							
Policy Term	10	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	11	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Loan/Lease***	12	+															
Auto Enhancement Endorsement****	13	+															
Auto Enhancement Endorsement Ultra*****	14	+															
Enhanced Coverage Level Endorsement^	15	+															
Superior Coverage Level Endorsement^^	16	+															
Ultra Coverage Level Endorsement^^^	17	+															
Total Premium*	18	=															

*Round final coverage calculation to the nearest dollar
 ***Loan/Lease = (COMP & COLL) x Loan/Lease %
 ****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 *****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)
 ^Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)
 ^^Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)
 ^^Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

NB 12/12/2015
 RB 1/18/2016

MISCELLANEOUS COVERAGES

Roadside Assistance (RA)

		OLD		NEW	
Basic	\$	4.00	\$	4.00	
No Cov	\$	-	\$	-	

Emergency Assistance Package (EAP)

		OLD		NEW	
Y	\$	5.00	\$	5.00	
N	\$	-	\$	-	

Loan/Lease (LOAN)

		OLD		NEW	
COMP		0.030		0.030	
COLL		0.030		0.030	

Loss of Use (LOU)

		OLD		NEW	
25/750	\$	21.03	\$	21.03	
35/1050	\$	29.44	\$	29.44	
50/1500	\$	42.27	\$	42.27	
75/2250	\$	63.30	\$	63.30	
No Cov	\$	-	\$	-	

Optimum Package Plus (OPP)

		OLD		NEW	
BI - COMP		0.480		0.480	
BI - OPT		0.480		0.480	
PD		0.011		0.011	
MED		0.052		0.052	
COMP		0.147		0.147	
COLL		0.119		0.119	

Auto Enhancement Endorsement (ECE)*

		OLD		NEW	
LOU		0.136		0.136	
COMP		0.002		0.002	
COLL		0.051		0.051	
LMTD COLL		0.051		0.051	

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*

		OLD		NEW	
BI - COMP		0.001		0.001	
BI - OPT		0.001		0.001	
MED		0.263		0.263	
LOU		0.136		0.136	
COMP		0.335		0.335	
COLL		0.112		0.112	
LMTD COLL		0.112		0.112	

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)

		OLD		NEW	
BI - COMP		N/A		0.055	
BI - OPT		N/A		0.055	
PD		N/A		0.055	
MED		N/A		0.055	
PIP		N/A		0.055	
UMBI		N/A		0.055	
UIMBI		N/A		0.055	
COMP		N/A		0.055	
COLL		N/A		0.055	
LMTD COLL		N/A		0.055	

Superior Coverage Level Endorsement (SUPER)

		OLD		NEW	
BI - COMP		N/A		0.105	
BI - OPT		N/A		0.105	
PD		N/A		0.105	
MED		N/A		0.105	
PIP		N/A		0.105	
UMBI		N/A		0.105	
UIMBI		N/A		0.105	
COMP		N/A		0.105	
COLL		N/A		0.105	
LMTD COLL		N/A		0.105	

Classic Car Program

Safeco Insurance Company of America

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Massachusetts

NB 12/12/2015
 RB 1/18/2016

MISCELLANEOUS COVERAGES

Ultra Coverage Level Endorsement (ULTRA)	OLD	NEW
BI - COMP	N/A	0.148
BI - OPT	N/A	0.148
PD	N/A	0.148
MED	N/A	0.148
PIP	N/A	0.148
UMBI	N/A	0.148
UIMBI	N/A	0.148
COMP	N/A	0.148
COLL	N/A	0.148
LMTD COLL	N/A	0.148

Legacy Enhanced Coverage Level (LEGACY)*	OLD	NEW
BI - COMP	N/A	1.055
BI - OPT	N/A	1.055
PD	N/A	1.055
MED	N/A	1.055
PIP	N/A	1.055
UMBI	N/A	1.055
UIMBI	N/A	1.055
COMP	N/A	1.055
COLL	N/A	1.055
LMTD COLL	N/A	1.055

*Legacy Enhanced factor applies to policies written prior to December 12, 2015

Audio, Visual & Custom Equipment (ACE)	OLD	NEW
0	\$ -	\$ -
500	\$ 15.00	\$ 15.00
1,000	\$ 30.00	\$ 30.00
1,500	\$ 45.00	\$ 45.00
2,000	\$ 60.00	\$ 60.00
2,500	\$ 75.00	\$ 75.00
3,000	\$ 90.00	\$ 90.00
3,500	\$ 105.00	\$ 105.00
4,000	\$ 120.00	\$ 120.00
4,500	\$ 135.00	\$ 135.00
5,000	\$ 150.00	\$ 150.00

Policy Term	OLD	NEW
Semi-annual	1.000	1.000
Annual	2.000	2.000

Minimum Physical Damage Premium	OLD	NEW
Semi-annual	\$ 40.00	\$ 40.00
Annual	\$ 80.00	\$ 80.00

DOC - BI* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 14.82	\$ 14.82
Underlying Insurance - Named Insured	\$ 2.28	\$ 2.28
Underlying Insurance - Relative	\$ 4.56	\$ 4.56
None	\$ -	\$ -

*OBI limit factors and market factors apply unless OBI is not selected. Then BI limit factor and market factor apply.

DOC - OBI* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 6.53	\$ 6.53
Underlying Insurance - Named Insured	\$ 1.01	\$ 1.01
Underlying Insurance - Relative	\$ 2.01	\$ 2.01
None	\$ -	\$ -

*BI limit factors and market factors apply

DOC - Property Damage* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 3.32	\$ 3.32
Underlying Insurance - Named Insured	\$ 1.11	\$ 1.11
Underlying Insurance - Relative	\$ 1.11	\$ 1.11
None	\$ -	\$ -

*PD limit factors and market factors apply

DOC - Medical* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 3.50	\$ 3.50
Underlying Insurance - Named Insured	\$ 3.50	\$ 3.50
Underlying Insurance - Relative	\$ 3.50	\$ 3.50
None	\$ -	\$ -

*MED limit factors and market factors apply

OLD

RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
65+ Discount (Class 15)	5	*	*	*	*	*	*	*	*	*				
Accident Prevention	6	*	*			*	*	*	*	*				
Anti-Theft Discount	7							*						
Policy Term	8	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	9	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus™**	10	+												
Auto Enhancement Endorsement***	11	+												
Auto Enhancement Endorsement Ultra****	12	+												
Total Premium*	13	=												

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)

NEW

RATE ORDER CALCULATION - SAFECO (Business Written Prior to 12/12/2015)

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Factor	5	*	*	*	*	*	*	*	*	*				
65+ Discount (Class 15)	6	*	*	*	*	*	*	*	*	*				
Accident Prevention	7	*	*			*	*	*	*	*				
Anti-Theft Discount	8							*						
Policy Term	9	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	10	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus™**	11	+												
Auto Enhancement Endorsement***	12	+												
Auto Enhancement Endorsement Ultra****	13	+												
Total Premium*	14	=												

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)

RATE ORDER CALCULATION - SAFECO (Business Written On or After 12/12/2015)

Part #	1	5	4	3	12	6	2	9	7	8	10	-	-	11
	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
65+ Discount (Class 15)	5	*	*	*	*	*	*	*	*	*				
Accident Prevention	6	*	*			*	*	*	*	*				
Anti-Theft Discount	7							*						
Policy Term	8	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	9	=	=	=	=	=	=	=	=	=	=	=	=	=
Auto Enhancement Endorsement***	10	+												
Auto Enhancement Endorsement Ultra****	11	+												
Enhanced Coverage Level Endorsement*	12	+												
Superior Coverage Level Endorsement**	13	+												
Ultra Coverage Level Endorsement***	14	+												
Total Premium*	15	=												

