

Exhibit II

Rate Manual

Safeco Insurance Company of America
 Motorcycle Program Rate Manual
 State of Massachusetts

RATING ALGORITHM

	Part 1 BI	Part 4 PD	Part 5 GUEST	Part 6 MED	Part 5 Opt BI	Part 3 UM	Part 12 UIM	Part 2 PIP	Part 8 LTD COLL	Part 9 COMP	Part 7 COLL	Part 11 EQUIP	Part 10 RDAST
Base Rate	*	*	*	*	*	*	*	*	*	*	*	*	*
Driver Experience	*	*	*	*	*	*	*	*	*	*	*	*	*
Driver Experience_Symbol	*	*	*	*	*	*	*	*	*	*	*	*	*
Accident/Violation Points	*	*	*	*	*	*	*	*	*	*	*	*	*
Symbol/Engine Size	*	*	*	*	*	*	*	*	*	*	*	*	*
Cycle Age	*	*	*	*	*	*	*	*	*	*	*	*	*
Territory	*	*	*	*	*	*	*	*	*	*	*	*	*
SUB TOTAL	*	*	*	*	*	*	*	*	*	*	*	*	*
Limits	*	*	*	*	*	*	*	*	*	*	*	*	*
Deductible	*	*	*	*	*	*	*	*	*	*	*	*	*
Modification Surcharge	*	*	*	*	*	*	*	*	*	*	*	*	*
Motorcycle Safety Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Multi-Cycle Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Companion Policy Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Recovery Device Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Prior Insurance Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Residence Insurance Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Anti-Lock Brake Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Ownership Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Garaging Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Total Discount (MAX 40%)	*	*	*	*	*	*	*	*	*	*	*	*	*
Claim Free Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Experience Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Senior Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Paid In Full Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Policy Transfer Discount	*	*	*	*	*	*	*	*	*	*	*	*	*
Coverage Totals	=	=	=	=	=	=	=	=	=	=	=	=	=
Annual Premium	=												

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DISCOUNTS

Motorcycle Safety Course/Instructor - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Senior - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25

Multi-Cycle - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Companion Policy - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Prior Insurance - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Residence Insurance Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Garaging - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.05	

Recovery Device - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.10	

Anti Lock Brakes - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05		0.05	0.05

Ownership - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Claim Free Renewal Discount - Policy Level - 2 or more years of ownership to qualify

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Experience - Driver Level

Years Exp	BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
2	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
3	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
4	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Paid In Full Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Policy Transfer Discount - Policy Level

Policy Tenure	BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
1	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
2	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
3	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
4	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
5+	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

SURCHARGES

Structural/Performance Modification - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

**MASSACHUSETTS
MOTORCYCLE
INSURANCE MANUAL
3/12/2016**

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**Safeco Insurance Company
14123 Denver West Pkwy
Golden, Co 80401**

frequency network in conjunction with a participating police agency to locate the vehicle.

I. Anti-Lock Braking System Credit

A credit will apply to all coverage's except PIP, Comprehensive and Roadside Assistance if the vehicle is equipped with a factory installed Anti-Lock Braking System (ABS).

J. Claim Free Renewal Credit

- A Claim Free Renewal discount will be applied to all coverage's except PIP and Roadside Assistance when policy has been in effect for at least 12 months and no at-fault claims have been paid during the previous term.
- Discount will be removed on first subsequent renewal after a payment is made for an at-fault claim.

K. Experience Credit

A discount will be applied to all coverage's except PIP and Roadside Assistance for each rider when their motorcycle/ATV/snowmobile operating experience is 1 or more years (Riding experience will be determined at new business). Symbols 18 and 23 (Golf Carts) are ineligible for this discount.

L. Ownership Credit

A discount will be applied to all coverage's except PIP and Roadside Assistance on any vehicle the named insured has owned for 2 or more calendar years.

M. Residence Insurance Credit

A discount applies to all coverage's excluding PIP and Roadside Assistance when the named insured is also a named insured under a homeowner, condominium owner, renters, or mobile home owner's policy covering their principal residence.

N. Senior Discount

- Operators aged 65 or older shall receive the Senior Discount. "Age" shall mean an operator's age at policy expiration for the purpose of the Senior Discount.
- Refer to rate order calculation for application of the discount

O. Policy Transfer Discount

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

Exhibit I

Rate Manual

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RATING ALGORITHM

	Part 1 BI	Part 4 PD	Part 5 GUEST	Part 6 MED	Part 5 Opt BI	Part 3 UM	Part 12 UIM	Part 2 PIP	Part 8 LTD COLL	Part 9 COMP	Part 7 COLL	Part 11 EQUIP	Part 10 RDAST
Base Rate	*	*	*	*	*	*	*	*	*	*	*	*	*
Driver Experience	*	*	*	*	*	*	*		*	*	*	*	*
Driver Experience_Symbol	*	*	*	*	*	*	*		*	*	*	*	*
Accident/Violation Points	*	*	*	*	*	*	*		*	*	*	*	*
Symbol/Engine Size	*	*	*	*	*	*	*		*	*	*	*	*
Cycle Age	*	*	*	*	*	*	*		*	*	*	*	*
Territory	*	*	*	*	*	*	*		*	*	*	*	*
SUB TOTAL	*	*	*	*	*	*	*		*	*	*	*	*
Limits	*	*	*	*	*	*	*		*	*	*	*	*
Deductible													
Modification Surcharge	*	*	*	*	*	*	*		*	*	*	*	*
Motorcycle Safety Discount	*	*	*	*	*	*	*		*	*	*	*	*
Multi-Cycle Discount	*	*	*	*	*	*	*		*	*	*	*	*
Companion Policy Discount	*	*	*	*	*	*	*		*	*	*	*	*
Recovery Device Discount													
Prior Insurance Discount	*	*	*	*	*	*	*		*	*	*	*	*
Residence Insurance Discount	*	*	*	*	*	*	*		*	*	*	*	*
Anti-Lock Brake Discount	*	*	*	*	*	*	*		*	*	*	*	*
Ownership Discount	*	*	*	*	*	*	*		*	*	*	*	*
Garaging Discount													
Total Discount (MAX 40%)	*	*	*	*	*	*	*		*	*	*	*	*
Claim Free Discount	*	*	*	*	*	*	*		*	*	*	*	*
Experience Discount	*	*	*	*	*	*	*		*	*	*	*	*
Senior Discount	*	*	*	*	*	*	*		*	*	*	*	*
Paid In Full Discount	*	*	*	*	*	*	*		*	*	*	*	*
<u>Policy Transfer Discount</u>	-	-	-	-	-	-	-		-	-	-	-	-
Coverage Totals	=	=	=	=	=	=	=		=	=	=	=	=
Annual Premium	=												

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DISCOUNTS

Motorcycle Safety Course/Instructor - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Senior - Driver Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25

Multi-Cycle - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Companion Policy - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Prior Insurance - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Residence Insurance Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15

Garaging - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.05	

Recovery Device - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL
								0.10	

Anti Lock Brakes - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05		0.05	0.05

Ownership - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Claim Free Renewal Discount - Policy Level - 2 or more years of ownership to qualify

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Experience - Driver Level

Years Exp	BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
2	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
3	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
4	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
5	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Paid In Full Discount - Policy Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Policy Transfer Discount - Policy Level

Policy Tenure	BI	PD	GUEST	MED	Opt BI	UM	UIM	PIP	LTD COLL	COMP	COLL	EQUIP
0	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
1	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
2	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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4	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
5+	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

SURCHARGES

Structural/Performance Modification - Vehicle Level

BI	PD	GUEST	MED	Opt BI	UM	UIM	LTD COLL	COMP	COLL	EQUIP
0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50

**MASSACHUSETTS
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~~6/8/2013~~

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**MASSACHUSETTS DIVISION OF INSURANCE
CERTIFICATION OF COMPLIANCE**

Safeco Insurance Company of America

(Please enter the corporate name of the First Filing Company, hereinafter referred to as "the Filing Entity.")

16-MA-S-MC-RR-GEN-PM

(Please enter the Company Tracking Number or SERFF Tracking Number, hereinafter referred to as "the Filing.")

I, Edward King, AVP, DIRECTOR II, Product,
Name Title

as a representative of the Filing Entity and duly authorized to give this certification on its behalf, hereby certify under the pains and penalties of perjury that this Filing is in compliance with all relevant laws and regulations of the Commonwealth of Massachusetts.

Edward King Digitally signed by Edward King
DN: cn=Edward King, o=Liberty Mutual Insurance Group, ou=PI Prod/
Safeco Specialty, email=Edward.King@LibertyMutual.com, c=US
Date: 2015.12.07 09:15:31 -08'00'

Signature

December 7, 2015

Date

PRIVATE PASSENGER MOTOR VEHICLE RATE/RULE FILINGS

This checklist is designed to set forth minimum rate/rule filing guidelines that are identified in relevant statutes, regulations, and/or standards. It is not intended to be all-inclusive. You are advised to independently verify if there are any other statutes, regulations, and/or other standards that may be applicable to your filing. Nothing contained herein shall limit or otherwise affect the Division of Insurance's ability to disapprove any filing that it determines is not in compliance with any Massachusetts law, regulation and/or standard.

Instructions: This checklist must accompany all private passenger motor vehicle insurance rate/rule filings. For each component of this checklist, the filer shall certify that the filing complies with the listed statutory provisions by initialing the space provided. If a listed statutory provision does not apply to the rates or rules contained in the filing, the filer shall write "N/A" in the space provided.

Rate/Rule Filings

___EK_ This rate/rule filing has been submitted to the Division of Insurance at least 45 days prior to its proposed effective date in compliance with [G.L. c. 175E, § 7](#) and [211 CMR 79.06\(1\)\(a\)](#). The effective date is identified in the rate filing.

___EK_ This rate/rule filing has been submitted to the Division of Insurance at least 15 days prior to its proposed effective date in compliance with [G.L. c. 175A, § 4](#) and [211 CMR 79.06\(1\)\(b\)](#). The effective date is identified in the rate filing.

___EK_ This SERFF rate/rule filing is a complete filing as defined in [Division of Insurance Bulletin 2008-08](#), and contains:

1. Material outlined in the General Information and State Specific tabs on SERFF.
2. Filing memorandum
3. Actuarial support for rate/rule changes
4. Annotated comparisons for rule changes
5. Division of Insurance Abstract Documents
6. Certification of Compliance
7. Checklist

___EK_ This rate/rule filing has been submitted electronically to the Division of Insurance via the SERFF electronic filings system in compliance with [Division of Insurance Bulletin 2008-08](#) and also submitted in paper in triplicate, with one copy unstapled or unbound in compliance with [211 CMR 79.06\(3\)](#).

___EK_ This rate/rule filing has been submitted in paper form to the Division of Insurance in compliance with [Division of Insurance Bulletin 2008-08](#) in triplicate, with one copy unstapled or unbound in compliance with [211 CMR 79.06\(3\)](#).