*Round final coverage calculation to the nearest dollar
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)
 *Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)
 **Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)
 ***Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

Classic Car Program

Safeco Insurance Company of America

Antique Auto

Massachusetts

12/12/2015

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1/18/2016

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BASE RATES - OLD

Territory	BI - COMP	BI - OPT	PD	UM	UIM	MED	PIP
1	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
2	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
3	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
4	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
5	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
6	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
7	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
8	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
9	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
10	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
11	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
12	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
13	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
14	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
15	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
16	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
17	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
18	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
19	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
20	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
21	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
22	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
23	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
24	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
25	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
26	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
27	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
40	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
41	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
42	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
43	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
44	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
45	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50

BASE RATES - NEW

Territory	BI - COMP	BI - OPT	PD	UM	UIM	MED	PIP
1	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
2	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
3	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
4	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
5	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
6	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
7	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
8	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
9	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
10	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
11	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
12	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
13	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
14	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
15	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
16	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
17	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
18	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
19	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
20	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
21	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
22	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
23	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
24	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
25	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
26	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
27	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
40	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
41	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
42	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
43	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
44	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
45	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31

Classic Car Program

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MISCELLANEOUS COVERAGES

Roadside Assistance (RA)		OLD		NEW
Basic	\$	4.00	\$	4.00
No Cov	\$	-	\$	-

Emergency Assistance Package (EAP)		OLD		NEW
Y	\$	5.00	\$	5.00
N	\$	-	\$	-

Loss of Use (LOU)		OLD		NEW
25/750	\$	21.03	\$	21.03
35/1050	\$	29.44	\$	29.44
50/1500	\$	42.27	\$	42.27
75/2250	\$	63.30	\$	63.30
No Cov	\$	-	\$	-

Optimum Package Plus (OPP)		OLD		NEW
BI - COMP		0.480		0.480
BI - OPT		0.480		0.480
PD		0.011		0.011
MED		0.052		0.052
COMP		0.147		0.147
COLL		0.119		0.119

Auto Enhancement Endorsement (ECE)*		OLD		NEW
LOU		0.136		0.136
COMP		0.002		0.002
COLL		0.051		0.051
LMTD COLL		0.051		0.051

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*		OLD		NEW
BI - COMP		0.001		0.001
BI - OPT		0.001		0.001
MED		0.263		0.263
LOU		0.136		0.136
COMP		0.335		0.335
COLL		0.112		0.112
LMTD COLL		0.112		0.112

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)		OLD		NEW
BI - COMP		0.055		0.055
BI - OPT		0.055		0.055
PD		0.055		0.055
MED		0.055		0.055
PIP		0.055		0.055
UMBI		0.055		0.055
UIMBI		0.055		0.055
COMP		0.055		0.055
COLL		0.055		0.055
LMTD COLL		0.055		0.055

Superior Coverage Level Endorsement (SUPER)		OLD		NEW
BI - COMP		0.105		0.105
BI - OPT		0.105		0.105
PD		0.105		0.105
MED		0.105		0.105
PIP		0.105		0.105
UMBI		0.105		0.105
UIMBI		0.105		0.105
COMP		0.105		0.105
COLL		0.105		0.105
LMTD COLL		0.105		0.105

Classic Car Program

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MISCELLANEOUS COVERAGES

Ultra Coverage Level Endorsement (ULTRA)	OLD	NEW
BI - COMP	0.148	0.148
BI - OPT	0.148	0.148
PD	0.148	0.148
MED	0.148	0.148
PIP	0.148	0.148
UMBI	0.148	0.148
UIMBI	0.148	0.148
COMP	0.148	0.148
COLL	0.148	0.148
LMTD COLL	0.148	0.148

Legacy Enhanced Coverage Level (LEGACY)*	OLD	NEW
BI - COMP	1.055	1.055
BI - OPT	1.055	1.055
PD	1.055	1.055
MED	1.055	1.055
PIP	1.055	1.055
UMBI	1.055	1.055
UIMBI	1.055	1.055
COMP	1.055	1.055
COLL	1.055	1.055
LMTD COLL	1.055	1.055
*Legacy Enhanced factor applies to policies written prior to December 12, 2015		

Audio, Visual & Custom Equipment (ACE)	OLD	NEW
0	\$ -	\$ -
500	\$ 15.00	\$ 15.00
1,000	\$ 30.00	\$ 30.00
1,500	\$ 45.00	\$ 45.00
2,000	\$ 60.00	\$ 60.00
2,500	\$ 75.00	\$ 75.00
3,000	\$ 90.00	\$ 90.00
3,500	\$ 105.00	\$ 105.00
4,000	\$ 120.00	\$ 120.00
4,500	\$ 135.00	\$ 135.00
5,000	\$ 150.00	\$ 150.00

Policy Term	OLD	NEW
Semi-annual (COMP, COLL)	1.000	0.945
Annual (COMP, COLL)	2.000	1.890
Semi-annual (ALL OTHER)	1.000	1.000
Annual (ALL OTHER)	2.000	2.000

Minimum Physical Damage Premium	OLD	NEW
Semi-annual	\$ 40.00	\$ 40.00
Annual	\$ 80.00	\$ 80.00

2013
MASSACHUSETTS
CLASSIC CAR
INSURANCE MANUAL

Effective:

~~June 8, 2013~~

December 12, 2015

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Ineligible Drivers

The following drivers are not eligible in the Classic Car Program:

1. Drivers with more than any of the following in the prior 34 months:
 - a. DWI/alcohol/drug/major violations
 - b. One at-fault accident; or
 - c. Any combination of three minor moving or speeding violations; or
 - d. Combination of one at-fault accident & two minor moving/speeding violations
2. Nonstandard risks are not permitted in the Classic Car program at new business.
3. Drivers with a Financial Responsibility Filing;
4. Drivers without a specific, in-state address;
5. Drivers who are not permanent residents (ten-month intended stay) of the rating state;
6. Drivers with permanently suspended or revoked licenses, unless that driver is excluded from coverage;
7. Persons who have been convicted of insurance fraud;
8. Persons employed in illegal enterprises and occupations;
9. Persons employed in occupations involving the use of an insured vehicle by non-resident non-dependent operators;
10. Drivers without a means of daily transportation other than vehicles we insure in our Classic Car Program
11. Drivers who have had a policy canceled by us for loss experience or misrepresentation.

Ineligible Vehicles

The following vehicles are not eligible in the Classic Car Program:

1. Vehicles principally garaged or stored in Delaware, Hawaii, Maine, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least 6 months in a given state or location)
2. Vehicles used in any racing or speed events
3. Vehicles used in the delivery of goods, or used as limo or taxi service, or emergency services.
4. Vehicles with jet or nitric oxide or similar type engines
5. Vehicles used in off road recreational activities
6. Vehicles used as a daily transportation vehicle or made available as a substitute vehicle for the household members unless written as Classic Regular Use
7. Vehicles owned or partially owned by someone not listed on the policy
8. Vehicles that do not include physical damage
9. Vehicles that are parked outside, on the street or in public parking garages
10. Vehicles used for any business or commercial activities
11. Vehicles driven to and from school

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Safeco Insurance Company of America's Massachusetts Automobile Insurance Policy [and the Massachusetts Essential Automobile Insurance Policy](#) are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is does not duplicate expenses that are paid or payable under Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Rule 20. Vehicle Age Rating

Vehicle Age Defined

The vehicle age is determined based on the model year of an auto and is used in rating physical damage coverage. 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 any 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 at of 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) apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- **Electronic lock and key replacement deductible waiver** – if Comprehensive (Part 9) applies to the policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- **World-wide coverage for physical damage and indirect loss of use of rental vehicles** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is provided up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

Endorsement titled Optimum Package Plus SA-2769/MAEP must be attached.

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SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
SECTION III -MISCELLANEOUS COVERAGE'S

RULE 41. AUTO LOAN/LEASE COVERAGE

A policy providing Collision Coverage (Part 7) and Comprehensive Coverage (Part 9) may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new auto and the actual cash value of the auto. A new auto as used in this rule is an auto that has not previously been titled by any state.

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to the total loss covered under Collision Coverage (Part 7) and Comprehensive Coverage (Part 9). Coverage is not available for Limited Collision (Part 8) and does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.

Endorsement titled Auto Loan/Lease Coverage SA-1914/MAEP must be attached.

Refer to rate filing pages for rates.

RULE 42-45. Reserved for Future Use

RULE 46. Excess Electronic Equipment Coverage

If a vehicle has excess electronic equipment valued in excess of \$1,000 that is non-factory/ non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application.

This coverage is only available on those vehicles for which Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9) coverage's are provided. No additional deductible applies. The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed excess electronic equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:

- Radios and stereos
- Tape decks
- Compact disc players
- DVD players

See rate filing pages for rates

Endorsement titled Excess Electronic Equipment Coverage Endorsement SA-2948/MAEP must be issued with the policy.

~~RULE 47-48. Reserved for Future Use~~

SECTION IV - NON-OWNED AUTOMOBILES

~~RULE 49. — RESERVED FOR FUTURE USE~~

RULE 47. COVERAGE LEVEL

Available to New Business policies effective on or after December 12, 2015, insurance will be offered through four coverage levels:

- [Massachusetts Essential Automobile Policy \(SA-3025/MAEP 12/15\)](#)
- [Enhanced Level Endorsement \(SA-2891/MAEP 12/15\)](#)
- [Superior Level Endorsement \(SA-2892/MAEP 12/15\)](#)
- [Ultra Level Endorsement \(SA-2893/MAEP 12/15\)](#)

<u>Differences Among Coverage Levels</u>			
<u>Essential</u>	<u>Enhanced</u>	<u>Superior</u>	<u>Ultra</u>
<ul style="list-style-type: none"> • No Accident forgiveness • Lower limits for: <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment • OEM optional coverage endorsement is not available for purchase 	<p>The Enhanced Level Endorsement modifies the terms of the Essential Automobile Policy as follows:</p> <p>Higher limits for:</p> <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment <ul style="list-style-type: none"> • Earned Accident forgiveness 	<p>Superior Level Endorsement modifies the terms of the Enhanced Level Endorsement as follows:</p> <ul style="list-style-type: none"> • New Business Accident forgiveness • Comprehensive deductible waived for total loss • Diminishing deductible • Electronic key replacement • New vehicle replacement • Worldwide Rental 	<p>Ultra Level Endorsement modifies the terms of the Superior Level Endorsement:</p> <ul style="list-style-type: none"> • Extra Death Benefit • No adjustment for depreciation/betterment • Roadside Assistance • Roadside Assistance for RV • Higher limit loss of earnings for Trial • Key and Lock Coverage- RV • Dog and Cat Coverage • Auto Loan/Lease Coverage • Emergency Expenses • Personal Property Coverage • Disabled Vehicle Transportation.

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[Policies effective prior to December 12, 2015, will get the Massachusetts Automobile Policy \(SA-2890/MAEP 3/13\), which compares to the Enhanced Coverage Level shown above.](#)

RULE 48 - 49. Reserved for Future Use

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos, excluding vehicles used by anyone in the course of their employment in the business of selling, servicing, repairing or parking autos or vehicles used in the business or occupation of the named insured. The policy may also be extended to provide coverage for household members

Endorsement titled Use of Other Autos-Vehicles Furnished or Available for Regular Use SA-2940/MAEP must be attached to the policy.

RULES 51 - 53. RESERVED FOR FUTURE USE

SAFECO INSURANCE COMPANY OF AMERICA
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Coverage For Custom Parts or Equipment	SA-2926/MAEP 3/13
Emergency Assistance Package	SA-2267/MAEP 3/13
Enhanced Level Endorsement	SA-2891/MAEP 12/15
Excess Electronic Equipment Coverage	SA-2948/MAEP 3/13
Loss Payee	SA-1700/MAEP 3/13
New Vehicle Coverage	SA-2692/MAEP 3/13
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2013
MASSACHUSETTS
CLASSIC CAR
INSURANCE MANUAL

Effective:

~~June 8, 2013~~

December 12, 2015

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Ineligible Drivers

The following drivers are not eligible in the Classic Car Program:

1. Drivers with more than any of the following in the prior 34 months:
 - a. DWI/alcohol/drug/major violations
 - b. One at-fault accident; or
 - c. Any combination of three minor moving or speeding violations; or
 - d. Combination of one at-fault accident & two minor moving/speeding violations
2. Nonstandard risks are not permitted in the Classic Car program at new business.
3. Drivers with a Financial Responsibility Filing;
4. Drivers without a specific, in-state address;
5. Drivers who are not permanent residents (ten-month intended stay) of the rating state;
6. Drivers with permanently suspended or revoked licenses, unless that driver is excluded from coverage;
7. Persons who have been convicted of insurance fraud;
8. Persons employed in illegal enterprises and occupations;
9. Persons employed in occupations involving the use of an insured vehicle by non-resident non-dependent operators;
10. Drivers without a means of daily transportation other than vehicles we insure in our Classic Car Program
11. Drivers who have had a policy canceled by us for loss experience or misrepresentation.

Ineligible Vehicles

The following vehicles are not eligible in the Classic Car Program:

1. Vehicles principally garaged or stored in Delaware, Hawaii, Maine, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least 6 months in a given state or location)
2. Vehicles used in any racing or speed events
3. Vehicles used in the delivery of goods, or used as limo or taxi service, or emergency services.
4. Vehicles with jet or nitric oxide or similar type engines
5. Vehicles used in off road recreational activities
6. Vehicles used as a daily transportation vehicle or made available as a substitute vehicle for the household members unless written as Classic Regular Use
7. Vehicles owned or partially owned by someone not listed on the policy
8. Vehicles that do not include physical damage
9. Vehicles that are parked outside, on the street or in public parking garages
10. Vehicles used for any business or commercial activities
11. Vehicles driven to and from school

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Safeco Insurance Company of America's Massachusetts Automobile Insurance Policy [and the Massachusetts Essential Automobile Insurance Policy](#) are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is does not duplicate expenses that are paid or payable under Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Rule 20. Vehicle Age Rating

Vehicle Age Defined

The vehicle age is determined based on the model year of an auto and is used in rating physical damage coverage. 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 any 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 at of 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) apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- **Electronic lock and key replacement deductible waiver** – if Comprehensive (Part 9) applies to the policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- **World-wide coverage for physical damage and indirect loss of use of rental vehicles** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is provided up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

Endorsement titled Optimum Package Plus SA-2769/MAEP must be attached.

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SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
SECTION III -MISCELLANEOUS COVERAGE'S

RULE 41. AUTO LOAN/LEASE COVERAGE

A policy providing Collision Coverage (Part 7) and Comprehensive Coverage (Part 9) may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new auto and the actual cash value of the auto. A new auto as used in this rule is an auto that has not previously been titled by any state.

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to the total loss covered under Collision Coverage (Part 7) and Comprehensive Coverage (Part 9). Coverage is not available for Limited Collision (Part 8) and does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.

Endorsement titled Auto Loan/Lease Coverage SA-1914/MAEP must be attached.

Refer to rate filing pages for rates.

RULE 42-45. Reserved for Future Use

RULE 46. Excess Electronic Equipment Coverage

If a vehicle has excess electronic equipment valued in excess of \$1,000 that is non-factory/ non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application.

This coverage is only available on those vehicles for which Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9) coverage's are provided. No additional deductible applies. The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed excess electronic equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:

- Radios and stereos
- Tape decks
- Compact disc players
- DVD players

See rate filing pages for rates

Endorsement titled Excess Electronic Equipment Coverage Endorsement SA-2948/MAEP must be issued with the policy.

~~RULE 47-48. Reserved for Future Use~~

SECTION IV - NON-OWNED AUTOMOBILES

~~RULE 49. — RESERVED FOR FUTURE USE~~

RULE 47. COVERAGE LEVEL

Available to New Business policies effective on or after December 12, 2015, insurance will be offered through four coverage levels:

- [Massachusetts Essential Automobile Policy \(SA-3025/MAEP 12/15\)](#)
- [Enhanced Level Endorsement \(SA-2891/MAEP 12/15\)](#)
- [Superior Level Endorsement \(SA-2892/MAEP 12/15\)](#)
- [Ultra Level Endorsement \(SA-2893/MAEP 12/15\)](#)

<u>Differences Among Coverage Levels</u>			
<u>Essential</u>	<u>Enhanced</u>	<u>Superior</u>	<u>Ultra</u>
<ul style="list-style-type: none"> • No Accident forgiveness • Lower limits for: <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment • OEM optional coverage endorsement is not available for purchase 	<p>The Enhanced Level Endorsement modifies the terms of the Essential Automobile Policy as follows:</p> <p>Higher limits for:</p> <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment <ul style="list-style-type: none"> • Earned Accident forgiveness 	<p>Superior Level Endorsement modifies the terms of the Enhanced Level Endorsement as follows:</p> <ul style="list-style-type: none"> • New Business Accident forgiveness • Comprehensive deductible waived for total loss • Diminishing deductible • Electronic key replacement • New vehicle replacement • Worldwide Rental 	<p>Ultra Level Endorsement modifies the terms of the Superior Level Endorsement:</p> <ul style="list-style-type: none"> • Extra Death Benefit • No adjustment for depreciation/betterment • Roadside Assistance • Roadside Assistance for RV • Higher limit loss of earnings for Trial • Key and Lock Coverage- RV • Dog and Cat Coverage • Auto Loan/Lease Coverage • Emergency Expenses • Personal Property Coverage • Disabled Vehicle Transportation.

[Essential coverage level is not available for Non-Standard customers.](#)

[Policies effective prior to December 12, 2015, will get the Massachusetts Automobile Policy \(SA-2890/MAEP 3/13\), which compares to the Enhanced Coverage Level shown above.](#)

RULE 48 - 49. Reserved for Future Use

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos, excluding vehicles used by anyone in the course of their employment in the business of selling, servicing, repairing or parking autos or vehicles used in the business or occupation of the named insured. The policy may also be extended to provide coverage for household members

Endorsement titled Use of Other Autos-Vehicles Furnished or Available for Regular Use SA-2940/MAEP must be attached to the policy.

RULES 51 - 53. RESERVED FOR FUTURE USE

SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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**MASSACHUSETTS
CLASSIC CAR
INSURANCE MANUAL**

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Ineligible Drivers

The following drivers are not eligible in the Classic Car Program:

1. Drivers with more than any of the following in the prior 34 months:
 - a. DWI/alcohol/drug/major violations
 - b. One at-fault accident; or
 - c. Any combination of three minor moving or speeding violations; or
 - d. Combination of one at-fault accident & two minor moving/speeding violations
2. Nonstandard risks are not permitted in the Classic Car program at new business.
3. Drivers with a Financial Responsibility Filing;
4. Drivers without a specific, in-state address;
5. Drivers who are not permanent residents (ten-month intended stay) of the rating state;
6. Drivers with permanently suspended or revoked licenses, unless that driver is excluded from coverage;
7. Persons who have been convicted of insurance fraud;
8. Persons employed in illegal enterprises and occupations;
9. Persons employed in occupations involving the use of an insured vehicle by non-resident non-dependent operators;
10. Drivers without a means of daily transportation other than vehicles we insure in our Classic Car Program
11. Drivers who have had a policy canceled by us for loss experience or misrepresentation.

Ineligible Vehicles

The following vehicles are not eligible in the Classic Car Program:

1. Vehicles principally garaged or stored in Delaware, Hawaii, Maine, New Jersey, Rhode Island, District of Columbia, Canada, Mexico or Puerto Rico ("principally garaged" is defined as at least 6 months in a given state or location)
2. Vehicles used in any racing or speed events
3. Vehicles used in the delivery of goods, or used as limo or taxi service, or emergency services.
4. Vehicles with jet or nitric oxide or similar type engines
5. Vehicles used in off road recreational activities
6. Vehicles used as a daily transportation vehicle or made available as a substitute vehicle for the household members unless written as Classic Regular Use
7. Vehicles owned or partially owned by someone not listed on the policy
8. Vehicles that do not include physical damage
9. Vehicles that are parked outside, on the street or in public parking garages
10. Vehicles used for any business or commercial activities
11. Vehicles driven to and from school

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Safeco Insurance Company of America's Massachusetts Automobile Insurance Policy and the Massachusetts Essential Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is does not duplicate expenses that are paid or payable under Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Rule 20. Vehicle Age Rating

Vehicle Age Defined

The vehicle age is determined based on the model year of an auto and is used in rating physical damage coverage. 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 any 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 at of 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) apply to the policy, the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- **Electronic lock and key replacement deductible waiver** – if Comprehensive (Part 9) applies to the policy, any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- **World-wide coverage for physical damage and indirect loss of use of rental vehicles** – if Collision (Part 7) and/or Comprehensive (Part 9) apply to the policy, subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is provided up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included.

Endorsement titled Optimum Package Plus SA-2769/MAEP must be attached.

PP-11

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SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
SECTION III -MISCELLANEOUS COVERAGE'S

RULE 41. AUTO LOAN/LEASE COVERAGE

A policy providing Collision Coverage (Part 7) and Comprehensive Coverage (Part 9) may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new auto and the actual cash value of the auto. A new auto as used in this rule is an auto that has not previously been titled by any state.

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to the total loss covered under Collision Coverage (Part 7) and Comprehensive Coverage (Part 9). Coverage is not available for Limited Collision (Part 8) and does not apply to overdue payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc.

Endorsement titled Auto Loan/Lease Coverage SA-1914/MAEP must be attached.

Refer to rate filing pages for rates.

RULE 42-45. Reserved for Future Use

RULE 46. Excess Electronic Equipment Coverage

If a vehicle has excess electronic equipment valued in excess of \$1,000 that is non-factory/ non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application.

This coverage is only available on those vehicles for which Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9) coverage's are provided. No additional deductible applies. The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- Any permanently installed excess electronic equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:

- Radios and stereos
- Tape decks
- Compact disc players
- DVD players

See rate filing pages for rates

Endorsement titled Excess Electronic Equipment Coverage Endorsement SA-2948/MAEP must be issued with the policy.

RULE 47. COVERAGE LEVEL

Available to New Business policies effective on or after December 12, 2015, insurance will be offered through four coverage levels:

- Massachusetts Essential Automobile Policy (SA-3025/MAEP 12/15)
- Enhanced Level Endorsement (SA-2891/MAEP 12/15)
- Superior Level Endorsement (SA-2892/MAEP 12/15)
- Ultra Level Endorsement (SA-2893/MAEP 12/15)

Differences Among Coverage Levels			
Essential	Enhanced	Superior	Ultra
<ul style="list-style-type: none"> • No Accident forgiveness • Lower limits for: <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment • OEM optional coverage endorsement is not available for purchase 	<p>The Enhanced Level Endorsement modifies the terms of the Essential Automobile Policy as follows:</p> <p>Higher limits for:</p> <ul style="list-style-type: none"> - Loss of Earnings for trial - Bail Bonds - Auto Theft Transportation - Audio and Visual Limit - Customized Equipment <p>• Earned Accident forgiveness</p>	<p>Superior Level Endorsement modifies the terms of the Enhanced Level Endorsement as follows:</p> <ul style="list-style-type: none"> • New Business Accident forgiveness • Comprehensive deductible waived for total loss • Diminishing deductible • Electronic key replacement • New vehicle replacement • Worldwide Rental 	<p>Ultra Level Endorsement modifies the terms of the Superior Level Endorsement:</p> <ul style="list-style-type: none"> • Extra Death Benefit • No adjustment for depreciation/betterment • Roadside Assistance • Roadside Assistance for RV • Higher limit loss of earnings for Trial • Key and Lock Coverage- RV • Dog and Cat Coverage • Auto Loan/Lease Coverage • Emergency Expenses • Personal Property Coverage • Disabled Vehicle Transportation,

Essential coverage level is not available for Non-Standard customers.

Policies effective prior to December 12, 2015, will get the Massachusetts Automobile Policy (SA-2890/MAEP 3/13), which compares to the Enhanced Coverage Level shown above.

RULE 48 - 49. Reserved for Future Use

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos, excluding vehicles used by anyone in the course of their employment in the business of selling, servicing, repairing or parking autos or vehicles used in the business or occupation of the named insured. The policy may also be extended to provide coverage for household members

Endorsement titled Use of Other Autos-Vehicles Furnished or Available for Regular Use SA-2940/MAEP must be attached to the policy.

RULES 51 - 53. RESERVED FOR FUTURE USE

SAFECO INSURANCE COMPANY OF AMERICA
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS/FORMS
ALPHABETICAL INDEX**

TITLE	SAFECO FORM NO.
Additional-Lessor's Interest	SA-2935/MAEP 3/13
Agreed Amount – Comprehensive	SA-2929/MAEP 3/13
Auto-Loan-Lease Coverage	SA-1914/MAEP 3/13
Coverage For Custom Parts or Equipment	SA-2926/MAEP 3/13
Emergency Assistance Package	SA-2267/MAEP 3/13
Enhanced Level Endorsement	SA-2891/MAEP 12/15
Excess Electronic Equipment Coverage	SA-2948/MAEP 3/13
Loss Payee	SA-1700/MAEP 3/13
New Vehicle Coverage	SA-2692/MAEP 3/13
Notice of Suspension for Physical Damage Coverage	SA-2951/MAEP 3/13
Operator Exclusion Form	SA-2934/MAEP 3/13
Original Equipment Manufacturer Parts Coverage	SA-2946/MAEP 3/13
Other Optional Insurance Combined Additional Coverage	SA-2945/MAEP 3/13
Other Optional Insurance Fire, Lightning, and Transportation	SA-2943/MAEP 3/13
Other Optional Insurance Theft	SA-2944/MAEP 3/13
Safeco Optimum Package Plus	SA-2769/MAEP 3/13
Separate Glass Deductible – Comprehensive	SA-2930/MAEP 3/13
Superior Level Endorsement	SA-2892/MAEP 12/15
Suspension of Coverage - Reduction of Limits	SA-2928/MAEP 3/13
Trust Endorsement	SA-2931/MAEP 3/13
Ultra Level Endorsement	SA-2893/MAEP 12/15
Use of Other Autos - Vehicles Furnished or Available for Regular Use	SA-2940/MAEP 3/13
Waiver of Deductible	SA-2932/MAEP
Massachusetts Automobile Insurance policy	SA-2890/MAEP 3/13
Massachusetts Essential Automobile Insurance Policy	SA-3025/MAEP 12/15

**Safeco Insurance Company of America
Classic Car Program
Classic Car & Antique Auto
Rate Manual**

State of Massachusetts

NB Effective: 12/12/2015

RB Effective: 01/18/2016

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Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

NB

12/12/2015

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RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED
Base Rate	1																
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*
Value Class Factor	3							*	*	*							
Vehicle Age Factor	4							*	*	*							
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Factor	6	*	*	*	*	*	*	*	*	*							
65+ Discount (Class 15)	7	*	*	*	*	*	*	*	*	*							
Accident Prevention Discount	8	*	*			*	*		*	*							
Anti-Theft Discount	9							*									
Passive/Safety Restraint Discount	10				*	*	*										
Policy Term	11	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	12	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus TM **	13	+															
Loan/Lease***	14	+															
Auto Enhancement Endorsement****	15	+															
Auto Enhancement Endorsement Ultra*****	16	+															
Enhanced Coverage Level Endorsement^	17	+															
Superior Coverage Level Endorsement^^	18	+															
Ultra Coverage Level Endorsement^^^	19	+															
Total Premium*	20	=															

*Round final coverage calculation to the nearest dollar

**Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)

***Loan/Lease = (COMP & COLL) x Loan/Lease %

****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)

*****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)

^Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)

^^Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)

^^^Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

NB 12/12/2015

RB 1/18/2016

BASE RATES

Territory	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL
1	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
2	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
3	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
4	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
5	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
6	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
7	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
8	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
9	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
10	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
11	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
12	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
13	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
14	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
15	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
16	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
17	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
18	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
19	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
20	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
21	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
22	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
23	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
24	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
25	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
26	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
27	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
40	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
41	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
42	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
43	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
44	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46
45	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31	\$ 35.91	\$ 24.57	\$ 2.46

Classic Car Program

Safeco Insurance Company of America

Classic Car

Massachusetts

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MISCELLANEOUS COVERAGES**Roadside Assistance (RA)**

Basic	\$	4.00
No Cov	\$	-

Emergency Assistance Package (EAP)

Y	\$	5.00
N	\$	-

Loan/Lease (LOAN)

COMP		0.030
COLL		0.030

Loss of Use (LOU)

25/750	\$	21.03
35/1050	\$	29.44
50/1500	\$	42.27
75/2250	\$	63.30
No Cov	\$	-

Optimum Package Plus (OPP)

BI - COMP		0.480
BI - OPT		0.480
PD		0.011
MED		0.052
COMP		0.147
COLL		0.119

Auto Enhancement Endorsement (ECE)*

LOU		0.136
COMP		0.002
COLL		0.051
LMTD COLL		0.051

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*

BI - COMP		0.001
BI - OPT		0.001
MED		0.263
LOU		0.136
COMP		0.335
COLL		0.112
LMTD COLL		0.112

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)

BI - COMP		0.055
BI - OPT		0.055
PD		0.055
MED		0.055
PIP		0.055
UMBI		0.055
UIMBI		0.055
COMP		0.055
COLL		0.055
LMTD COLL		0.055

Superior Coverage Level Endorsement (SUPER)

BI - COMP		0.105
BI - OPT		0.105
PD		0.105
MED		0.105
PIP		0.105
UMBI		0.105
UIMBI		0.105
COMP		0.105
COLL		0.105
LMTD COLL		0.105

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MISCELLANEOUS COVERAGES**Ultra Coverage Level Endorsement (ULTRA)**

BI - COMP	0.148
BI - OPT	0.148
PD	0.148
MED	0.148
PIP	0.148
UMBI	0.148
UIMBI	0.148
COMP	0.148
COLL	0.148
LMTD COLL	0.148

Legacy Enhanced Coverage Level (LEGACY)*

BI - COMP	1.055
BI - OPT	1.055
PD	1.055
MED	1.055
PIP	1.055
UMBI	1.055
UIMBI	1.055
COMP	1.055
COLL	1.055
LMTD COLL	1.055

*Legacy Enhanced factor applies to policies written prior to December 12, 2015

Audio, Visual & Custom Equipment (ACE)

0	\$	-
500	\$	15.00
1,000	\$	30.00
1,500	\$	45.00
2,000	\$	60.00
2,500	\$	75.00
3,000	\$	90.00
3,500	\$	105.00
4,000	\$	120.00
4,500	\$	135.00
5,000	\$	150.00

Policy Term

Semi-annual	1.000
Annual	2.000

Minimum Physical Damage Premium

Semi-annual	\$	40.00
Annual	\$	80.00

DOC - BI* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	14.82
Underlying Insurance - Named Insured	\$	2.28
Underlying Insurance - Relative	\$	4.56
None	\$	-

*OBI limit factors and market factors apply unless OBI is not selected. Then BI limit factor and market factor apply.

DOC - OBI* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	6.53
Underlying Insurance - Named Insured	\$	1.01
Underlying Insurance - Relative	\$	2.01
None	\$	-

*BI limit factors and market factors apply

DOC - Property Damage* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	3.32
Underlying Insurance - Named Insured	\$	1.11
Underlying Insurance - Relative	\$	1.11
None	\$	-

*PD limit factors and market factors apply

DOC - Medical* (Base Rates)

No Underlying Insurance - Named Insured or Relative	\$	3.50
Underlying Insurance - Named Insured	\$	3.50
Underlying Insurance - Relative	\$	3.50
None	\$	-

*MED limit factors and market factors apply

Classic Car Program

Safeco Insurance Company of America

Antique Auto

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RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Factor	5	*	*	*	*	*	*	*	*	*				
65+ Discount (Class 15)	6	*	*	*	*	*	*	*	*	*				
Accident Prevention	7	*	*			*	*		*	*				
Anti-Theft Discount	8							*						
Policy Term	9	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	10	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus ^{TM**}	11	+												
Auto Enhancement Endorsement***	12	+												
Auto Enhancement Endorsement Ultra****	13	+												
Enhanced Coverage Level Endorsement^	14	+												
Superior Coverage Level Endorsement^^	15	+												
Ultra Coverage Level Endorsement^^^	16	+												
Total Premium*	17	=												

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)
 ^Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)
 ^^Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)
 ^^Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

Classic Car Program

Safeco Insurance Company of America

Antique Auto

Massachusetts

NB 12/12/2015

RB 1/18/2016

BASE RATES

Territory	BI - COMP	BI - OPT	PD	UM	UIM	MED	PIP
1	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
2	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
3	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
4	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
5	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
6	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
7	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
8	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
9	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
10	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
11	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
12	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
13	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
14	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
15	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
16	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
17	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
18	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
19	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
20	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
21	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
22	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
23	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
24	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
25	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
26	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
27	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
40	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
41	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
42	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
43	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
44	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
45	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31

Classic Car Program

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MISCELLANEOUS COVERAGES**Roadside Assistance (RA)**

Basic	\$	4.00
No Cov	\$	-

Emergency Assistance Package (EAP)

Y	\$	5.00
N	\$	-

Loss of Use (LOU)

25/750	\$	21.03
35/1050	\$	29.44
50/1500	\$	42.27
75/2250	\$	63.30
No Cov	\$	-

Optimum Package Plus (OPP)

BI - COMP	0.480
BI - OPT	0.480
PD	0.011
MED	0.052
COMP	0.147
COLL	0.119

Auto Enhancement Endorsement (ECE)*

LOU	0.136
COMP	0.002
COLL	0.051
LMTD COLL	0.051

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*

BI - COMP	0.001
BI - OPT	0.001
MED	0.263
LOU	0.136
COMP	0.335
COLL	0.112
LMTD COLL	0.112

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)

BI - COMP	0.055
BI - OPT	0.055
PD	0.055
MED	0.055
PIP	0.055
UMBI	0.055
UIMBI	0.055
COMP	0.055
COLL	0.055
LMTD COLL	0.055

Superior Coverage Level Endorsement (SUPER)

BI - COMP	0.105
BI - OPT	0.105
PD	0.105
MED	0.105
PIP	0.105
UMBI	0.105
UIMBI	0.105
COMP	0.105
COLL	0.105
LMTD COLL	0.105

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MISCELLANEOUS COVERAGES**Ultra Coverage Level Endorsement (ULTRA)**

BI - COMP	0.148
BI - OPT	0.148
PD	0.148
MED	0.148
PIP	0.148
UMBI	0.148
UIMBI	0.148
COMP	0.148
COLL	0.148
LMTD COLL	0.148

Legacy Enhanced Coverage Level (LEGACY)*

BI - COMP	1.055
BI - OPT	1.055
PD	1.055
MED	1.055
PIP	1.055
UMBI	1.055
UIMBI	1.055
COMP	1.055
COLL	1.055
LMTD COLL	1.055

*Legacy Enhanced factor applies to policies written prior to December 12, 2015

Audio, Visual & Custom Equipment (ACE)

0	\$	-
500	\$	15.00
1,000	\$	30.00
1,500	\$	45.00
2,000	\$	60.00
2,500	\$	75.00
3,000	\$	90.00
3,500	\$	105.00
4,000	\$	120.00
4,500	\$	135.00
5,000	\$	150.00

Policy Term

Semi-annual (COMP, COLL)	0.945
Annual (COMP, COLL)	1.890
Semi-annual (ALL OTHER)	1.000
Annual (ALL OTHER)	2.000

Minimum Physical Damage Premium

Semi-annual	\$	40.00
Annual	\$	80.00

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VALUE TABLE

<u>COMP</u>	<u>COLL</u>	<u>L-COLL</u>
Value/100	Value/100	Value/100

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MARKET FACTORS

Market	BI - COMP	BI - OPT	PD	UMBI	UMPD	MED	PIP	COMP	COLL	LMTD - COLL	RA	EAP	ACE	LOU
P10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P30	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
P40	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
P50	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
S10	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
S20	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
S30	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
S40	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
S50	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45
N10	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
N20	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
N30	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
N40	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75
N50	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75

Classic Car Program

Safeco Insurance Company of America

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DISCOUNTS

65+ DRIVER (CLASS 15)

<u>Option</u>	<u>BI - COMP</u>	<u>BI - OPT</u>	<u>PD</u>	<u>UMBI</u>	<u>UIMBI</u>	<u>MED</u>	<u>PIP</u>	<u>COMP</u>	<u>COLL</u>	<u>LMTD - COLL</u>
Y	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
N	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

ANTI-THEFT

<u>Type</u>	<u>COMP</u>
Alarm	0.95
Active	0.95
Passive	0.95
None	1.00

ACCIDENT PREVENTION

<u>Option</u>	<u>BI-COMP</u>	<u>BI-OPT</u>	<u>MED</u>	<u>PIP</u>	<u>COLL</u>	<u>MTD - COLL</u>
Yes	0.95	0.95	0.95	0.95	0.95	0.95
No	1.00	1.00	1.00	1.00	1.00	1.00

**Safeco Insurance Company of America
Classic Car Program
Classic Car & Antique Auto
Rate Manual**

State of Massachusetts

NB Effective: ~~06/08/2013~~ 12/12/2015
RB Effective: 01/18/2016

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Safeco Insurance Company of America

Classic Car

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OLD

RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED
Base Rate	1																
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*
Value Class Factor	3							*	*	*							
Vehicle Age Factor	4							*	*	*							
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
65+ Discount (Class 15)	7	*	*	*	*	*	*	*	*	*							
Accident Prevention Discount	8	*	*			*	*		*	*							
Anti-Theft Discount	9							*									
Passive/Safety Restraint Discount	10				*	*	*	*									
Policy Term	11	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	12	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus ^{TM**}	13	+															
Loan/Lease ^{***}	14	+															
Auto Enhancement Endorsement ^{****}	15	+															
Auto Enhancement Endorsement Ultra ^{*****}	16	+															
Total Premium*	20	=															

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Loan/Lease = (COMP & COLL) x Loan/Lease %
 ****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 *****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)

NEW

RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use	DOC - BI/OBI	DOC - PD	DOC - MED
Base Rate	1																
Limit/Deductible Factor	2	*	*	*	*	*	*	*	*	*					*	*	*
Value Class Factor	3							*	*	*							
Vehicle Age Factor	4							*	*	*							
Underwriting Tier Factor	5	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Factor	6	*	*	*	*	*	*	*	*	*							
65+ Discount (Class 15)	7	*	*	*	*	*	*	*	*	*							
Accident Prevention Discount	8	*	*			*	*		*	*							
Anti-Theft Discount	9							*									
Passive/Safety Restraint Discount	10				*	*	*	*									
Policy Term	11	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	12	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus ^{TM**}	13	+															
Loan/Lease ^{***}	14	+															
Auto Enhancement Endorsement ^{****}	15	+															
Auto Enhancement Endorsement Ultra ^{*****}	16	+															
Enhanced Coverage Level Endorsement ^{^^}	17	+															
Superior Coverage Level Endorsement ^{^^^}	18	+															
Ultra Coverage Level Endorsement ^{^^^}	19	+															
Total Premium*	20	=															

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Loan/Lease = (COMP & COLL) x Loan/Lease %
 ****Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 *****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA ECE factor)
 ^^Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)
 ^^Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)
 ^^Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

Classic Car Program

Safeco Insurance Company of America

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MISCELLANEOUS COVERAGES**Roadside Assistance (RA)**

	OLD	NEW
Basic	\$ 4.00	\$ 4.00
No Cov	\$ -	\$ -

Emergency Assistance Package (EAP)

	OLD	NEW
Y	\$ 5.00	\$ 5.00
N	\$ -	\$ -

Loan/Lease (LOAN)

	OLD	NEW
COMP	0.030	0.030
COLL	0.030	0.030

Loss of Use (LOU)

	OLD	NEW
25/750	\$ 21.03	\$ 21.03
35/1050	\$ 29.44	\$ 29.44
50/1500	\$ 42.27	\$ 42.27
75/2250	\$ 63.30	\$ 63.30
No Cov	\$ -	\$ -

Optimum Package Plus (OPP)

	OLD	NEW
BI - COMP	0.480	0.480
BI - OPT	0.480	0.480
PD	0.011	0.011
MED	0.052	0.052
COMP	0.147	0.147
COLL	0.119	0.119

Auto Enhancement Endorsement (ECE)*

	OLD	NEW
LOU	0.136	0.136
COMP	0.002	0.002
COLL	0.051	0.051
LMTD COLL	0.051	0.051

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*

	OLD	NEW
BI - COMP	0.001	0.001
BI - OPT	0.001	0.001
MED	0.263	0.263
LOU	0.136	0.136
COMP	0.335	0.335
COLL	0.112	0.112
LMTD COLL	0.112	0.112

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)

	OLD	NEW
BI - COMP	N/A	0.055
BI - OPT	N/A	0.055
PD	N/A	0.055
MED	N/A	0.055
PIP	N/A	0.055
UMBI	N/A	0.055
UIMBI	N/A	0.055
COMP	N/A	0.055
COLL	N/A	0.055
LMTD COLL	N/A	0.055

Superior Coverage Level Endorsement (SUPER)

	OLD	NEW
BI - COMP	N/A	0.105
BI - OPT	N/A	0.105
PD	N/A	0.105
MED	N/A	0.105
PIP	N/A	0.105
UMBI	N/A	0.105
UIMBI	N/A	0.105
COMP	N/A	0.105
COLL	N/A	0.105
LMTD COLL	N/A	0.105

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MISCELLANEOUS COVERAGES

Ultra Coverage Level Endorsement (ULTRA)	OLD	NEW
BI - COMP	N/A	0.148
BI - OPT	N/A	0.148
PD	N/A	0.148
MED	N/A	0.148
PIP	N/A	0.148
UMBI	N/A	0.148
UIMBI	N/A	0.148
COMP	N/A	0.148
COLL	N/A	0.148
LMTD COLL	N/A	0.148

Legacy Enhanced Coverage Level (LEGACY)*	OLD	NEW
BI - COMP	N/A	1.055
BI - OPT	N/A	1.055
PD	N/A	1.055
MED	N/A	1.055
PIP	N/A	1.055
UMBI	N/A	1.055
UIMBI	N/A	1.055
COMP	N/A	1.055
COLL	N/A	1.055
LMTD COLL	N/A	1.055

*Legacy Enhanced factor applies to policies written prior to December 12, 2015

Audio, Visual & Custom Equipment (ACE)	OLD	NEW
0	\$ -	\$ -
500	\$ 15.00	\$ 15.00
1,000	\$ 30.00	\$ 30.00
1,500	\$ 45.00	\$ 45.00
2,000	\$ 60.00	\$ 60.00
2,500	\$ 75.00	\$ 75.00
3,000	\$ 90.00	\$ 90.00
3,500	\$ 105.00	\$ 105.00
4,000	\$ 120.00	\$ 120.00
4,500	\$ 135.00	\$ 135.00
5,000	\$ 150.00	\$ 150.00

Policy Term	OLD	NEW
Semi-annual	1.000	1.000
Annual	2.000	2.000

Minimum Physical Damage Premium	OLD	NEW
Semi-annual	\$ 40.00	\$ 40.00
Annual	\$ 80.00	\$ 80.00

DOC - BI* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 14.82	\$ 14.82
Underlying Insurance - Named Insured	\$ 2.28	\$ 2.28
Underlying Insurance - Relative	\$ 4.56	\$ 4.56
None	\$ -	\$ -

*OBI limit factors and market factors apply unless OBI is not selected. Then BI limit factor and market factor apply.

DOC - OBI* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 6.53	\$ 6.53
Underlying Insurance - Named Insured	\$ 1.01	\$ 1.01
Underlying Insurance - Relative	\$ 2.01	\$ 2.01
None	\$ -	\$ -

*BI limit factors and market factors apply

DOC - Property Damage* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 3.32	\$ 3.32
Underlying Insurance - Named Insured	\$ 1.11	\$ 1.11
Underlying Insurance - Relative	\$ 1.11	\$ 1.11
None	\$ -	\$ -

*PD limit factors and market factors apply

DOC - Medical* (Base Rates)	OLD	NEW
No Underlying Insurance - Named Insured or Relative	\$ 3.50	\$ 3.50
Underlying Insurance - Named Insured	\$ 3.50	\$ 3.50
Underlying Insurance - Relative	\$ 3.50	\$ 3.50
None	\$ -	\$ -

*MED limit factors and market factors apply

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OLD

RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
65+ Discount (Class 15)	5	*	*	*	*	*	*	*	*	*				
Accident Prevention	6	*	*			*	*		*	*				
Anti-Theft Discount	7							*						
Policy Term	8	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	9	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus ^{TM**}	10	+												
Auto Enhancement Endorsement ^{***}	11	+												
Auto Enhancement Endorsement Ultra ^{****}	12	+												
Total Premium*	13	=												

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)

NEW

RATE ORDER CALCULATION - SAFECO

	Part 1 Compulsory BI	Part 5 Optional BI	Part 4 PD	Part 3 UMBI	Part 12 UIMBI	Part 6 MED	Part 2 PIP	Part 9 COMP	Part 7 COLL	Part 8 Limited COLL	Part 10 Roadside Assistance	Emergency Assistance Package	ACE	Part 11 Loss of Use
Base Rate	1													
Value Class Factor (Value/100)	2							*	*	*				
Limit/Deductible Factor	3	*	*	*	*	*	*	*	*	*				
Underwriting Tier Factor	4	*	*	*	*	*	*	*	*	*	*	*	*	*
Legacy Factor	5	*	*	*	*	*	*	*	*	*				
65+ Discount (Class 15)	6	*	*	*	*	*	*	*	*	*				
Accident Prevention	7	*	*			*	*		*	*				
Anti-Theft Discount	8							*						
Policy Term	9	*	*	*	*	*	*	*	*	*	*	*	*	*
Rate by Coverage*	10	=	=	=	=	=	=	=	=	=	=	=	=	=
Safeco Optimum Package Plus ^{TM**}	11	+												
Auto Enhancement Endorsement ^{***}	12	+												
Auto Enhancement Endorsement Ultra ^{****}	13	+												
Enhanced Coverage Level Endorsement [^]	14	+												
Superior Coverage Level Endorsement ^{^^}	15	+												
Ultra Coverage Level Endorsement ^{^^^}	16	+												
Total Premium*	17	=												

*Round final coverage calculation to the nearest dollar
 **Safeco Optimum Package Plus = sum of (applicable coverage x applicable OPP factor)
 ***Auto Enhancements Endorsement = sum of (applicable coverage x applicable ECE factor)
 ****Auto Enhancements Endorsement Ultra = sum of (applicable coverage x applicable ULTRA factor)
 ^Enhanced Coverage Level Endorsement = sum of (applicable coverage x applicable ENHAN factor)
 ^^Superior Coverage Level Endorsement = sum of (applicable coverage x applicable SUPER factor)
 ^^^Ultra Coverage Level Endorsement = sum of (applicable coverage x applicable ULTRA factor)

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RB

BASE RATES - OLD

Territory	BI - COMP	BI - OPT	PD	UM	UIM	MED	PIP
1	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
2	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
3	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
4	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
5	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
6	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
7	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
8	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
9	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
10	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
11	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
12	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
13	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
14	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
15	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
16	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
17	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
18	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
19	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
20	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
21	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
22	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
23	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
24	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
25	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
26	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
27	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
40	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
41	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
42	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
43	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
44	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50
45	\$ 4.50	\$ 20.00	\$ 2.00	\$ 6.00	\$ 2.75	\$ 2.25	\$ 3.50

BASE RATES - NEW

Territory	BI - COMP	BI - OPT	PD	UM	UIM	MED	PIP
1	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
2	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
3	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
4	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
5	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
6	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
7	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
8	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
9	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
10	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
11	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
12	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
13	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
14	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
15	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
16	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
17	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
18	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
19	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
20	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
21	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
22	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
23	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
24	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
25	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
26	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
27	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
40	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
41	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
42	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
43	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
44	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31
45	\$ 4.25	\$ 18.90	\$ 1.89	\$ 5.67	\$ 2.60	\$ 2.13	\$ 3.31

Classic Car Program

Safeco Insurance Company of America

Antique Auto

Massachusetts

NB

12/12/2015

RB

1/18/2016

MISCELLANEOUS COVERAGES

Roadside Assistance (RA)		OLD		NEW
Basic	\$	4.00	\$	4.00
No Cov	\$	-	\$	-

Emergency Assistance Package (EAP)		OLD		NEW
Y	\$	5.00	\$	5.00
N	\$	-	\$	-

Loss of Use (LOU)		OLD		NEW
25/750	\$	21.03	\$	21.03
35/1050	\$	29.44	\$	29.44
50/1500	\$	42.27	\$	42.27
75/2250	\$	63.30	\$	63.30
No Cov	\$	-	\$	-

Optimum Package Plus (OPP)		OLD		NEW
BI - COMP		0.480		0.480
BI - OPT		0.480		0.480
PD		0.011		0.011
MED		0.052		0.052
COMP		0.147		0.147
COLL		0.119		0.119

Auto Enhancement Endorsement (ECE)*		OLD		NEW
LOU		0.136		0.136
COMP		0.002		0.002
COLL		0.051		0.051
LMTD COLL		0.051		0.051

*Grandfathered coverage for converting Peerless Insurance business only

Auto Enhancement Endorsement Ultra (ULTRA ECE)*		OLD		NEW
BI - COMP		0.001		0.001
BI - OPT		0.001		0.001
MED		0.263		0.263
LOU		0.136		0.136
COMP		0.335		0.335
COLL		0.112		0.112
LMTD COLL		0.112		0.112

*Grandfathered coverage for converting Peerless Insurance business only

Enhanced Coverage Level Endorsement (ENHAN)		OLD		NEW
BI - COMP		0.055		0.055
BI - OPT		0.055		0.055
PD		0.055		0.055
MED		0.055		0.055
PIP		0.055		0.055
UMBI		0.055		0.055
UIMBI		0.055		0.055
COMP		0.055		0.055
COLL		0.055		0.055
LMTD COLL		0.055		0.055

Superior Coverage Level Endorsement (SUPER)		OLD		NEW
BI - COMP		0.105		0.105
BI - OPT		0.105		0.105
PD		0.105		0.105
MED		0.105		0.105
PIP		0.105		0.105
UMBI		0.105		0.105
UIMBI		0.105		0.105
COMP		0.105		0.105
COLL		0.105		0.105
LMTD COLL		0.105		0.105

Classic Car Program

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12/12/2015

1/18/2016

MISCELLANEOUS COVERAGES

Ultra Coverage Level Endorsement (ULTRA)	OLD	NEW
BI - COMP	0.148	0.148
BI - OPT	0.148	0.148
PD	0.148	0.148
MED	0.148	0.148
PIP	0.148	0.148
UMBI	0.148	0.148
UIMBI	0.148	0.148
COMP	0.148	0.148
COLL	0.148	0.148
LMTD COLL	0.148	0.148

Legacy Enhanced Coverage Level (LEGACY)*	OLD	NEW
BI - COMP	1.055	1.055
BI - OPT	1.055	1.055
PD	1.055	1.055
MED	1.055	1.055
PIP	1.055	1.055
UMBI	1.055	1.055
UIMBI	1.055	1.055
COMP	1.055	1.055
COLL	1.055	1.055
LMTD COLL	1.055	1.055
*Legacy Enhanced factor applies to policies written prior to December 12, 2015		

Audio, Visual & Custom Equipment (ACE)	OLD	NEW
0	\$ -	\$ -
500	\$ 15.00	\$ 15.00
1,000	\$ 30.00	\$ 30.00
1,500	\$ 45.00	\$ 45.00
2,000	\$ 60.00	\$ 60.00
2,500	\$ 75.00	\$ 75.00
3,000	\$ 90.00	\$ 90.00
3,500	\$ 105.00	\$ 105.00
4,000	\$ 120.00	\$ 120.00
4,500	\$ 135.00	\$ 135.00
5,000	\$ 150.00	\$ 150.00

Policy Term	OLD	NEW
Semi-annual (COMP, COLL)	1.000	0.945
Annual (COMP, COLL)	2.000	1.890
Semi-annual (ALL OTHER)	1.000	1.000
Annual (ALL OTHER)	2.000	2.000

Minimum Physical Damage Premium	OLD	NEW
Semi-annual	\$ 40.00	\$ 40.00
Annual	\$ 80.00	\$ 80.00